

# Corporate Social Responsibility, Advertisement & Branding - Frauds- Ethics

C.A. Neha Saxena

Assistant Professor  
H.L. Institute of Commerce

Swati Saxena

Assistant Professor, Research Scholar  
Shri Chimanbhai Patel Institute of Management and Research

**Abstract:** - life blood of business i.e. human resource, intellectual capital, finance, material etc are all the resources in absence of which no commercial activity have an initiation, growth and survival. Sustenance of corporates are dependent to a larger extent on consumer response and acceptance i.e. 'Brand Acceptability & Loyalty'. To compete, survive and grow in the accelerated and dynamic world advertisement and promotion as well as creating mass level to build brands is the double edged sword benefitting the corporate giants promotion for consumers and wrongly influencing their buying decision.

**Keywords:** Advertising, Business organisation and its components, frauds, Brand acceptability, ethical issues.

## I. CORPORATE SOCIAL RESPONSIBILITY

Corporate around the world have an onus and pious responsibility to repay the society for every resources acquired for their profitable motive. Since decades this duty has not been fulfilled by the corporate of India, hence gradual introduction of laws to bind the companies to fulfil their responsibility, their duty towards the economy they form a huge pie, through introduction of Corporate Social Responsibility a mandate in Companies Act, 2013, Competition laws, Corporate Governance and various controlling mechanisms like, Accounting standards and introduction of IFRS, Role of Company Secretaries and change of face Cost Accountants as Cost and Management Accounts, a need of time, challenged with frauds, scams, unethical competitions and malpractices. Satyam, the face of Indian sunrise sector, and now identical to classic frauds of Indian corporate is only one instance to recall, but the Indian economy has been through various frauds in corporate, banking, insurance including the regulatory and depository body of India, i.e. the NSEL scam worth crores to name a few. These instances outshine with a basic understanding that with all the external control, India needs a strong youth brigade with an astounding morale, soul and determination to be true, fair and just in their practices, a valued education and social system.



Figure 1.1

Figure 1.1, represents, the soul associates of the business and corporate in absence of whom the survival of the corporate giants is not possible, be it Indian corporate or Global Players.

The roles these associates play are;

### Consumers:

The King. Their desires, demands, requirement and needs is the core for the business to initiate, exist, grow and survive on the basis of keen and deep insight and vision of the promoter to grasp, understand and analyse the consumers needs.

### Suppliers:

The backbone of business. The supplier all the necessities to run the business for satisfying the consumers needs.

### Shareholder:

The supplier of funds to the business. The largest expectant group around the globe from the existence of Corporate.

#### *Banks & Financial Institutes:*

The existence of whom is the support system for existence, growth and expansion of business along with the existence of shareholders as a major supplier of funds.

#### *Government:*

The indirect and direct governing authority over business through various policies, rules, regulations and guidelines issued from time to time to regulate the operations, activities and decisions of the business.

#### *Stakeholders:*

The existence of all the living beings being a part of environment of business and whose existence and survival is affected by the existence of business as a backbone of economy.

#### *Environment and Nature:*

The most actively passive contributor to business for various resources, ignored by the corporate community since ages is the environment and the nature, an essential requirement for survival of all. Over years benefits from them has been reaped in absence of realising the fact that long term damage to environment may prove to be lethal. Thus the results are broadly evident.

Consumer, the term may have the same meaning but broad horizons depending on the target customer. The concept of target audience/customer has created strata amongst the consumers.

Strata of consumers ranges from an infant to senior citizens depending on the type of product, nature of product, its use, applicability and characteristics. The world of advertisement, promotion and marketing are the bundle of tools used by the industry for making the consumer aware about the products & services, their availability and the supplier/provider.

## II. ADVERTISEMENT & BRANDING - FRAUDS-ETHICS

The consumer demand theoretically is supported by four main components of desire, need, want and willingness to pay. However, these four components in the run to convert consumer demand into buying decision are largely dependent and influenced by advertisement.

