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A Little Money of Her Own By Ms. Sana Khan, General Manager Forensic-ICS Assure

In India or across the globe, every women out there have special born power to save finances in her own ways. This special power is studied by many researchers, utilized in management of corporate finances and helps in handling house affairs. But is SAVING MONEY ENOUGH???

As we are advancing for equality, technical development and breaking all stereotypes, saving money is a small subset of financial literacy. Financial Literacy aims for the ability to understand the finance skills in management, budgeting and investing which is highly recommended in the current scenario. The effective measures towards finance teaches spending wisely, planning for the future, understanding financial choices and addressing the



challenges associated with life events such as a job loss, saving for retirement, or paying for education & there by boosting the self confidence in women.

Women's financial inclusion has a key role in the economic development of the nation. In India, various schemes are introduced for women's financial literacy one of which is Pradhan Mantri Jan Dhan Yojana (PMJDY). It is a National Mission for Financial Inclusion to ensure access to financial services, namely, Banking/ Savings & Deposit Accounts, Remittance, Credit, Insurance, Pension in an affordable manner especially for women. The women empowerment and financial literacy works hand in hand.

TIPS ON FINANCIAL LITERACY

- Invest on yourself
- Save for emergency funds
- + Be discipline to your budget
- + Learn-Invest-Save
- Set up right bank account for yourself
- Manage your own customized finance planning

"Earning a lot of Money is not a key to Prosperity, but how YOU handle it is".













Traditional V/S Modern Approach In Women's Attitude of Thinking By Ms. Pooja Chandran, Jr. Forensic Analyst-ICS Assure

"The best thermometer to the progress of a nation is its treatment of its women." - Swami Vivekananda

What springs to mind when you consider both traditional and modern ways of

thinking?

When we speak of a traditional approach, we are talking of a consistent set of systems followed over by generations. This is more "in the box" thinking; Well, while traditional approach has its own merits, anything that restricts a person's freedom and creativity needs rethinking.

It is a result of decades and years of gathering the same knowledge, customs, traditions, and behaviors that have nearly come to represent the "norm" and the normal. Women have been affected of the same, stereotypical roles of cleaning. cooking, and housekeeping are enforced, while the husband just has one responsibility: to go to work and bring home enough money to support his family.





Yet times have evolved. Disagreements occur when a novel idea is put out, and it might be difficult for certain people to embrace a novel strategy. This is particularly important when we talk of the awakening of women's rights.

One has the idea of a traditional woman being more feminine, fit, cooperative, a helper, a giver, submissive, and the most sacrificing with career opportunities restricted to nursing and teaching which embraces the idea of the natural 'carer' figure. While being praised, a woman was still seen as a possession whose choices were heavily influenced by numerous factors.

Throughout history, the central role of women in society has ensured the stability, progress and long-term development of nations.

Fortunately, with time, societies have changed, and so has the attitude of the average woman.

The modern lady is in control of her desires! She doesn't make compromises when it comes to her happiness and is brave, confident, and assertive. She knows that there are no limits to the heights that can be reached.

She is capable of taking care of her family, making us laugh, lead a nation, serve as a diplomat, defend civil rights, design clothes, fight diseases, and much more. Women can no longer be considered as mere peacemakers but are emerging as the source of power and symbol of progress. They have contributed to society's expansion and shaped the future of entire countries. Women are essential to many industries in the complicated social environment that is currently growing.

While maintaining a continuity with the previous generations, upholding ideals, and honouring the past are crucial, doing so at the expense of innovative ideas and constructive change can be devastating. Acceptance of something new comes from the understanding that the older, traditional methods or mindset do not work anymore.



As we celebrate the beauty of womanhood, let's encourage and reignite hope that the future is secure and hopeful with equal rights, freedom, and opportunity in every field.

The Best Protection any Woman Can Have is Courage.



Women Empowerment in the Corporate Sector By Ms. Dilys Solanki, Dy.General Manager-ICS Assure

Women Empowerment means promoting women's sense of self-worth, their ability to determine their own choices, and their right to impact social change for themselves and others. Women empowerment refers to increasing and improving the social, economic, political and legal strength of the women. To ensure equal right to women, to make them confident, freely live their life with self-respect, self-dignity and self-pride.

