



President Shri Rajesh B Lund adorns shawl and honors Mr. Nugroho Priyo Pratomo, Director, ITPC Chennai. Our Vice Presidents Shri C Dorairaj and Shri S Natarajan, and Members Dr. S Chandrasekar, Shri A Devarajan, and Shri C Sundaresan are seen in the picture.



Shri Rajesh B Lund, President speaks at the World MSME Day seminar organized by our Chamber and Coimbatore branch of ICAI. Others seated on dais: Shri. Arun Chaudhary, Director, (DIITM) - DRDO, Dr. M D Varunn, CA. S Rajesh, Shri. N Pradeep, Hon. Secretary, ICCIC and others - 27.06.2025





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## President Writes



*Dear Members*

Warm Greetings from ICCIC!

### Indian Economy Update

India continues to be the world's fastest-growing major economy, with real GDP growth at 6.5% and nominal GDP projected to triple from ₹106.57 lakh crore (2014–2015) to ₹331.03 lakh crore (2024–2025). Now the fourth-largest global economy, India owes much of its growth to its top 10 most prosperous States. Leading the list are Maharashtra, followed by Tamil Nadu, Karnataka, and Gujarat—each excelling in key sectors such as finance, IT, manufacturing, and exports.

India is poised to dominate the global economic landscape, sustaining its position as the fastest-growing large economy for the next two fiscal years. According to the January 2025 edition of the World Bank's Global Economic Prospects (GEP) report, India is expected to grow steadily at 6.7% in both FY26 and FY27—far surpassing global and regional peers. With global growth estimated to remain at 2.7% in 2025–26, India's performance highlights its resilience and rising influence in shaping the world's economic direction.

The government's focus on job creation, SME support, increased public investment, and financial empowerment of the middle class and entrepreneurs is driving inclusive growth. India's development is not merely about momentum—it is about reshaping the nation's economic future. Today, India stands as a digital, green, aspirational, and future-ready economy, moving confidently towards its goal of global leadership.

India has also emerged as one of the world's top destinations for Foreign Direct Investment (FDI), supported by a decade of structural reforms, investor-friendly policies, and

improved global competitiveness. With significant improvements in international rankings and strategic reforms, investor confidence has surged. The country has also seen a remarkable boom in digital payments—marking a decisive shift towards a cashless economy. This transformation has been made possible through collaborative stakeholder efforts and robust digital infrastructure.

### Chamber Activities and Initiatives

#### C&I Clean Energy Meet

We extend our gratitude to all Members who participated in the C&I Clean Energy Meet, organized by our Chamber in collaboration with Mercom India, Bengaluru. This insightful session featured experts and policymakers from various sectors who shared actionable strategies on reducing electricity costs in Coimbatore through the adoption of renewable energy solutions.

#### Meeting with ITPC Officials

An interactive session was held with officials from the Indonesian Trade Promotion Centre (ITPC), Chennai. Members were briefed on opportunities for bilateral trade and investment, with a focus on enabling Indian manufacturers and SMEs to collaborate and engage in partnerships with Indonesia.

#### GST Conclave 2025

Alongside Vice President Dr. K. Annamalai and Hon. Secretary Shri N. Pradeep, I had the privilege of representing the Chamber in the GST Pakhwada and GST Conclave 2025, organized by the Central Excise and GST Commissionerate, Coimbatore.

#### Stakeholders Consultative Meet

We participated in the Stakeholders Consultative Meet under the leadership of Shri Arun C. Bharat, IRS, Chief Commissioner of Income Tax, Coimbatore. This platform enabled productive discussions on taxation and business policy.

#### MSME Day Seminar

To celebrate World MSME Day, our Chamber, in collaboration with the Coimbatore Chapter of the Institute of Chartered Accountants of India (ICAI), organized an International MSME Day Seminar on June 27, 2025. With vibrant participation from industry leaders, the seminar addressed pressing issues facing MSMEs. The panel discussion was engaging and featured professionals, MSME leaders, and senior banking officials.



## President Writes...

### Noyyal Dharshan

Our Chamber, in association with Siruthuli, organized the Noyyal Dharshan on June 29, 2025, for our Members to witness the commendable restoration efforts led by Siruthuli. We express our heartfelt appreciation to Smt. Vanitha Mohan, Managing Trustee of Siruthuli, and her dedicated team for their remarkable contributions.

Dear Members, we earnestly seek your valued presence and active participation in all Chamber initiatives. Together, let

us build a vibrant and future-ready business ecosystem for Coimbatore and beyond.

*With kind regards,*



**Rajesh B Lund**

*President*

## Chamber Initiatives

### Railway Infrastructure

Our Vice Presidents, Shri C Dorairaj and Shri S Natarajan, along with Shri J Sathish, Director of M/s. Kongu Global Forum, met at the Chamber on 28th May 2025 to discuss railway infrastructure for the comfort of Coimbatoreans. They recalled the memorandum already submitted to the Union Railway Minister, containing representations on railway infrastructure from 180 Trade and Industrial Associations, NGOs, Railway Passengers Associations, etc.

After a brief discussion, it was decided to submit again the railway requirements (detailed below) through Coimbatore NEXT to the Union Railway Minister, Shri Ashwini Vaishnaw.

- 1) New station at Chettipalayam, trains, circular trains, and additional train services to Mettupalayam.
- 2) Coimbatore to Rameshwaram overnight express train via Pollachi.
- 3) Coimbatore to Tirunelveli intercity express via Palani.
- 4) Coimbatore to Madurai intercity express via Dindigul, Palani, Pollachi.
- 5) Coimbatore to Kollam express via Pollachi, Palani, Madurai, Rajapalayam, Senkottai.
- 6) Circular train in Coimbatore.
- 7) Restoration of trains in Southern Railways.
- 8) In line with the policy followed by Railways in renaming stations inside the big Cities in our country, Podanur must be renamed as Coimbatore South Junction which is situated inside the limits of Coimbatore Corporation.
- 9) An Entrance on the Northern side of the Railway Station shall be provided where there is adequate space on the existing road and it will help easy

access from the central part of the city for the passengers.

- 10) Coimbatore City should have four well established terminals and Railway junctions.
- 11) Coimbatore Junction should be redeveloped at the earliest and renamed as Coimbatore Central.
- 12) Coimbatore North Station which is a Railway Junction in the centre of the City must have additional platforms and the goods depot shall be shifted to a location outside the City.
- 13) Train maintenance facilities, Pit lines, Coaching depot shall be established in Podanur Junction and renamed as Coimbatore South Junction.
- 14) Better loading / unloading facilities and platform facilities shall be created in Irugur and renamed as Coimbatore East junction.

### Road Safety – Parking Problem

We have represented to the Divisional Engineer, National Highways, Coimbatore, the unauthorized parking problems on both sides of Mettupalayam Road, particularly near Kurudampalayam (opposite Hotel Sri Amuthaas) and Rakkipalayampirivu. This has become a severe hazard, leading to frequent accidents, some of which are fatal, severe traffic congestion during peak hours, and constant inconvenience and risks to motorists and pedestrians.

Since the situation poses a serious threat to public safety and the movement of goods and services is essential to the region's economy, we requested him to take immediate action to implement strict enforcement against unauthorized parking, install proper signage and create designated no-parking zones, and deploy regular patrolling and towing operations to deter repeat violations.

## Chamber Initiatives...

We also requested Shri Pavankumar G Giriappanavar, I.A.S, District Collector, to take immediate action in this regard through road safety cell meetings.

### Road Safety – Removal of Hazards

In a representation submitted to the Hon'ble Chief Minister, Tamil Nadu, Chennai, Chamber appealed to initiate action, instructing the authorities concerned to fill the existing ditches with bitumen or cement to create a uniform and safe pathway and to implement a proper drainage system in the pedestrian paths to effectively manage rainwater flow – particularly in key national highways - Thadagam Road, Mettupalayam Road, Sathy Road, Trichy Road, and Avinashi Road in Coimbatore.

Copies of letters have also been sent to the District Collector, Coimbatore, the Divisional Engineer, National Highways and the Divisional Engineer – Highways (C&M).

### Proposed Draft Registration Bill 2025

Shri R Venkateshan, Advocate addressed our Members on the **Proposed Draft Registration Bill 2025** prepared by the Department of Land Resources, Ministry of Rural Development, Government of India.

This Bill will align with a modern, online, paperless and citizen-centric registration system. If it is enacted, the Bill will replace the pre-Constitution Registration Act, 1908. Shri R. Venkateshan briefed the Members on this newly proposed Registration Bill, 2025, highlighting its key features and comparing it with the existing Registration Act of 1908.

He outlined the major changes introduced in the new Bill including the concepts, Scope and Modernization, Inclusion of additional document types, Transition from offline to online processes, Implementation of digital procedures, Enhanced transparency and fraud prevention, Impact on legal practitioners and other stakeholders.

### C&I Clean Energy Meet 2025

Our Chamber and Mercom India, Bengaluru jointly organized the **C&I Clean Energy Meet on 13th June 2025** at Coimbatore. Our President, Shri Rajesh B. Lund, addressed the gathering at the Inaugural session on renewable energy. Ms. Priya Sanjay, Managing Director of Mercom India, briefed the audience about the features of Mercom India and also the purpose of organizing this kind of meeting.

The event brought together industry leaders, learned experts, and policy makers from diverse sectors who shared their valuable insights on how commercial and industrial establishments in Coimbatore reduce electricity costs through the adoption of renewable

energy solutions. This energy meet was organized to discuss power requirements, cost benefits, challenges, opportunities, and solutions. The learned experts addressed the gathering on the following topics: rooftop solar and financing options—easy and affordable green loans, etc.

Commercial and Industrial (C&I) entities, large institutions, and residential apartments—all are in pursuit of energy sources that are clean, green, and also lower in cost compared to the grid power tariff.

The meeting was very useful to find optimal solutions for purchasing low-cost, reliable clean power and to learn how the energy market is evolving across the country.

Representing our Chamber, Shri C. Dorairaj, Shri S. Natarajan, Dr. K. Annamalai, Vice Presidents, Shri N. Pradeep, Hon. Secretary, and Dr. M. Kailash Kumar, Treasurer, participated besides the representatives of Member companies.

### Meeting with ITPC Officials

Mr. Nugroho Priyo Pratomo, Director of Indonesian Trade Promotion Centre (ITPC), Chennai, and Mr. Trio Roso, Technical Officer, Ministry of Trade, Embassy of Indonesia, New Delhi, visited our Chamber **on 13th June 2025** and met our Members to explore business and export opportunities in Indonesia.

Through PowerPoint presentation, Mr. Nugroho Priyo Pratomo briefed our Members on bilateral trade and investment prospects, highlighting the opportunities for Indian manufacturers and SME's to collaborate and have bilateral trade with Indonesian counterparts.

He also extended an invitation to Chamber Members to participate in the upcoming Indonesian largest Annual Trade Fair scheduled to be held in October 2025 at Jakarta.

Our President, Shri Rajesh B. Lund, welcomed the guests and Shri C. Dorairaj, Vice President, proposed the vote of thanks. Our Members participated, besides our Vice President Shri S. Natarajan.

