

# Co-Chamber Journal



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**JULY 2023** 



HE Prof. J Ranganathan FRAS, Honorary Consul of Myanmar, Chennai, speaks at the meeting with Chamber members. President Shri B Sriramulu and Hon. Secretary Shri K Annamalai are seen in the picture. - 12.06.2023.

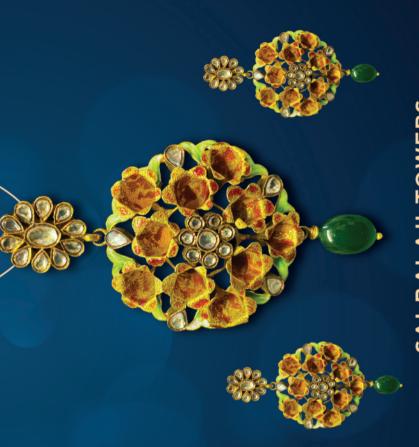


HE Mr. Shelley Salehin, Deputy High Commissioner, Bangladesh Deputy High Commission Chennai, meets our President and Other Office Bearers at the Chamber – 07.06.2023



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## FEATURES

President Writes4
Events during June 20235
Chamber Endeavour6
President's Participation9
Initiative by the Government9
Student-Loan Repayments Are Coming Back. Retailers Are in for a Big Shock10
How Kerala revived its lost copra & coconut oil market, disrupted trade in
Tamil Nadu's Kangayam19
''தொற்றே மருந்து''25
Media Attention30
Photo Gallery31

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## **President Writes**



Dear Members

Greetings from ICCIC

India to witness GDP growth of 6.0% to 6.8% in 2023-24, depending on the trajectory of economic and political developments globally.

The Indian Economy is expected to grow at 7% (in real terms) and Credit Growth to the Micro, Small, and Medium Enterprises (MSME) sector has been remarkably high, over 30.5%, on an average during Jan-Nov 2022.

The growth was underpinned by robust domestic demand, strong investment activity, bolstered by the Government's push for Investment in infrastructure and buoyant private consumption, particularly among higher income earners.

The Country remains the world's Sixth largest Consumer market.

However, India can improve its economy by tax cut and tax rebates - Ideally, these consumers spend a portion of that money at various businesses, which increases the businesses' revenues, cash flows, and profits. Having more cash means companies have the resources to procure capital, improve technology, grow, and expand.

So far, India has reinforced the country's belief in its economic resilience as it has withstood the challenge

of mitigating external imbalances caused by the Russian-Ukraine conflict without losing growth momentum in the process. India's stock markets had a positive return in CY22, unfazed by withdrawals by foreign portfolio investors. India's inflation rate did not creep too far above its tolerance range compared to several advanced nations and regions.

India is the third-largest economy in the world in PPP terms and the fifth-largest in market exchange rates. As expected of a nation of this size, the Indian economy in FY23 has nearly "recouped" what was lost, "renewed" what had paused, and "re-energised" what had slowed during the pandemic

#### **At Chamber**

Dear Friends, we had organised a Job Fair jointly with National Stock Exchange (NSE) Academy, Chennai for 3 days under the Naan Mudhalvan Scheme initiative of the Hon'ble Chief Minister of Tamilnadu.

The response was very excellent. 690 candidates attended the job fair. 100 candidates were selected on the spot, and 80 others were placed on a waiting list. Our Member companies and others availed this opportunity and benefited.

As decided at the Infrastructure Committee a meeting with the Members of ZRUCC, DRUCC and other Railway Welfare Associations was orgnaised. Grievances were discussed and the participants expressed their various suggestions with regards to Railway Infrastructure facilities required for Coimbatore Junction.

We will soon invite the Divisional Railway Manager (DRM) Salem, to represent the local issues what ever connected under his jurisdiction.

I request all our Members to extend your utmost cooperation and join in all our activities. Your advice and suggestions really motivate us to work effectively for the benefit of our Members.

Warm regards

Lood

**B Sriramulu** 

President

## **Events during June 2023**

#### Infrastructure Sub Committee

The Infrastructure Sub Committee meeting was held on 29th May 2023, under the Chairmanship of Shri Annush Ramasamy and discussed about the Railway requirements to Coimbatore.

There was discussion about the slow progress on Airport expansion and also connectivity to various Cities and Countries from Coimbatore. It has been decided to meet the Hon'ble Chief Minister of Tamil Nadu to submit memorandum in this regard.

Committee also decided to submit memorandum to Railway Authorities for introduction of Vande Bharath trains from Coimbatore to Bengaluru. And also decided to invite Divisional Railway Manager (DRM) Salem, to Chamber to discuss various railway proposals connecting Coimbatore.

It was decided to submit a detailed letter to the District Collector, Coimbatore with a list of damaged roads in the City and urge for repairing them immediately.

Shri V Sundaram, Vice President also requested the Members at the meeting of Governing Council to send the list of Roads which are in bad condition and to be repaired, so that it will be represented appropriately.

## Meeting with Bangladesh High Commission

His Excellency Mr. Shelley Salehin, Deputy High Commissioner, Bangladesh Deputy High Commission, Chennai, visited our Chamber and met our Office Bearers on 7th June 2023, Shri B Srihari, Special invite to Governing Council was also present.

Discussion focused on bilateral trade relationship between industries in Bangladesh and Coimbatore.

President briefed him about the various Trade and Industrial activities take place in Coimbatore.

#### Job Fair

A job fair was jointly organized by the Indian Chamber of Commerce and Industry, Coimbatore and NSE Academy from 16th June to 18th June 2023 at Chamber towers, Coimbatore under the Naan Mudhalvan Scheme initiative of the Hon'ble Chief Minister of Tamilnadu.

A total of 690 candidates attended the job fair. 100 candidates were selected on the spot, and 80 others were placed on a waiting list so that they could be considered in due course by their respective employers.

50 leading Companies / Organisation availed this opportunity and selected Candidates for their establishments.

## Meeting with Members of ZRUCC, DRUCC and Others

The Infrastructure Committee organized a meeting held with the Members of ZRUCC, DRUCC, and others on 6th June 2023.

There was discussion about the railway infrastructure required for Coimbatore Junction, upgradation of Peelamedu, North Coimbatore and Podanur Stations.

