



President Shri Rajesh B Lund and all Other Office bearers adorn shawl and honour our Past President and Managing Trustee, Siruthuli, Smt. Vanitha Mohan for receipt of **Global Leadership Award** from Sathya Sai Ashram in Bangalore as part of 100th Birth Anniversary Celebration of Bhagwan Satya Sai Swami. – 10.11.2025



President, Shri Rajesh B Lund meets and greets the Honorable Chief Minister of Tamil Nadu during his visit to Coimbatore for Semmozhi Poonga inauguration. Our Vice Presidents, Shri S Natarajan and Dr. K Annamalai, Hon. Secretary, N Pradeep and Treasurer, Dr. M Kailash Kumar are also seen in the picture - 25.11.2025



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President Writes



Dear Members,

As we close 2025, I am pleased to share thoughts on our economic landscape and the Chamber's accomplishments this past month.

The Indian Economy: Navigating with Confidence

November 2025 has reaffirmed what we have long believed - India's economic foundations remain robust despite global uncertainties. Our domestic fundamentals are strong, anchored by stable inflation, vigorous consumption, and unwavering commitment to structural reforms. This resilience continues to position India among the world's fastest-growing major economies.

Sustained Growth Trajectory

The outlook is encouraging. International agencies project GDP growth of approximately 6.5% for FY 2025-26, underpinned by robust domestic demand, an improving investment climate, and significant infrastructure development. Our services sector remains the economic backbone, while manufacturing - though facing global headwinds - has held steady, thanks to targeted initiatives like the Production Linked Incentive schemes.

Urban consumption remains buoyant, fuelled by rising incomes, digital transformation, and

renewed business confidence. Importantly, the investment cycle is gaining momentum, with meaningful contributions from both private enterprise and public capital expenditure.

Policy Landscape: Building for Tomorrow

The Government's reform agenda continues to strengthen our economic architecture. State-level labour reforms, expanded digital governance, transportation infrastructure upgrades, and manufacturing incentives have been instrumental in driving progress this year.

India is also deepening its global trade engagements. Renewed negotiations on trade agreements with key partners - including Canada and other strategic markets - herald expanding opportunities for our business community and exporters.

Looking Ahead: Optimistic Yet Prudent

Our medium-term prospects remain fundamentally sound. The convergence of low inflation, advancing digital and financial inclusion, infrastructure expansion, and our demographic advantage provides a compelling foundation for sustained prosperity.

As we navigate an evolving global landscape, India continues demonstrating resilience, adaptability, and immense long-term potential. Our focus must remain on preserving internal stability while mitigating external vulnerabilities through policy consistency, export diversification, and sustained investment in innovation and infrastructure.

Chamber Achievements - November 2025

Our Chamber has been actively advancing members' interests across multiple fronts:

Urban Infrastructure Advocacy

We have made persistent representations to National Highways Authority regarding the **Uppilpalayam Flyover widening**, proposing utilization of available ground-level space to

President Writes...

create additional lanes, thereby easing congestion and improving traffic flow.

We have also urged immediate action on **roadside encroachments near SNR College Road**. Removing these obstructions will significantly improve traffic movement, reduce congestion, and enhance public safety.

MSME Financial Support

We hosted a productive meeting with the Managing Director of Indian Bank during his visit. Our discussions covered the industrial landscape - nationally, globally, and specifically in Tamil Nadu and Coimbatore. He has graciously agreed to depute officials to conduct a session at our Chamber, detailing various schemes and subsidies available to MSMEs through Indian Bank.

Power Sector Reforms

The Ministry of Power issued Notification No. 42/6/2011-R&R (Vol.-IX) dated October 9, 2025, proposing reforms aimed at enhancing efficiency, reducing technical and commercial losses, and strengthening consumer choice.

After careful analysis, our Chamber submitted comprehensive comments and recommendations to the Ministry. Our submissions aim to strengthen the legislative framework, promote operational efficiency, protect consumer interests, and ensure balanced sectoral development.