### Inviting Governor of Maharashtra

Our President, Shri Rajesh B. Lund, along with Vice President Shri C. Dorairaj and Shri D. Nandakumar, Past President, met Shri C. P. Radhakrishnan, His Excellency Governor of Maharashtra, during his visit to Coimbatore **on 12th June 2025**.

We have extended our invitation to Shri C. P. Radhakrishnan to visit our Chamber and address our Members, and also to assist in fixing an appointment with the Union Civil Aviation Minister, Shri Ram Mohan Naidu, to discuss about Coimbatore



## Chamber Initiatives...

International Airport expansion projects and other related issues, such as lack of space in the arrival and departure terminals.

Thanks to our Past President, Shri D. Nandakumar, for arranging this meeting.

### Seminar on World MSME Day

Our Chamber jointly with Coimbatore Chapter of The Institute of Chartered Accountants of India (ICAI) organized International MSME Day seminar for empowering MSMEs: Compliance, Credit and Competitiveness.

Mr. Arun Chaudhary, the Director of Directorate of Industry Interface & Technology Management was the Chief Guest for the event and addressed the participants on DRDO - Industry partnership: Support by DRDO. He shared that DRDO provides support facilities and assistance to the growth and development of MSMEs and elaborated about the procedures to avail those facilities.

Another Guest, Dr. M. D. Varunn, Pulmonologist from PSG Super Specialty Hospital shared the importance of focusing on staying and leading a healthy life. He recalled the important role played by MSMEs by providing medical assistance during the COVID pandemic. Special Guest CA. S. Rajesh, Regional Council Member of ICAI shared the role of ICAI in empowering MSMEs, compliance, credit and competitiveness. He

further informed that Members of ICAI are providing various kind of support to the MSMEs.

Our President, Shri Rajesh B. Lund, delivered the Keynote address. Through his speech, he briefly mentioned the MSME scenarios in India and also the history of MSMEs. He also said the MSME Day this year is a special one since the Union Budget 2025-2026 contains a series of measures aimed at strengthening MSMEs by enhancing credit access, supporting first-time entrepreneurs, and promoting labor-intensive industries.

CA. Bharat Shah, CA. K. Praveen Kumar, CA. A. Abisheik, Dy. General Manager of National Small Industries Corporation Ltd., Mr. P. S. Prem Anand, Past President of CODISSIA Mr. K. Ilango, General Manager of SIDBI Mr. P.S. Manoj, DGM of SBI Mr. S. Hariharan, State General Secretary of Laghu Udyog Bharathi Mr. R. Kalyansundaram & Past Chairman of CII J. Balamurugan addressed the participants on Tax Planning for MSMEs, MSME Policies, Schemes, formation, etc., Chartered Accountants, CA Students, Students from Krishnammal College for Women, Rathinam College, investors from various associations, trade bodies and members of Chamber attended the event.

Mr. R. Sathish, Chairman, ICAI Coimbatore Chapter and other Office Bearers participated. Representing our Chamber Shri S Natarajan, Vice President, Shri N Pradeep, Hon. Secretary and Dr. M Kailash Kumar, Treasurer participated in the seminar.

## Government Initiatives

### GST Conclave 2025

President, Shri Rajesh B. Lund, Vice President Dr. K. Annamalai, and Shri N. Pradeep, Hon. Secretary, participated in the GST Pakhwada and GST Conclave 2025 organized by the Office of the Central Excise and GST Commissionerate, Coimbatore on **16th June 2025**.

Our President ceremoniously lit the traditional lamp and officially declared the event open, marking the beginning of a fortnight-long initiative focused on awareness, dialogue, and engagement on GST compliance, policy updates, and systematic reforms.

Our President, while addressing the inaugural session, briefly discussed concerns with Shri Dinesh P. Pangarkar, Principal Commissioner of Central Excise and Audit, Coimbatore.

During the technical session, our Vice President Dr. K. Annamalai highlighted the need for SGST, CGST, and IGST to be brought under one umbrella, urged for tax reduction, and pointed out that GST is the fuel of the economy. He also participated in the Panel discussion and provided valuable insights. Our Vice President,

Dr. K. Annamalai received a memento from the Principal Commissioner.

Shri V. Rangaswamy, our Governing Council Member and Vice President, CODISSIA, raised important issues related to the E-way bill mechanism, invocation of Section 34, and blocking of input tax credit. He urged for clarity and rational enforcement.

### M&SEF Council

The meetings of the Micro and Small Enterprises Facilitation Council were held on 19th and 20th June 2025, (through Webinar) under the Chairmanship of Shri L Nirmalraj I.A.S, Micro and Small Enterprises Facilitation Council and Industries Commissioner and Director of Industries and Commerce, Chennai.

175 cases were taken up for hearing. Judgments will be issued when finalized and the balance cases were adjourned for the next meeting.

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

## Chamber Initiatives...

### Stakeholders Consultative Meet

The Income Tax Department, Coimbatore organized a Stakeholders Consultative Meet – outreach Program on 26th June 2025. Shri Arun C Bharat, IRS, Chief Commissioner of Income Tax, Coimbatore and Shri T Diwakar Prasad, Principal Commissioner of Income Tax, Coimbatore participated and addressed the gathering.

At the technical session, Shri G Ramaswamy, Former President of the Institute of Chartered Accountants of India (ICAI) addressed on the new Income Tax Bill and its origin and evolution.

Mr. G Karthikeyan, C.A, briefed the major changes in the new Income Tax Bill. Mr. Srinivas Kanna, Joint

Commissioner of Income Tax, elaborated on the development of e-governance and digital initiatives in the Income Tax Department. Common errors while filing returns of income tax and the role of auditors in tax compliance were explained by the Auditor, Shri S Ramnath.

Our President, Shri Rajesh B Lund, felicitated the Chief Commissioner and Principal Commissioner by adorning shawls.

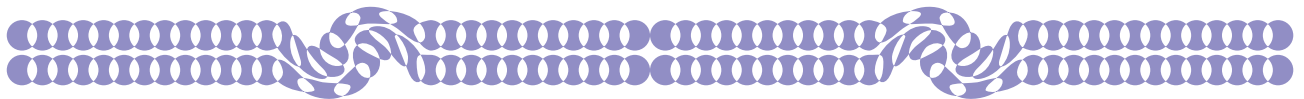
The meeting was well attended by tax payers, tax professionals and representatives from the professional and trade Associations, besides our Vice Presidents Shri C Dorairaj, Shri S Natarajan and Shri N Pradeep, Hon. Secretary.

## President Participation

### Industry Body Meet

Our President, Shri Rajesh B Lund and our Vice President, Shri S Natarajan attended the **Industry Body Meet** organized by State Bank of India (SBI) on 9th June 2025 at Coimbatore.

Smt. Haritha Poornima, General Manager, SBI Chennai presided the function.



## Retail inflation cools

**R**etail inflation in May cooled to its lowest in over six years, helped by a sharp moderation in food prices, according to provisional government data released on Thursday.

Consumer Price Index (CPI)-based inflation eased to 2.82% in May, down from 3.16% in April and 4.8% a year ago, data from the ministry of statistics and programme implementation (MoSPI) showed. This marks the fourth consecutive month of sub-4% inflation, the longest such streak in at least five years.

The data comes just days after the Reserve Bank of India's (RBI's) Monetary Policy Committee cut the repo rate by 50 basis points to 5.5%, its third straight cut and a cumulative reduction of 100 basis points since the easing cycle began in February. The move signals a possible pivot from inflation control to supporting growth.

Food inflation came in at just 0.99% in May, down from 1.78% in April and a sharp decline from 8.69% a year ago.

A *Mint* poll of 15 economists had projected CPI inflation to ease to 3% in May. The actual reading reinforces the view that price pressures are softening across several key consumption categories.

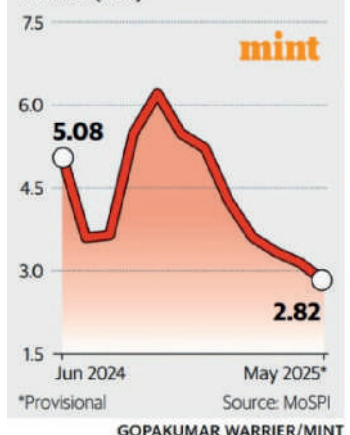
"India's inflation came in close to our expectations in May, below 3% - the softest since mid-2019. Selected perishable food groups were up modestly on a sequential basis but moderated on annual terms, aiding the headline," said Radhika Rao, executive director and senior economist at DBS Bank on CPI Inflation.

Source: Mint

### May brings relief

May's decline was led by falling prices in non-core categories.

Year-on-year consumer price inflation (in %)







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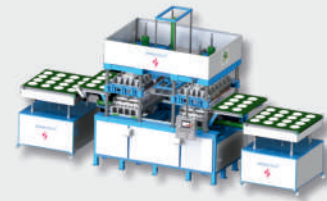
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# Government Circular & Notifications

## Customs

- Notification No: 31/2025 - Customs, - Dated - 30-May-2025 - Seeks to i. extend the specified condition of exemption to imports of Yellow Peas (HS 0713 10 10) to bill of lading issued on or before 31.03.2026; ii. to reduce the basic custom duty on crude soya bean oil (HS Code 15071000), crude sunflower oil (HS Code 15121110), and crude palm oil (HS Code 15111000) from 20% to 10%
- Notification No: 30/2025 - Customs, - Dated - 23-May-2025 - Seeks to amend notification No. 55/2022- Customs dated 31.10.2022 to remove the condition required for availing exemption on Bangalore Rose Onion.
- Notification No: 29/2025 - Customs, - Dated - 09-May-2025 - Seeks to exempt works of art and antiques from Basic Customs Duty
- Notification No: 28/2025-Customs, - Dated - 30-Apr-2025 - Seeks to amend Notification no. 27/2011-customs dated 1 st March, 2011 and Notification No. 22/2024-Customs, dated 2 nd April, 2024 to align them with the changes made in the Second Schedule to the Customs Tariff Act.
- Notification No: 27/2025 - Customs, - Dated - 30-Apr-2025 - Seeks to amend Second Schedule to the Customs Tariff Act, to align it with changes made in the First Schedule to the Customs Tariff Act vide Finance Act, 2025.
- Notification No: 26/2025 - Customs, - Dated - 30-Apr-2025 - Seeks to rescind Notification No. 04/2025 - Customs dated the 1st February, 2025
- Notification No: 25/2025 - Customs, - Dated - 30-Apr-2025 - Seeks to amend various Customs Notifications to align them with changes made vide Finance Act, 2025
- Notification No: 24/2025 - Customs, - Dated - 30-Apr-2025 - Seeks to amend List 34A and 34B of the Notification No. 50/2017-Customs dated 30.06.2017
- Notification No : 18/2025-26 – Dated - 17-06-2025 - Amendment in Import Policy of specific items covered under Chapter 71 of ITC (HS) 2022 of Schedule-I (Import Policy) reg.
- Notification No : 17/2025-26 – Dated - 17/06/2025 - Amendment in Export Policy for Pharma Grade Sugar
- Notification No : 16/2025-26 – Dated – 31-05-2025- Extension in Import period for Yellow Peas under ITC(HS) Code 07131010 of Chapter 07 of ITC (HS) 2022, Schedule-I (Import Policy)-reg.
- Notification No : 15/2025-26 - Dated - 26/05/2025 - Removal of Port Restrictions and Testing Requirements for Export of Finished Leather, Wet Blue Leather, El Tanned Leather and Crust Leather – regarding
- Notification No : 14/2024-25 – Dated - 26/05/2025 - Amendment in Import Policy Condition of Cabinet Hinges covered under Chapter 83 of ITC (HS), 2022, Schedule –I (Import Policy)-regarding.
- Notification No : 13/2024-25 – Dated - 26/05/2025 - Amendment in Import Policy Condition of Roller chain and parts thereof covered under Chapter 73 of ITC (HS), 2022, Schedule –I (Import Policy)-regarding.
- Notification No : 12/2024-25 – Dated - 26/05/2025 - Amendments to Para 4.41(5) of FTP-2023-reg
- Notification No : 11/2024-25 – Dated - 26/05/2025 - Restoration of RoDTEP for Advance Authorisations (AAs) holders, Special Economic Zones (SEZs) and Export-Oriented Units (EOUs) from 01.06.2025
- Notification No : 10/2024-25 – Dated - 26/05/2025 - Alignment of RoDTEP Schedule consequent to changes in the First Schedule of Customs Tariff Act w.e.f. 01.05.2025.
- Notification No : 09/2024-25 – Dated - 19/05/2025 - Harmonisation of Schedule-II (Export Policy), ITC (US) 2022 with amendments introduced vide Finance Act, 2025-regarding