So why do we need Women Empowerment in the Corporate sector? Studies show that diversity in the workplace – whether it's gender diversity, age diversity, etc. – leads to an increase in creativity and



innovation. Just like people from different generations and cultures, men and women have vastly different experiences, which influence the way they do business. Diverse teams are more creative and innovative as they have the benefit of multiple perspectives when it comes to idea generation.

A continuous and conscious efforts made to encourage the Empowerment of Women at our workplace.

- + Encourage women to take the lead: Taking a lead is not just a man's thing. Break this stereotype,by encouraging women in the organization to take more risks and grab opportunities. Provide them a platform wherein they can showcase their skills and achieve the extraordinary.
- Make pay schemes fair. The key word regarding financial compensation should be fair, balanced. Women aren't insisting on making more money than men. The bigger factor in creating empowerment is a sense that pay schemes are fair, they reward merit, and they're reasonably free from bias.
- + All-encompassing training in leadership skills among managers and the senior team. Invest in unbiased training. Even though companies are making progress in terms of gender equality, they can move faster with structured support and training for managers and executives. In particular, the right training can help leaders understand the unconscious biases that distort their people and business decisions. Implement fair and inclusive policies.



Falguni Nayar – Founder-CEO of Nyka



Karuna Nundy – Advocate in Indian Supreme Court



Gita Gopinath – Director of IMF,



Indra Nooyi – Former CEO of PepsiCo

and the list goes on. These women are a source of inspiration, encouragement and examples of empowerment.

I would like to end by quoting Angela Braly, CEO of Well Point "The most important factor in determining whether you will succeed isn't your gender; it's you. Be open to opportunity and take risks. In fact, take the worst, the messiest, the most challenging assignment that you can find, and then take control."

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Women and Entrepreneurship Equation
By Ms. Riddhi Ghosalkar, Sr.Pr.Forensic Analyst-ICS Assure

Women and entrepreneurship are becoming increasingly linked as more women around the world pursue careers in business and start their own ventures. While women have historically faced unique challenges and barriers in entrepreneurship, including limited access to funding, networks, and mentorship, they are overcoming these hurdles and building successful businesses across a wide range of sectors.

Women are born leaders and empowering women to become entrepreneurs can have a positive impact on economic growth, job creation, and social development. Empowering women to become entrepreneurs not only benefits individual women, but also has a positive impact on the wider community.

In today's times, there also has been a huge development in the way female entrepreneurship is being celebrated and appreciated, the latest being creating several television platforms for women to promote their businesses and also by allowing them to guide several other entrepreneurs, irrespective of gender.

From Falguni Nayar (Nykka) to Oprah Winfrey (OWN), several female entrepreneurs have acted as role models for women, thus motivating them to take up entrepreneurship as a profession. Even after facing several challenges, these successful female entrepreneurs have shown that with sheer determination, creativity and innovation, one can create a name for themselves by building renowned businesses and creating jobs for a larger population. They have been truly inspirational for women across several nations. Their success stories have motivated women who are looking to start and grow their own businesses and demonstrate that with hard work, determination, and the right support, women can achieve great success in entrepreneurship. This has stimulated many women to pursue entrepreneurship, helping to break down barriers and stereotypes. Today, women are increasingly becoming entrepreneurs in India, thus having a significant impact on the economy, society, and individual women themselves.

Apart from being creative and hard-working, remarkable resilience and empathy in women have contributed to their success in business. The desire to achieve financial independence and to pursue their passion, is what drives each woman towards having a successful business.

Gone are the times when most women would feel suppressed in a patriarchal society. Today, women entrepreneurs are now playing a pivotal role in shaping economies and societies across the country. Indian society has been successful in achieving a huge milestone and making great advancements towards gender equivalence. It is not only about the big names in society. Even women in the SME sector deserve a huge shoutout for being brave and confident in this challenging world.

achieve their dreams.