Advertisement are the depiction of ideas of the human minds. Advertisement through the combination of

pictures, jingles, tag lines, music, dialogues and acting depending on the type of advertisement medium selected creates a strong and lasting impact on the consumers mind. This magical dreamland journey helps the entrepreneurs to influence and motivate the consumer to see, hear, feel, believe and trust the promises made by the use of the advertised product. Thus advertisement in lucid language is the medium of communication to the world about the new and innovated product, changes in the existing product to the target customer group.

The magical world of advertisement is not always ethical, as what we see may not be the reality and whatever reality is shown we may not be able to see it. Thus, one of the oldest model of advertisement, "AIDA", is used by many to create advertisement.

"AIDA" stands for,

A – Awareness and Attention

I – Interest creation

D – Desire

A – Action.

The fundamental aim of advertisement being unearthed, comes a question, how ethical the advertisements are?

Ethics extracted from the word 'ethos' means character or manner. They personify an individual's /group / society at a large and their moral conduct, behaviour and ideology.

Thus ethics govern the grave battlefield of determining what is right or what is wrong, what is proper or what is improper, what is just or what is unjust, what is true or what is false, what is fair or what is unfair.

ETHICS =Transparency +Truthfulness (ethics & morals).

According to a study conducted by CII- Pwc, India's entertainment and media industry will clock over Rs 2, 27,000 crores by 2018: forecasts CAGR of 15 % between 2013 and 2018.

In 2013, the overall entertainment and media industry was estimated to be 112,044 crores INR and grew by 19% over the previous year. The largest segment, India's television industry, continued its strong growth momentum led by subscription revenues, representing a year-on-year growth of about 15%. Internet access and internet advertising have been the fastest growing segments with annual growth rates of 47 and 26% respectively. Television and print are expected to remain the largest contributors to the advertising pie in 2018 as well. Internet advertising will emerge as the third-largest segment, with a share of about 16% in the total E&M advertising pie. The film segment estimated at 12,600 crores INR in 2013 is projected to grow steadily at a CAGR of 12%, on the back of higher domestic and

overseas box-office collections as well as cable and satellite rights.

The target growth and increasing penetration of advertisement through the study reveals the extent of consumer buying decision that will be influenced by advertisement. The existence of advertisement in India can be dated back to 18<sup>th</sup> century with the birth of classified advertisement in "Bengal Gazette", the first newspaper. Thus printing is one of the prime factor responsible for literacy and is the mother of advertising. The 20th Century is marked with the advent of two fascinating media of mass communication namely, radio and television. Radio in India was introduced by All India Radio (AIR) ruled the market from 1922 to 1947 and 1948 onwards television took over. The first experience of public sector advertising on television was in 1980s. The next in question is the outcome of co – injunction of 'Branding and Advertising. Corporate success today is an achievable task by focussing on Branding. Companies try to establish popular brands in consumer minds because it increases leverage, which is directly reflected in sales and revenue. All aspects of a company's operations today feed into helping build the corporate brand. Crucial is how a brand is perceived by all stakeholders. Three benefits in particular indicate the positive value for a company in striving to remain in tune with the community within which it is based by implementing a strong CSR policy:

#### *Positive Marketing/Brand Building – BP:*

BP, with a \$200 million re-branding exercise, has effectively re-positioned itself as the most environmentally sound and socially responsible of the extraction companies. The company stands in stark contrast today with Exxon Mobil that faces on-going NGO (Non-Governmental Organization) attacks, consumer boycotts, and activist-led litigation because of its decision to fight the environmental movement, and its failure to recognize the wider importance of CSR as a corporate strategy.

#### *Brand insurance – NIKE*

NIKE has emerged as one of the most progressive global corporations in terms of CSR because it has learned from its past mistakes and attacks by NGOs. As one of the first corporations to have a Vice-President for Corporate Responsibility and to publish an annual CSR Report, the company has done a lot to mitigate public opinion, establish its brand as representative of a much more committed corporate citizen, and 'insure' itself against

any repeat of the consumer boycotts it faced in the mid-1990s.