## DGFT

- Notification No : 19/2025-26 – Dated – 17-06-2025 - Amendment in Import Policy of items covered under CTH 2843 under Chapter 28 of ITC (HS) 2022, Schedule-I (Import Policy)-reg.
- Notification No : 08/2024-25 – Dated - 19/05/2025 - Amendment in Import Policy and Policy Conditions of specific ITC (HS) codes under Chapter 71 of Schedule -I (Import Policy) of ITC (HS) 2022 in sync with the Finance Act 2025-reg.

## Government Circular & Notifications...

- Notification No : 07/2024-25 – Dated - 19/05/2025 - Port restriction on import of certain goods from Bangladesh to India - Insertion of a new Para 19 under 'General Notes Regarding Import Policy' under ITC (HS), 2022 Schedule 1 (Import Policy) – Regarding.
- Notification No : 06/2024-25 – Dated - 02/05/2025 - Prohibition on Import or transit of all goods originating in or exported from Pakistan- Insertion of Para 2.20A of Foreign Trade Policy (FTP) 2023, -reg.

### RBI

- Circular No : RBI/2025-2026/06 CO.DGBA.GBD.No. S2/31-12-010/2025-2026 - Dated – 01.04.2025 - Master Circular on Conduct of Government Business by Agency Banks - Payment of Agency Commission
- Circular No : RBI/2025-2026/07 DoR.HGG.GOV.No. 1/18.10.010/2025-26 - Dated – 01.04.2025 - Master Circular on Board of Directors – UCBs
- Circular No : RBI/2025-2026/08 DOR.CAP.REC. 2/21.06.201/2025-26 - Dated – 01.04.2025 - Master Circular – Basel III Capital Regulations
- Circular No : RBI/2025-2026/09 DOR.CAP.REC. 03/09.18.201/2025-26 - Dated – 01.04.2025 - Master Circular - Prudential Norms on Capital Adequacy - Primary (Urban) Co-operative Banks (UCBs)
- Circular No : RBI/2025-2026/10 DOR.MRG.No. 4/21.04.141/2025-26 - Dated – 01.04.2025 - Reserve Bank of India (Classification, Valuation and Operation of the Investment Portfolio of Commercial Banks) Directions, 2023
- Circular No : RBI/2025-2026/11 DoR.STR.REC 07/09.27.000/2025-26 - Dated – 01.04.2025 - Master Circular - Guarantees, Co-acceptances & Letters of Credit – UCBs
- Circular No : RBI/2025-2026/12 OR.STR.REC. 06/13.07.010/2025-26 - Dated – 01.04.2025 - Master Circular - Guarantees and Co-acceptances
- Circular No : RBI/2025-2026/13 DOR.STR.REC. 9/21.04.048/2025-26 - Dated – 01.04.2025 - Master Circular - Prudential norms on Income Recognition, Asset Classification and Provisioning pertaining to Advances
- Circular No : RBI/2025-2026/14 DOR.STR.REC. 10/21.04.048/2025-26 - Dated – 01.04.2025 - Master Circular - Income Recognition, Asset Classification, Provisioning and Other Related Matters – UCBs
- Circular No : RBI/2025-2026/15 DOR.CRE.REC.No. 05/21.04.172/2025-26 - Dated – 01.04.2025 - Master Circular - Bank Finance to Non-Banking Financial Companies (NBFCs)
- Circular No : RBI/2025-2026/16 DOR.CRE.REC.No. 12/08.12.001/2025-26 - Dated – 01.04.2025 - Master Circular – Housing Finance
- Circular No : RBI/2025-2026/17 DOR.CRE.REC.No. 11/07.10.002/2025-26 - Dated – 01.04.2025 - Master Circular - Housing Finance for UCBs
- Circular No : RBI/2025-2026/18 DOR.CRE.REC.No. 13/07.10.002/2025-26 - Dated – 01.04.2025 - Master Circular - Management of Advances - UCBs
- Circular No : RBI/2025-2026/19 DoR.CRE.REC. 14/07.10.002/2025-26 - Dated – 01.04.2025 - Master Circular- Exposure Norms and Statutory / Other Restrictions – UCBs
- Circular No : RBI/2025-2026/20 A.P. (DIR Series) Circular No. 01 - Dated – 03.04.2025 - Limits for investment in debt and sale of Credit Default Swaps by Foreign Portfolio Investors (FPIs)
- Circular No : RBI/2025-2026/21 DOR.CO.SOG(Leg) No.15/09.08.024/2025-26 - Dated – 08.04.2025 - Review of Regulatory Guidelines – Withdrawal of Circulars
- Circular No : RBI/2025-2026/22 FMOD.MAOG.No. 151/01.01.001/2025-26 - Dated – 09.04.2025 - Liquidity Adjustment Facility - Change in rates
- Circular No : RBI/2025-2026/23 DoR.RET.REC. 16/12.01.001/2025-26 - Dated – 09.04.2025 - Penal Interest on shortfall in CRR and SLR requirements- Change in Bank Rate
- Circular No : RBI/2025-2026/24 REF.No.MPD.BC. 399/07.01.279/2025-26 - Dated – 09.04.2025 - Standing Liquidity Facility for Primary Dealers
- Circular No : RBI/2025-2026/25 FIDD.CO.LBS.BC.No.05/02.08.001/2025-26 - Dated – 11.04.2025 - Reorganisation of Districts in the State of Rajasthan – Review of Lead Bank Responsibility



# Swami Vivekananda: A Management Guru

By **Dr. Sribas Goswami**

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"Take up one idea. Make that one idea your life - think of it, dream of it, live on that idea. Let the brain, muscles, nerves, every part of your body, be full of that idea, and just leave every other idea alone. This is the way to success."

— **Swami Vivekananda**

## Introduction

Think of some great leaders in the history. What is common in them? It is their charismatic personality which is influencing generations. What is personality? It is not physical appearance or strength. It is not brain power or intellectual capacity. According to Swamiji, personality is deeper than that. Personality is related to will power, soul or atma of human being. There are lots of personality development courses today. Behavioral science is an important area of discussion in modern times. We read lot of books on this subject written by western management gurus. Can you believe that Swami Vivekananda wrote on personality development 100

years ago? Management gurus and researchers should understand the approach of Vivekananda. Today, I would like to share some of my learning from Vivekananda on personality development and his management capacity.

Supreme value of youth period is incalculable and indescribable. Youth life is the most precious life. Youth is the best time. The way in which you utilize this period will decide the nature of coming years that lie ahead of you. Your happiness, your success, your honor and your good name all depend upon the way in which you live now, in this present period. This wonderful period of the first state of your life is related to you as the soft wet clay in the hands of the potter. Skillfully the potter gives it the right and correct shapes and forms, which he intends to give. Even so, you can wisely mould your life, your character, your physical health and strength, in short your entire nature in any way in which you make up your mind to do. And you must do this now.

Swami ji tells us that it is easy to understand body and brain. But the soul or atma is deeper one and also finer one. This is the root of everything in human being. Controlling this root is important to control everything. He who knows and controls his own mind knows the secret of every mind. Vivekananda says that the body and brain are temporary. Souls are immortal. Swamiji says that everybody is searching for God and divinity outside. But divinity resides in every soul. If we understand this spirit there will be harmony around us. While speaking about personality Swami Vivekananda has emphasized on physical, mental and spiritual personality. He said, "Be strong my friends, you will be nearer to heaven through football than through the study of the Bhagavad Gita." This should not be misunderstood that he was against the studying of any religious scripture.

To develop our personality, we need to learn from both happiness and pain. Sometimes we learn more from pain. Man's character is the collective expression of past experiences. These experiences result in habits. Swami ji says that we need to have vairagya to change our habits to develop a better character. Swami ji also teaches us how to control our negative emotions.

But he was against the nature of so-called religious practitioners. He was against the nature of people, who sleeping in lethargy under the name of satvik (pious and balanced) nature and wearing the garb of religion proclaim themselves as the sole defenders of dharma. In

## Swami Vivekananda: A Management Guru...

another place he said, "Strength is life and weakness is death. Strength is felicity and immortal; weakness is constant strain and misery." The strength which Swamiji was expecting is physical, mental and spiritual.

Speaking about mental personality Swami Vivekananda strongly emphasized on mental freedom. This simply means everybody has to strive hard to gain mastery over mind and better the power of concentration. Further he added that difference between animal and man is the difference in their power of concentration of mind. Along with concentration of mind, will power is another important facet of mental personality. The remedy to destroy weakness of anything is not by brooding over it but by thinking of strength and through positive and constructive activities. The effort for creating our personality has to continue for a long time without any lethargy or frustration. It is like avoiding any stain on a brass vessel otherwise one has to clean it every day. Or if we want to dig a well and get water, then we have to dig at one place constantly and deeply and not by shallow digging at several places.

Each soul is potentially divine. The goal is to manifest this divinity within by controlling nature, external and internal. Do this either by work or workshop or psychic control or philosophy - by one or more or all of these - and be free. This is the whole of religion. Doctrines and dogmas, rituals, books, temples or forms are but secondary details. It is not confined to any form of god or different styles of prayer and it is not the rules and regulations written in religious holy books. But these are means to unfold our spiritual personality and not the goal in itself. The spirituality means manifestation of the potential divinity within us by work (karma yoga) or worship (bhaktiyoga) or philosophy (gyana yoga) or psychic control (raja yoga). The characteristic of this manifestation is the mastery over the inner and external personality and the result of it is total freedom.

This is what Swami Vivekananda, the patriotic and revolutionary monk of India envisaged in the human personality. He inspired and motivated hundreds and thousands of young minds in India before independence and still his thoughts are not reduced in their intensity even by an ounce to attract people from all over India and from rest of the world.

