



President Shri Rajesh B Lund, Office Bearers and Past presidents are seen with Unsung Heroes Shri Dilip Dev Kumar, Shri L Gopinath, and Shri P Rajappan at **Chamber Day 2025 Celebration** – 06.09.2025



President Shri Rajesh B Lund welcomes the gathering at the meeting on **"Latest GST Reforms"**- Others seen (L to R) Shri Nitin Chopra, Shri S Jaikumar and Shri N Pradeep – 20.09.2025



Shri S Jaikumar, Founder and Country Head, Swamy Associates addresses our members at the meeting on **"Latest GST Reforms"** - 20.09.2025



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President Writes



Dear Esteemed Members,

Warm greetings from ICCICI!

As the festive glow of Diwali fills our homes and hearts with optimism, I am delighted to share with you our reflections on India's economic journey and the Chamber's recent initiatives. This season of light is also a season of growth, hope, and new beginnings.

India's Economic Outlook: Rising with Confidence

A Resilient, Demand-Driven Economy

India today stands as a beacon of resilience, with nearly 70% of its growth anchored in domestic demand and investments. Sound reforms and a strong investment pipeline continue to shield our economy from global headwinds, reinforcing our position as one of the fastest-growing major economies.

A Global Rise, A National Pride

Our economic ascent has been steady and significant. After overtaking the UK to become the world's fifth-largest economy in FY23, India has now surpassed Japan in June 2025 to become the **fourth largest economy globally**. This achievement reflects our robust domestic

demand, sustained reforms, and growing attractiveness as a preferred global investment destination.

Landmark GST Reforms

The GST reforms announced on 3rd September 2025, effective from 22nd September, represent a defining milestone. The simplification into two principal slabs - 5% and 18% - with luxury and sin goods at 40%, has streamlined the system, eliminated inefficiencies, and infused greater transparency. This reform is not just structural - it is transformational.

Beyond Growth: Towards an Inclusive Future

India's growth story is not just about statistics - it is about creating a stronger, more inclusive, and future-ready nation. With resilience, reform, and ambition as our guiding principles, we are well on course towards the \$10 trillion economy vision.

Driving Impact: Chamber Activities and Initiatives

Chamber Day 2025

Our Chamber Day celebrations were a heart-warming success. We proudly honoured unsung heroes - Mr. Dilip Dev Kumar, Mr. L. Gopinath, and Mr. P. Rajappan - A memorable highlight was the address by Mr. Kumar Duraisamy, Joint Secretary of TEA, Tirupur, who reminded us that true sustainability means caring for the environment while being considerate of others. The evening ended with music, fellowship, and joy - a true celebration of community.

E-Invoice & E-Way Bills: Clarity and Compliance

We had the privilege of hosting Shri A. Swaminathan, Joint Commissioner,

President Writes...

Intelligence, TNST, Coimbatore, who provided valuable insights on E-Invoices and E-Way Bills. His message was clear—businesses must embrace compliance proactively, not reactively. Our members raised issues pertaining to issues with roving squad and small errors in invoices and E-Way Bills. This session empowered our members with practical guidance and confidence.

Decoding the Latest GST Reforms

To further support our members, the Chamber organized an exclusive session on the latest GST reforms with our very own GST Guru, Shri S. Jayakumar. With his characteristic depth and clarity, he explained both opportunities and challenges of the new structure. In a generous gesture, he has also offered to guide our members free of cost, reaffirming the spirit of collective growth that defines our Chamber.

A Call to Collective Action

Dear Members,

The true strength of our Chamber lies in your active participation, insights, and commitment. I urge each of you to stay engaged, contribute your perspectives, and collaborate in our initiatives. Together, we are building not just a stronger Chamber, but a stronger business ecosystem for Coimbatore and beyond.

As we step into this Diwali season, I extend my warmest wishes to you and your families. May the festival of lights bring prosperity, health, and happiness, and may our collective journey continue to shine brighter in the years ahead.

With warm regards,



Rajesh B Lund
President

Government Initiatives

Vande Bharat train to Coimbatore

We have represented to Ministry of Railways to add more coaches in Vande Bharat train running between Coimbatore and Chennai. However, due to the limited number of coaches, many passengers from this region are unable to secure reservations and are often forced to resort to other modes of travel, which significantly increases their travel costs.

We requested to the Union Railway Minister to consider adding more coaches to the Vande Bharat train between Coimbatore and Chennai at the earliest. Such a step will greatly benefit the business community and the public at large in this region.

In a letter addressed to Shri R N Singh, General Manager, Southern Railway, our Chamber also appealed to double the number of coaches from 8 to 16 to Vande Bharat Express running between Coimbatore and Chennai. We mentioned that the Chennai –

Coimbatore – Chennai route is the busiest intra-state flight route in India, offering the highest number of daily flights and seats availability between the state capital and the second-largest city in Tamil Nadu. More than 2750 flight tickets are sold across 14 flights between Coimbatore and Chennai every day and the fares range between Rs 4000 and sometimes even at Rs 18,000 per ticket one way. Since the journey to Chennai is planned two to three days in advance by many people, the ticket in Vande Bharat train are never available even in Tatkal Scheme.

GST Reforms

The 56th GST Council Meeting was held on 3rd September 2025 under the Chairmanship of union Finance Minister. The “Next gen GST Reforms” was announced reducing GST tax rates.

The simplification of GST into two tax slabs of 5% and 18%, effective from 22nd September 2025, is a

Government Initiatives

landmark reform. By reducing the tax burden on essential goods and services, these changes will directly benefit the common citizen while also empowering our MSMEs and small entrepreneurs, who form the backbone of the Indian economy. With every day consumables becoming more affordable, domestic consumption will rise sharply, giving fresh impetus to economic growth and helping India further strengthen its position as one of the world's fastest-growing economies.

We thanked honourable Prime Minister and also Union Finance Minister for announcing these GST reforms.

A Press Note was also issued appreciating the efforts of Central Government.

M&SEF Council

The meetings of the Micro and Small Enterprises Facilitation Council were held on 22nd and 23rd September 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. 205 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

Address by Shri Vikranth Sakthi, Guidance Tamil Nadu

Mr. Vikranth, representing Guidance Tamil Nadu, addressed our members on the topic "Invest in Tamil Nadu – A Strategic Approach to Prosperity, Industrial Approvals & Business Support." He began his presentation by providing an overview of the history of Guidance Tamil Nadu, the state's nodal investment promotion agency, and explained how it has been playing a pivotal role in accelerating business growth and industrial progress across the state.

He highlighted Tamil Nadu's rapid strides in emerging sectors, particularly the Electronics, Semiconductor, and Electric Vehicle (EV) industries, noting with pride that Tamil Nadu has earned recognition as the EV Capital of India. He also emphasized the growing importance of the Global Capability Centers (GCC) ecosystem in the state, which has positioned Tamil Nadu as a hub for innovation, technology, and business services.

Mr. Vikranth further mentioned that Tamil Nadu is today ranked among the Top 10 Global Data Center destinations, underlining the state's strong digital infrastructure and investor-friendly environment. He explained the salient features of the Tamil Nadu Data Centre Policy 2021, which provides a clear roadmap for attracting investments in the data center sector while supporting sustainable and technology-driven growth.

The session also covered Tamil Nadu Government's initiatives in skilling and approvals. He spoke about the Naan Mudhalvan Skilling Platform, which equips the workforce with industry-ready skills, ensuring a seamless supply of talent to meet the evolving demands of various sectors. In addition, he explained how the Single Window Portal has been designed to simplify and fast-track approvals at every stage of business and industrial startups, making Tamil Nadu one of the most efficient and investor-friendly destinations in the country.

He also introduced "Bizz Buddy", an industrial helpdesk created by the Government of Tamil Nadu, which serves as an online grievance redressal platform for industries and investors. He urged members to make the best use of this initiative for resolving issues and obtaining timely support in their business ventures.

Concluding his address, Mr. Vikranth extended an invitation to all our members to actively participate in the upcoming Investment Conclave scheduled to be held in Coimbatore in October 2025. He emphasized that the conclave would provide unparalleled opportunities to connect with policymakers, industry leaders, and global investors, thereby opening new avenues for growth and collaboration.

The session was highly informative, offering members valuable insights into the opportunities available in Tamil Nadu's fast-growing industrial and technological landscape, and reaffirmed the state's position as a leading destination for investment and prosperity.