#### The Participants suggested the following

- 1. Coimbatore should be made as a separate Division, so that Development activities can be speeded up.
- 2. Trains to and fro to Thiruchendur Via Pollachi and Madurai.
- In order to reduce the congestion at Coimbatore Junction, - Podanur, Peelamedu and North Coimbatore Railway Stations can be developed as additional Junctions so that Traffic congestion would be reduced at Coimbatore Main Junction.
- At present Kinathukadavu to Pollachi 18Km Railway line falls under Palakkadu Division. Since the above Stations are nearer to Coimbatore it is suggested to insist Railway Ministry to include these under Salem or Madurai Division.
- The Trains run between Chennai and Coimbatore may be stopped for few minutes in Peelamedu Station, so that passengers from that area can get down in the Station and reach their destination easily.
- 6. Coimbatore Meter Gauge railway line to be made as double line, so that frequency can be developed.
- 7. To make platform available for Coimbatore Junction, it was suggested that PIT line to be shifted to Pollachi railway Station, so that Coimbatore can get more lines and platforms.

After due deliberations, it has been decided the following:

To Invite DRM, Salem to our Chamber, so that local issues whatever connected under his jurisdiction will be submitted in a memorandum.

With regards to make Coimbatore as a Separate Railway Division and Introduction of new trains which are policy matters to be represented to Union Ministry of Railways, Government of India.

## **Events during June 2023**

## Meeting with HE Prof. J Ranganathan, FRAS

Chamber organised a meeting with **HE Prof. J Ranganathan, FRAS,** Honorary Consul of Myanmar, Consulate of Myanmar in Chennai, on 12th June 2023 at our Chamber Towers.

President Shri B Sriramulu welcomed and introduced him to the august gathering.

While addressing HE Prof. J Ranganathan, said that India and Myanmar has bilateral trade relationship for the past 74 years and now entered into 75th Year.

India - Myanmar much interested in associations for implementation of bilateral trade.

He said the meetings are held with Trade and Industrial entrepreneurs every month in every District. Now today in Coimbatore and July in Odisha and he is trying to bring the people very close to Myanmar.

Myanmar is the second largest Country in South East Asia and it is richly endowed with Natural Resources such as Minerals, Natural Gas, Fresh Water and maritime produce.

The Government of Myanmar is offering taxation incentives to encourage investments in industries, including agriculture, manufacturing, service and tourism, and in particular regional areas where new business activity and job creations are vital

**Major exports:** Natural gas, garments, re-export sugar, black matpe, jade, rice, green mung bean, fish, metal and ore. maize.

**Major Imports:** Petroleum products, vehicles, machinery and parts, iron and steel construction materials, iron and steel materials, raw plastics, palm oil, motorcycle, telephone and communication accessories, pharmaceutical.

Agriculture is the backbone of Myanmar's economy, with approximately 50% of its population engaged in agricultural work. It accounts for approximately 20% of GDP. Agriculture plays an important role in the economic development of Myanmar.

The power sector of Myanmar opens up abundant and immediate opportunities to foreign and local investors.

The tourism and hospitality sector in Myanmar has evolved rapidly since the political and economic opening of 2011.

The Myanmar Investment Law provides foreign investors with a number of tax holidays like income tax exemption, exemption and relief for custom duty or other internal taxes.

Over recent years, Myanmar has taken important steps to reduce cash transactions. So far, 21 out of 28 Myanmar banks have joined the Society for Worldwide Interbank Financial Telecommunication system (SWIFT).

Meeting was well attended by members of our Chamber, all our Office Bearers, and Past Presidents Shri K G Baalakrishnan, Shri D Nandakumar and Shri C Balasubramanian and family Members of HE Prof. J Ranganathan.

Shri K Annamalai, Hon. Secretary proposed Vote of Thanks.

## **Chamber Endeavour**

## Uzhave Thalai 5.0 Agri Seminar

As already informed the Uzhave Thalai 5.0 Agri Seminar will be held on Saturday the 15th July 2023 jointly with Agri Intex at Hall F, 1st Floor, CODISSIA Trade Fair Complex.

The following Speakers will address the Uzhave Thalai 5.0 - Agri Seminar on the topic mentioned below.

- Dr. G Karunakaran on "Crop Diversification Strategies through high value fruit crops".
- Mr. Kavin Kumar Kandasamy on "Agriculture based Carbon Credits".
- Dr. Ram Rajasekharan on "Potentially of Spices processing and Exports".

We appealed to all the Members to come forward to support this event by Sponsorship / Ticket Sales and on any other ways to make this event a great success as in the past.

### M & SEF Council

The meeting of the Micro and Small Enterprises Facilitation Council was held on 16th June 2023, (through Webinar) under the Chairmanship of Ms. Sigy Thomas, IAS, Micro and Small Enterprises Facilitation Council and Industries Commissioner and Director of Industries and Commerce, Chennai.

89 cases were taken up for hearing. Judgments were issued for 5 cases and the balance cases were adjourned for the next meeting.

Again the Meeting was held on Virtual mode on 23rd June 2023.

68 cases taken up for hearing. Judgments were issued for 13 cases and the balance cases were adjourned for the next meeting.

As Member of the above Council, Shri K Annamalai, Hon. Secretary attended the above meetings representing our Chamber.







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## **Chamber Endeavour**

## **Mettupalayam Bypass Road Project**

Our Chamber has represented to **Shri Nitin Jairam Gadkari**, Hon'ble Union Minister for Road Transport & Highways, New Delhi, to initiate speedy action for implementation of Mettupalayam Bypass Road Project Connecting Coimbatore Road through Annur Road, Sirumugai Road, Kotagiri Road with Ooty Road around Mettupalayam Town.

We have briefly mentioned the action and representations so far made by various Chambers of Commerce and Welfare Associations for this Bypass road project.

We have also explained to the Hon'ble Union Minister, that Laying of such a Bypass road on the Eastern side of the existing road from Karamadai to Mettupalayam would have innumerable benefits in the long run for the reasons as under:

- 1. There is no Railway line,
- 2. Only one River bridge will be required,
- This eastern peripheral road will intersect Annur road, Sathy Road and Kotagiri Road ensuring connectivity between these roads to ensure smooth flow of vehicles.
- 4. This will act as a Bypass for Mettupalayam for all travellers from different directions connecting the existing roads on eastern side,
- 5. This route will connect the major roads including NH948, NH544, NH18, SH15, SH80 and SH170.

We will continue our efforts and follow up this project to achieve fruit full results.

## **President's Participation**

#### Interaction with Tamil Nadu Industries Minister

An exclusive interaction with Dr. TRB Rajaa, Hon'ble Minister for Industries, Investments Promotion and Commerce, Government of Tamil Nadu, was held on 13th June 2023 at Coimbatore.

The objective of this meeting was to discuss about the Industrial and economic scenario of Coimbatore and adjoining Districts.