### Swami Vivekananda: Leadership And Organization Building

This incident took place in 1895. The place was London. Swami Vivekananda was to give a public lecture and he

had come to London with Swami Saradananda. When it was time to stand up and speak, Swami Vivekananda suddenly announced that Swami Saradananda would deliver the speech instead of him. Though taken by surprise, Saradananda did an excellent job that day, and thereafter too. Swami Vivekananda had realized that all Saradananda needed was a little push to bolster his self-confidence. This incident in isolation may not say much, but we need to see it from the perspective of the leadership and management style of Swami Vivekananda.

Swami ji was not only an inspirational leader, but was also a very pragmatic one. He not only believed in 'Servant-based Leadership' but constantly endeavored to empower all those around him. In dealing with his brother-disciples and followers, he evoked what is today popularly known in the management world as the 'Pygmalion Effect'. Management expert J. Sterling Livingston describes it as the effect of enabling subordinates to excel in response to the leader's expectation of them. Swami Vivekananda had a high expectation of his followers and he communicated that to them clearly, thus eliciting a high level of performance. Leaders empower their followers by believing in them, and they rise to greatness as a result. The leaders make themselves larger by enlarging others. The leader constantly aims at moving people around him from dependence to independence to the state of interdependence. Swami Vivekananda had chosen 'empower and facilitate' philosophy over 'command and control' long before modern management realized its potential. Trust plays an important part in the process. If the leader does not trust his followers, he will use control instead of empowerment. Swami Vivekananda while exhorting his disciples to the highest levels of work had the fullest trust in them and their abilities. His urge to motivate people around him to aspire for higher levels of performance can be seen from this letter of his to his direct disciple Swami Shuddhananda in 1897. He writes, "...Lastly, you must remember I expect more from my children than from my brethren (his brother disciples). I want each one of my children to be a hundred times greater than I could ever be. Every one of you must be a giant – must, this is my word. Obedience, readiness, and love for the cause – if you have these three, nothing can hold you back."

This also shows Swamiji's interpersonal skills and the ability to motivate and develop people. One can even say that Swamiji's call, "Arise, Awake and stop not till the goal is reached" was nothing but an attempt to empower people en-masse. J Carla Nortcutt had once said, "The



# Swami Vivekananda: A Management Guru...

goal of many leaders is to get people to think more highly of the leader. The goal of a great leader is to help people to think more highly of themselves." This is perhaps the best description of Swami Vivekananda, the greatest leader of our times.

Swami Vivekananda as a leader also needs to be measured and assessed from the point of view of these criteria. He not only created an extraordinary institution for growth of spirituality but also made sure that the welfare of the people would be the centerpiece of the organization's work. This is clearly evident in the motto that he gave the Ramakrishna Mission and Ramakrishna Math – 'Athmano Mokshartham, Jagath Hithayacha' - where the realization of the personal self had to go hand in hand with the betterment of humanity.

Swami Vivekananda as the founder of the organization had to create the larger vision and constantly work towards building not just the organizational processes but also the people to man these organizations. He had to lay down the rules, set value systems and ensure that it was well communicated to his colleagues and team mates. He had to inspire people to not just take on the vows of poverty and chastity but also engage themselves in meaningful social work. He was the trainer, visionary, organizational behavior expert and the charismatic inspirer of men – all rolled in one. One also needs to understand that a leader's work cannot be measured merely from his immediate contributions. Much of the good work that he has done will be evident years later. The Institution that Swamiji has left behind is proof of the extraordinary leadership that he gave it during the years of its inception and infancy. John Maxwell, a Christian pastor and leadership expert writes, "If you develop yourself, you can experience personal success. If you develop a team, your organization can experience growth. If you develop leaders, your organization can achieve explosive growth." The fact that the Ramakrishna Math & Mission achieved explosive growth long after Swamiji's death is testimony to the fact that Swami Vivekananda helped create great leaders too.

Swami ji was conscious of not making the organization too dependent on him or becoming 'Vivekananda Centric'. He never lost sight of the 'work at the center' which was of far greater importance than either himself or his image. He never assumed any formal office for himself and made sure that from the inception, there were others to take on the mantle and lead the organization. His primary role was to mentor, guide and train these leaders. The Ramakrishna Mission is

respected for the work that it does not just in India, but all over the world. They spend close to Rs 2 billion in various welfare activities and communities, governments and donors have immense trust and faith in their transparency and fiscal responsibility. Swami Vivekananda undoubtedly has left behind an enormously positive legacy – not just an organization that any nation can be proud of, but also successive generations of positively charged up young people who share and believe in his vision and message. His loudest and greatest legacy is the millions of inspired people who dream of building a better nation and a better world.

## Learning from Adversity : Lesson For Modern Management

Swami Vivekananda often related the experiences of his time and Swami Sharadananda recalls him saying once, "Even before the period of mourning was over; I had to go about in search of a job. Starving and barefooted, I wandered from office to office under the scorching midday sun with an application in hand, one or two intimate friends who sympathized with me in misfortunes accompanying me sometimes. But everywhere the door was slammed on my face. This first contact with the reality of life convinced me that unselfish sympathy was a rarity in the world – there was no place in it for the weak, the poor and the destitute." Swamiji's legendary concern for the poor and the downtrodden was born out of these experiences and possibly shaped his thinking and future actions. Studies in modern management have many lessons to learn from him. Many complexities arising out of diverse institutional mechanism can be solved through his approach to the practical life. Only 'get done the job tactfully' is not going to ameliorate our quality of daily management practices in institutions but we need to think vastly through non- material approach with philanthropic ideas as narrated by Swamiji.

## Vivekananda's View on Globalization

It is commonly understood that globalization is related to a process of doing certain things according to universal standards. This process can be expanded into various areas, provided each of them is exposed at the global level, and can be considered as an open-border relationship of accepting the so-called universal standard of modernity which, sometimes, contradicts elements of indigenous cultures. In another respect, globalization is connected with the interdependence of nations in the fields of commerce, investment, communications, and ideas. Looking at the above

## Swami Vivekananda: A Management Guru...

definition, such things in fact already emerged hundreds of years ago. It is likely that the word globalization has been introduced with the aim of promoting global culture so as to replace the local, now regarded as obsolete. Whatever it is, it seems that globalization has been a subject of the utmost effort at conceptual redefinition by intellectuals and scholars. Previously, the words that had connoted globalization were more likely to be related with ideas of internationalization or universalism, depending on what it was that people wanted to disseminate across cultural and sociological frontiers. The views of the Indian philosophers, for instance, were widely circulated long before the emergence of scientific progress as we know it today. Without the use of modern communications, their philosophical ideas reached every single mind in the domain of intellectualism. It is quite interesting to note that the roots of globalization, as it took place in the past, were not simply related to commercial exchanges between people from different regions but also expanded into inter-cultural connections. In India it is no exception. The process of acculturation is fast increasing and caused a rapid social change in Indian traditional culture with hidden possibility of a fresh culture in international standard.

However, not all human beings have an equal capacity to come up with great ideas that are demonstrated on a global scale, and it is a part of the rule of nature that they have been granted different intellectual capacities. Whatever the outcome of intellectualism, it will be of no avail unless it is disseminated to others. In view of this, globalization touches on the fundamental issue of promoted ideas, the results of advancing knowledge. Sociological experts maintain that human beings cannot perpetuate their lives if they isolate themselves. In this sense, intellectual interaction in socio-political, economic, military, medical, mathematic/geometric, artistic, and aesthetic fields, even in the metaphysical, could be seen as a process of globalization. Hence, the subject under discussion is related generally to the interaction between people of the Earth across vast distances.

Modernization in Indian tradition through globalization is a very vast process. The recent trends show that with the help of IT sector Indian culture is getting mixed with the global culture. Specifically our country is identified with our culture, philosophical thought, and spiritualism. These are the characteristics of India. But a common discourse says that in this country globalization process has crept slowly in Indian social system weakening the

essence of our culture which may also hurt our ethnocentric sentiment.

Globalization is a process which trend to pervade every strata of the society. It will as if engulf the Indian society having its cultural base on deep rooted spiritualism where morality rather than legality seems to play an important role.

Indian society with its traditional values doesn't want to permit their young children to dance in the night club or drink in a bar. Society does not permit in living to gather system of west instead of marriage in our society. The process of globalization seems to threat the basic value of our society. Boys and girls of metropolis are developing habit of western societies. On the other hand caste system is as if on the verge of collapse. Now the people are recognized in terms of their profession. Inter caste marriage has dangerously shaken the root of caste system – the social fabric of Indian society. Out of such process of globalization a new pattern of society is gradually emerging. The process is very slow but steady. Young people of our country are coming in contact with western society having its base on materialism with sophisticated technology in which people enjoy the society more vigorously. Indian society needs that. The society is awakening from the deepest slumber. The wave of globalization appears to destroy the social inertia of Indian society. The fruit gets decomposed and out of this rotten substance there will grow a tiny plant. And this tiny plant with tremendous vigor will grow a huge plant. In the same way all the rubbish elements of Indian society will go at the impact of globalization and a new social force will emerge whose root will be on moral values and the branches will have spirit of materialism. There will be constant social interaction between the east and west. East society will get the benefit of technological development whereas western society already rich with material culture, crying need of which is peace of society and mind will get such qualities from India. This way the omnivorous process of globalization through acculturation will bring about balance state in the global society.

Therefore, the process of globalization should not be considered as a process of conflict or contradiction but it should be thought of as a process mutual acceptance - a process which will enrich the best attributes of all societies. Swami Vivekananda wanted to see the globe through vigor of industrialization, urbanization and material development of west and spiritualism and humanity of east so that a complete human civilization can be grown up across the world.





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Agriculture - Fuelling lives...



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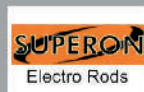
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## Keep Score with Credit

# Keep score with credit

**LOAN WISE .** Here are a few important aspects of the credit score - specifically, how interest rates can vary significantly based on credit scores



**F**or loan takers, one of the most important parameters with which lending institutions (banks and NBFCs) make their decisions is the credit score of those individuals. These credit scores are calculated by many bureaus. In India, we have the most prominent among them in CIBIL (part of TransUnion). Other bureaus include Experian, Equifax and CRIF High Mark. Typically, scores range from 300 to 900 based on individual credit worthiness.

Credit scores determine the interest rate at which a bank or an NBFC is likely to offer you a home loan or a personal loan, for example.

### KNOW THESE

- For same score, salaried get lower rates than self-employed
- Inaccuracies in credit report can escalate borrowing costs
- One free credit report available annually

We are not going to dwell on how to maintain a good credit score. These are well-known steps-pay your EMIs in full and on time, do not exhaust your credit card limit each month, keep your loan-to-income ratio low, avoid too much debt and so on.

Rather, we highlight a few important aspects of the credit score. Specifically, we indicate how interest rates can vary significantly based on credit scores.

And because accuracy is very important with regard to your credit score, we look at how to get your annual credit report from a bureau and steps to promptly rectify any errors so that you do not get short-changed.

### RATES BASED ON SCORES

When you apply for a loan from a bank or NBFC, the lending institution gets your credit report from one of the four agencies mentioned above.

The higher the credit score, the better the potential for lowering the cost of your borrowing home, personal,

## Keep Score with Credit...

vehicle or any other loans.