DRUCC

The 28th meeting of Divisional Railway user's consultative committee (DRUCC) meeting, Salem Division, (2nd meeting for the period August 2025 to August 2026) was held on 11th September 2025 at Salem.

Our Chamber submitted the following subjects for discussion at the meeting

1. To declare Coimbatore as a headquarters for a railway division in Southern Railways

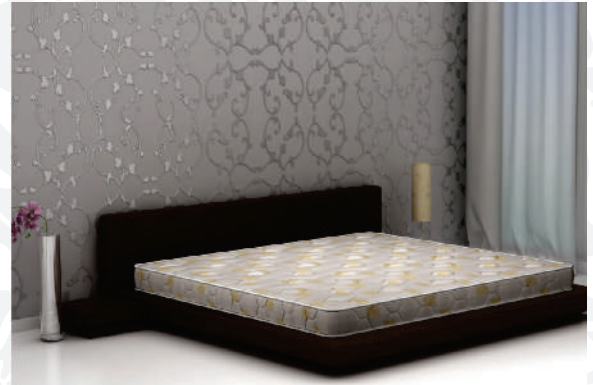


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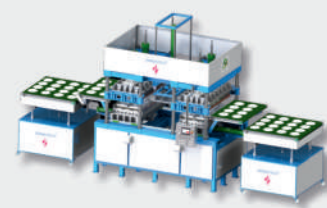
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Government Initiatives...

2. To improve railway infrastructure and renaming Podanur junction as Coimbatore south junction
3. To establish Circular Train in Coimbatore
4. To increase the coaches from 8 to 16 at Vande Bharat Train running between Coimbatore/Chennai/Coimbatore.

TNGSS – Stakeholders Meeting

The State holders meeting of Tamil Nadu Global Startup Summit 2025 was held at Coimbatore on 25th September 2025.

This pre-event meeting was chaired by Thiru. T M Anbarasan, Tamil Nadu Minister and he launched Tamil Nadu Global Startup Summit 2025 App.

Representing our Chamber Shri Rajesh B Lund, President and Shri N Pradeep, Hon. Secretary participated.

While addressing the gathering, our Hon. Secretary Shri N Pradeep said that our Chamber will support and organise events for this TNGSS and we can also spare our Chamber Hall which is at the centre of the city.

Chamber Initiatives

AGM of CIA

Our Vice President Shri S Natarajan and Hon. Secretary, Shri N Pradeep attended the Annual General Body Meeting and CIAMSME Book Release function of Chinnavedampatti Industrial Association (CIA) held on 30th August 2025

Letter to Joint Commissioner of State Taxes

Our Vice Presidents Shri C Dorairaj and Shri S Natarajan met Shri A Swaminathan, Joint Commissioner of State Taxes (Intelligence) on 1st September 2025 and invited him to visit our Chamber and address our members to solve the problems of E-Invoice and E-Way bill and also for conduct of awareness program for our members

Based on this meeting with Shri A Swaminathan, Joint Commissioner of State Taxes (Intelligence) our Chamber organized a special meeting on **“Clarifications in E-Invoice and E-Way Bills.”**

President Shri Rajesh B. Lund welcomed the gathering, and Vice President Shri S. Natarajan outlined the purpose of the meeting, highlighting the importance of gaining clarity on documentation, penalties, and compliance procedures.

Shri A. Swaminathan, Joint Commissioner, Tamil Nadu State Taxes, addressed the members with valuable insights on the latest updates in E-Invoice and E-Way Bills. He emphasized that business entities should proactively understand and comply with these requirements, instead of waiting until issues are raised by GST authorities. He explained that the government is continuously updating notifications in line with evolving business practices and clarified that penalties are levied only in cases where documents are not genuine.

He further stressed that with digitalization, both E-Invoices and E-Way Bills can be conveniently generated online without visiting the office. Shri Swaminathan urged members to avoid assumptions, manual errors, and mistakes in transportation charges, and assured that penalties can only be imposed strictly as per the provisions of law.

Mr. Naresh Kumar H. Vyas, Deputy Commissioner, Tamil Nadu State Taxes, made a detailed presentation covering practical issues faced by businesses and provided clarifications on key aspects such as:

1. E-Way Bill

- Applicability and exemptions
- Validity and cancellation procedures
- Case studies and model examples
- Generation process
- Penalties for non-generation
- Inspection, verification, and detention procedures
- Unblocking of E-Way Bill generation
- New features and required documents

2. E-Invoice

- Concept and framework
- Issues faced by suppliers and buyers
- Process flow and documentation
- Scenarios and advantages of E-Invoice
- Compliance and efficiency improvements
- Implications for taxpayers
- Invoice Registration Portal (IRP) and number
- Mapping with GSTR-1

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The detailed explanations provided by Shri A. Swaminathan and Shri Naresh Kumar H. Vyas on overcoming compliance challenges and avoiding penalties were highly appreciated by all participants. The interactive session also addressed numerous queries raised by members, making it a very enriching experience.

Members expressed their appreciation to the Chamber for organizing such a comprehensive and insightful program, the first of its kind with in-depth presentations on the subject.

Members of Chamber and affiliated Associations attended the meeting in large number besides our Vice President, Shri C Dorairaj.

The meeting concluded with a vote of thanks proposed by Shri N. Pradeep, Hon. Secretary.

"AI in Business" Seminar

The Chamber, in collaboration with the **Computer Society of India**, organized a seminar on "AI in Business" on **22nd August 2025** at Chamber Towers.

President Shri Rajesh B. Lund delivered the Welcome Address, introducing the keynote speakers **Dr. Venkatesan Lakshminarasimhan**, Chairman, Computer Society of India – Coimbatore Chapter, and **Ms. Divya Krish**, Director, E-Faws Tech Services Pvt. Ltd. In his address, he highlighted how AI is transforming business by automating tasks, saving time, and driving innovation.

Dr. Venkatesan Lakshminarasimhan, in his keynote, spoke about the growing importance of AI and its significant impact on the contemporary business landscape. He explained how AI tools can enhance efficiency across various business functions such as **Marketing, Finance, HR, Customer Service, Accounts, Design, and Video Editing**, and demonstrated several relevant tools.

Ms. Divya Krish gave live demonstrations of a wide range of AI applications beneficial for business operations, including:

1. ChatGPT – Instant Content Writing
2. Canva Magic Studio – Ready-to-use Designs
3. HeyGen – Talking Video Avatars
4. Revoicer / ElevenLabs – Human-like Voiceovers
5. Perplexity AI – Market Research
6. Durable AI – 1-Minute Website Creation

7. Vidyo.ai – Social Media Clips
8. Grammarly / Quillbot – Professional Text Editing
9. Remove.bg – Product Photo Cleanup
10. SpeechText.ai – Voice to Text Conversion
11. Claude – Q&A, Research, Proofreading, and Summarization
12. DeepSeek – Content Creation & Problem Solving
13. Copilot – Analytics & Productivity Enhancement
14. Gamma – Presentations
15. Google AI Studio – Coding, Reasoning, Creative Writing & Multimodal Use
16. Mailchimp – Email Marketing
17. Freepik – Text to Videos
18. Comet.ai – Browser-based AI Assistance

She explained how these tools can be effectively applied in day-to-day business activities to improve efficiency and save time.

The seminar was highly beneficial to all members, who also requested the Chamber to organize similar programs in the future. An engaging interaction session followed, where participants raised queries on practical applications of AI in business, which were addressed by Dr. Venkatesan Lakshminarasimhan and Ms. Divya Krish.

The meeting was well attended by large number of members (200) besides our Vice Presidents, Shri C Dorairaj and Dr. K Annamalai.

The session concluded with a Vote of Thanks proposed by Hon. Secretary Shri N. Pradeep.

Mr. Balu from Uyir Addressed our Members on "Naan Uyir Kaavalan"

Mr. Balu, representing Uyir, addressed our members on the inspiring topic "Naan Uyir Kaavalan". He explained in detail about Naan Uyir Kaavalan, an ambitious public engagement initiative designed to build a strong road safety culture across Coimbatore district.

He highlighted that Uyir's vision is to create an accident-free Coimbatore, where every life on the road is valued and protected. To achieve this, Naan Uyir Kaavalan seeks to actively involve citizens, institutions, and government bodies in a unified effort to reduce road accidents.

Mr. Balu announced that during the first week of

Chamber Initiatives...

October 2025, nearly 10 lakh people across Coimbatore will take a solemn oath pledging their commitment to road safety. This historic mass participation is expected to mark a turning point in Coimbatore's journey toward becoming a model city for accident-free roads.