Coimbatore Metro Rail Revival

We have appealed to the Hon'ble Chief Minister of Tamil Nadu to approve the revival of the Coimbatore Metro Rail Detailed Project Report (DPR), with necessary revisions reflecting current economic activity and population density. We have emphasized the importance of finalizing the DPR in coordination with both Central and State Governments.

Coimbatore Metro is not merely infrastructure - it is a strategic imperative for Tamil Nadu's

industrial capital. We have strongly urged the State Government to secure Central Government support for DPR finalization and project implementation.

Railway Infrastructure Development

During the General Manager of Southern Railway's visit to Coimbatore, we had the privilege of highlighting critical infrastructure needs: implementation of a circular train system, introduction of additional railway lines, and development of Coimbatore North Railway Station. We have requested prioritization and expedited implementation of these projects.

Government Engagement

My colleagues and I had the distinct pleasure of meeting our Hon'ble Chief Minister during the Semmozhi Poonga inauguration and Tamil Nadu Rising Investment Conclave. We expressed our gratitude for his initiatives and developmental activities that have elevated Coimbatore to the number one district in Tamil Nadu.

In Closing

As we stand at the threshold of 2026, I extend my heartfelt thanks to all our members for your unwavering support and partnership. Together, we will continue championing your interests, addressing critical issues, and exploring new opportunities in the year ahead.

Let us embrace 2026 with optimism and determination, confident that our collective efforts will yield meaningful results.

Wishing you and your families a prosperous and joyous New Year 2026!

With warm regards,



Rajesh B Lund

President

Chamber Initiatives

Buyer – Seller Meet

We have made an appeal to the Managing Director and CEO of Tamil Nadu Food processing and Agri Export Promotion corporation, Chennai to organise a Buyer - Seller meet and an export guidance session jointly with Chamber at Coimbatore.

The key objectives of this initiative are to:

1. Create a direct platform for MSME manufacturers and exporters to interact with foreign buyers.
2. Facilitate technology exchange, export linkages, and investment opportunities.
3. Promote Make in India and Atmanirbhar Bharat initiatives by boosting MSME exports.
4. Strengthen trade relations between Coimbatore-based industries and international markets.
5. Encourage MSMEs, agri-entrepreneurs, and food processing units to explore new export opportunities and expand their global presence.

We sought their support to organise this meet at Chambe, since this will enable our members to reach global markets effectively.

An Exclusive Buyer Seller meet for MSMEs

We have made an appeal to the Managing Director of FAME, Tamil Nadu to support for organising a Buyer – Seller meet at Chamber at Coimbatore. We pointed out that this event will enhance the export potential of MSMEs who face major challenges in our region to access foreign markets and lack of direct connections with international buyers.

Inauguration of Ernakulam – Bangalore Vande Bharath Train

This train was inaugurated by the Hon'ble Prime Minister of India, Shri Narendra Modi ji on 8th November 2025 through video conferencing.

Our Vice President, Dr. K Annamalai, DRUCC Member attended the function at 11 am at Coimbatore Railway Junction.

Representation to Highways

Our Hon. Secretary Shri N Pradeep met the Divisional Engineer, Highways and held discussion regarding the ways and plan to widen the **Uppilipalayam flyover** in the city. It was noted that the National Highways has submitted a proposal to the Union Government to widen this flyover. The plan is to widen the circular two-lane road in the flyover that is connected to five ramps.

It is learnt that the Centre Should approve the project and Highways Department should also look at using the space available at the ground level of the flyover so that more vehicles can avoid the flyover and use the underpass.

Industry Institution Interface Cell (IIIC)

Based on the request received from the Commissioner of Directorate of Technical Education, Tamil Nadu Government, Chennai, we nominated our Vice President Dr. K Annamalai to represent our Chamber in the Industry Institution Interface Cell established by the Tamil Nadu government in 54 government polytechnic colleges across the state. The primary objective of these cells is to bridge the gap between Academia and industry by enhancing the employability of diploma students, upgrading institutional infrastructure and promoting industry aligned skill development.