Typically, the best deals are offered to those with scores above 800 or 825 on a maximum of 900 points. Over a 100-point range in credit score, the interest rates can vary from 60-85 basis points across banks. A person with credit score (from CIBIL) of between 825 and 839 will get a home loan at 7.9 per cent from Bank of India, for example. But with a score between 725 and 759, the rate goes up to 8.7 per cent.

SBI offers new car loans of three-five-year tenors at 9.2 per cent for those with credit scores of 800 and above. The same bank charges 10.05 per cent for the same vehicle loan for those with credit scores in the range of 650-699. The difference in rates can add up to significant amounts. A 15-lakh car loan at 10 per cent, taken for a five-year period entails paying 19.12 lakh overall. But if the same loan is available at 8.5 per cent, the EMIs add up to 18.46 lakh.

For larger loan amounts such as those involving mortgages, even a 50-75 basis points difference in rates can give significant savings

All the above examples pertain to those who are salaried or are professionals.

Now, for the self-employed and non-salaried persons, there are higher rates to pay. Even if the credit score is the same for two salaried and self-employed people, there is a rate differential to be applicable. -employed

For example, LIC Housing Finance charges 8 per cent for a home loan of up to 15 crores for a salaried person. But the rate for non-salaried/self-employed person with the same score (> 800) is 8.25 per cent. The certainty of a monthly income plays a role in the lender's decision-making process.

Another aspect to note is that women borrowers can get 5-10 basis points lower rates than their male counterparts for the same credit scores, from a few banks.

Given how important the credit report is, you should ensure that the details captured are always accurate and reflect your credit situation as it is.

Before getting to how you can rectify errors in your credit report, it is important to understand how to access it in the first place and get a sense of the details it holds.

Typically, you get one free credit report every year from the bureau whose score your lending institution uses.

You need to log into the credit bureau's website and register first. Once you do that you will be asked for your PAN, Aadhaar and mobile number among a few other details. After OTP-based verification of your authenticity, you are given access to your report.

The credit report has details of your mobile number, PAN, residential address and then the past and current list of all your borrowings and repayments, credit limits, bank account details and the like. It also shows the enquiries for loans that you may have made from different lenders.

An error in any of the above details can affect your credit score. For example, a loan EMI repaid but not reflected due to, say, payment gateway/bank server problems or incorrect account information or wrong credit limit.

Duplicate accounts or unauthorised/fraudulent transactions must also be carefully checked for as otherwise it could result in significant erosion credit scores. enquiries cold calls from lenders that you mechanically agreed to or cases where you went in search-could result in lower scores as it indicates a credit hungry person.

To rectify these errors you must use the dispute form from the website or app of your credit bureau. Once you identify the error, you must use this form: and write to the bureau to correct the mistake.

Supporting documents can be uploaded online. These include repayment history details of loans, closure notes from lenders, bank transaction records, credit card statements and so on. You must also sound off your bank or NBFC of the error so that they are made aware and also help in giving any additional supporting details.

Typically, issues are resolved within a month. And you may even receive status updates periodically before that.

In case the issue is not solved even after 30 days, you can escalate the issue to the RBI's ombudsman. To be proactive, you must keep checking your report twice a year, even if it involves paying small fee. Some private banks offer a free view of your score all through the year via their net banking facility.

*Source: Businessline.portfolio*



# India slips three places to 131st position in Gender Gap Index

**GROWTH ON TRACK.** But economy's overall performance improves in absolute terms by +0.3 points: WEF

**I**ndia ranks 131st in the Global Gender Gap Index out of 148 countries, way behind Bangladesh (24th) and even behind Bhutan (119th), Nepal (125th) and Sri Lanka (130th), a report by the World Economic Forum said on Thursday.

"In 2025, India ranks 131st, with an overall gender parity score of 64.4 per cent. Compared to the 2024 edition, India sees a relative drop in rank (-3) due to the performance of other economies," the report said.

However, the economy's overall performance has improved in absolute terms by +0.3 points.

One of the dimensions where India increased parity is in economic participation and opportunity, where its score improved by 0.9 percentage points to 40.7 per cent.

The Global Gender Gap Index annually benchmarks the current state and evolution of gender parity across four key dimensions (sub indexes): economic participation and opportunity, educational attainment, health and survival, and political empowerment.

Since its launch in 2006, it has been the longest-standing index tracking the progress of numerous countries' efforts to close these gaps over time.

## HIGHEST LEVEL

According to the report, while most indicator values remain the

### WHAT TO EXPECT FOR THE WORLD



- \* 123 years to close the global gender gap
- \* 135 years to close the economic gender gap
- \* 162 years to close the political empowerment gap

same for India, parity in estimated earned income rose to 29.9 per cent from 28.6 per cent, positively impacting the subindex score.

Scores in labour-force participation rate remained the same (45.9 per cent), duplicating India's highest level achieved to date. In educational attainment, India scored 97.1 per cent, reflecting positive shifts in female share for literacy and tertiary education enrolment, which resulted in positive score improvements for the subindex as a whole.

Further, India also recorded higher parity in health and survival, driven by improved scores in sex ratio at birth and in healthy life expectancy.

However, as in many other countries, parity in this area has been maintained despite an overall decline in life expectancy for both men and women. India, however, recorded a slight drop in parity (-0.6 points) in the political empowerment category since the last edition.

"Female representation in Parliament falls from 14.7 per cent to 13.8 per cent in 2025, lowering the indicator score for the second year in a row below 2023 levels. Similarly, the share of women in ministerial roles falls from 6.5 per cent to 5.6 per cent, moving the indicator score (5.9 per cent) further away this year from its highest level (30 per cent, 2019)," the report said.

Iceland maintained its position as the world's most gender-equal economy for the 16th consecutive year, with 92.6 per cent of its gender gap closed - the only economy to surpass 90 per cent parity. Finland (87.9 per cent), Norway (86.3 per cent), the UK (83.8 per cent) and New Zealand (82.7 per cent) rounded out the top five positions.

## EUROPEANS DOMINATE

All top 10 economies closed at least 80 per cent of their gender gaps, the only economies to achieve this milestone. European nations dominated the top 10 rankings with eight positions - Iceland, Finland, Norway and Sweden maintained their top 10 status since 2006. Overall, the global gender gap closed at 68.8 per cent, marking the strongest annual advancement since the Covid-19 pandemic.

"Yet, full parity remains 123 years away at current rates," the report said.

Source: Business Line





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| Rated Voltage         | 2.5V / 2.7V                      |
| Operating Temperature | - 40°C To 65°C                   |
| Capacitance Tolerance | -20% +30%                        |
| Reference Standard    | IEC 62391-1                      |
| Safety Class          | S2                               |

## PARAMETERS

|                     |                    |
|---------------------|--------------------|
| Energy storage      | Watt-second energy |
| Specific Power      | 2-10W/gm           |
| Operating voltage   | 2.3V to 2.75V      |
| Life                | >500,000 cycles    |
| Working temperature | -40 to +70°C       |

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CAPACITOR**



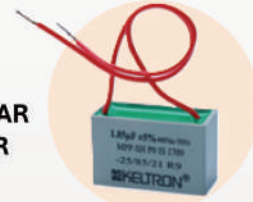
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# The future of AI: What to expect in the next 5 years

AI's impact in the next five years? Human life will speed up, behaviors will change and industries will be transformed -- and that's what can be predicted with certainty



By **Michael Bennett**,  
Northeastern University

**F**or the first half of the 20th century, the concept of artificial intelligence held meaning almost exclusively for science fiction fans. In literature and cinema, androids, sentient machines and other forms of AI sat at the center of many of science fiction's high-water marks -- from Metropolis to I, Robot. In the second half of the last century, scientists and technologists began earnestly attempting to realize AI.

## Brief history of AI's impact on society

At the 1956 Dartmouth Summer Research Project on Artificial Intelligence, co-host John McCarthy introduced the phrase artificial intelligence and helped incubate an organized community of AI researchers.

Often AI hype outpaced the actual capacities of anything those researchers could create. But in the last moments of the 20th century, significant AI advances started to rattle society at large. When IBM's Deep Blue defeated chess master Gary Kasparov, the game's reigning champion, the event seemed to signal not only a historic and singular defeat in chess history -- the first time that a computer had beaten a top player -- but also that a threshold had been crossed. Thinking machines had left the realm of sci-fi and entered the real world.

The era of big data and the exponential growth of computational power in accord with Moore's Law enabled AI to sift through gargantuan amounts of data and learn how to perform tasks that had previously been accomplished exclusively by humans. The coupling of generative AI with large language models to create ChatGPT in 2022, its subsequent iterations and related algorithms, served as a proof of concept that machine learning could produce technologies far more powerful and captivating than earlier chatbots.

The effects of this machine renaissance have permeated society: Voice recognition devices such as Alexa, recommendation engines like those used by Netflix to suggest which movie you should watch next based on your viewing history, and the modest steps taken by driverless cars and other autonomous vehicles are emblematic of a rudimentary stage of 21st century

AI. ChatGPT 4, Dall-E, Midjourney and other contemporary generative AI systems are currently disrupting most business sectors. But the next five years of AI development will likely lead to major societal changes that go well beyond what we've seen to date.

## How will AI impact the future?

**Speed of life.** The most obvious change that many people will feel across society is an increase in the tempo of engagements with large institutions. Any organization that engages regularly with large numbers of users -- businesses, government units, nonprofits -- will be compelled to implement AI in the decision-making processes and in their public- and consumer-facing activities. AI will allow these organizations to make most of the decisions much more quickly. As a result, we will all feel life speeding up.

**Broad efficiency gains.** Business enterprises will almost certainly be compelled to integrate and exploit generative AI to improve efficacy, profitability and, most immediately, efficiency. Corporations' duty to increase shareholder value and fear of falling behind competitors that integrate and deploy AI more aggressively will make for a virtually irresistible imperative: Fully embrace AI or see your investors turn bearish as peers pull ahead.

**End of privacy.** Society will also see its ethical commitments tested by powerful AI systems, especially privacy. AI systems will likely become much more knowledgeable about each of us than we are about ourselves. Our commitment to protecting privacy has already been severely tested by emerging technologies over the last 50 years. As the cost of peering deeply into our personal data drops and more powerful algorithms capable of assessing massive amounts of data become more widespread, we will probably find that it was a technological barrier more than an ethical commitment that led society to enshrine privacy.

*Human-AI teaming, or keeping humans in any process that is being substantially influenced by artificial intelligence, will be key to managing the resultant fear of AI that permeates society.*

**Thicket of AI law.** We can also expect the regulatory environment to become much trickier for organizations using AI. Presently all across the planet, governments at every level, local to national to transnational, are seeking to regulate the deployment of AI. In the U.S. alone, we can expect an AI law thicket as city, state and federal government units draft, implement and begin to enforce new AI laws. And the European Union will almost certainly implement its long-awaited AI regulation within the next six to 12 business quarters. The legal complexity of doing business will grow considerably in



# The future of AI: What to expect in the next 5 years...

the next five years as a result. The European Union AI ACT, the world's first major AI regulatory scheme, cleared a final vote in the spring of 2024, and many observers imagine it will set a standard for clear and effective legal enforcement. But large multinationals are working hard to water down its secure carve-outs and otherwise defang the regulation. In effect, considerable uncertainty defines the AI regulatory arena on both sides of the Atlantic and will probably continue to do so far at least several more years.