He elaborated on how this vision can be realized by:

45 colleges are invited for this and 4000 drivers are taking training in Road Safety measures.

- **Integrating Government Departments** – Ensuring active coordination between police, transport, highways, health, and other related departments to enforce safety measures effectively.
- **Community Participation** – Encouraging residents, students, businesses, and social organizations to become stakeholders in promoting safe road practices.
- **Creating Awareness** – Conducting continuous campaigns, workshops, and outreach programs to instill the importance of road discipline and safety.
- **Sustaining Engagement** – Making road safety not just a campaign but a way of life, carried forward by every citizen.

He strongly insisted that our members join hands with Uyir in this noble mission, emphasizing that collective responsibility and consistent efforts alone can bring about an accident-free Coimbatore.

A Talk on “Derivatives – Concept and Application”

Immediately after the Governing Council meeting on 8th September 2025 Dr. K Annamalai, Vice President, delivered an insightful address to our members on the topic “Derivatives – Concept and Application”. During his presentation, he explained in detail how derivatives serve as powerful financial instruments that can be applied in multiple ways within the business and investment landscape.

He highlighted the three major applications of derivatives:

1. **Hedging Risks** – Derivatives help businesses and investors mitigate the impact of adverse price fluctuations in commodities, currencies, or financial assets. By entering into derivative contracts, market participants can safeguard against potential losses and ensure greater stability in operations and investments.

2. Speculation on Asset Movements –

Dr. K Annamalai explained how derivatives provide opportunities to benefit from anticipated price movements in assets without the need for actual ownership. This enables investors to strategically position themselves in the market, based on informed analysis and projections.

3. **Leveraging Positions** – Through derivatives, investors can control large positions with comparatively smaller capital outlays. This leverage, while carrying risks, can significantly enhance potential returns when managed with prudence and discipline.

To make the session more engaging, he gave interesting real-life examples from commodity markets, stock indices, and even currency fluctuations. These illustrations helped members clearly understand how derivative strategies are applied in everyday business situations and investment decisions.

In addition, he briefly elaborated on the functioning of Futures and Options trading, underlining their importance as the most widely used forms of derivative instruments. He explained how futures contracts create binding obligations for both buyers and sellers at predetermined prices and dates, thereby reducing uncertainty. Similarly, he described options as flexible instruments that grant the right, but not the obligation, to buy or sell an asset, making them suitable for both conservative risk management strategies and dynamic trading opportunities.

The session was well-received by the members, as it not only clarified fundamental concepts but also shed light on practical applications relevant to businesses, traders, and investors alike. His presentation, enriched with examples and simplified explanations, encouraged members to explore how derivatives could be strategically integrated into their operations to better manage risks and optimize financial outcomes. Meeting was well attended by our members, office bearers and students from leading Educational Institutions.

Removal of waste in Nehru Nagar – CRPF Road

We have appealed to Mr. Jenkin, Vice President, Block Development Officer, Periyanaicken Palayam Panchayat to arrange for immediate and complete removal of the piled-up debris in Nehru Nagar, CRPF Camp Road causing public health hazards.

Chamber Initiatives...

Also requested to put a structured and regular waste collection mechanism in the said locality. To install CCTV cameras and cautionary signboards at vulnerable points to deter public dumping of waste.

We have also pointed out that timely and effective action by the Government will bring immense relief to the community and restore cleanliness and hygiene to the area.

Si'Tarc Testing Laboratory – Recognition

Chamber appealed to the Honourable union Minister of Consumer Affairs Food and Public Distributors, New Delhi to accord BIS recognition of Si'Tarc Testing Laboratory at Coimbatore. We have pointed out to the Minister that the Pump industry relies heavily on Si'Tarc for product testing and certification with engineering exports from Coimbatore exceeding Rs. 2,000/- crores annually. We mentioned that Si'Tarc has applied for recognition of its lab and we urged the minister to process this application speedily and accord BIS recognition to avoid disruption that may lead to economic setback and job losses.

Early BIS recognition of Si'Tarc will ensure uninterrupted certification support for industries, bolster exports, and sustain economic growth in this key manufacturing hub.

Chamber Day Celebrations - 2025

Chamber Day Celebrations - 2025 was held on 6th September 2025 at Hindustan College of Arts and Science premises.

President Shri Rajesh B Lund welcomed the gathering. The other Office Bearers – Vice Presidents, Shri C Dorairaj, Shri S Natarajan, Dr. K Annamalai, Hon. Secretaries, Shri N Pradeep, Shri K V Karthik and Treasurer Dr. M Kailash Kumar and Past Presidents Shri D Balasundaram, Shri D Nandakumar, Smt. Vanitha Mohan and Shri C Balasubramanian graced the occasion.

While welcoming the gathering President pointed out the achievements of the Chamber and he also said that the efforts and contribution of Past Presidents only helped the Chamber to reach to a greater heights.

On this occasion Chamber honoured the following Unsung Heroes for their contribution to the Society under different categories.

1. Shri Dilip Dev Kumar – for his tireless service to the Shree Bhagwan Mahavir GauShala, his

compassionate care for animals, and his steadfast commitment to animal welfare.

Shri C Dorairaj, Vice President read out the citation and given to Shri Dilip Dev Kumar

2. Shri L Gopinath – for creating a life-saving blood donation network, while also devoting his efforts to orphanages, government schools, and environmental causes such as tree plantation.

Shri S Natarajan, Vice President read out the citation and given to Shri L Gopinath

3. Shri P Rajappan – for over three decades of selfless service through his Tiffin Carrier Service, ensuring that food reaches underprivileged students and workers every single day, without fail.

Dr. K Annamalai, Vice President read out the citation and given to Shri P Rajappan

President Shri Rajesh B Lund adorned shawl and presented prize money to all the Unsung Heroes.

Shri Kumar Duraisamy, Joint Secretary of Tiruppur Exporters Association, Tiruppur addressed the gathering on "Environment". He thanked and appreciated the Chamber for Honouring Unsung Heroes. Shri K V Karthik, Hon. Secretary adorned shawl and honoured him.

He also emphasized that industries and trade bodies should not confine themselves to profits, growth, and business expansion alone. Instead, they must embrace their responsibility towards society and the environment, in the spirit of "அறம் செய்து மகிழ்" – finding happiness in acts of goodness. He highlighted that long-term sustainability of business depends on the well-being of the environment, natural resources, and the society around them.

Mr. Kumar Duraisamy concluded by urging industries and trade associations to rise above commercial boundaries and act as guardians of the environment. By practicing "அறம் செய்து மகிழ்", industries can create a legacy of sustainable growth, where business prosperity and environmental stewardship go hand in hand.

Dr. M Kailash Kumar, Treasurer adorned shawl and honoured Shri M J Shriram. Our Hon. Secretary Shri N Pradeep proposed vote of thanks.

Shri C Dorairaj and Shri S Natarajan, Vice Presidents anchored the entire event.



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உப தலைவர்

S நடராஜன்
உப தலைவர்

முனைவர் K அண்ணாமலை
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N பிரதீப்
கௌரவ செயலாளர்

K V கார்த்திக்
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Chamber Initiatives...

After the vote of thanks, the Program concluded with music performance by Shri M J Shriram from Chennai. Nearly 450 members with their family participated and enjoyed melody music and the special dinner which was fully co-ordinated by Shri S Inderchand, our Governing Council Member.

Rally and Road Show on Electric Vehicles

M/s. Roots Industries, Coimbatore organized impactful initiative that highlights Coimbatore's contribution to the growing EV ecosystem held on 9th September 2025.

Our Vice President Shri C Dorairaj and Hon Secretary, Shri N Pradeep attended the event representing our Chamber. They Offered felicitation to Dr. S. Chandrasekar, Founder Trustee & Vice President, Society for Smart E-Mobility (SSEM), and the entire team.

Representation to District Collector, Coimbatore

Our Chamber represented to our District Collector the serves in convenience caused due to the prolonged delay in the construction of Saibaba Colony flyover and service roads on MTP Road. We pointed out that due to the absence of proper service roads, coupled with the presence of auto stands, street vendors, shops, EB poles and potholes, has created a daily traffic bottleneck. Commuters are forced to take long detours, while residents, schoolchildren, senior citizens and patients face untold hardship. Ambulances too are unable to reach hospitals on time, putting lives at risk.

We requested the District Collector to take immediate action for completion of flyover and service road works and also implement a temporary traffic management to being relief to the people.