To sum up, with the right support, motivation and encouragement, any woman can overcome the unique challenges they face and unlock their full potential. The rise of women entrepreneurs is a positive trend that can have significant benefits for both individuals and society as a whole, contributing economic growth, combating unemployment, and social development. Overall, female entrepreneurship can play a critical role in promoting women's empowerment and gender equality, further creating a more inclusive and equitable society that benefits everyone.





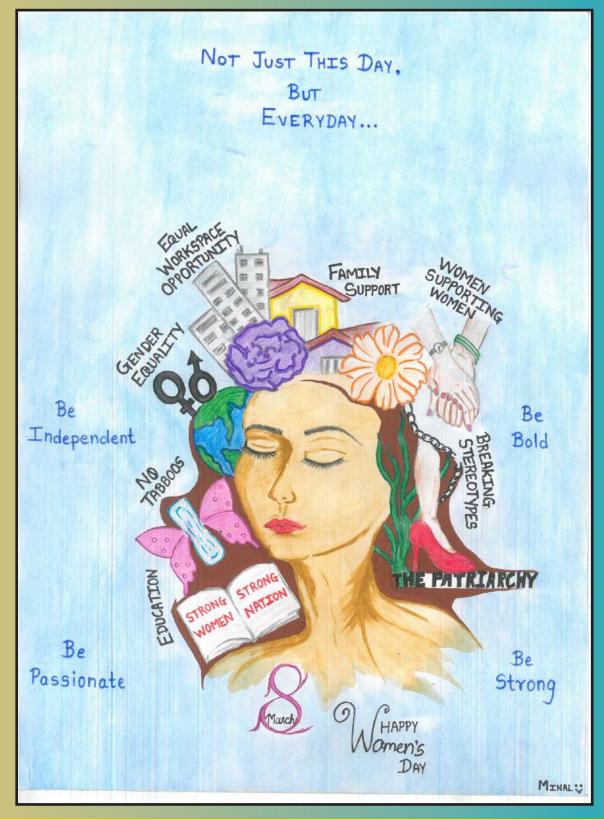
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Sketch
By Ms. Minal Posarekar, Jr. Forensic Analyst-ICS Assure



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Workplace Safety
By Dr. Sundar Kataria, CMD- ICS

NATIONAL SAFETY DAY/WEEK (NSD/W) CAMPAIGN (COMMENCING FROM 4 MARCH)

GUIDELINES FOR OBSERVANCE

The idea of commemorating the Foundation Day of the Council, 4" March; and the first

National Safety Day (NSD) Campaign was launched in 1972 and has since been organized every year. The Campaign now entering its 52 year, has grown into a major national campaign widely celebrated by industry, trade unions, govt departments, regulatory agencies, NGOs and institutions with the active support of the Central and State Governments and media, It has made Impact on the industrial scenario at the national level by contributing to increased safety awareness as NSD, the Campaign has now been spread over a week from 4-10 March.



Objective:

- Ensure that safety and health are integrated in work culture and life style
- Renew the commitment of the employees towards safety and health at workplace.
- Achieve greater participation of the employees in OSH activities.

Approach:

- Achieve the greatest participation of the employees.
- Tap local talents in your factory for the celebration.
- Stress on the OSH needs of your unit.
- Identify and highlight local OSH issues.
- Distribute OSH promotional material amongst the employees.

Activities:

In order to make the celebration a success, the preparations are required to be started quite in advance. Some of the suggested activities during the NSD/W are:

At Workplace

- Administration of Safety & Health Pledge by the employees led by the topmost executive. The model text
 of the Safety & Health Pledge designed, developed and distributed by the NSC is printed on the back side.
- Unfurling of the NSD Flag.
- Pinning of the NSD Badge on employees.
- Displaying Safety Day Banners at strategic locations in the units.
- Safety message by Managing Director or Chief Executive Officer to all employees.
- Safety competitions Essay, Slogans, Posters, Housekeeping, Safety performance etc.
- Safety suggestion schemes.
- Safety exhibitions.
- One-act play/drama, songs, quawalis etc.
- Training Programmes/ Workshops/ Seminars etc.