**Human-AI teaming.** Much of society will expect businesses and government to use AI as an augmentation of human intelligence and expertise, or as a partner, to one or more humans working toward a goal, as opposed to using it to displace human workers. One of the effects of artificial intelligence having been born as an idea in century-old science fiction tales is that the tropes of the genre, chief among them dramatic depictions of artificial intelligence as an existential threat to humans, are buried deep in our collective psyche. Human-AI teaming, or keeping humans in any process that is being substantially influenced by artificial intelligence, will be key to managing the resultant fear of AI that permeates society.

## Which industries will AI have a big impact on?

The following industries will be affected most by AI:

1. **Education.** At all levels of education, AI will likely be transformative. Students will receive educational content and trainings tailored to their specific needs. AI will also determine optimal educational strategies based on students' individual learning styles. By 2028, the education system could be barely recognizable.
2. **Healthcare.** AI will likely become a standard tool for doctors and physician assistants tasked with diagnostic work. Society should expect the rate of accurate medical diagnosis to increase. But the sensitivity of patient data and complexity of navigating the laws that protect them are also likely to lead to an even more complicated medical-legal environment, shifting patient expectations regarding ownership of and access to their medical data, and increased costs of doing business.
3. **Finance.** Natural language processing combined with machine learning will allow banks and financial advisors as well as sophisticated chatbots to efficiently engage with clients across a range of typical interactions: credit score monitoring, fraud detection, financial planning, insurance policy matters and customer service. AI systems will also be used to develop more complex and rapidly executed investment strategies for large investors.
4. **Law.** We can expect to see the number of small and medium-sized firms to fall over the next five years,

as small teams of one to three humans working with AI systems do the work that would have required 10-20 lawyers in the past and do it more quickly and more cost effectively. Given the proper prompts, generative AI is already able to provide rudimentary summaries of applicable laws and draft contract clause language. Based on the last few years of AI development and presuming it continues apace, by 2028 the number of human lawyers in the U.S. could be cut by 25% or more.

5. **Transportation.** The near-term future will see more autonomous vehicles in private and commercial use. From the cars many of us drive to work, to the trucks carrying goods along the highway, to the space craft ferrying humans and cargo to the moon, transport by autonomous vehicles will probably be the most dramatic instance of our having arrived in the age of AI.

## Examining AI's long-term dangers

The notion that AI poses an existential risk to humans has existed almost as long as the concept of AI itself. But in the last two years, as generative AI has become a hot topic of public discussion and debate, fear of AI has taken on newer undertones.

Arguably the most realistic form of this AI anxiety is a fear of human societies losing control to AI-enabled systems. We can already see this happening voluntarily in use cases such as algorithmic trading in the finance industry. The whole point of such implementations is to exploit the capacities of synthetic minds to operate at speeds that outpace the quickest human brains by many orders of magnitude.

However, the existential threats that have been posited by Elon Musk, Geoffrey Hinton and other AI pioneers seem at best like science fiction, and much less hopeful than much of the AI fiction created 100 years ago.

The more likely long-term risk of AI anxiety in the present is missed opportunities. To the extent that organizations in this moment might take these claims seriously and underinvest based on those fears, human societies will miss out on significant efficiency gains, potential innovations that flow from human-AI teaming, and possibly even new forms of technological innovation, scientific knowledge production and other modes of societal innovation that powerful AI systems can indirectly catalyze.

*Michael Bennett is director of educational curriculum and business lead for responsible AI in The Institute for Experiential Artificial Intelligence at Northeastern University in Boston. Previously, he served as Discovery Partners Institute's director of student experiential immersion learning programs at the University of Illinois. He holds a J.D. from Harvard Law School.*

Source: Techtargit

# Google CEO Sundar Pichai's top 5 work tips to instantly boost productivity and leadership skill



## Google CEO Sundar Pichai's effective work tips

From humble beginnings in India to becoming Alphabet and Google's CEO, Sundar Pichai's journey is not just remarkable but also inspiring to many. But what are the habits and things that Pichai does differently from others that makes him a successful leader? Here we list some of Sundar Pichai's top 5 work tips which he has shared in several earlier interviews. These help him stay calm, focussed, and productive even under pressure— thus contributing to his success. Read on to know Pichai's top 5 work tips to instantly boost your productivity and leadership skills:



## Sundar Pichai's two-step approach to making decisions in high pressure situations

Sundar Pichai lives by a simple yet powerful leadership principle: make quick decisions, because most of them aren't permanent. He picked up this habit during his grad school days, and it's something he continues to rely on—especially when the pressure's high.

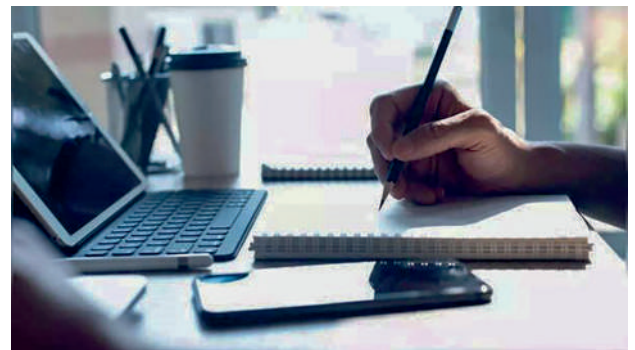
Instead of getting bogged down by endless debates or trying to please every viewpoint, Pichai believes in taking action. When teams present conflicting opinions, he moves forward decisively. Why? Because making a decision—any decision—is better than being stuck in uncertainty. It keeps momentum going and helps teams stay focused.

He also reminds us that what feels like a big, risky move in the moment often doesn't seem as critical in hindsight. For Pichai, mistakes aren't failures— instead having a growth mindset and by learning from them, one can become better.



## Leadership is not only about guide teams — but getting solutions to problems too

Sundar Pichai often credits much of his growth and success as a leader to the late Bill Campbell, who was the former Intuit CEO and advisor to many Silicon Valley leaders. Recalling how Bill Campbell helped him become a better leader, Pichai shared that during his time at Stanford he Campbell would often ask him one question, 'What ties did you break this week?'. That question stuck with Pichai—it taught him a valuable lesson about leadership that great leaders don't just guide their teams, but they also step in to break deadlocks when needed and give solutions to problems.



## Always keep learning and growing

Pichai also believes that one should step outside of their comfort zone and keep learning; this will help them stay relevant and grow professionally. One can also do this by being in the company of other high-achieving professionals as they'll inspire and motivate them, Pichai shared on the Lex Fridman podcast.

## Google CEO Sundar Pichai's top 5 work tips to instantly boost productivity and leadership skill...



### Love what you do

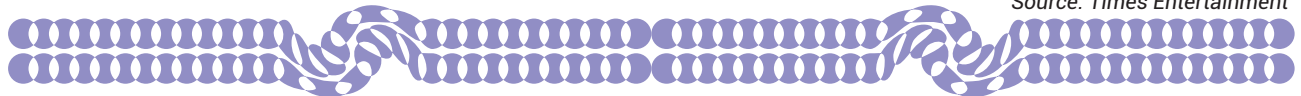
In the podcast, Pichai also spoke about the importance of loving your job and finding joy in it. Pichai believes that doing meaningful work can make a huge difference in one's professional life.



### While work is important, one needs to rest too

Having work-life balance is a hot topic today, and Sundar Pichai agrees with it too. While working hard is important, Pichai believes that getting adequate rest is equally important. For Pichai, sleep is one of his top priorities in his routine, and he tries to have at least six hours of quality sleep every night. This habit helps him stay focussed and more productive.

Source: Times Entertainment



[www.iccicbe.in](http://www.iccicbe.in)

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**FACTSHEET**

# Rare earth metals: Elements of power

By Shuja Asrar, [shuja.asrar@livemint.com](mailto:shuja.asrar@livemint.com)

Rare earth metals, or rare earth elements (REEs), vital to global trade due to their use in everyday products, have been in the news lately. Earlier this year, after US president Donald Trump's administration decided to impose tariffs globally, China curbed exports of rare earth metals. Beijing's near-monopoly over these metals has left countries scrambling to secure alternative supplies. According to Reuters, India has even asked its state-run miner to pause a long-standing export deal with Japan, with an aim to preserve the key metals for domestic use and reduce dependence on China.

## What are rare earth metals?

- ▶ A group of 17 metals in the middle of the periodic table.
- ▶ Have special magnetic, light emitting and conductive properties that make them valuable when alloyed or added in small amounts to common metals such as iron.

## Why are they called so?

- ▶ Unlike what their name suggests, REEs are fairly abundant in the Earth's crust
- ▶ But they tend to be spread out rather than concentrated. That means their deposits are often not dense enough to allow economical extraction.
- ▶ Extracting a usable quantity needs a lot of energy. These challenges earned them the name rare earths".

## Why is mining rare earths risky?

- ▶ Mining REEs isn't just expensive; it's also environmentally hazardous. They are often found mixed with radioactive elements such as uranium and thorium.

## How did China gain monopoly over rare-earth metals?

- ▶ Cheaper production, relaxed environmental rules and access to rare earth-rich regions.
- ▶ Move to build expertise in the sector since the 1980s, driven by low prices and heavy state investment.
- ▶ The US, once a leader in REE extraction, now sends its own mined metals to China for processing and refinement

## What are rare earth metals used for?

- ▶ To render colour to smartphone and TV screens.
- ▶ To add anti-counterfeit features on euro banknotes.
- ▶ To power undersea fibre-optic communication cables.
- ▶ To create sound in headphones and speakers.
- ▶ To make strong, reliable magnets for various devices.

## Here is a list of 17 rare earth elements and what they are used for

**Scandium:** Super alloys, ultra-light aerospace components, X-ray tubes, baseball bats, lights, semiconductors

**Yttrium:** Ceramics, metal alloys, rechargeable batteries, TV phosphors, high-temperature superconductors

**Lanthanum:** Batteries, optical glass, camera lenses, petroleum refining catalysts

**Cerium:** Catalysts, metal alloys, radiation shielding, water purifier

**Praseodymium:** Magnets, lasers, pigments, cryogenic refrigerant

**Neodymium:** High-strength permanent magnets, lasers, infrared filters, hard disc drives

**Promethium:** Batteries, lighting, instruments

**Samarium:** High temperature magnets, nuclear reactor control rods and shielding, Lasers, microwave filters

**Europium:** LCDs, fluorescent lighting, red and blue phosphors

**Gadolinium:** MRI contrast agent, memory chips, nuclear reactor shielding, CDs

**Terbium:** Green phosphors, lasers, fluorescent lamps, optical computer memories

**Dysprosium:** Permanent magnets, lasers, catalysts, nuclear reactors

**Holmium:** Lasers, nuclear reactors, catalysts, magnets

**Erbium:** Lasers, vanadium steel, infrared absorbing glasses, optical fibres

**Thulium:** Portable X-ray machines, microwaves

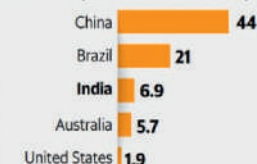
**Ytterbium:** Infrared lasers, chemical reducing agent. rechargeable batteries, fibre optics

**Lutetium:** PET scan detectors, superconductors, high refractive index glass, X-ray phosphor

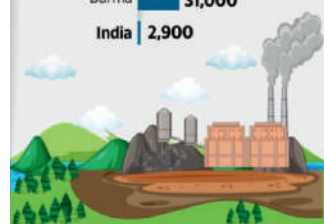
## Where are the rare earth metals located?