#### *Crisis management – Johnson & Johnson*

Johnson & Johnson's transparent handling of the crisis facing its Tylenol brand in 1982 is widely heralded as the model case in the area of crisis management. J&J went far and above what had previously been expected of corporations in such situations, instigating a \$100 million re-call of 31 million bottles of the drug following a suspected poisoning/product tampering incident. In acting in the way it did, J&J saved the Tylenol brand, enabling it to remain a strong revenue earner for the company to this day.

13 <http://www.hp.com/hpinfo/globalcitizenship/csr/>

14 Leader to Leader website, June, 2003

Advertisement, impact on consumers, branding and ethics go hand in hand in theory, wherein the practical fact is surrounded by a question, how ethical are advertisement and brands to defame the consumers trust on the brand.

The answer to this question is advertisement regulations in the global perspective. Advertisement regulations are the laws, rules and regulations governing the criteria of promoting a product/service through advertisement.

United States, misleading advertisements and health related ads are regulated the most.

Sweden and Norway prohibits domestic advertising that targets children. Some of the European countries do not allow sponsorship of children's programs, no advertisement can be aimed at children under the age of twelve, and there can be no advertisement five minutes before or after the children's programs are aired.

In U.K. advertisement of tobacco on television and billboards or at sporting is banned(1). IJRFM Volume 1, Issue 8 (December 2011) (ISSN 2231-5985) International Journal of Research in Finance & Marketing 53  
<http://www.mairec.org>

#### *In India, General Principles Restricting Misleading Advertisements:*

- i. Advertising and communication for food and beverages should not be misleading or deceptive. This means that claims about particular ingredients in a food and beverage product or the underlying health benefits thereto should have a sound, authentic

scientific basis and supported by evidence whenever required.

- ii. Advertising and/or marketing communications for food and/or food & beverage products that include what an average consumer, acting reasonably, might interpret as health or nutrition claims shall be supportable by appropriate scientific evidence and should meet the requirements of the basic Food standards laid down under the Food Safety Standards Act , 2006 and rules, wherever applicable.
- iii. Advertisements should not disparage good dietary practice or the selection of options, such as fresh fruit and vegetables that accepted dietary opinion recommends should form part of the average diet.
- iv. Advertisements should not encourage excessive consumption or inappropriately large portions of any particular food. They should not undermine the importance of healthy lifestyles. Advertisements should rather try to promote moderation in consumption and the need to consume in suggested portion sizes.
- v. Care should be taken to ensure advertisements do not mislead as to the nutritive value of any food. Foods high in sugar, fat, TFA and/or salt should not be portrayed in any way that suggests they are beneficial to health.
- vi. Communications for Food and/or Beverage Products including claims relating to material characteristics such as taste, size, suggested portions of use, content, nutrition and health benefits shall be specific to the promoted product/s and accurate in all such representation.
- vii. Advertisements should not mislead consumers especially children to believe that consumption of product advertised will result directly in personal changes in intelligence, physical ability or exceptional recognition unless supported with adequate scientific evidence.<sup>i</sup>
- viii. Advertisements containing nutrient, nutrition or health claims and advertisements directed

at children should observe a high standard of social responsibility.

- ix. Communications for Food and/or Beverage Products not intended or suitable as substitutes for meals shall not portray them as such.
- x. Claims in an advertisement should not be inconsistent with information on the label or packaging of the food.
- xi. Advertisements for food and beverages should not claim or imply endorsement by any government agency, professional body, independent agency or individual in particular profession in India unless there is prior consent, the claim is current and the endorsement verifiable and the agency or body named.
- xii. Celebrities or prominent people who promote food should recognize their responsibility towards society and not promote food in such a way so as to undermine a healthy diet.
- xiii. Advertisements should not undermine the role of parental care and guidance in ensuring proper food choices are made by Children.
- xiv. Advertisers and communicators must recognize their social and professional responsibility towards promoting a healthy lifestyle and strive to achieve high standards of public health. All advertisements and communications should be thus truthful, legal, decent and honest reflecting their social and professional responsibility.