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- Screening of Safety films in unit/employee colonies.
- Practical demonstrations on use of PPES, Fire Fighting, rescue etc.
- Organising emergency drills.
- Displaying of Safety Posters at prominent locations in the unit.
- Holding award functions Safety suggestions, performance etc.
- Lecture sessions by eminent guest speakers in the field.
- Community Awareness Programmes.
- Printing safety slogans on company stationary, say, pay slip.
- Holding meetings to analyse past accidents and suggested actions.
- Safety slogan on dial tone of telephone and intercom.
- Safety Procession within the unit.
- Art competitions by families of employees such as Rangoli Competition.

Outside Workplace:

- Pinning Safety Badges on VIPS.
- Advertisement of Safety on local T.V. channel and local newspapers.
- Writing articles on importance of safety in local newspapers.
- Display of banners at strategic locations in the city/town.
- Workshop/Seminars.
- Contractor Safety Programmes
- Consumer/Customer product safety awareness programmes.







Health, Safety & Environment
By Mr. Vijeth Shetty, Marketing Executive-ICS

HSE (health, safety and environment) is a fixed of strategies and methods identifying capability risks to a certain environment, developing first-class practices to lessen or dispose of the ones dangers, after which schooling personnel for coincidence prevention, accident reaction, and so on.



Six ways to ensure a safe workplace and promote a strong safety culture.



- 1. Eliminate potential dangers. ...
- 2. Make certain ALL employees are nicely skilled. ...
- 3. Ensure people HAVE THE proper gadget. ...
- 4. Provide visual protection AIDS AND MESSAGES....
- 5. CREATE A protection COMMITTEE AND maintain monthly protection conferences. ...
- 6. MAKE safety fun.

Hazard Identification and Risk Assessment

Research laboratories are dynamic, fluid environments. For the most part, no two days are a like; experiments trade regularly and constitute a variety of dangers. Lab workers also represent a huge range of backgrounds and talents, from high college students to scientists with many years of enjoy.

Danger identity and assessment, chance controls, roles and duties, and trendy chemical safety are all crucial parts of this assessment.





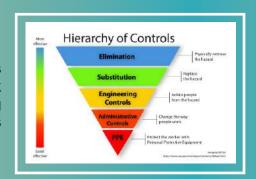
Hazard Identification and Evaluation

Before starting the threat evaluation and hazard assessment system, a researcher must outline the scope of labor. What are the tasks that ought to be evaluated? Anicely-described scope of work is a key start line for all steps within the threat assessment and risk analysis.

The following step after identifying the scope of work is to identify the hazard. A danger is a capability for damage. hazards may be diagnosed as an agent, condition, or pastime that has the ability to reason harm, contamination, loss of assets, or harm to the environment. The desk underneath has been tailored from figuring out and evaluating hazards in studies Laboratories, which you could discover inside the aid tab to the proper.

Hazard Controls:

When comparing the dangers associated with particular risks, the results of this assessment ought to guide the researcher within the choice of risk management techniques such as removal, substitution, engineering controls, administrative controls, and private shielding system. that is known as the Hierarchy of Controls.





Engineering Controls:

Engineering controls consist of a variety of methods for minimizing hazards, including process control, enclosure and isolation, and ventilation.

- Method controls involve changing the manner that a activity interest is accomplished if you want to lessen threat. Examples of this encompass the usage of moist methods when drilling or grinding or the usage of temperature controls to minimize vapor technology.
- Enclosure and isolation are centered at retaining the chemical in and the researcher out, or visa versa. Glove containers are an awesome example of enclosure and isolation. Interlock systems for lasers and machinery are other good examples of isolating approaches.



★ The most common technique for air flow in studies laboratories is localized exhaust systems.

+ Administrative Controls:

Administrative controls are controls which modify the manner paintings is done. they will includes policies, schooling, preferred operating approaches/suggestions, private hygiene practices, work scheduling, and many others. these controls are supposed to minimize the publicity to the hazard and should handiest be used whilst the publicity can not be completely mitigated through elimination/substitution or engineering controls.