### Top 5 countries

Reserves (in million metric tonnes)



Production (in metric tonnes)



Data as of 2024

Source: US Geological Survey, Royal Society of Chemistry, Mint research

GOPAKUMAR WARRIER/MINT  
Source: Mint



## EBB AND FLOW

### Mint SHORT STORY

#### WHAT

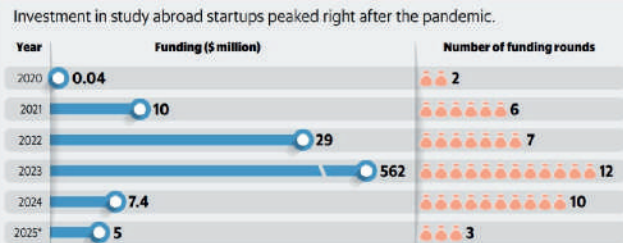
After the crash of mainstream edtech in India, the study-abroad industry had emerged as a bright spot. But populist politics across the globe threaten its business model.

#### WHY

In the recent past, popular foreign-study destinations such as the US, the UK, Canada and Australia have all tightened visa rules for international student admissions.

#### SO

That has left study-abroad startups such as Leap Scholar, Leverage Edu, AdmitKard and UpGrad, which facilitate smooth overseas admissions, facing uncertain times.

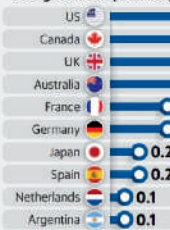


Note: \* Till May 2025, Leap raised \$65 million in Jan 2025 but it's not included in the list as the proportion of primary versus secondary investment is unknown

#### Top 10 destination markets, 2023

The US and Canada lead the pecking order of international student destinations.

##### Foreign students (in million)



#### Top 10 source markets, 2023

In 2023, over a million Indian students moved to study abroad.

##### Students (in million)



Source: Trackx, Anand Rathii research

Source: Mint SATISH KUMAR/MINT

## TAX HIKE SUBJECT TO 40% RATE CAP

## GST rate on sin goods and cars may increase

- Compensation levy likely to go in March 2026, but other cesses may take effect

PRASANTA SAHU New Delhi, June 15

**THE PROPOSED REVISION** in the structure of the Goods and Services Tax (GST) slabs may not raise the weighted average levy but is likely to keep the tax incidence on "demerit and luxury goods" at roughly the current levels.

While the compensation cess levied on these goods is likely to be dispensed with, effective FY27, other imposts like health or clean energy cess may be applied, sources said.

A higher tax rate on items like tobacco products, aerated drinks and cars, up from the current 28%, subject to 40% rate cap mandated under the GST Act, is under consideration in official circles.

Currently, the tax incidence on these items is the result of the combined effect of the 28% slab rate and the compensation cess and ranges between 29-50%.

### UNDER CONSIDERATION



■ A higher tax rate on items like tobacco products, aerated drinks and cars, up from the current 28%, subject to a **40%** rate cap mandated under the GST Act, is under consideration

■ Currently, the tax incidence on these items is the result of the combined effect of the

**28%** slab rate and cess

■ Of the gross GST revenues, the **18% slab contributes 65%**, followed by 28% (16%), 5% (10%) and 12% slabs (18%)

■ The remaining 1% comes from other special rates being applied on gold, etc

■ The GST Council is expected to meet in June-July with a heavy agenda to discuss the rate rationalisation

■ The discussions are focused on whether the 28% slab rate should be increased to 35% or 40%

The need for a rate hike on demerit and luxury goods arises, as the removal of the compensation cess will otherwise reduce the tax incidence on them.

The other cesses that are being considered will be of lesser magnitude than the compensation levy.

According to the sources, the GST Council is expected to meet in June-July with a heavy agenda to discuss the much-awaited rate rationalization / simplification, and the future of the compensation cess.

Source: Financial Express





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- Corporate On-site Bookkeeping Services
- Implementation of Dashboard - Key Parameters

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| ₹ 1crore base policy                         | HDFC Optima Secure                                       | Highest                           | Low  | Those who want simplicity and full cover outright                     | ₹27,500  |
| Base + Super top-up                          | Aditya Birla Activ One Max + Super Health Plus Top-up    | Low to Moderate                   | Medium   | Budget conscious buyers willing to manage two policies                | ₹10,500 for ₹10 lakh base and ₹3,000 for ₹90 lakh super top-up |
| Plans with built-in-growth (via bonus)       | Niva Bupa ReAssure 2.0 Titanium+                         | Medium                            | Low  | Long-term planners who want steady growth and perks                   | ₹12,000 for ₹10 lakh   |
| Unlimited bonus growth add-ons*              | * ICICI Elevate+ Power Booster Add-on                    | Medium can rise steeply over time | Low  | Young buyers looking for high future cover but okay with future costs | ₹9,000 for ₹10 lakh cover, and Add-on price ₹1,100             |
| Phased increase in base sum insured approach | Available as an option with most health plans on renewal | Low Initially Medium over time    | Medium (since waiting periods will be applied again) | People easing into high cover, avoiding upfront burden                | Various based on phase   |

Note: Plans mentioned above are illustrative example

\* Add-ons providing these high-value features can sometimes be mandatory

\*\* For a 30-year old man, non-smoker, living in a metro city, without any add-ons, unless specified

Source: Mint

### To: All Members

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# Empowering Indian MSMEs Through AI: Data, Energy, and Strategic Intelligence

**Shri Pradeep Natarajan** Founder & CEO, Think Data AI Technologies

Website: [www.tdaitech.com](http://www.tdaitech.com)

## Abstract

Micro, Small, and Medium Enterprises (MSMEs) are the backbone of India's industrial growth, contributing significantly to GDP, employment, and exports. However, to remain globally competitive and sustainable in the evolving economic landscape, MSMEs must transition from traditional operations to data-driven enterprises. This journal explores how artificial intelligence (AI) can be strategically integrated into core MSME functions — specifically focusing on data intelligence, energy management, and long-term decision-making. It outlines a practical roadmap for AI adoption and highlights its transformative potential for the Indian MSME ecosystem.

## Introduction

India's MSME sector comprises over 63 million units and employs more than 110 million people. Despite their scale and diversity, most MSMEs continue to face challenges in cost control, market competitiveness, regulatory compliance, and sustainability. With global markets becoming data-intensive and digitized, MSMEs must align their business strategies with intelligent technologies to survive and grow.

Artificial Intelligence (AI) is no longer a luxury reserved for large corporations. Today, with falling infrastructure costs and scalable platforms, AI can be realistically and affordably adopted by MSMEs. As this transformation becomes necessary, Think Data AI Technologies stands as a single-point partner for enterprises looking to begin this journey.

## The Case for AI in MSMEs

### 1. Data Intelligence for Strategic Guidance

Data is now a strategic asset. Most MSMEs operate with fragmented systems, missing out on insights that could drive efficiency and growth. AI tools must be adopted to collect, integrate, and analyze data from production, finance, sales, and customer feedback in real time. This forms the backbone of Data Intelligence, enabling MSMEs to:

- \* Forecast demand and optimize inventory
- \* Understand customer behavior and improve service
- \* Detect financial anomalies or risks early
- \* Make data-backed strategic decisions

Attend AI learning cells for MSME to understand and implement these tools.

### 2. Energy Management as a Competitiveness Lever

Energy constitutes a major operational cost for many MSMEs. AI-powered energy management systems should be introduced to:

- \* Monitor real-time consumption
- \* Predict energy peaks and optimize usage
- \* Integrate renewable energy forecasting
- \* Detect wastage or inefficiencies automatically

With power tariffs, grid dependencies, and sustainability mandates becoming stricter, smart energy systems are no longer optional. This is where AI can make a measurable difference.

### 3. Long-Term Business Intelligence

AI systems must be employed not just for operations, but also for shaping future strategy. These include:

- \* Market trend analysis
- \* Business risk predictions
- \* Growth modeling and capacity planning

These tools are especially useful for MSMEs in planning diversification, expansion, or transitioning to export markets. The Chamber network can be instrumental in providing a common data exchange and benchmarking framework to help MSMEs make informed decisions.

## Enabling the Shift:

AI integration in MSMEs is no longer an idea; it is a requirement. From real-time energy analytics and production intelligence to compliance reporting and digital decision tools, everything has to evolve into a data-first approach.

> "Find a tech partner who can handhold and walk with you to meet your needs—making AI accessible, intelligent, and meaningful. From solar parks to stored energy to data-driven insights"

## Conclusion

AI is no longer about the future; it is about the present. For Indian MSMEs, especially those seeking to stay globally competitive, the shift toward data intelligence, smart energy use, and long-term planning is not optional — it is essential.

With the right ecosystem support, especially from business, government policies, and aligned digital partners, MSMEs can lead India's transformation into a digitally empowered economy. ●



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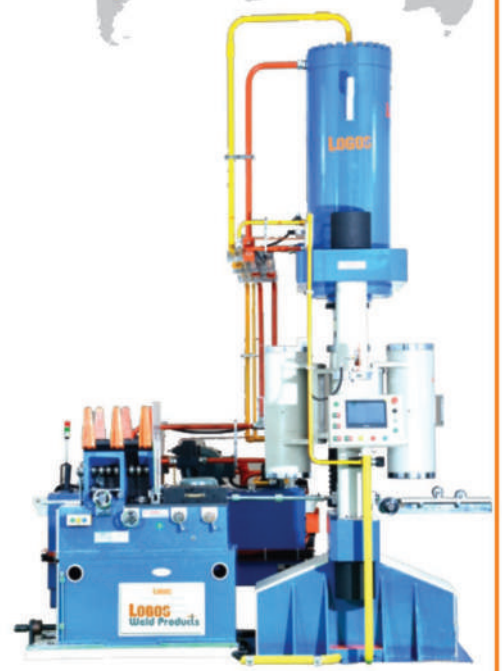
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## Photo Gallery

Shri R Venkatesan, Advocate, speaks on the  
"Proposed Draft Registration Bill 2025"  
– 9th June 2025.



President Shri Rajesh B Lund, along with Vice President  
Shri C Dorairaj and Past President Shri D Nandakumar,  
met H.E. Governor of Maharashtra Shri C P Radhakrishnan  
and extended an invitation to address our Members  
– 12th June 2025.

President Shri Rajesh B Lund speaks at the  
Inaugural session of "C&I Clean Energy Meet".  
Ms. Priya Sanjay, MD of Mercom India,  
is seated on the dais. – 13.06.2025



A cross section of the audience.  
– 13.06.2025



## Photo Gallery...

Dr. K Annamalai, Vice President receives memento from Shri Dinesh Purushottamrao Pangarkar, I.R.S., Principal Commissioner of GST and Central Excise, Coimbatore at the GST Conclave 2025 held on 16.06.2025



Our President, Shri Rajesh B Lund is Lighting Kuthuvilakku at Stakeholders Consultative Meet organized by Income Tax Department, Coimbatore – 26th June 2025.