Meeting on "Latest GST Reforms"

Shri S. Jaikumar, Founder & Country Head, Swamy Associates, along with his partner Mr. Nitin Chopra, addressed our members on "Latest GST Reforms -56th GST Council Announcements" on 20th September 2025 at the Chamber.

Our President Shri Rajesh B Lund welcomed the gathering and thanked Shri S Jaikumar for his gracious presence, and emphasized that the update on the 56th GST Council announcements would greatly help members understand the latest changes and its impact on business

Our Vice President, Shri S Natarajan, highlighted the landmark judgment on GST Notices delivered by Hon'ble Justice Shri G R Swaminathan of the Chennai High Court, directing that taxpayers must be served with physical GST notices. This judgment was delivered in a case argued by Shri S Jaikumar himself, making it a truly significant milestone.

In his address, Shri S Jaikumar expressed his gratitude to the Chamber and assured that he would continue to extend his services in the future. He gave a brief insight into GST 2.0, aimed at reducing taxes and boosting purchasing power, and explained the revised GST slabs of 5% and 18%, along with 40% on sin products. He further mentioned that he and his partner, Shri Nitin Chopra, would together provide refined insights beyond what was officially announced in the GST Council updates

Following this, Shri Nitin Chopra delivered a comprehensive presentation on the sector-wise rate changes, covering Food, Agriculture & Fertilizers, Energy, Textiles, Healthcare, FMCG, Mechanical Products, Paper Industry, Leather, and Transport. He also detailed the changes in services, including actionable claims at 40%, local delivery services through e-commerce, grooming and beauty services, insurance (life, health, and reinsurance), and other reforms. Importantly, he informed members that the due date for filing appeals against orders communicated before April 1, 2026, would be June 30, 2026.

He further elaborated on the provisions under the Finance Act, 2025, explained the differences between old and new rates, clarified proposals not yet notified, and supported his points with practical examples.

Later, Shri S Jaikumar highlighted the pros and cons of the latest GST announcements and, in a generous gesture, offered to provide his services free of cost to Chamber members, if recommended by the Chamber

Before delivering the vote of thanks, our Hon. Secretary Shri N Pradeep noted that the session was highly informative and extremely well-attended, with the hall filled to capacity.

Demonstrating the keen interest of our members, he expressed delight that at the conclusion of the meeting, Shri S Jaikumar also offered to conduct a dedicated workshop for MSMEs at no cost, purely to support and strengthen the industry - a gesture warmly appreciated by all.

Chamber Initiatives...

On behalf of the Chamber and its members, Shri N Pradeep extended heartfelt thanks to Shri S Jaikumar, Mr. Nitin Chopra, and the entire

Swamy Associates team for their continued guidance and support.

He thanked all the member companies for deputing their executives.

President Participation

Meeting with Chief Secretary, Tamil Nadu Government

Our President Shri Rajesh B Lund and the President CODISSIA Shri M Karthikeyan and President of SIEMA, Shri Mithun Ramdas met the Chief Secretary, Tamil Nadu Government Shri N Muruganandam IAS., at Chennai on 04.09.2025 and submitted a memorandum on the issues faced by Trade and Industry on account of GST.

Government Circular & Notifications

GST

- Notification No. 251/08/2025-GST, Dated - 12-Sep-2025 - Clarification on various doubts related to treatment of secondary or post-sale discounts under GST
- Circular No. 16/2025-Central Tax, Dated - 17-Sep-2025 - Seeks to notify clauses (ii), (iii) of section 121, section 122 to section 124 and section 126 to 134 of Finance Act, 2025 to come into force.
- Circular No. 15/2025-Central Tax, Dated - 17-Sep-2025 - Seeks to exempt taxpayer with annual turnover less than Rs 2 Crore from filing annual return.
- Circular No. 14/2025-Central Tax, Dated - 17-Sep-2025 - Seeks to notify category of persons under section 54(6).
- Circular No. 13/2025-Central Tax, Dated - 17-Sep-2025 - Seeks to notify the Central Goods and Services Tax (Third Amendment) Rules 2025.

Customs

- Notification No: 39/2025-Customs, - Dated – 17-Sep-2025 - Seeks to amend Notification No.50/2017-Customs, dated 30.06.2017
- Notification No: 38/2025-Customs, - Dated – 17-Sep-2025 - Seeks to amend Notification No.29/2025-Customs dated 09.05.2025
- Notification No: 37/2025-Customs, - Dated – 17-Sep-2025 - Seeks to amend Notification No.19/2019-Customs dated 06.07.2019
- Notification No: 36/2025-Customs, - Dated - 28-Aug-2025 - Seeks to extend custom duty exemption on Raw Cotton

- Circular No. 22/2025- Customs, Dated - 12-Sep-2025 - Strengthening Trade Facilitation through Institutionalised Consultation Mechanisms
- Circular No. 21/2025- Customs, Dated - 12-Sep-2025 - Implementation of Customs (Provisional Assessment) Regulations, 2025

DGFT

- Notification No : 30/2025-26 - Dated – 18/09/2025 Amendment in Import Policy Condition of ATS-8 covered under Chapter 29 of ITC HS, 2022, Schedule –I (Import Policy)-regarding
- Notification No : 29/2025-26 - Dated – 08/09/2025 Amendment in Export Policy of Animal By-Products-regarding.
- Notification No : 28/2025-26 dated 28/08/2025 Amendment in Para 2.03(A) (i) (g) of the Foreign Trade Policy, 2023 laying down enabling provisions for import of inputs, that are subjected to mandatory Quality Control Orders (QCOs), by Advance Authorisation holders, EOU and SEZ.
- Notification No : 27/2025-26 – Dated - 22/08/2025 - Amendment of Minimum Export Price (MEP) on export of Honey -regarding.
- Notification No : 26/2025-26 – Dated - 22-08-2025 - Amendment in Import Policy Condition of specific items covered under Chapter 48 of ITC HS, 2022, Schedule –I (Import Policy)-regarding.

RBI

- Circular No : 25-2026/77 CO.DPSS.ODD. No.S604/06-08-024/2025-2026 - Dated – 05.9.2025 - Returns – Department of Payment and Settlement Systems – Submission in CIMS

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SERVICE is not equal to COMMUNICATE

By **S Jaikumar**, Advocate, Swamy Associates



IN the last decade, the Indian digital revolution is unbelievable and astronomical. Few years back, none would have dreamt the way the UPI has revolutionised Indian fiscal landscape. Likewise, can anyone imagine today, the GST eco-system without the GST Network? GSTN to GST is IRCTC to rail transport. Truly laudable. Absolutely indispensable.

From enrolling a person as a registrant to the stages of recovery of tax dues, the GST portal is the digital brain that reigns the GST eco-system, making the department and taxpayer as two compelling terminals at the two ends of the GST spectrum.

The digitalised version of this new tax regime has necessitated every business, be it tiny, small or medium, to have a consultant from the very stage of creating a username and password to access the portal to claiming refunds and accessing all of the services required to be availed under GST. The divide between the portal and the taxpayer has been widened by the presence of intermediary consultants. The dependency has often resulted in some crucial and impacting misses, which are sometimes costly and many times deadly but always involuntary. More fatal has been the service of notices and orders ONLY through GST portal through process of mere 'uploading' not followed by any other mode of communication.

In such situations, High courts in the country has played a key and instrumental role, weighing more on principles of equity and fairness and natural justice, not to mention the clarity brought to legislative wisdom through prescribed role of interpreting the law. The eight years of GST has flooded the high courts of the country with writ remedy, 90 percent of which had the cause of action, omitting to notice (verb) the communication/notice (noun) or order on GST Portal.

The issue has been addressed in different ways from challenging the vires of the means of services, to absence of power to GST portal to be the carrier and various judicial minds have approached the issue differently. While there are judgements favouring the Revenue, holding that making order available on portal is "tendering" and it is the bounden duty of the taxpayer to verify the portal, there are taxpayerfriendly judgments upholding the view that though the service through portal is sufficient but not effective and such service should be accompanied by other modes, the modes are alternate and not cumulative etc.

In a recent judgement, the Madurai bench of the Hon'ble High Court - 2025-TIOL-1512-HC-MAD-GST has

gone deep into the roots of the issue, and has rendered a decision, which would go a long way to redress the cup of woes of the taxpayer and would give a reprieve to the ones who had missed the bus.