Personal Protective Equipment (PPE):

PPE have to constantly be used as a ultimate line of protection and is an acceptable manage approach whilst engineering or administrative controls can't provide enough protection. PPE can also be used on a transient basis at the same time as engineering controls are being evolved.

Roles and Responsibilities:

Laboratory Worker:

- Attend laboratory safety training.
- + Assessment the Chemical Hygiene Plan
- + Comply with procedures and laboratory practices outlined in the Chemical Hygiene Plan and EHS internet site and as supplied with the aid of supervisors and main investigators.
- + Use engineering controls and personal defensive device, as suitable.
- Document all incidents, accidents, ability chemical exposures and close to pass over situations to the principal investigator and the Chemical Hygiene Officer.
- Record particular working methods for paintings with specially dangerous materials, along with cancer causing agents, reproductive toxins and chemical substances with high acute toxicity.







Principal Investigators:

- Make certain laboratory people attend laboratory safety schooling given through EHS.
- Make certain laboratory employees recognize the way to work with chemicals properly. Offer chemical and process-precise education, as
- Offer laboratory employees with suitable engineering controls and personal protecting system had to paintings adequately with unsafe materials. Make certain such device is used efficiently.
- Make sure laboratory employees entire and publish mainly hazardous Substance Use Approval paperwork and submit them for approval earlier than the usage of any mainly unsafe substance.
- Overview and approve paintings with in particular risky substances.

Departmental Chemical Hygiene Officer:

- Establish and implement a Chemical Hygiene Plan.
- Review and replace the Chemical Hygiene Plan at the least annually.
- + Look into accidents and chemical exposures in the department.
- Act as a liaison between the branch and EHS for laboratory safety problems.
- Maintain statistics of schooling, exposure tracking and clinical examinations.
- Make certain laboratory workers get hold of chemical and system-unique training.
- Assessment and approve use of particularly dangerous materials.
- Approve laboratory worker's go back to paintings following a chemical exposure requiring medical consultation.



Environmental Health and Safety (EHS):

- Behavior exposure tracking, as wanted.
- Offer standard schooling.
- Audit the departmental software periodically.
- Provide secure operating recommendations for laboratory people via the EHS internet page.
- Evaluation the version Chemical Hygiene Plan at the least annually.
- Investigate fume hoods annually.
- Offer consultation for secure work practices for risky chemical compounds.
- Behavior limited laboratory protection inspections annually.

Chemical Safety and Risk Assessments:

General Chemical Safety:

Physical health dangers of chemicals, routes of entry, and chemical exposures are all mentioned at length inside the danger conversation-Chemical protection.

Risk Assessments:

There are a spread of strategies for accomplishing hazard exams.



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Workplace Safety
By Mr. Regi Stanley, Sr. Marketing Executive-ICS

Workplace Safety: Importance, Benefits and Ways to Incorporate It

A work environment free from injuries and accidents attracts employees. Employees are more satisfied and productive in such an environment. It is the right of all employees to have safety in the workplace.

Need for Workplace Safety

It is not possible to measure the effects of human casualties. They can have grave consequences for employees and their families and friends as well. This is why workplace safety and health measures are necessary. The feeling of assurance that one has, knowing that he will return safely from work, is more significant than anything else. For example, employees working



in an IT company may have to work with faulty wires or electronics. Whereas in a construction company, employees may be exposed to the dangers of operating heavy equipment. To combat these risks, employers should create strategies that ensure and promote safety in their workplaces.

Benefits

The safer the work environment, the more productive it is. Productive employees are an asset to all companies.

- Healthier employees do tasks more efficiently
- + There are very few accidents in a safe working environment. This results in less downtime for safety investigations and reduces costs for worker's compensation.
- Avoiding workplace injuries and damage to industrial equipment will incur fewer expenses and increase profit.
- + If employers are concerned about the safety of their employees, the employees are more confident and comfortable in general.