Our President, Shri Rajesh B Lund, Shri C Dorairaj, Vice President and Dr. M Kailash Kumar, Treasurer felicitate Shri Arun C Bharat, IRS, Chief Commissioner of Income Tax, Coimbatore and Shri T Diwakar Prasad, Principal Commissioner of Income Tax, Coimbatore at Stakeholders Consultative Meet. Shri G Ramaswamy and Shri M Karthikeyan, President, CODISSIA are also seen in the picture.



Cross-Section of audience at World MSME Day Seminar held on 27.06.2025



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## அரசு திட்டங்கள், நிதி, தொழில்நுட்பம் தாராளம்

கோவை, ஜூன் 28-  
எம்.எஸ்.எம்.இ., தனது 28-  
வது ஆண்டு விழாவுக்கு முன்  
விட்டு, இந்திய பட்டயக்  
கணக்காளர் சங்கம் (ஐ.சி.ஏ.  
ஐ.) சார்பில், நடு முழுதும்,  
எம்.எஸ்.எம்.இ., துறையை  
வலுப்படுத்துதல் தொடர்  
பாண கருத்தரங்கு நடந்தது.  
வங்கித் துறை சார்பினர்  
கள், தொழில் அமைப்புக  
லில் பிரதிநிதிகள், துறை  
சார் நிபுணர்கள், டி.ஆர்.  
டி.ஓ., உள்ளிட்ட அரசுத்  
துறையினர், தங்களுது தரப்  
பில் இருந்து பல்வேறு பிரி  
வுகளிலும் தகவல்களைப்  
பகிர்ந்து கொண்டனர்.

கோவை - மேட்டுப்பாளையம் ரோடு துயல்வார்  
ஐ.சி.ஏ.ஐ. பவன் அரங்கில் நடைபெற்ற செய்தியாளர்  
சந்திப்பில், இந்திய தொழில் வர்த்தக சபை தலைவர்  
ராஜேஷ் ஹந்த், ஐ.சி.ஏ.ஐ., கோவை தலைவர் சதீஷ்,  
தென்பிராந்திய குழு உறுப்பினர் ராஜேஷ்,  
ராஜேஷ், இந்திய தொழில் வர்த்தக சபை தலைவர்  
வர்த்தக சபை தலைவர் ராஜேஷ் ஹந்த் ஆகியோர்  
பெயர்யாளர்களிடம் கூறி  
யதாவது:  
கோவையைப் பொறுத்த  
வரை, தொழில்முனைவோ  
ரின் அபரிமிதமானது,  
அரசின் புதிய திட்டங்கள்,  
பல்வேறு மானியங்கள்,  
எம்.எஸ்.எம்.இ., துறை  
யில் புதிதாக தொழில்  
துவங்குவது, இடங்கூடும்  
தொழிலை விரிவுபடுத்த  
துவது, நிதியாதாரத்தை  
நிரட்டுவது, ஐ.எஸ்.டி.,  
வருமான வரித்துறை நடை  
முறைகளைக் கையாள்வது,  
அரசின் புதிய திட்டங்கள்,  
பல்வேறு மானியங்கள்,  
வங்கிக் கடன்கள் குறித்து

போதிய விழிப்புணர்வு  
இல்லை.  
உதாரணமாக, கோவை  
மாவட்டத்தில், எம்.எஸ்.  
எம்.இ., துறைக்கு ரூ.39  
ஆயிரம் கோடி நிதி ஒதுக்  
கீடு செய்யப்பட்டுள்ளது.  
இந்த வங்கிக் கடனை எப்  
படிப் பெறுவது, டி.ஆர்.  
டி.ஓ.,வின் புதிய தொழில்  
நுட்பங்களையும், ஆய்வ  
கங்களையும் எப்படி நமது  
தொழிலுக்கு பயன்படுத்திக்  
கொள்வது, ஆராய்ச்சிக்காக  
முழு மானியம் என, பல்  
வேறு விஷயங்கள் பகிர்ந்து  
கொள்ளப்பட்டன.  
இவ்வாறு, அவர்கள்  
தெரிவித்தனர்.  
தமிழ்நாடு மின் துக்  
யோர் சங்கம் (டேகா) தலை  
வர் பிரதீப், ஐ.சி.ஏ.ஐ.,  
கோவை செயலாளர் தங்  
கவேல், திகச்சி ஒருங்கி  
ணைப்பாளர் பிரவீன் உள்  
ளிட்டோர் உடனிருந்தனர்.  
கருத்தரங்கில் தொழில்  
அமைப்புக்கள் பிரதிநி  
திகள், கல்லூரி மாணவர்,  
மாணவியர் பங்கேற்றனர்.



துயல்வார்

### சிறுதுறை, நடுத்தர நிறுவனங்களுக்கான கருத்தரங்கு

துயல்வார், ஜூன் 28-  
இந்திய பட்டய கணக்காளர்கள் நிறுவனத்தின் (ஐ.சி.ஏ.ஐ.) கோவை  
கிளை மற்றும் கோவை மாவட்ட இந்திய தொழில் வர்த்தக சபை  
ஆய்வுகூடம் இணைத்து உலக சிறு, குறு மற்றும் நடுத்தர  
(எம்.எஸ்.எம்.இ.) நிறுவனங்களுக்கான கருத்தரங்கு கோவை  
துயல்வாரில் நடைபெற்றது. கருத்தரங்கு மத்திய அரசின் பாதுகாப்பு  
ஆராய்ச்சி மற்றும் மேம்பாடு அமைப்பின் இயக்குனர் அருண்  
சுவாமி தலைமை தாங்கி சிறு, குறு, நடுத்தர நிறுவனங்களுக்கு  
மத்திய அரசு வழங்கியும் மாண்புமிகு குறித்தும், பல்வேறு திட்டங்  
களை குறித்தும் எடுத்து கூறினர். இதில் கோவை மேல்நிலை  
கூடப் ஸ்டோல்டிடி அமைப்பின் கருத்து மேற்பார்வை  
பாளர் டாக்டர் வருண் கருத்துகளை மருத்துவத்துறையில் சிறு,  
குறு, நடுத்தர நிறுவனங்களின் பங்களிப்பு குறித்து பேசினார். இந்திய  
தொழில் வர்த்தக சபை தலைவர் ராஜேஷ் ஹந்த்,  
முனியிலை வந்தார்.  
இதில் ஐ.சி.ஏ.ஐ.யின் துணைவேலர் உறுப்பினர் ராஜேஷ், கருத்து  
கொண்டு சிறு, குறு மற்றும் நடுத்தர நிறுவனங்களின் மேம்பாட்டுக்  
கும், வளர்ச்சிக்கும் ஐ.சி.ஏ.ஐ. வழங்கியும் பல்வேறு திட்டங்கள்  
குறித்து எடுத்துரைத்தார். உலகமயமில் சான்றமில் போட்டியில் சிறு,  
குறு மற்றும் நடுத்தர நிறுவனங்களுக்கு ஒருங்கிணைப்பு தேவைப்பட  
ுகிறது. அந்த நிறுவனங்களை ஊக்கப்படுத்துவதற்கு வங்கிகள்,  
நிறுவனங்கள் இணைந்து இது போன்ற கருத்தரங்கு கூடங்கள்,  
கண்காட்சிகள் தொடர்ந்து ஏற்பாடு செய்யப்படும் என்று இந்த கூட்  
மேம்பாட்டின் நிர்வாகிகள் தெரிவித்தனர்.

## ICCIC and ICAI host Seminar on International MSME Day



Heads of ICCIC and ICAI, while briefing the press



**The Coval Mail**  
The Indian Chamber of  
Commerce and Industry,  
Coimbatore (ICCIC) and  
the Institute of Chartered  
Accountants of India (ICAI)  
of Coimbatore Chapter jointly  
organised a seminar on the  
occasion of International  
MSME Day at ICAI Bhawan,  
on 27th June 2025.  
Regarding it, a press meet  
was held at the ICAI Bhawan.  
Rajesh B. Lund, President,  
Pradeep, Honorary Secretary,  
and Pravin, Managing  
Committee Member &

Program Convenor from the  
Indian Chamber, along with  
Sathish, Chairman; Rajesh,  
Member, and Thangavel,  
Secretary from ICAI,  
addressed the press and shared  
details about the seminar.  
Dr. Varun, Pulmonologist  
and Medical Superintendent,  
PSG Super Speciality Hospital,  
graced as the Chief Guest, and  
inaugurated the seminar.  
Expert speakers shared  
valuable insights on MSME  
policies, benefits, schemes,  
technologies, and current  
challenges.



The audience at the seminar



### இந்திய பட்டயக்கணக்காளர்கள், தொழில் வர்த்தக சபை சார்பில் எம்எஸ்எம்இ தின கருத்தரங்கம்

கோவை, ஜூன் 28-  
இந்திய பட்டயக் கணக்காளர் சங்கம் (ஐ.சி.ஏ.ஐ.) சார்பில், நடு முழுதும்,  
எம்.எஸ்.எம்.இ., துறையை  
வலுப்படுத்துதல் தொடர்  
பாண கருத்தரங்கு நடந்தது.  
வங்கித் துறை சார்பினர்  
கள், தொழில் அமைப்புக  
லில் பிரதிநிதிகள், துறை  
சார் நிபுணர்கள், டி.ஆர்.  
டி.ஓ., உள்ளிட்ட அரசுத்  
துறையினர், தங்களுது தரப்  
பில் இருந்து பல்வேறு பிரி  
வுகளிலும் தகவல்களைப்  
பகிர்ந்து கொண்டனர்.

### போத்தனூர் ரயில்வே மேம்பாட்டு பணி முடிந்ததும் கோவைக்கு மகிழ்ச்சி செய்தி

கோவை, ஜூன் 28-  
பல்வேறு மேம்பாட்டு பணிகள் முடிந்ததும், கோவையின் ரயில்வே திட்டங்களை நிறைவேற்ற ரயில்வே நிர்வாகம் திட்டமிட்டுள்ளது தெரியவந்தது.  
தொழில் நகரமான கோவையில், வடமேற்குத் தொழிலாளர்கள் மற்றும் பல்வேறு மாவட்ட மக்களும் தங்கி பணி புரிந்து வருகின்றனர். பண்டுகள், காலங்களில் தொண்டர்கள் மக்கள் சீரமைப்புவது, தொடர் கதையாகி வருகிறது.  
கோவை - மதுரை இடையேயான, மீட்டர் கேஜு பாணையில் பல ரயில்கள் இயக்கப்பட்டன. இதன் வாயிலாக தொண்டர்கள் மக்கள் வந்தும் பயணத்து வந்தனர்.  
அகல ரயில் பாணை மற்றும் பணிக்கான,



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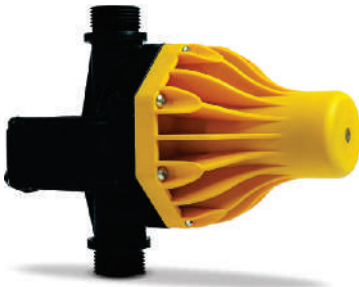


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