While agreeing with the vires of Section 169 and its a proper mode of service, the judgment focuses on relevant date for reckoning limitation for filing the appeal. The court has found that there is difference between the words "service" under Section 169 and "communicate" under Section 107 to conclude that the uploading of an order on the GSTN portal could be a proper service but the limitation under Section 107 would start from the date of "communication". The Court has also amplified that "communication" is a bipartite affair and "service" would become "communication" if the authority reaches out to the assessee. The Court also held that, as its mandatory for the authority to upload on the portal, there is no obligation cast on the assessee to access the portal. In fine, the court held that the uploading on portal would be sufficient to satisfy Section 169 with regard to "service", but the limitation period under Section 107 to file the appeal would start only from the date of "communication".

On a parting note, the Court has also taken cognisance of the digital divide and consequent issues faced by small and medium tax payers in specified scenario and took the practical difficulties and possible resolutions cited by the Petitioner on record and has directed the appropriate authorities who don such affairs, to take note of the same.

The judgment, is categorical in attributing its judicial wisdom to rule of practical interpretation, and has relied on the Judgment of Supreme Court in *Southern Electricity Supply Co Ltd Vs. Sri Seeta Ram Rice Mill* 2012, 2 SCC 108 to hold that an interpretation which upon application of the provisions at the ground reality, would frustrate the very law should not be accepted against the common sense view, which will further such application.

To us, this rendition should go into the annals of legal interpretation not only as one of the most emphatic and empathetic, reasonable and solution-oriented judgement but also the one rendered under the auspices of Article 226, both in letter as well as in spirit.

[The views expressed are strictly personal.]

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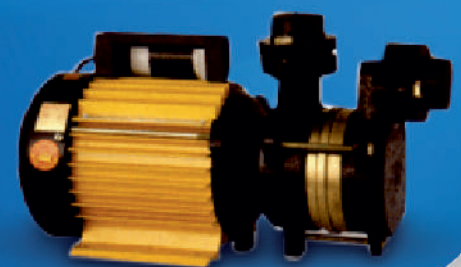


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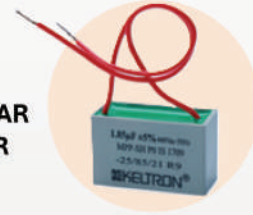
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Ministry of Commerce and Industry

Paper industry

- GST down to 5% (from 12%) on Cartons, boxes and cases of: corrugated paper or non-corrugated paper or paper boards
- Paper pulp moulded trays

Leather (12% to 5%)

- Chamois leather, composition leather with a basis of leather or leather fibre.
- Leather prepared after tanning or crusting, etc
- Footwear of sale value not exceeding Rs 2500/- per pair
- Supply of job work in relation to hides, skins and leather falling under chapter 41 will be reduced from 12% to 5%.

Wood (12% to 5%)

- Rice husk board, glassfibre reinforced gypsum board, cement bonded particle board, jute particle board, bagasse board, sisal fibre board, etc.
- Sheets for veneering, bamboo flooring, casks, barrels, vats, tubs of wood.

Handicrafts (12% to 5%)

- Idols made of wood, stone and metals.
- Paintings, drawings, original engravings, handcrafted candles, carved wood products, handbags including pouches and purses, stone art ware, stone inlay work, tableware and kitchenware of clay & terracotta.
- Glass statutes, artware of iron, aluminium, brass/copper, etc.

Commercial Goods Vehicles (Trucks, delivery-vans, etc) [GST down from 28% to 18%]

- Trucks are the backbone of India's supply chain (carry 65%-70% of goods traffic).
- Reducing GST reduces upfront capital cost of trucks, which lowers freight rates per tonne-km.
- This has a cascading effect. It will lead to cheaper movement of agri goods,

cement, steel, FMCG, and e-commerce deliveries. It will reduce inflationary pressures.

- Supports MSME truck owners, who form a large share of India's road transport sector.
- Cheaper trucks directly help reduce logistics cost, improving export competitiveness.

Tractor parts reduced to 5%

- India is one of the world's largest tractor markets; GST cut will push demand in both domestic and export segments.
- The components for tractor manufacturing like tyres, gears etc will also be taxed at 5% only.
- Ancillary MSMEs making engines, tyres, hydraulic pumps, and spare parts will benefit from higher production. The GST Cut will also strengthen India's positioning as a global tractor manufacturing hub.

Fruits, Vegetables & Food Processing

- Prepared/Preserved Vegetables, Fruits, Nuts (12% to 5% GST)
- Encourages investment in cold storage, food processing, and value addition.
- Reduces wastage of perishables, helping farmers realise better prices for produce.
- Boosts exports of processed food items, enhancing India's position as an agri-export hub.

Textile Sector

- The GST rationalisation in textiles removes structural anomalies, reduces costs, boosts demand, supports exports, and sustains jobs.
- The GST rationalisation will strengthen the entire textile value chain — from fibre to garment — by reducing cost distortions. The GST rationalisation will correct anomalies at the fibre stage, reducing costs at yarn/fabric stage, boosting garment affordability, reviving demand at retail stage, and enhancing export competitiveness. Give impetus to Fibre neutral policy

Man-Made Fibres (MMF) — (18% down to 5% GST) Man made yarns (12% to 5%)

- The reduction will correct the Inverted Duty Structure (IDS) issue in MMF. It will align fibre, yarn, and fabric rates, removing longstanding anomalies that increased working capital burden for manufacturers.
- Lower GST on MMF will make synthetic textiles more competitive, reducing reliance on imports.
- The rate cut will make Indian MMF-based garments more price-competitive in global markets, supporting India's ambition to become a global textile hub. It will support the exporters.

Ministry of Commerce and Industry

Reduction of GST on most of the food items to 5% or NIL strengthens the entire food

processing value chain — from farmers to MSMEs, from retailers to exporters.

Toys & sports goods (12% to 5% GST)

- Makes toys more affordable, encouraging early childhood learning through play.
- Promotes the vision of 'Vocal for Local' and MSME manufacturing.
- It will boost our toy industry against the influx of cheap toy imports from neighbouring countries.

GST Reduction on Packing Paper, Packing Cases, Crates (to 5%)

- Lower GST reduces logistics and packaging costs, making goods more affordable for consumers. It will help Food processing units, too.
- This will lower packing cost per shipment, protecting margins for MSME sellers on e-commerce and in wholesale markets.

Agro based Wood articles (12% to 5%)

- Rice husk board, glass fibre reinforced gypsum board, cement bonded particle board, jute particle board, bagasse board, sisal fibre board, etc.
- Sheets for veneering, bamboo flooring, casks, barrels, vats, and tubs of wood.
- This will make the products of many MSME wood manufacturing units competitive.

Handicrafts (12% to 5%)

- Idols made of wood, stone and metals.
- Paintings, drawings, original engravings, handcrafted candles, carved wood products, handbags including pouches and purses, stone art ware, stone inlay work, tableware and kitchenware of clay & terracotta.
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- To get business inquiries directly to the concerned industry's mailbox.
- Can offer business information to people looking for it.

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

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

புதிய தமிழகத்தை, புதிய இந்தியாவை உருவாக்குவோம்

முனைவர் K. அண்ணாமலை, VP, ICCIC

அனைத்து கிராமங்களுக்கும் - சாலை வசதி, பாதுகாக்கப்பட்ட குடி தண்ணீர், அடிப்படை வசதிகள். போக்குவரத்து, கல்விச்சாலை.

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சுகாதாரம் அடிப்படை மற்றும் நவீன மருத்தவ வசதி இலவசம் இல்லாத தமிழகம் - ஆனால் அனைத்துப் பொருட்களும் சரியான வழியில் தரமாக கிடைக்க ஏற்பாடு.

நகரங்கள் நெரிசல் இல்லாத ஆரோக்கிய அடிப்படையில் திட்ட மாறுதல்கள்.

தொழிலுக்கும், விவசாயத்திற்கும், வியாபாரத்திற்கும் சமமான முக்கியத்துவம்.

தொழில் வளர்ச்சி மூலம் தான் - வேலைவாய்ப்பு அதிகரிக்க வேண்டும்.

விவசாயம் மூலமாக உற்பத்தி அதிகரித்து - விலைவாசிகள் கட்டுப்படுத்தப்படும்.

தடையில்லா மின்சாரம், தரமான மின்சாரம் முழு நேர குடிநீர் விநியோகம்.

விவசாயத்தில் அந்நிய முதலீடு - பாலைவனமாக தரிசு நிலமாக உள்ளவைகள் வெளிநாட்டு தொழில் துறையில் விளைநிலமாக மாற்றப்படும்.

நதிகள் இணைக்கப்படும்.