Our President Shri B Sriramulu participated and offered suggestions.

## **Initiative by the Government**

## **Minimum Wages Committee**

Shri B Muthuvenkatram, our Governing Council Member and President, Coimbatore Jewellery Manufacturers Association, has been nominated in the Minimum wages Committee to represent our Chamber as a Member.

#### Station Consultative Committee

Station Consultative Committee meeting was held on 9th June 2023 at Coimbatore Junction. Representing our Chamber Shri K Vasudeva Bhagat, participated and submitted subjects of Railway infrastructure facilities for Coimbatore Junction and other Stations in Coimbatore.

## Farewell for Principal Chief Commissioner of IT, Coimbatore

Shri B Sriramulu, President and Shri K Annamalai, Hon. Secretary participated in the Farewell function held on 8th June 2023 organized by Income Tax Department Coimbatore, in honour of Shri M Bhupal Reddy, IRS, who takes charge as Principal Chief Commissioner of Income Tax in Odisha State.

President offered felicitation and best wishes to Shri M Bhupal Reddy, IRS.

# Student-Loan Repayments Are Coming Back. Retailers Are in for a Big Shock

he government's pandemic-era pause on student-debt payments allowed millions of Americans to forget about a big monthly bill for more than three years. Now some Americans face a serious reckoning—and so do the places where they spend their money.

Around 43 million people in the U.S., some 17% of the adult population, have federal student debt. Out of those borrowers, roughly 26.6 million—or about 10% of the adult population—had loans in forbearance as of the first quarter, according to the National Student Loan Data System. This was thanks to the federal government's suspension of payments and interest accrual starting in March 2020. That pause is ending Aug. 30, as part of the bipartisan debt-ceiling deal signed in early June.

While the Biden administration's student-loan forgiveness program would have shaved off a big portion of that debt, it has a slim chance of surviving a Supreme Court challenge. The administration is said to be weighing a grace period during which borrowers who miss payments won't be referred to delinquency, as The Wall Street Journal reported. That would delay the eventual impact of the resumption of student-loan payments by about three months to a year.

The hit to household cash flows as a result of the resumption could be substantial: Bank of America Institute estimates it might be around \$180 a month for the median impacted household. In a 2017 survey conducted by the Federal Reserve, the median monthly student-loan payment was \$222 and the average was \$393. Estimates vary, but even on conservative expectations, borrowers are set to collectively resume paying \$5 billion to \$8 billion a month once the pause is lifted. Some research outfits, including J.P. Morgan and TD Cowen, place the number closer to \$10 billion a month. For context, Americans collectively spend about \$35 billion a month on clothing and department stores, according to data from the Census Bureau.

The return of student-loan payments is a much larger collective wallet impact compared with the end of the pandemic-era enhanced food-stamp benefits, which took away around \$3 billion of additional assistance a month, according to Howard Jackson, president of HSA Consulting. Federally funded enhancements to food-stamp benefits ended nationwide at the end of February.

The end of such government relief can have an immediate impact: Dollar Tree, for example, noted on its last earnings call that the reduction in food-stamp benefits, coupled with smaller tax refunds, led consumers to focus more on needs rather than wants. Its Family Dollar brand saw same-store sales of discretionary goods decline 4.4% in its quarter ended April 29 compared with a year earlier.

The average student-loan borrower is younger, more likely to be single, female and earn slightly less than the average U.S. consumer, according to a survey conducted in March 2023 by UBS Research. About 62% are 39 or younger and that group owed 55% of total student debt as of 2021, according to the New York Fed and Equifax. Moreover, student-loan borrowers carry more credit-card debt and are less likely to have an emergency fund compared with the average American, according to the UBS survey.

Like other age groups, younger Americans still have more in their bank accounts than before the pandemic, but they are feeling the pressures of high inflation and rising interest rates more acutely than their elders. Younger consumers' year-over-year spending growth has badly lagged that of older generations so far this year, and in recent months, spending began to shrink, according to Bank of America's analysis of its credit- and debit-card data. What's more, the share of credit-card loans transitioning into serious delinquency has surged most sharply over the past year for borrowers aged 18 to 29, followed by those aged 30 to 39, according to data from the New York Fed Consumer Credit Panel and Equifax.

Part of this generational gap can be explained by this year's generous 8.7% cost-of-living adjustment for Social Security retirement benefits—the largest in decades. Younger people also are facing a steeper rise in rent and mortgage payments since they tend to move more frequently, whether for work or to accommodate expanding families. All of that makes it very likely that the more than 20 million consumers set to resume student loan payments will cut back on discretionary spending come September.

How will the resumption of student-loan repayments impact the economy? Join the conversation below.

Where might they spend less? In surveys conducted by UBS Research tracking how inflation is impacting consumer spending, the rate at which consumers deferred purchases on discretionary categories has increased steadily over the last two years. Apparel was the category on which student-loan borrowers said they most often deferred purchases. Apparel is especially worth watching because consumers with student loans tend to be core customers of many clothing brands, says Jay Sole, a UBS analyst.

Its survey shows that consumers with student debt are more brand-conscious. Those shopping for women's clothes were more likely than the average consumer to say that they shop most often at online clothing retailers Shein and Fashion Nova, Old Navy, Victoria's Secret, Nike

# Student-Loan Repayments Are Coming Back. Retailers Are in for a Big Shock...

and Lululemon. For men's clothing, student-loan borrowers favored Nike, Gap, Old Navy, American Eagle Outfitters and Under Armour.

Millennial and Gen-X consumers together owe the lion's share of student debt. Retailers with higher exposure to those two generations include Wayfair, Dick's Sporting Goods, Ulta Beauty, Williams-Sonoma, Target and Best Buy, according to a recent report written by Christopher Horvers, analyst at J.P. Morgan. Millennials and Gen-X customers account for at least 59% of those retailers' customers.

While many retailers called out the end of enhanced food-stamp benefits, few mentioned the resumption of student-loan payments in their recent earnings calls, perhaps because the fate of the loan-forgiveness

program isn't completely clear. Some younger-leaning retailers have kept their full-year outlooks intact. Ulta Beauty, for example, slightly increased its revenue expectation for the full year in its last earnings call in May. Gap, which also owns Old Navy, kept its full-year guidance in its latest quarterly update, expecting a net sales decline in the low- to mid-single digit range. Those outlooks could end up looking too upbeat if student-loan repayments begin on schedule.

While a long grace period from the federal government could ease the impact, the student-loan bills will likely come due at some point. So will the reckoning for retailers relying on millennial wallets.