In India the world of advertisement, When an suitable for eating oil advertisement gives you the consciousness that your are free of heart problems so long as you are using that particular oil, then it is misrepresenting facts. When an advertisement of a water purifier that filters only bacteria but not viruses assert that it gives 100 percent safe water, then it is a false statement. When a cell phone service providers swears STD calls for 10 paise per minute, but omits to say that this rate is applicable only when calls are made to another mbile of the same company, then it constitutes misrepresentation. Correspondingly, when an advertiser or a manufacturer makes a claim about a product, he should be able to prove it or else it becomes a false statement. If he says that his refrigerator is the best or that it keeps the food inside

germ-free, that claim should be backed by adequate scientific data that substantiates the claim. Or else, it becomes a false statement. Similarly, if an advertisement for a detergent says that it can remove grease in just one wash. It should be able to do just that and the manufacturer should be able to prove this. Or else, it is an incorrect statement or a false achievement.

When an advertisement assures to give you a compliment or free gift whenever you buy the advertised product, the free gift should really be so. If the manufacturer is recovering either fully or even partly, the cost of the so called free gift, then the advertisement becomes a false or a misleading claim, coming under the definition of unfair trade practice. Similarly, if a retailer assures that he is offering, a special discount or offer on his goods as part of a festival celebration, while he is actually using the festival as an reason to get rid of old and obsolete goods, then he is misleading and deceiving consumers.

When a toothpaste advertisement articulates that it avoids cavities, one expects the manufacturer to have the data to prove this. If the manufacturer to do that, then he is making an uncorroborated claim or a false statement. If an advertisement for a face cream claims that it does away with dark spots on the face cream and even eradicates them from coming back, the manufacturer should be competent to establish this. If not, it is a deceptive advertisement.

Advertisement, Branding and ethics are not only questionable in the FMCG sector but across various sectors and industries wide categories of products/services. The latest ban on use of 'Triclosan', in FMCG products that promises to be the best on promises/outcome by use of product and the health of the consumer, is in itself outstanding in justifying the unethical ideology of manufacturers and the advertising industry by use of brand image created on consumer's mind.

The following data represents the level of frauds in various industries and sector.

Cases by fraud value (INR) — 2011-12:

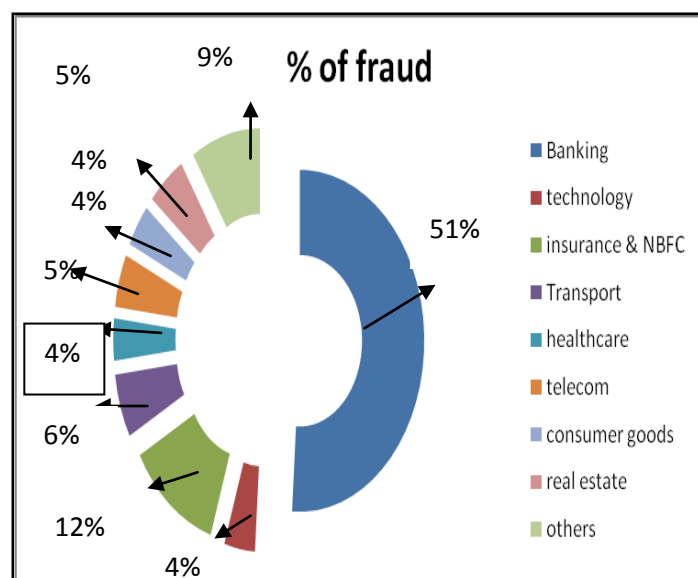
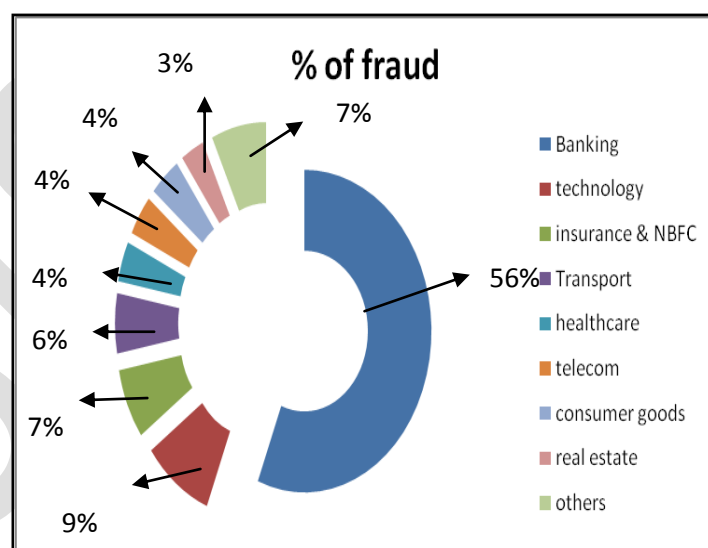
Value	No of cases	No of cases
	1H	2 H
1 or less than 1 million 18 14	18	14