Ways to Implement Workplace Safety

- + Employers should investigate all accidents in the workplace.
- Employers should clearly state the hazards of not following them in writing. This reduces the chances of mistakes.
- Employers should provide employees with the necessary training to reduce workplace accidents.
- ★ The usage of equipment worn to minimize exposure to hazards that cause workplace injuries is significant. Not doing so can cause injury or even death.
- + P.P.E. should be safely designed, constructed, and fit comfortably. Examples of P.P.E. are gloves, protective eyewear, clothing, earplugs, hard hats, etc.
- + Employees must inform any safety hazards or work risks to the management.
- Workplace stress can cause many health problems like anxiety, depression, etc. So employers need to reduce work place stress.
- Taking frequent breaks will prevent tiredness and fatigue. This will further prevent injuries or illnesses. Breaks help employees stay fresh and focused.
- → If there is an emergency, it is important to have easy access to emergency exits.
 - An industrial job may need employees to work with heavy equipment. There are many injury risks involved in trying to lift and move heavy objects. Employees can use a conveyor belt, forklift, or wheelbarrow instead of lifting manually.







Training Calendar

Course Title	Start Date	End Date	Fees	Duration	Class Type
Lead Auditor Training on QMS	13th Mar 2023	17th Mar 2023	INR 15,000 + 18% GST	10am to 5.30pm	Online
Lead Auditor on IMS	13th Mar 2023	17th Mar 2023	INR 22,000+18% Gst GST	10am to 5.30pm	Online
Internal Auditor on QMS	21st Mar 2023	22nd Mar 2023	INR 7,000 + 18% GST	10am to 5.30pm	Online

Success Mantra

- If you fear to jump in the sea how would u enjoy the beauty of the ocean.
- Daily fire fighting helps you overcome the FEAR OF FIRE / makes u neutral to the fire.
- Plan plan plan does not work just do and be ready to correct.
- U always don't have a solution at times you have to live with the problem Democracy and Autocracy go hand in hand, you need to know which coin to be flipped when
- Take a dive and explore challenges / NO DIVE NO OPPORTUNITIES
- To enjoy the riped fruit u need to be a part of the nurturing.

By Ms. Aanchal Chhabria

Doing your work with **DEVOTION**And bringing in **INNOVATION**Not settling for **LESS**Will definitely **YIELD SUCCESS**

By Ms. Dilys Solanki

When the mind is weak, the situation becomes a challenge; when the mind is strong, the situation becomes an opportunity. A strong mind and willpower within you can make you achieve great heights.

By Ms. Manasi Patil

When a woman speaks truth to power, there will be attempts to put her down, but no woman is going to be silent.

Ms. Sushma Kindalkar





Women's Day Celebration





4th March National Safety Day Celebrated















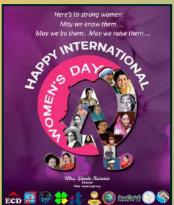




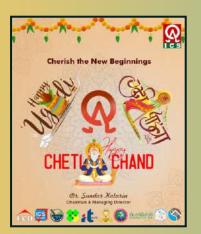




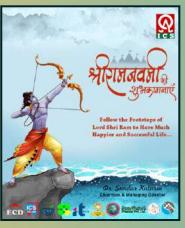


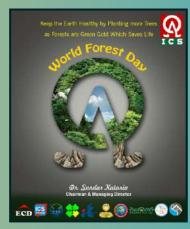




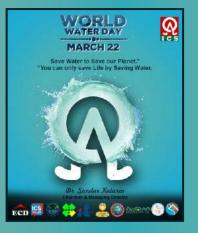


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This Edition Compiled and Presented by ICS Corporate Office Team

International Certification Services Pvt. Ltd. Corporate Office

22/23 Goodwill Premises, Swastik Estate, 178 CST Road, Kalina, Santacruz (E), Mumbai- 400 098. Maharashtra, INDIA.

Tel: 022-42200900, 265077000, 26507777/78/79/80/81, Email: info@icspl.org / Web: www.icspl.org

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