(Email received from Mr. K.G. Baalakrishnan, Past President)

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We are pleased to inform our Members that Chamber has designed a website on the concept of "Branding Coimbatore is our Business" which is theme of our Chamber.

This listing will benefit the member industries in the following ways:

- It will give a great opportunity to get business in front of prospective customers.
- To get greater visibility
- To get business inquiries directly to the concerned industry's mailbox.
- Can offer business information to people looking for it.

Members may avail and utilise this facility, since this will help them to promote their products.

For any information Members may contact Chamber Office and enrol themselves and get link from Chamber Website for their products promotion or drop in admin@iccicbe.in

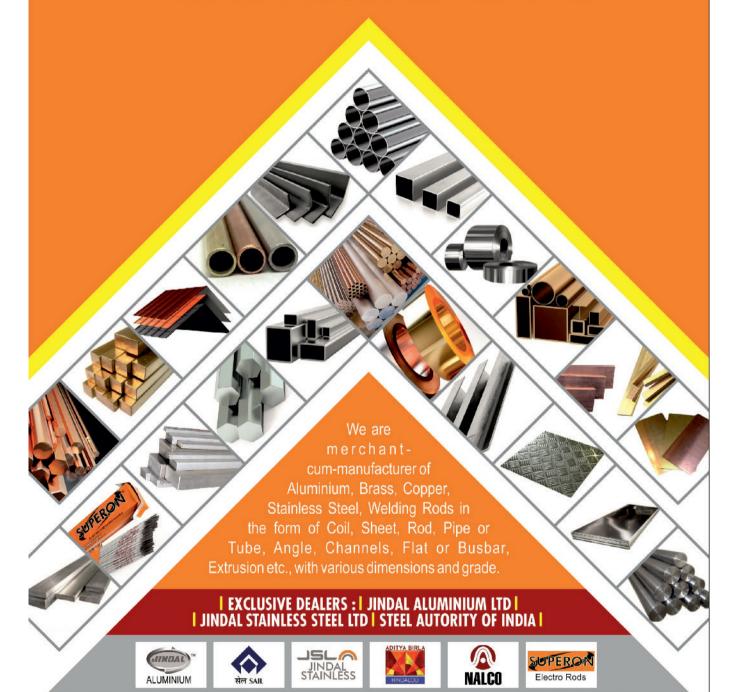








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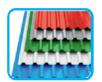
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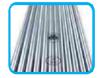
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# How Kerala revived its lost copra & coconut oil market, disrupted trade in Tamil Nadu's Kangayam



- Coconut oil production drops by 90% in Kangayam, Tirupur district, Tamil Nadu – India's biggest copra and oil market
- Kangayam oil mills, saddled with huge debt, on verge of shutting down as coconut supply from Kerala dries up
- Kerala rides on small mills to revive industry;
   1,077 small oil mills and 1,212 drying units have come up in the 'Year of Enterprises'
- The neighbourhood mills buy coconut directly from farmers; people are ready to pay more for unadulterated oil

On the night of May 21, a Sunday, a massive fire gutted Arokya Oil Mill at Savadipalayam, a village in Tirupur district's Kangayam – the biggest market for copra and coconut oil in India. The mill was run from a rented building; two units of Fire and Rescue Force battled for five hours to douse the fire.

An electrical short-circuit was blamed for the fire that destroyed "several lakhs worth of coconuts and machinery", said a news report. The mill started in 2010

has an insurance cover, Arokya Oil Mill's partner Muthukumar told reporters in Kangayam.

Around two weeks before that, a partner of Surya Oil Mill in Kangayam ended his life after his business incurred heavy losses.

Kangayam, once a flourishing coconut oil hub with a capacity to process nearly 3,000 tonnes of copra every day, is coming to a grinding halt. "There is only one suicide case. But most of the oil

mills in Kangayam are in suicide condition(sic)," aid N S Natraj, the former president of Kangayam Coconut Oil Manufacturers Association and a former AIADMK MLA. Nataj and his son N Dhanapal, the present president of the association, run the NSN Group of Companies, the biggest supplier of coconut oil and copra.

Kangayam has around 120 coconut oil mills, each with a average capacity to process 20 tonnes of copra every day. "But we are functioning only at 10%

capacity," Natraj said. In other words, the mills in Kangayam taluk can process 2,400 tonnes but are not processing only 240 tonnes of copra.

The mills installed multi-tonnes expeller with an average investment of Rs. 4 crore to Rs. 5 Crore. Now the mill owners are saddled with heavy debt with few copras to crush. On top of it, their minimum power bill comes to around Rs. 45,000 per month because of the dedicated high-tension power supply.

"The past two years were bad. Of that, the past one year has been worse. But the last six months were the worst," Natraj told Onmanorama. He blamed the bad fortunes of Kangayam of Kerafed buying up coconuts in Kerala. The apex cooperative federation of Kerala procured 11,790 tonnes of coconut at Rs. 32 per kg when the market price slumped to Rs. 25. This financial year till May 16, Kerafed bought another 12,219 tonnes from farmers at Rs. 34 per kg. (Market price slipped further to Rs. 22.) "That's the only reason for the supply crunch in Kangayam," Natraj said. But that is only half the story.

#### Kerala's MSME push and Kangayam's slip

In 2022-2023, Kerafed procured coconut from only



# How Kerala revived its lost copra & coconut oil market, disrupted trade in Tamil Nadu's Kangayam...

30,903 farmers, and in 2023, from 2,395 farmers, said the cooperative federation's chairman Chamunni V. "That is just a fraction of coconut farmers in Kerala," he said.

The copra and oil market in Kangayam was majorly disrupted because of the Kerala government's 'Year of Enterprises' campaign, launched to help start 1 lakh micro, small and medium enterprise (MSME) in 2022-203.

"In the past pear, micro and small oil mills have mushroomed in Kerala, sucking up fresh coconuts from the market," said a Pollachi-based copra trader, who moved out of Alappuzha in the early 2000s because of labour issues.

The state government also created an environmental for the small oil mills to flourish in Kerala by relentlessly going after brands selling adulterated oils. Many of the companies in Kerala were buying oil from Kangayam and repackaging in Kerala. The reports of

the raids in 2018 and 2019, and the names of blacklisted brands were widely circulated through WhatsApp creating awareness in society, he said. "Now the consumption behavour of people, especially in rural areas, has changed. They don't prefer unknown coconut oil brands from supermarkets. They buy from their neighbourhood mills, which have an aura of purity around them," said the trader, whose business has also taken a hit.