1.01 to 10 million	35	36
10.01 to 100 million	20	24
100.01million and above	8	20
Total amount involved (INR RS)	27.9	38.1

{Source: India Fraud Indicator 2012, Increasing magnitude of fraud: A study by Ernst & Young's Fraud Investigation & Dispute Services}

Fraud cases by sector; classification — 2011-12

(Total Cases: 98)



2H12 (Total Cases = 106)



\* NBFC includes Non- Banking financial institutions and mutual fund institutes.

{Source: India Fraud Indicator 2012, Increasing magnitude of fraud :A study by Ernst & Young's Fraud, Investigation & Dispute Services}

The data above represents the quantum of fraud in various sectors in different sectors and segments.

Corporate social responsibility is an activity corporate is performing since long. With the change in the local and global business phenomena, there is an increase in the expectation of the associates to the business. The following table shows the % of respondents and the expectation of respondents about the role business in society.

% of respondents	Expectation
31 %	Business should change the way they operate to align the greater social and environment needs
29 %	Business should not only support but advocate for change in larger social or environmental issues by increasing awareness by issues and donating product or service, money or volunteering.
21 %	Business should support larger social or environmental issues by donating product or service, money or volunteering.
13 %	Business may play a limited role in communities in which they are based but are not necessarily responsible for supporting social or environmental issues.
6 %	Business exist to make money for shareholder and are not responsible for supporting social or environmental issues.

{Source: cone communication/Echo Global CSR study 2013}

The 2013 Cone Communication/ Echo Global CSR study and conversations with global experts have made certain beliefs about CSR extremely clear. The question of CSR is no longer an event for society but an activity companies are performing as an advertisement and their brand promotion on a mass scale. However with the inclusion of mandatory CSR provision in the NEW Companies Act, 2013, CSR is no longer the option but a mandatory requirement to fulfil for legal compliance too. Awareness, education and enlighten consumers have made it

extremely clear that companies ROI and net profit are not the only criteria for determining the companies efficiency but how far has it is successful in achieving its moral responsibility towards the society and business associates are the barometer to determine the efficiency, strength and responsible attitude. Also the factors of measuring the CSR have been widened and are not limited to a few traditional ideas. The representation of changed face of CSR is:



Figure 1.2: Corporate Social Responsibility: The change in face of CSR activities post introduction of Companies Act, 2013.

The change in the face of expectation of society through companies domain CSR is evident from the number of frauds and scams decoded, that challenged the concept of trust, faith and responsible true and fair behaviour in its operation has raised alarming doubts about the existence of, Are the companies actually repaying and rewarding the society through responsible behaviour? Is the fact, that economic development of the country is dependent on the , “Corporate” giants in India?

Yes, then what are the measuring standards to prove and justify their socially and morale behaviour. Regulators as SEBI, to regulate the markets, NSEL, Banks through the RBI Act, insurance through the IRDA Act, etc, laws can be mandatorily imposed but mandatory compliance is question of personal decision based on conscious and moral of individual.