அண்டை மாநிலங்களுடன் நல்லுறவு.

அரசியல்

ஊழலற்ற அதிகார போதையற்ற மக்களின் சாமானிய மக்களின் ஆட்சி.

எந்த நேரத்தில் சாமானிய மக்கள் - பார்க்க கூடிய, பேச கூடிய முதலமைச்சர்.

கர்வமில்லாத, ஆணவமில்லாத மக்களின் ஒருவராக இருந்து செயல்படக்கூடிய முதலமைச்சர் - மற்றும் அரசு பணியாளர்கள்

தேசிய அளவில் மத்திய அரசுடன் இணைந்து செயல்படுவதில் - மற்றைய மாநிலங்களுடன் நெருக்கமான உறவு.

பஞ்சாயத்து அமைப்புகளில் மாறுதல், பஞ்சாயத்து Approval, தண்ணீர் Connection, மின்சார Connection இவையெல்லாம் ஊழல் இல்லாமல் உரிமையோடு கிடைக்க வசதிகள்.

மக்கள் கண்காணிப்பு குடில் அமைத்து - லஞ்சம் இல்லாமல் - தேவையான அடிப்படை வசதிகள் கிடைக்க வழிவகுத்தல்.

மக்கள் தங்கள் உரிமைக்காக தங்குதடை இல்லாமல் தரக்கூடிய இல்லாமல் கிடைக்க வழி செய்தல்.

இது நமது ஆட்சி என்று மக்கள் உணர வேண்டும்.

அதிகாரிகள், அலுவலர்கள் நேர்மையாக செயல்படக்கூடிய சூழ்நிலை உருவாக்குதல்.

குறுகிய நோக்கங்கள் இல்லாமல், பழிவாங்கும் படலம் இல்லாமல், தொலை நோக்கு பார்வை தன்னலமற்ற கொள்கைகள்,

புதிய தமிழகத்தை உருவாக்குதல் இளைஞர்களை ஊக்குவித்து, சுயமாக சம்பாதிக்க வளமான எதி்காலத்தை உருவாக்க வாய்ப்பு ஏற்படுத்துதல்.

ஊழலற்ற சாமானிய மக்களும் சந்திக்க கூடிய, சாதி, சமயம் சாராத, ஆணவம், கர்வமில்லாத, வளர்ச்சி மட்டும் தான் குறிக்கோள் கொண்ட ஆட்சி.

துடிப்பான தமிழகம், வளமான தமிழகம் அடிமைத்தனம் இல்லாத தமிழகம் தலை நிமிர்ந்து நடக்கின்ற தமிழகம், அனைவருடன் நல்லுறவு, பண்பலமில்லாத அரசியல் முறை என்ற புதிய தமிழகம்.

ஒவ்வொரு குடும்பமும் இது நமது ஆட்சி என்று உணரும்படியான ஆட்சி, காசு கொடுத்தால் தான் காரியம் நடக்கும் என்ற நிலை இல்லாத ஆட்சி.

ஒவ்வொரு வீடும் நமது கட்சி அலுவலகம், ஒவ்வொருவரும் நமது கட்சி உறுப்பினர்கள், கிராமம், நகரம் என்ற வித்தியாசம் இல்லாத அடிப்படை வசதிகள்.

புதிய தமிழகத்தை, புதிய இந்தியாவை உருவாக்குவோம்...

இது நமது ஆட்சி

இது நமது நாடு

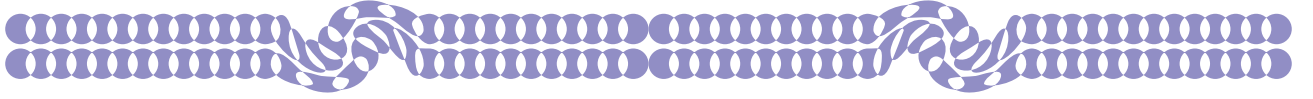
இவர்கள் நமது மக்கள்

நாம் நமக்காக என்ற செயல்பாடு

புதிய விடுதலை - ஆணவம், அதிகாரம், பண்பலம்,
சாதி அரசியல், எங்கும் ஊழல், இலவசம், குடும்ப

அரசியல், மக்களை ஏமாற்றும் திட்டங்கள்,
காழ்ப்புணர்ச்சி, மக்களை மதிக்காத, அதிகாரிகளின்
செயல்பாடுகள் போன்ற கொடிய
வியாதிகளிலிருந்து விடுதலை.

ஒன்று சேருவோம் - புதிய தமிழகத்தை
உருவாக்குவோம்.







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7 ways to make your life happier

Happiness takes many shapes, yet at its core, it remains the most important goal of human life. Aristotle once said, "Happiness is the meaning and the purpose of life, the whole aim and end of human existence." Here are seven ways to bring more happiness into your everyday life.

Make happiness the purpose of your life: Most people spend their lives chasing achievements, possessions, or recognition, believing they will lead to happiness. The reality is that happiness comes when you recognise it as the ultimate purpose of life itself. A good conversation, a simple meal, or even a quiet walk can become deeply satisfying when you view happiness as a guiding purpose rather than a distant goal.

Choose happiness both at work and life: Many try to balance happiness across different areas of life, separating work from home or personal life from professional success. True happiness cannot thrive in compartments. If stress dominates your work life, it will eventually spill into your personal life, and vice versa. Happiness is most powerful when it pervades every corner of your existence. That does not mean life will always be smooth, but it does mean striving for harmony so that your values, work, and personal life all align.

Look ahead, don't regret what you've missed: Happiness requires conscious effort. Too often, people reach the later years of life and regret not spending more time with loved ones or neglecting passions that once mattered to them. Ask yourself: Are you investing enough time in what genuinely brings you joy? This could mean nurturing friendships, pursuing hobbies, travelling, or dedicating energy to your health and well-being. The things that matter most should never be postponed endlessly for "someday."

Always have a mindset of gratitude: Gratitude is one of the most powerful tools for building lasting happiness. Life will test you with challenges like illness, disappointment, betrayal, or loss. In such moments, gratitude can become an anchor. By remembering what you already have, you shift your focus away from pain and towards perspective.

Look for an opportunity in every problem: No life follows a smooth, upward path of happiness. Challenges, setbacks, and disappointments will always appear. What matters is how you respond. Instead of viewing problems as permanent obstacles, see them as opportunities to learn, grow, or redirect your path. A setback at work might open the door to a better role.

Give more than you receive: There is a unique joy in giving. Whether you offer your time, kindness, or resources, giving leaves you with a sense of warmth and connection. It builds goodwill and strengthens



HAPPINESS. Shaped by choices made

relationships, creating a circle of positivity around you. Unlike material possessions, which lose their charm over time, the happiness that comes from giving lasts and multiplies.

Avoid anger, envy, greed and bitterness: Some emotions act as barriers to happiness. Anger drains your energy, envy makes you restless, greed leaves you unsatisfied, and bitterness ties you to past wounds. Among these, bitterness can be especially damaging, often arising from feeling wronged or helpless. The best antidote is acceptance and a shift in perspective. Instead of replaying painful experiences, search for the lesson or opportunity hidden within them.

Happiness does not depend on luck, chance, or external rewards. It is shaped by the choices you make daily, where you focus your energy, what emotions you nurture, and how you respond to challenges. Happiness grows when you view it as a purpose, nurture gratitude, invest in what truly matters, and let go of negativity.

The writer is Chairman and Chief Mentor, Happiest Minds Technologies

Source: Business Line

Banking Central | Why investors must not ignore RBI's warnings on crypto

The RBI has been warning for years, flagging the role of cryptocurrency in laundering, terror finance and tax evasion

A retired Kanpur-based banker, Anil Singh Chauhan, lost Rs 2.52 crore — his life's savings, loans and even family jewellery — in just over a month, falling prey to an elaborate crypto fraud, dressed up as cryptocurrency trading, reports have said.

A stranger's text turned into chats, then video calls and soon, the lure of quick riches. Chauhan trusted an app but what he got in return was financial ruin.

In a country without a crypto regulatory framework, investors like Chauhan do not have many regulatory options. And Chauhan's is not an isolated tale of investor gullibility. It is the predictable outcome of India's tolerance of a financial menace that should have checked long ago.

The absence of regulation hasn't deterred investors. Crypto continues to thrive and it is not confined to big cities. Tier 2 and 3 and even smaller towns have been taken in and if reports are anything to go by, millions are being traded in bitcoin, ethereum, solana and other such tokens.