#### Mills and boon

According to the Directorate of Industries and Commerce, 1,077 coconut oil manufacturing units were started in the 14 districts of Kerala in 2022-2023 as part of the 'Year of Enterprise.' To be sure, Kerala's grama panchayats, municipalities, and city corporations put together come to 1,034.

Around 70% of the new coconut oil manufacturing units – a total of 755 – came up in Ernakulam, Thrissur, Palakkad, Malappuram, Kozhikode, and Kannur districts in the past year. Kerafed is procuring coconuts from these same districts.

An official of the Industries Department said that nearly 1.4 lakh enterprises in more than 30 sectors were set up last year. "The highest number (16%) of units came up in

the food processing sector. Within the food processing sector, most fo the entrepreneurs started coconut oil units," said Sajithkumar K, District Industries Centre in Kasaragod.

When these numbers were shared with a few coconut merchants in Kangayam, they were taken aback. "One thousand units in one year means more than one new unit in every village. I don't think Kangayam will make a comeback," said a copra trader. But he hoped to get coconuts from Kerala once the monsoon starts.



But another set of data dashed his hope. When 1,077 coconut oil mills were started, another 1,212 coconut drying units – mostly electric dryers – also came up in Kerala in the same period.

Unlike the big expellers in Kangayam, which cost Rs. 4 crore to Rs. 5 crore, the small rotary machines of 'chekku' bought by small and micro enterprises in Kerala costs around Rs. 1 lakh to Rs. 5 lakh, depending on the capacity, said an executive of Best Engineering Company, a supplier of industrial machines. Many small units are run from kitchens or backyards.

Most of the buyers in Kannur and Kasaragod districts have bought steel 'chekku' with 3 hp to 5 hp. In Kozhikode and Malapuram, most of the customers have gone for machines with 10 to 15 hp, and they can crush 60 kg of copra in an hour, he said.

#### Chekku de Kerala

Shabeera S, a physical education teacher with a private school in Kozhikode's Mukkam, said she shifted to buying oil from neighbourhood mills because of repeated reports of adulteration. "Many local brands available in supermarkets are packaged in Kerala but the oil comes from Kangayam," she said. The copra there are sulfer-fumigated, she said. When asked how

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she knew these things, she said the frequent raids by the Food Safety Department educated her. "I don't buy big fish from the market either fearing formalin and ammonia content," she said. The chemicals are used to increase the shelf life of fish. Homemaker Vasantha Kumari (63), too, stopped buying branded coconut oil from shops. "I buy five to 10 liters of coconut oil from a small mill at Palachuvadu," said the resident of Kakkanad in Kochi. Sulfur fumigation is a process approved by the Food Safety and Standards Authority of India (FSSAI) but Harshad of Al Ameen Traders – which owns copra drying units in Kasaragod and Kannur districts – said people of Kerala do not prefer their coconut oil to be extracted from copra preserved using the method.

To be sure, Sulfur fumigation is done to increase the shelf life of copra and maintain its edibility by preventing bacterial and fungal attack and repelling insects.

Earlier, traders and mills in Kerala would buy coconut oil from Kangayam from around Rs. 111 per kg (Rs. 1,670 per tin of 15 kg), and repackage and rebrand it and sell it as coconut oil from Kerala for Rs. 140, said Shijesh KV, president of the Thalassery Coconut Oil Merchant Association. "That market has almost been washed out." he said.

In 2022, Kerala's Food Safety Department banned 42 branded of coconut oil, and in 2018, it banned 66 brands. The coconut oils were mixed with up to 20% sunflower oil and palm oil. According to a paper published in Science Direct in March 2011, palm kernel and liquid paraffin are the other two common adulterants. Consumption of liquid paraffin is extremely hazardous as it can cause liver disorders and cancer, it said. "Upto 20% of paraffin oil can be easily mixed with coconut oil' without altering the smell or colour of coconut oil, the paper said.

These things led people to gradually shift to milling their own copra or buying coconut oil from neighbourhood mills. Now, every district in Kerala has its own brands and trustworthy mills, said Shijesh, who owns Kera Chandra brand.

Suneer U K, an NRI who return from Saudi Arabia, started a small mill with a capacity to crush 30 kg of copra every hour at Mukkam, 30 kg east of Kozhikode. Ten to 15 families buy 30 to 40 litres of coconut oil from his mill every day. "The sales will increase during the rainy season," he said.

Suneer has recently installed an electric dryer too with a capacity to dry 40 coconuts at a time. "How, my mill gets coconut round the year," he said.

After Suneer started his unit, eight new coconut oil mills have come up at Mukkam. "They all have good business because they installed dryers. We just have to ask farmers for coconut and they deliver" he said. One of the biggest coconut oil manufacturing units to come up in the past two years is run by the CPM-controlled Kodiyathur Service Cooperative Bank at Kodiyathur, 6 km from Mukkam.

It started as an oil mill in 2000 with a capacity of 3,000 litres per day. But it could not keep up with the demand. In 2021, it closed the old unit and set up a bigger mill with a daily capacity of 10,000 litres with an investment of Rs. 7.80 crore, said mill secretary T P Muralidharan. "We have touched a peak of 9,000 litres per day but our average production is around 5,000 litres per day," he said.

#### Kangayam, collateral damage of Kerala's policy

Kangayam does not have coconut plantations but the place is an oven, ideal for drying coconut, said a coconut merchant. Daytime temperatures hover around 36 degrees Celsius, with humidity lurking below 50%. "If

you pour a bottle of water on the ground, you can see it disappearing before your eyes," he said.

Sometimes in 1990s copra and coconut oil units in Kerala started shutting down because of several issues such as weather (six month of rain) and high labour costs and strife. By 2000, the industry vanished. Tirupur's Kangayam taluk, which was earlier a transit point, latched on to the opportunity early. Traders installed powerful expellers and large dryers and started sourcing fresh



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coconuts from Pollachi and Kerala. By early 2000s, it had established itself as the biggest copra and coconut oil market in India.

Natraj said 40% of the coconut were sourced from Tamil Nadu, and 30% each from Kerala and Karnataka. But traders prefer coconuts from Kerala because of the better coconut–to-copra conversion ratio and yield. Kerala coconut's conversion ratio is 32% (that is if you dry 1 kg of coconut, you will get 320g of copra), and Tamil Nadu's coconut's ratio is 27%, said merchants in Kangayam. The coconut yield is also higher by 1% to 2%. When crushed in expellers, Kerala copra's yield is 64% and Tamil Nadu copra's yield is 62%, they said.