According to study of Ernst & Young's, study on Fraud Investigation & Dispute Services, the financial services are the worst affected by frauds. The financial services sector was the worst hit, with more than 63% of the total fraud cases reported in 2011–12, followed by technology and transportation. In the financial services sector, banking was the major victim with 84% of the total

number of reported fraud cases. RBI reports the total losses due to frauds and scams being doubled in the past four years i.e. Losses incurred by banks due to fraud increased by 88% in 2010-11 to exceed INR37.9 billion (more than INR20.1 billion in 2009–10). The Central Bureau of Investigation's (CBI's) Bank Securities and Fraud Cell registered criminal cases amounting to a total of INR40 billion in 2011, while fraud cases worth INR25 billion have already been registered from January to July 2012<sup>1</sup>. With the mirror view image of growing and corrupt corporate sector, the next boiling issue is fraud committing agencies and the number of frauds against investors?

The study by Ernst & Young revealed that around 58% of frauds are committed by people below the age of 35 years, whereas 61% of reported frauds are committed by internal management operating at various managerial level. In this report, we elaborate on the fact that investors are the most adversely impacted by fraud, and the total value offraud committed against them exceeds INR27 billion. The greed to earn high returns in a short time makes investors vulnerable to scams. In April 2011, the police unearthed a major fraud against a multi-level marketing company (MLM), which described itself as the country's "premier financial consultancy" firm and defrauded investors of INR10 billion by promising a high return of 20% a month to them. Several other MLM companies are alleged to have defrauded investors of millions of rupees over the past few years<sup>1</sup>.

The question is how and when they can be restricted, avoided or detected. Innumerable steps, laws, legislation, rules & regulations and instruments have been designed, drafted and implemented, but the result being disastrous, morally, socially, economically and financially.

According to Chartered Institute of Management Accountants, Fraud risk management, A guide to good practice, following are the key ingredients to anti fraud strategy are fraud prevention, fraud detection, fraud response and fraud deterrence.

Since ages Corporate Governance as a part of performance by companies as a noble cause under CSR was being expected to be carried out and performed by companies. However in absence of standards to measure CSR and compliance to corporate governance, the depth of its practice was always questionable. Corporate Governance has been talked off since ages as a morale and culture developing concept among corporate across

the globe, but to a major extent left a marked its presence and existence by dead beliefs of corporate culture. Corporate culture goes down to be a well churned out mix of companies vision, mission, goals, value system and morale of the promoters flowing down through the strategic decision in the company. The change in the corporate culture is taking place due to change in the external appearance of corporate and the role expected to be played i.e.

Traditional organisation, pyramid shaped customer oriented organisation, inverted pyramid Customer centred.

However to define culture is a pre requirement to measure it the same, but in absence of the same we move further to determine the origin for the concept of culture, which is the value system. India has a strong history of valuable teachings, values and culture depicted through epics like Bhagwad Gita, Ramayana, Mahabharata along with Vedas, Artha shastras etc.

The following table lists the prominent schools of thought in Ancient Indian ethos:

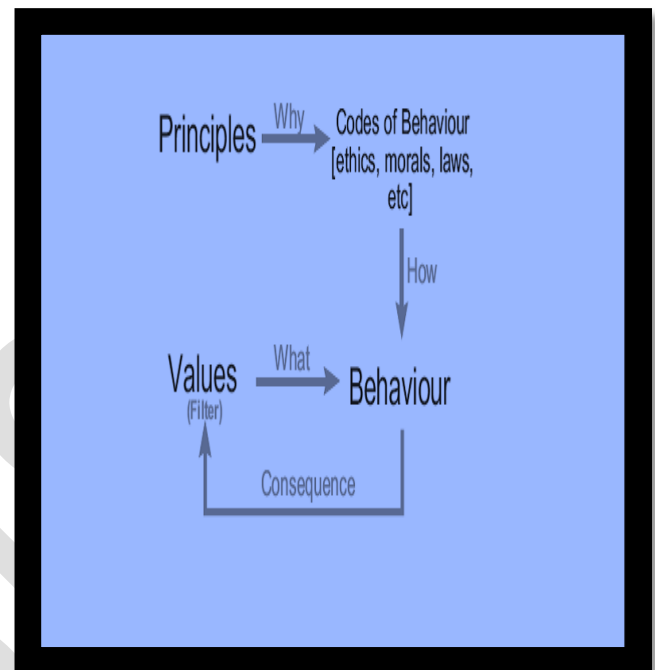
Scripture	Description
The Vedas	There are four Vedas. Rig-Veda, Yajur-Veda, Sama-Veda, and Atharva -Veda. The prime component of these Vedas is the understanding of concept of universe. An attempt to help achieve ones goals and objective – i.e. union of self (atman) and world (Brahma)
Upanishads	Upanishads forms the hard core soul of the individual, laying a path to connect individual self to the supreme power, the God, and rise over and above the desire and liking from the materialistic pleasure.