Visit of Managing Director of Indian Bank

Mr. Binod Kumar, Managing Director and CEO of Indian Bank, New Delhi along with senior officials from Zonal office visited our Chamber on 30th October 2025.

President Shri Rajesh B Lund, Shri C Dorairaj, Vice President and Dr. M Kailash Kumar, Treasurer met and discussed with them. Discussion focused on industrial scenario in the Nation, in Global and in Tamil Nadu, Coimbatore etc... particularly. Mr. Binod Kumar briefed about the various schemes and subsidies of the bank with particular reference to MSMEs. He has also promised to depute officials to Chamber to address our members.

Representation to Ministry of Power

The Ministry of Power, New Delhi, vide Notification No. 42/6/2011-R&R (Vol.-IX) dated 09 October 2025, has proposed certain reforms which are expected to enhance efficiency, reduce technical and commercial losses, and strengthen consumer choice.

After studying this Notification, our Chamber has submitted detailed comments and key submissions to the Ministry of Power for consideration. These comments aim to strengthen the legislative framework, promote efficiency, protect consumer interests, and ensure balanced sectoral growth.

While welcoming the intent and direction of the **"Electricity (Amendment) Bill 2025"**, aimed at enhancing competition, strengthening financial discipline, and improving accountability within the electricity sector, which ensuring protection for vulnerable consumer categories, the Chamber is



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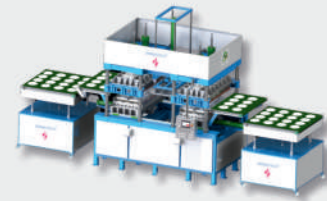
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Chamber Initiatives...

particularly appreciative of the reforms intended to promote efficiency, reduce losses, and expand consumer choice.

We have also submitted our comments seeking amendments to Section 43 - Obligation to Supply, Rationalisation of Demand Charges for Manufacturing Units, Amendment to Section 112 – Composition of the Appellate Tribunal, Amendment to Section 9, Amendment to Section 18 for license, Section 61 for Tariff Regulations, Section 64 for Procedure for Tariff Orders, Amendment to Section 126 for Unauthorised Use of Electricity and Amendment to Section 164 to ensure adequate access for maintenance safety and inspection purpose.

We have also issued a suitable Press Note conveying our appreciation for the ministries commitment to structure the electricity sector.

Representation to Prime Minister of India and Chief Minister of Tamil Nadu

We have represented to the Prime Minister of India urging to enact suitable provision of law in consultation with the Law Commission and Government of India. Referring the judgement dated 7th November 2025 of the Honourable Supreme Court of India enacting new laws to ensure conclusive title to property.

We also pointed out The Colonial era laws, the Transfer of Property Act of 1882, the Stamp Act of 1899 and the Registration Act of 1908 do not provide for the evidence of an irrefutable, conclusive evidence of title. At present the registration of a sale deed under the Registration Act provides only a presumptive evidence of title and not a conclusive title. The other documents with in the local State Revenue Authorities like A Register and Patta are also not considered as conclusive evidence of title. Every time a dispute arises, the intervention of a judicial order is required to prove the conclusive title and this takes several years. This puts the buyer of a property and the also lenders against the security of the property in considerable difficulty.

The amendment made by Govt. of Tamil Nadu to the Registration Act of 1908 vide the Act 41 of 2022 has not resolved the issue of fraudulent registration of documents.

The Supreme Court of India has asked in the cited case in Reference to the Law Commission to suggest what needs to be done to provide a conclusive evidence of title to an owner of a property. In this matter we also requested the Govt of Tamil Nadu to do the needful urgently to enact suitable provisions.

Similar representation was also submitted to Chief Minister of Tamil Nadu, Government of Tamil Nadu.