"Till two years ago, around 125 trucks with a capacity of 20 tonnes would reach Kangayam with coconuts from Kerala," said the Pollachi-based trader. Now only 30 trucks come to Kangayam. The traders said he used to buy one truckload of coconuts, mostly from Kasaragod or Kannur, every day. "But for the past year, I have not bought even a single load from Kerala," he said.

Anyone who touches copra will burn their fingers because the market has been inversed, said merchants. "Now, coconut oil is cheaper than copra, which is cheaper than coconut," said a coconut merchant. In today's market, coconut is priced at Rs. 24,75 per kg. Considering the conversion rate of 32%, the price of

copra should be at least Rs. 77.35 (24.75/32 x 100). But copra in Kangayam is priced at Rs. 76.50 per kg.

If copra is at Rs. 76.50, the cost of producing coconut oil cannot be less than Rs. 12/kg (considering the yield is 64%). But the price in Kangayam is Rs. 108/kg.

Oil merchants in Kerala said shipping coconuts to Kangayam and then buying back coconut oil increases the cost by Rs. 4 to Rs. 5 per kg on transport. Add to it the 5% GST, and the oil price would be Rs. 118 to Rs. 120. "We provide customers sulfer-free unadulterated coconut oil at a price little more than that. And we maintain a margin of Rs. 8 to Rs. 10 per litre," said Suneer.

In the process, Kerala too might have revived its copra market, lost to Kangayam three decades ago.

Source: Online Manorama





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### இயகோகா சுப்பிரமணியம்

தொற்றுச் சிறை நாட்களில் வீட்டில் சமையலும், தினசரி என்ன உணவு என்பதும் சாலமன் பாப்பையா பட்டிமன்றங்களை விடவும், எல்லார் வீடுகளிலும் நடக்கும். இருக்கின்ற நான்கைந்து வகை உணவு வகைகளையே மாறி மாறி விதவிதமாக சமைத்து, விவாதித்ததைப் பொழுதுபோக்கிய ஒரு நன்னாளில் சமையலறைக்குள் சிறுதீனி எடுப்பதற்காக நுழைந்தேன்.

கேஸ் சிலிண்டரை மாற்றிக் கொண்டிருந்தார்கள். கொஞ்ச நேரம் நின்று அதை வேடிக்கை பார்த்துவிட்டு, பின்னர் இரட்டை எரிவாயு அடுப்பு, குக்கர், கிரைண்டர், ஜுஸ் மேக்கர், டிஷ் வாஷர் - என எல்லாவற்றையும் பார்த்துவிட்டு, பெரிய ஃபிரிட்ஜ்ஜைத் திறந்து கொஞ்ச நேரம் என்னவென்று தெரியாத திணித்து வைக்கப்பட்ட அத்தனையும் பார்த்துத் திரும்பினேன்.

வழக்கம்போல நான் சிறுவனாக இருந்தபோது வீட்டில், ஊரில் கண்ட சமையலறைக் காட்சிகள் ஞாபகம் வந்தன.

குய வ ரி ட மி ரு ந் து வாங் கி வ ந் த அடு ப் பை ச் சமையலறையில் வைத்து அதற்கு அழகாகப் பூச்சு செய்து வைத்திருப்பார்கள். மேல் பகுதியில் மூன்று குமிழ்கள் கொஞ்சம் உயர்வாக. அதன் மீது மண் சட்டி வைக்கப்படும். பெரிய சட்டி, சின்னச்சட்டி, சுண்டாச் சட்டி என வகைவகையாக. அடுப்பின் பக்கவாட்டுப் பகுதியிலும் ஒரு துணை அடுப்பு அதனுடனேயே தோதாக இணைக்கப்பட்டிருக்கும். அதிலும் ஒரே சமயத்தில் இன்னொரு பதார்த்தம் செய்யப்படும்.

இட்லிக்கு மட்டும் தனிப் பாத்திரம். தோசை சுட அதற்குத் தனி தோசைக்கல். அந்த 50, 60களில் பூரி, சப்பாத்தியெல்லாம் கிடையவே கிடையாது. வடக்கல் - வடைசுட, இனிப்புக்காக என உபயோகப் படுத்தப்படும். இட்டிலி மாவரைக்கல் ஆட்டுக்கல், இராகி அரைக்க ராய்க்கல் எனப்படும் அரவைக்கல், அம்மி - சட்டினி, கூட்டு அரைக்க, ஆட்டிறைச்சி வீட்டுக்கு வெளியே சமைக்கப்படுவதால் -அதற்கென்று தனிச்சட்டி, தனி அடுப்பு. ஆட்டுவதென்னவோ ஒரே ஆட்டாங்கல், அரைப்பது அதே அம்மி, குழவி என்றாலும் - நான்கு முறைக்கு மேல் கழுவிக் கழுவிப் பாவம் தீர்க்கப்பட்டு விடுமாம்.

அதைவிடுங்கள். அடுப்புக்கு வருவோம். பெரும்பாலும் எரிபொருள் விறகு, சுள்ளிகள், சாணி எருவுதான். சுள்ளிகள் காடுகளிலும், தோட்டங்களிலும் இருந்து எடுத்து வரப்படும். பருத்தி நன்றாக விளைந்த காலங்களில் பருத்தி மார் என்று அந்த பருத்திச் செடியின் உலர்ந்த சுள்ளிகள் வீடுகளில் விறகாக எரியும். பார்த்தீனியச் செடிகளை முள்ளுச்செடி என்று அழைப்போம். நீக்கமற எல்லாக் காடுகளிலும் இருக்கும் அதை வெட்டி எடுத்து வந்து அடுப்புக்கு எரிசக்தியாக உபயோகிப்பது உண்டு.

இதைத் தவிர வேலியில் உள்ள இளுவமரம், வேப்பமரக்கிளைகள், மற்ற இன்னபிறச் சிறு மரக்கிளைகள் விறகாகி எரிந்து நமக்கு உணவு தயாரிக்கப்பயன்படும்.

குளிப்பதற்குப் பெரிய அண்டா வைத்துத் தண்ணீர் காய வைப்பது, வீட்டுப் புழக்கடையில் இருக்கும். அதுதான் குளியலறை. அதற்குப் பெரிய விறகுகள் கேவைப்படும்.

சாணி எருவு - ஊரில் பிரச்சினையே இல்லை. பெரும்பாலான வீடுகளிலும், எல்லாத் தோட்டங்களிலும் - மாடுகளும், எருமைகளும் மனிதர்களைவிட முன்னுரிமை கொடுத்து வளர்க்கப்பட்டன. அன்று கிராமங்களில் எல்லா வீடுகளுக்கு முன்னும், பின்னும் காலி இடங்கள் நிறைய இருக்கும். புறம்போக்கு எனக் கோவில் ஓரங்களில், தெருவோரங்களில் கேட்பாறற்றுக் கிடந்த நிலங்களிலும், பட்டா போடாமல், அவரவர் வசதிக்கேற்ப சாணத்தைக் கொட்டிவைப்பர்.