<sup>1</sup>India Fraud Indicator 2012, Increasing magnitude of fraud  
A study by Ernst & Young's

Bhagavad Gita	<p>Krishna gathas, the rhymes and preaching's</p> <p>Are the fundamental pillars establishing a sound base for spirituality and ethics, pronounced through a dialogue between Lord Krishna and the warrior Arjuna who is at a great crisis of his life? The karma yoga, Bhakti yoga and the notion of three Gunas (sattwa, Rajas, Tamas) have a eminent implications in the context of ethical leadership, decision making and management, the area of concern where the concepts of CSR Corporate Governance and ethics are expected to be practiced.</p>
Ramayana	<p>It depicts the duties of relationships, portraying ideal characters like the ideal father, ideal servant, the ideal brother, the ideal wife and the Ideal king. Apart from this, the Ramayana also teaches how the temptation for lust can bring a powerful and well established man's dooms day.</p>
Buddhism	<p>Lord Gautam Buddha gave the world with four fundamental noble truths. They are</p> <p>(i) Suffering exists; (ii) There is a cause of the suffering;</p> <p>(iii) Suffering can be eradicated; (iv) There is a means for eradication of that suffering.</p> <p>His practice establishes the fact that everything on earth is non – permanent and everything on earth has an “anatta”. Buddha also gave the world the eight fold path to liberation from all suffering.</p>

With the ocean of values imbibed in the civilization and culture of India, the point to identify is the failure to practice the same in their life and societal as well as professional phenomena.

The answer somewhere is the education system that play an eminent role in structuring the future in all the spheres of life. The figure indicates the relationship between values, morals, ethics and behaviours.



Source: Newwiz3\_ch 1\_value\_ethics\_principles\_pdf

Value based education comprises of independent terms, values and education. The understanding to these terms is difficult. Defining values, their source , their quality are all components of human behaviour. But the question is where does an individual acquires it from?

The source of values are parents, relatives, neighbours, societal members and the various institutes and organisation. According to Morris Massey, values form during three significant periods:

imprint period - from birth to 7 years

modeling period - from 8 to 13 years

socialization period - from 13 to 21 years

Personal values provide an internal reference for what is good, beneficial, important, useful, beautiful, desirable, constructive, etc. Values generate behavior and help solve common human problems for survival by comparative rankings of value, the results of which provide answers to questions of why people do what they do and in what order they choose to do them.

Individual culture emphasize values which their members broadly share. Values relate to the norms of culture, but they are more global and abstract than norms. Norms provide rules for behavior in specific situations, while



values identify what should be judged as. While norms are standards, patterns, rules and guides of expected behavior, values are abstract concepts of what is important and worthwhile. "Over the last three decades, traditional-age college students have shown an increased interest in personal well-being and a decreased interest in the welfare of others. Values seemed to have changed, affecting the beliefs, and attitudes of the students."<sup>2</sup>

The prioritised institute /organisation in the individual's reign of survival are the schooling and the family environment. The tender infant has a higher capability of acceptance that establishes the strong pillars of his adolescent i.e maturity. Deciding the difference between true/ false and in the presence/ existence of set of factors cultivates the habit of practicing intellectual development and analytical skill. Thus, leading to a better quality of human beings and a responsible individual.