Crypto is sold as the future of money but in reality, it is a speculative casino where the dice is always loaded against the small saver. Price swings make the stock

market look tame; its scams are not exceptions but the very ecosystem.

Red flags are up and fluttering

In fact, the Reserve Bank of India (RBI) has been warning for years. It has flagged its role in laundering, terror finance and tax evasion, and reminded us that no central bank can safeguard a system it doesn't control.

Governor Sanjay Malhotra has been blunt: crypto is not money, not an asset, not anything that deserves legitimacy.

An estimated over two crore Indians, many of them financially unsophisticated, are exposed.

The government's 30 percent tax and one percent TDS in 2022 gave crypto a veneer of official sanction without offering an inch of investor protection. No licensing of exchanges. No meaningful KYC. No recourse for victims beyond an FIR that goes nowhere. Compare this with SEBI's tight grip on equities. In crypto, there is no watchdog — only wolves.

Globally, regulators have moved. The EU's framework forces disclosure, reserves, and anti-money laundering compliance. Even the US, often fractured on regulation, has gone after crypto intermediaries with lawsuits and penalties.



Banking Central | Why investors must not ignore RBI's warnings on crypto...

India sits in a twilight zone — neither banning nor regulating, leaving citizens like Chauhan to bleed.

What is the solution? India must either ban crypto outright or cage it with the harshest regulations.

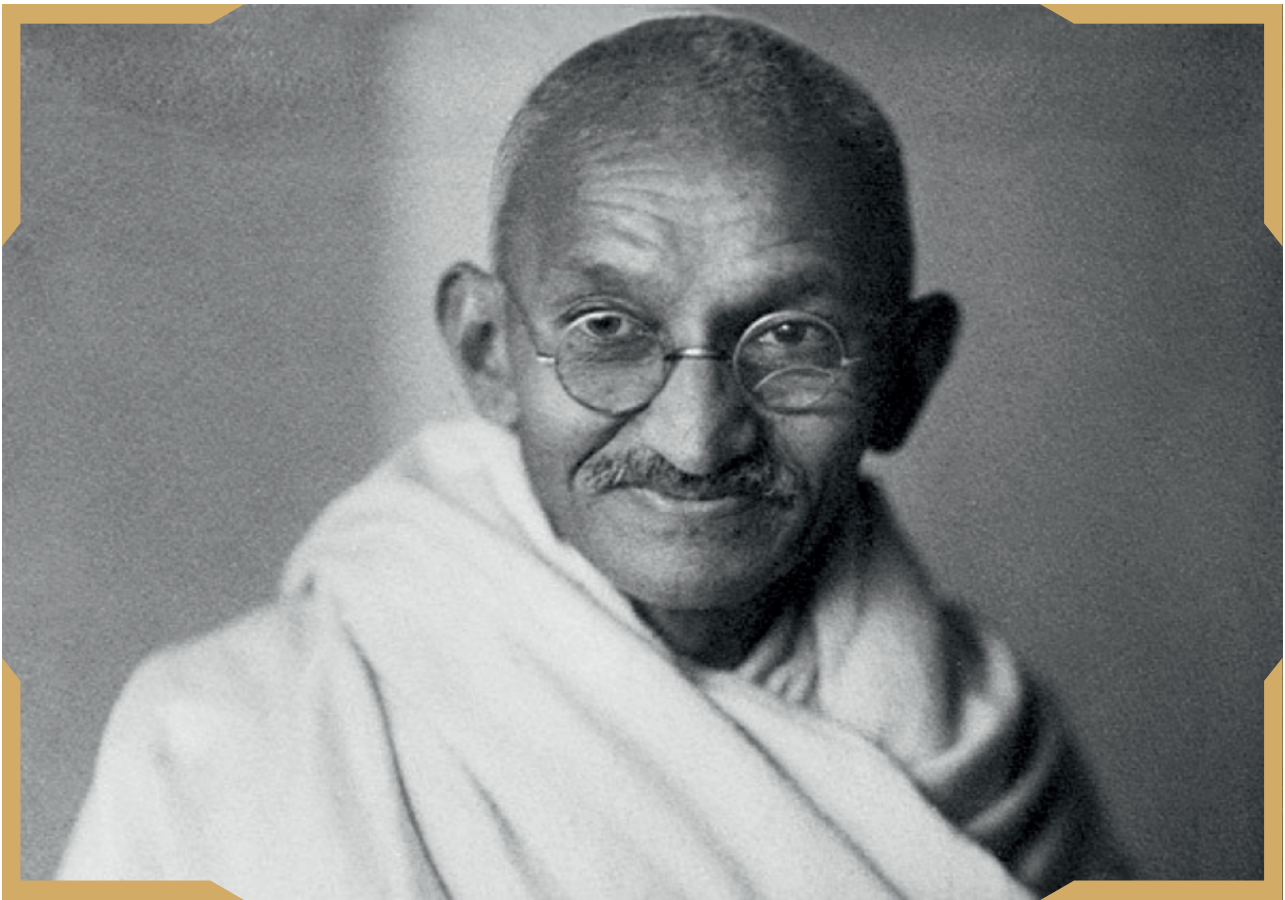
In a country still building basic financial literacy, crypto is nothing but organised gambling with a blockchain

wrapper. Every day of inaction means another saver wiped out, another household ruined.

(Banking Central is a weekly column that keeps a close watch on and connects the dots regarding the sector's most important events for readers)

Source: Moneycontrol

Honest Business



Our Tribute to Father of our Nation on his Birth Anniversary – 2nd October Gandhi Jayanti

Q. *I am a young businessman of 21 years and have 11 dependents. I believe in truth and non-violence but find I cannot strictly follow it in business. What should I do? Abandoning the business means suffering for my relations.*

A. This begs the question. It is difficult but not impossible to conduct strictly honest business. The fact is that the honester a business the more successful it is. Hence the proverb coined by businessmen "Honesty is the best policy". What the correspondent lacks is application and an accurate knowledge of honest business methods. What is true is that honesty is

incompatible with the amassing of a large fortune. "Verily, verily, it is easier for a camel to go through the eye of a needle than for a rich man to enter into the Kingdom of God." Nor therefore should an honest businessman, however capable he may be, support idlers whether eleven or more or fewer. The eleven dependents cannot all be infants or incapables. Honesty makes no impossible demands upon the resources of a businessman. An honest man cannot have dishonest kinsmen. The questioner will find on introspection that there is nothing wrong with honest business but that there is something wrong with him. Let him find out what it is that is wrong with him.

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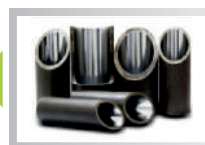
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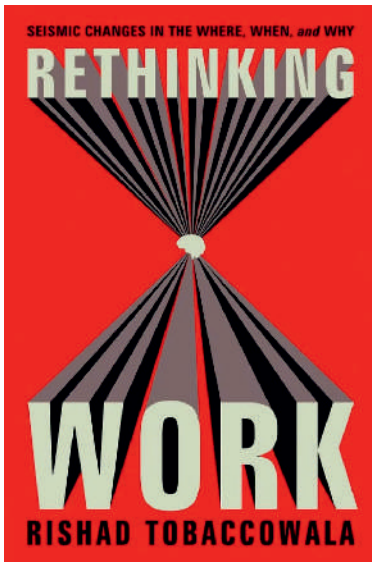
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How five forces will shape the future of work

Organisations will face multiple challenges in managing both the talent pool and the way they work



A friend who has started a company in the area of marketing analytics was telling me that he had to make a big shift during Covid and that change has stayed. His company has at any time around 50 full-time employees. All of them operate from home. #WFH seems to have worked for him. I quizzed him about how he is monitoring his people (when

business leaders are all making a clarion call for #ReturnToOffice). He explained that he has a great team that is committed and hardworking; his business was thriving and he has no plans for getting his 50 employees back to office, especially because they are spread all over the country. If you thought this was happening in the US or Europe let me tell you that this is happening in India. I am sure there are many more such small companies all around us.

If the future is going to be #WFH and #GigWorking, how are large organisations going to manage their talent pool?