சாணத்தைக் குழைத்து, அதில் அருகிலுள்ள காய்ந்த இலை, புல்வகை சேர்த்து அழகாக அதைத் தட்டி, வீட்டுச் சுவர்களில் ஒட்டி வைப்பார்கள். சூரிய ஒளியில் காய்ந்து அது எருவானதும், அதைச் சேமித்து ஓரிடத்தில் வைப்பார்கள். எரு இன்றிச் சமையலே இல்லை.

அடுப்பில் எருவை லகுவாக வைத்து, கொஞ்சம் கிழிந்த காகிதம், அல்லது சருகுகளை வைத்து, கொஞ்சமாக மண்ணெண்ணெய் - சீமை எண்ணை -ஊற்றிப் பற்ற வைப்பது - பெரும் சாகசம்.

பின்னர் அடுப்பூதும் குழலை எடுத்துக் குனிந்து ஊதி ஊதிப் புகைகிளப்பி பற்றி எரியும் எடுப்பில் பின்னர் சமையல் செய்வது அன்றாடம் நடக்கும் அருமையான போராட்டம். அடுப்புப் புகை கண்ணில் பட்டு எரிந்து, நீர் வழியும் கண்ணகிகள், இருமித் தும்மி, பெரும்பாடுபட்டுச் சமைக்கும் உருசியான உணவுகள் - இன்று கிடைக்கா.

அன்றெல்லாம் ஊருக்கு இரண்டு மூன்று விறகுக் கடைகள், ஜனத்தொகையைப் பொருத்து இருக்கும். விறகுக் கடைக்காரர் என அழைக்கப்படுவார்கள். ஊரில் அது 'லேண்ட் மார்க்' அடையாளம். பெரிய தராசும், எடைக்கற்களும் ஒருபுறம். வெட்டப்பட்ட மரங்கள் ஒரு புறம். விறகு வெட்ட ஏதுவான பெரிய மரத்தின் அடிப்பாகம் மண்ணில் பதிந்தும், பதியாமலும் - மலர்ந்தும், மலராதப் பாதிப்பொழுதுபோல் கிடக்கும்.

விறகு பிளப்பதெற்கென்றே பிறப்பெடுத்து வந்த ஆஜானுபாகுவான சிலர், இடுப்பில் கட்டிய கோவணத்தின் மேல் அரைத்துண்டு சுற்றிப் பெரும் கோடாலியால் விறகு பிளப்பார்கள். அவ்வப்போது கையுள்ளில் எச்சில் துப்பித் தேய்த்து, வெட்டு வெட்டென்று வெட்டித் தள்ளுவார்கள்.

என்றாவது ஒருநாள், ''டேய்! போய் கடையிலே விறகு வாங்கிவா'' என்று அம்மா அனுப்பினால், அலுத்துக் கொண்டே செல்வேன்.

அங்கே விறகுவெட்டும் மாமா, அண்ணா, அய்யா மார்களின் வீரக்கலையைப் பார்த்து ரசித்து, அவர்கள் வெட்டும்போது எழுப்பும் ஒரு ஊளையை மீண்டும் மீண்டும் சிலாகித்துப் பார்ப்பேன்.

பிறகு இரண்டு கைகளையும் விரித்து நீட்டினால், ஒவ்வொரு விறகுத் துண்டாக அடுக்குவார்கள். எவ்வளவு தாங்க முடியுமோ அந்த அளவு வைப்பார். பீலிபெய் சாக்காடும் அச்சிறும் என்பார் வள்ளுவர். அந்த விறகுச் சுமையை அப்படியே கொண்டு வந்து -அம்மா இருந்தால் ஒவ்வொன்றாக வலிக்காமல் எடுப்பார் - அப்படியே கொட்டும்போது கைகளில் சிலசமயம் சிராய்த்து விடும்.

போர்க்களத்தில் அம்புபட்ட வீரனைவிடவும் துடித்து, வெடித்து, அழுது போராடி, அடம்பிடித்து - அடுத்த முறை போகமாட்டேன் போ - என்று சபதம் எடுப்பது சாதாரணம்.

ஆனால், விறகுக் கடை செல்லும்போதெல்லாம் -விறகுக்கடை பெரியப்பா - வாங்கி வரும் கல்கி பார்க்கவும், எப்போதாவது அவர் மகிழ்வாக இருக்கும் தருணங்களில் சொல்லும் புதிய எம்ஜிஆர், சிவாஜி படக்கதைகளைக் கேட்கவும் செல்வதுண்டு.

ஒருமுறை ஏதோ பங்காளிச் சண்டை. விறகுக்கடை பெரியப்பாதான் பஞ்சாயத்து. பாதி ஊர் வேடிக்கை பார்த்தது. திடீரென எழுந்த அண்ணன் அருகிலிருந்து, விறகுக் கட்டையை எடுத்துத் தம்பியை அடிக்க, ஊரே பாய்ந்து தடுத்துச் சமாதானம் செய்ய, அன்றிலிருந்து பஞ்சாயத்து, பிள்ளையார் கோவிலில்தான் என அவர் முடிவெடுத்தது எங்கள் ஊர் வரலாற்றுச் சிறப்பு.

தோட்டத்துப் பொளிகளில் இருக்கும் மரங்களை வெட்டுவதில் பங்காளிச் சண்டை ஏற்பட்டு, போலீஸ், சென்னை உயர்நீதிமன்றம் சென்ற வழக்குகள் அன்று ஏராளம்.

காலம் மாற மாற, பொருளாதார வசதிகள் வளர வளர, சமையலறை அடுப்பில் ஏற்பட்ட மாற்றமே மாபெரும் மாற்றம். உணவின் சுவையில் பெரும் மாற்றம் - அது கொஞ்சம் ஏமாற்றம்.

மண்எண்ணை ஸ்டவ் அடுப்பு வந்தது. அந்த அடுப்பின் ஜுவாலையை சிறு கம்பி கொண்டு சுத்தம் செய்வது அடடா! ஆனந்தம்.

பின்னர் கேஸ் அடுப்பு, மின் அடுப்பு என்று என்னெற்ற முன்னேற்றம். தோட்டத்துச் சாளைகளில் சாண எரிவாயு அடுப்புகள் என்று மாறி, இன்று பெரும்பாலான வீடுகளில் விறகு, எரு - எல்லாமே இல்லாமல் நவீன சமையலறைக் கூடங்கள் ஆகிவிட்டன.