For me, education is a noble medium of communicating the same through various sources i.e. parents, society, organisation and institute sat large. Education can never be restricted to practice of communication within four walls to group of students only. The wide domain of education has an inbuilt capability of accepting all the modes of communication that ranges from ancient Gurukul system, structured class room orientation, practical instruments of teaching i.e. role play, cases, visual/audio mode, simulation etc. The bottom line objective of all these activities is experience learning oriented towards attainment of materialistic desires.

The education system today operates as a processing unit to produce successful leaders to be the best policy makers, followers and implementers, in absence of human values and ethics. The Indian epics have since ancient times proved the importance of value system and ethics and their eminence in their professional practice. Mahabharata, one of the greatest Indian epic and teachings of lord Krishna to Arjuna in the battle field, Arjuna, seeing himself facing his great grandfather and his teacher on the other side, has doubts about the battle and he fails to lift his Gāndeeva bow. Krishna wakes him up to his call of duty in the famous battle field.

The world is witnessing a miserable twisting and turning circumstances due to evil impacts of unfortunate practices like discrimination, minority, untouchability, corruption, fraud, scams, unethical behaviour and practices and a society with no values like respect, honesty, compassion, care, humility and responsibility.

<sup>2</sup>Value (personal and cultural), From Wikipedia, the free encyclopedia.

The life is today based on 'Win –Win – Win'. Family success, professional success and the societal success, popularly replicating the much propounded 'Maslow's Need Hierarchy'.

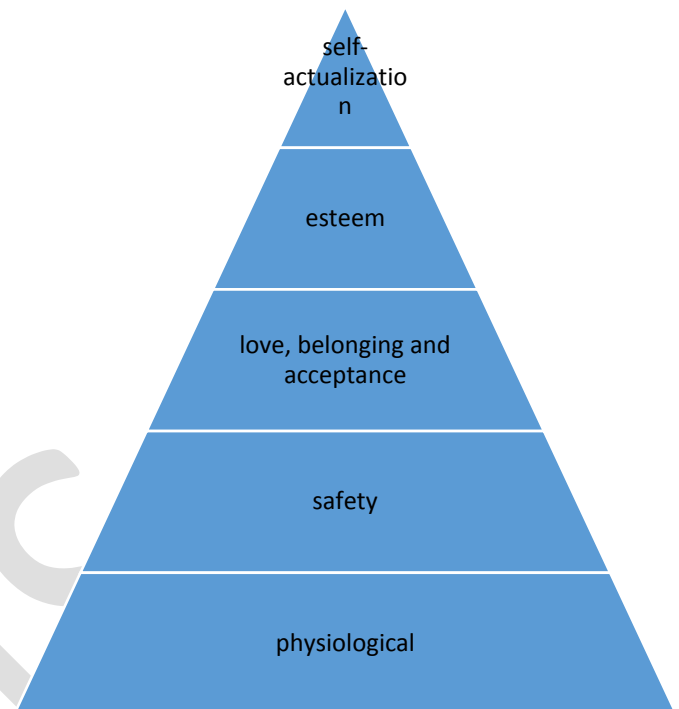


Figure 1.3: Maslow's need hierarchy.

Self actualization indicates characteristics i.e. morality, creativity, spontaneity, problem solving, lack of prejudice and acceptance of facts.

Esteem needs includes self esteem, confidence, achievement, respect by others and for others.

Love, belonging/acceptance: family, friendship and other needs.

Safety: security of body, of employment, of resources, of morality of family, health and property.

Physiological: breathing, food, water, sleep etc i.e the basic necessities for survival.

To conclude concept of morality is also talked of and discussed at various hierarchical level as a fundamental human quality, wherein values, morals, ethics, preaching and teaching are amongst the included concept. Even the ancient theories of study on human behaviour and need to survive and grow underlined the fact that success in absence of values, life in absence of ethics and morale and the rule the world by force and unethical practice indicates a complete destruction of oneself and the most valuable gift of the universe which is life as human beings. Thus a change and makeover in the education system and including values over and above monetary and materialistic desires will enable to give a new look to the globe.

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