Rishad Tobaccowala is an ad industry veteran. He was one of the keynote speakers at the Indian ad industry conclave, the Goafest, a decade or so ago. In his new book *Rethinking Work*, Rishad presents the 'seismic changes in the where, when and why of work'. In the introduction chapter he lays down the shifts: Generational Shifts (four or five generations are going to working in the same firm at the same time, each with their own mindset and expectations); technology (our work is going to be AI-infused and every job will change); marketplaces (talent is going to be in a free flow form just as products are sold on platforms talent too will be sold on platforms); new ways of working (demographics, technology and marketplaces are going to create new ways of working); and the long term impact of Covid (not only did Covid create new paradigms as far as work is concerned, it also created new emotional rewiring of employees). These five

forces have thrown open several questions about work: who will people work for; what will organisations look like; why will people work, where will people work; when will people work; how will leadership change. These questions are addressed by Rishad over three sections.

The first section is about the forces that are driving the great thinking. The societal shifts, the creation of talent marketplaces, the gig work economy and how Covid was just a catalyst. The movement was happening and Covid acted as a rapid accelerator.

The second section looks at what work will become. How companies will have to get used to fractional employees, how machines (often AI-powered) will have to work with humans or the other way around, how the office is today unbundled and how there is a need for the old managers to give way to new leaders.

The third section is about how companies can prepare for the future of work. There is a need to reimagine the company in the light of the new paradigms. Work force will need to be retrained. Structures will have to be redesigned. Financials will need to be recalculated. Finally there will be a need to re-vision the work-rippled world.

The book is largely focused on the US market and the examples are also drawn from the US ecosystem. Not all of them will apply to the Indian organisations. We are seeing a reverse movement happening in India with most large companies moving back to #WorkFromOffice. In the light of this movement, I was left wondering how valid the conclusions of the book were for a market like India. Then I heard about my friend's company with 50 people. Successful. Profitable. Growing.

Instead of dismissing the conclusions from the book as too Utopian, I am tempted to say that the book is futuristic from an Indian stand point. But the indications are clear. Many companies in India are struggling to bring the workforce back to office. It is likely that many companies will have to settle for a three days office, two days wherever policy, at least in several sectors. If this is going to be the norm, how should companies prepare for this, what processes will need to be redesigned, what are the upsides of this movement? Will gig workers become a permanent part of any workforce?

The book asks many questions and opens many new ideas for us to ponder over.

(The reviewer is an advertising/brand strategist and a bestselling author of 11 books)

Source : Businessline



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The Strategic Imperative: Why Agriculture and MSMEs Must Embrace AI Today

By **N Pradeep**, – ThinkData AI Technologies www.tdaitech.com

Artificial Intelligence (AI) is no longer an emerging frontier; it is the defining force of the next industrial revolution. For India, where agriculture sustains livelihoods for nearly half the population and MSMEs constitute the backbone of industrial and export growth, the adoption of AI is not merely an option but a **strategic necessity**.

❖ Agriculture: From Intuition to Intelligence

Traditionally, agriculture in India has been heavily dependent on human experience, intuition, and seasonal patterns. However, changing climatic conditions, water scarcity, and the volatility of global commodity prices are exposing the vulnerabilities of this approach.

AI-powered solutions can radically transform the sector through:

- **Precision Agriculture:** Leveraging satellite imagery, IoT sensors, and predictive models to optimize irrigation, fertilization, and pest management.
- **Market Intelligence:** Real-time AI-driven analytics to predict demand, track price movements, and provide farmers with data-backed insights to maximize profitability.
- **Supply Chain Efficiency:** AI can minimize post-harvest losses by forecasting demand and linking producers directly with buyers, ensuring fair value realization.

By transitioning from intuition-led decisions to intelligence-driven strategies, agriculture can evolve into a sustainable, resilient, and globally competitive sector.

❖ MSMEs: Competing Beyond Borders

MSMEs in Tamil Nadu and across India face multiple challenges: rising input costs, fluctuating energy prices, and intense global competition. AI provides these enterprises with a toolset to compete not just locally but globally:

- **Predictive Maintenance:** Using AI to anticipate equipment failures, thereby reducing downtime and improving productivity.
- **Smart Energy Management:** AI-enabled energy optimization lowers operational costs and strengthens competitiveness.

- **Customer-Centric Strategies:** MSMEs can harness AI for market analytics, consumer behavior prediction, and digital marketing, enabling them to compete with larger corporations on a level playing field.



When adopted with intent and vision, AI has the potential to **unlock productivity gains of 20–30%**, while also enabling MSMEs to align with global sustainability goals.

❖ Bridging the Gap: From Awareness to Adoption

Despite the promise, the gap between AI awareness and AI adoption remains wide in both agriculture and MSMEs. The hesitation often stems from perceived costs, lack of digital infrastructure, and limited understanding of AI's practical applications.

This is precisely where firms like **ThinkData AI Technologies** are stepping in—bridging the divide by designing **affordable, scalable, and sector-specific AI solutions** that can be seamlessly adopted by smaller enterprises and agricultural communities.

❖ The Road Ahead

If India is to retain its competitive edge in a rapidly evolving global economy, both agriculture and MSMEs must recognize AI not as a luxury but as the very foundation of future growth. Early adopters will be the ones who lead markets, influence policies, and secure long-term resilience.

It is time for industries, entrepreneurs, policymakers, and technology providers to come together to build a robust ecosystem that enables the democratization of AI. Only then can we ensure that our farmers and small enterprises, the true engines of our economy, are empowered to thrive in the age of intelligence.

Photo Gallery

President Shri Rajesh B Lund, along with Shri M Karthikeyan, President CODISSIA, Shri Mithun Ramdas, President SIEMA, Shri V Rangasamy and Shri M V Ramesh Babu met Shri N Muruganandam IAS., Chief Secretary, Tamil Nadu Government at Chennai and Submitted a memorandum on behalf of Associations of Coimbatore regarding issues faced by MSMEs on 04.09.2025



Dr. K Annamalai, Vice President speaks on "Derivatives – Concepts and Application" at the Chamber – 08.09.2025

Shri Bala, UYIR speaks on "Environment" at the Chamber Meeting – 08.09.2025



Shri Vikranth Sakthi, Guidance Tamil Nadu Speaks on "Tamil Nadu Startup Conclave" – 08.09.2025

Photo Gallery

Our Vice President Shri C Dorairaj and Shri N Pradeep, Hon. Secretary participated in the Flag of Rally and Road Show an Electric Vehicle – organised by Roots Industries Team of Dr. S Chandrasekar - 09.09.2025



Shri A Swaminathan, Joint Commissioner of State Taxes, intelligence, Coimbatore speaks at our meeting on Clarification in E-Invoice and E-Way Bill. Others seated: President, Rajesh B Lund, Vice President Shri S Natarajan and Shri N Pradeep, Hon. Secretary – 10.09.2025

Cross section of audience – 10.09.2025



Cross Section of audience at "Latest GST Reforms" meeting – 20.09.2025

Shri N Pradeep, Hon. Secretary, speaks at the Tamil Nadu Global Startup Stakeholders' meeting - 25.09.2025



Photo Gallery

◀ Chamber Day Celebrations 2025 ▶



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**ஜி.எஸ்.டி. பறக்கும் படை
சோதனையால் தொழில்கள் பாதிப்பு**

லாலை என்பது முன்னாள் ஆண்டுகள் வெளிப்பாட்டு அறிக்கை வரலாறு. இவை மத்திய தி.என்.உ. சட்டம் 2017, பிரிவு 75 (4)-ன் படி, ஆண்டுகள் பிறப்பிப்பதற்கு முன்புள்ளவை அளிப்பதற்கு வாய்ப்பு வழங்கப்பட வேண்டும். தி.என்.உ. குறித்த ஆராய்ச்சை இத்தகைய மட்டுமே தொழில் விவரங்களின் சொந்தகாரர்கள் தான் வேண்டும். எனவே தாங்கள் பரிசீலனை செய்து தி.என்.உ. துறைக்கு தகுந்த வழிதாருதல் களை உடனடியாக வழங்க வேண்டும். இவ்வாறு அதில் கூறி உள்ளது.

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Some GST rate review

இவ்வாறு அங்குள்ள கிராமங்களில்
எழுந்திருக்கிற அங்குள்ள இளைஞர்கள்
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Coimbatore industries welcome GST rate revision

Prabhu Dhamodharan, convener of the Indian Textpreneurs Federation, said lower GST rates, removal of duty inversion and simplified compliance for the textile sector will boost consumption, improve ease of doing business, and strengthen industry competitiveness and global edge. "For the MMF textile sector, this reform is especially significant. The sector has the potential to be the growth driver of the Indian textile industry. In developed markets, India's share in cotton apparel stands at 10%-12%, while in MMF apparel it is only 2%-3%, highlighting the significant headroom for growth," he said.



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