பொங்கல், தீபாவளி, ஊர் மாரியம்மன் பண்டிகை என வரும்போது, அம்மா, சித்தி, அத்தை, பாட்டி, அக்கா, தங்கை என அனைவரும் ஒன்று கூடி, பெரிய வடக்கல் வைத்து தட்ட முறுக்கு, கைமுறுக்கு, தேங்கா பர்பி, லட்டு, ரவாலட்டு, மைசூர்ப்பாகு - என இரவு முழுவதும் பேசிக்கொண்டே செய்வார்கள். கலகலப்பான அந்த நாட்கள் இனி மீண்டும் வருமா?

வரிசையாக இலைபோட்டு, சூடான அரிசிச் சோற்றில், பருப்பு ஊற்றி, அப்போதுதான் வாக்கணத்தில் வெண்ணெய் வைத்து உருக்கிய நெய் சடசட வென்ற சத்தத்தோடு இலைச்சோற்றில் விழும்போது எழுகின்ற நெய்மணம் - வானம் எட்டும்.

இன்று அழகாக அட்டை, பிளாஸ்டிக்குகளில் அடைக்கப்பட்ட தின்பன்டம், இனிப்பு, என சுத்தமாகக் கிடைத்தாலும்,

புரட்டிப் போடப்பட்ட சமையலறையின் கடந்தகால வரலாறு இதயத்தைக் கொஞ்சம் நெருடுகிறது. மண் சட்டியின் அடியில் கொஞ்சம் தீய்ந்துபோய் ஒட்டிக்கொண்டிருக்கும் அரிசி பருப்புச் சோற்றை எடுத்து, அம்மா பிசைந்து தந்த அந்தச் சுவை - அடடா! ஆண்டவனுக்குக் கூடக் கிடைத்திராது.

அதனால்தான், தொற்றுநோயை அனுப்பித் தொந்தரவு செய்து பழைய நினைவுகளைக் கிளறிவிட்டு விட்டானோ! ஆண்டவா!



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## **Media Attention**

## கோவையில் மூன்று நாள் வேலை வாய்ப்பு முகாம்



கோவை—அவினாசி ரோடு இந்திய தொழில் வர்த்தக சபையில், வேலை வாய்ப்பு முகாம் நேற்று துவங்கியது.

#### கோவை, ஜூன் 17-

கோவை அவிநாசி சாலை இந்திய தொழில் வர்த்தக சபை வளாகத்தில், நான் முதல்வன் திட்டத் தின் கீழ், வேலைவாய்ப்பு முகாம் துவங்கியது.

இந்திய தொழில் வர்த் தக சபை மற்றும் என். எஸ்.இ., அகாடமி சார் பில் நடக்கும் முகாமில், விமான நிறுவனங்கள், ஐ.டி., சேவை துறை, உற்பத்தித் துறை சார்ந்து 50க்கும் மேற்பட்ட நிறுவனங்கள் பங்கேற் கின்றன.

நேற்று முதல்நாள் முகாமில், விஸ்தாரா ஏர்லைன்ஸ், கே.ஜி. ஐ.எஸ்.எல்., அண்ணா மலை கேபிடல் சர்வீ சஸ், ஆர்.என்.டி., சாப்ட் உள்ளிட்ட நிறுவனங்கள் பங்கேற்று, வேலைக்கு ஆட்களைத் தேர்வு செய்தன. இந்திய தொழில் வர்த் தக சபை கோவை செய லாளர் அண்ணாமலை கூறுகையில், "நான் முதல்வன் திட்டத்தில், தேசிய பங்குச் சந்தை நிறுவன அகாடமி (என். எஸ்.இ.,) 1.15 லட்சம் கல்லூரி மாணவர்க ளுக்கு, இலவச திறன் மேம்பாட்டுப் பயிற் சியை வழங்கியுள்ளது.

இந்த வேலை வாய்ப்பு முகாமுக்கு இதுவரை, 7,500 மாண வர்கள் முன்பதிவு செய் துள்ளனர். முதல் நாளில் 400க்கும் மேற்பட்ட மாணவர்கள் வருகை புரிந்துள்ளனர். மாண வர்களின் வசதிக்காக, முகாம் அரங்கில் நேரி லும் பதிவு செய்ய வசதி ஏற்படுத்தப்பட்டுள்ளது வரும் 18ம் தேதி வரை முகாம் நடக்கிறது, என்றார்.

## Three-day job fair begins at Chamber Towers in city

The three-day job fair organised by the Indian Chamber of Commerce and Industry and NSE Academy began at Chamber Towers on Avinashi Road on Friday. The initiative started by Chief Minister M.K. Stalin aims to provide employment opportunities to candidates under the *Naan Mudhalvan* Scheme. Companies from the airline, IT, service, and manufacturing industries including Vistara Tata SIA Airlines, RNDSOFT, KGIS are taking part. The job fair is on till June 18.

## 3 நாள் வேலைவாய்ப்பு முகாம்

#### ■ கோவை

இந்திய தொழில் வர்த்தக சபை சார்பில் அவிநாசி சாலையில் உள்ள வர்த்தக சபை வளாகத்தில் நாளை (ஜுன் 16) முதல் 3 நாட்களுக்கு வேலைவாய்ப்பு முகாம் நடக்கிறது.

தமிழ்க அரசின் 'நான்முதல்வன்' திட்டத்தின்கீழ் தகுதிவாய்ந்த இளைஞர்களுக்கு வேலை வாய்ப்பு ஏற்படுத்தி தரும் நோக்கத்தில் இந்த முகா நடக்கிறது.

தகவல் தொழில்நுட்பம், விமான நிறுவனங்கள் உட்பட உற்பத்தித் துறை சார்ந்த பல்வேறு நிறுவனத்தி னர் பங்கேற்று ஊழிபர்களை பணிக்கு தேர்வு செய்ய உள்ளனர். இளைஞர்கள் இந்த வாய்ப்பை பயன்படுத்திக்கொள்ள வேண்டும் என, இந்திய தொழில் வர்த்தக சபை தெரிவித்துள்ளது.

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## **Photo Gallery**

## Meeting on Railway Infrastructure





President welcomes members of ZRUCC, DRUCC and Others - 06.06.2023



**>>** 

Participants at meeting on Railway Infrastructure for Coimbatore - 06.06.2023

## Job Fair held on 16, 17, 18 June 2023













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