Representation to District Collector

In a Brief memorandum submitted to the District Collector Coimbatore, our Chamber requested for large scale tree plantation across all Panchayats in Coimbatore District to enhance air quality and environmental sustainability.

We also pointed out that the tree coverage will help to improve air quality, to regulate temperature regulation & climate resilience, prevention of soil erosion, enhancement of groundwater recharge, beautification of panchayat areas, support for biodiversity, cost-effective long-term investment.

We also requested that an annual Panchayat Green Cover Plan be formulated and implemented systematically, with clear goals for plantation and survival rates.

Revival and approval of Coimbatore Metro Rail Project

Our Chamber has appealed to the Hon'ble Chief Minister of Tamil Nadu to approve the revival of the Coimbatore Metro Rail DPR, with the necessary revisions to align it with the current economic activity and population density. We have also urged that the DPR be finalized in coordination with the Central and State Governments.

Our Chamber has pointed out that Coimbatore, being a major economic region contributing significantly to textiles, engineering, pumps, IT, healthcare, education, and tourism, requires a modern mass transit backbone to support industrial mobility and enhance economic productivity. Hence, we have strongly urged the Government of Tamil Nadu to update the DPR and ensure a time-bound roadmap for its finalization, Cabinet approval, funding structure, and project commencement.

Chamber also urged the Central Government to implement the metro rail project for Coimbatore considering the current economic activity and the population density.

We briefly mentioned why Coimbatore metro is a strategic imperative for Tamil Nadu's industrial capital, and requested the government of Tamil Nadu to strongly seek Central Government support for DPR finalisation.

In the interest of the long-term economic, environmental, and social well-being of Coimbatore

Chamber Initiatives...

and Tamil Nadu, we humbly prayed that the Government of Tamil Nadu kindly initiates and approves the Coimbatore Metro Rail Project at the earliest, with DPR revival as the first step.

This metro rail project will be very much beneficial to the entire public. Copies of memorandum have been sent to Hon'ble Minister for Housing and Urban Development, Principal Secretary, Housing & Urban Development Department (HUDD) Tamil Nadu, Managing Director, CMRL, District Collector, Coimbatore, Secretary, Ministry of Housing & Urban Affairs and Managing Director, Delhi Metro Rail Corporation.

A suitable Press Note was issued in this regards. Our President, Rajesh B Lund also give his comment suggestions appreciating Tamil Nadu Government through Covai Mail Interview.

Representation to Southern Railways

Our Chamber submitted a detailed memorandum to Shri R. N. Singh, General Manager, Southern Railways, during his visit to Coimbatore on 19 November 2025. We highlighted several key issues of regional importance and sought his favourable consideration on the following:

1. Introduction of Additional Railway Lines:

We have proposed the creation of new railway lines from Coimbatore Junction to major industrial clusters to enhance freight movement and support Coimbatore's fast-growing industrial ecosystem.

2. Establishment of a Circular Train System:

A circular suburban rail system will significantly ease intra-city travel, reduce congestion, and improve last-mile connectivity for commuters.

3. Development of Coimbatore North Railway Station:

We emphasized the need for improved passenger amenities and the construction of two island platforms to facilitate seamless movement and better handling of passenger volumes.

Removal of Encroachments

In a representation to the Commissioner, Coimbatore Corporation, our Chamber urged immediate removal of roadside encroachments near SNR College Road. We brought to for his attention several critical concerns is given below.

1. Road Safety Hazards:

The reduced carriageway forces pedestrians, especially students of SNR

College to walk on the main road, exposing them to the risk of accidents.

2. **Obstruction to Emergency Vehicles:** Congestion along this stretch slows down the movement of ambulances and police vehicles during peak hours, causing potential delays in emergencies.
3. **Restricted Visibility:** Encroachments obstruct clear sightlines for both motorists and pedestrians, increasing the likelihood of collisions.
4. **Waste Accumulation:** Temporary roadside shops generate waste that is often dumped indiscriminately, leading to unhygienic surroundings and blocking stormwater drains.
5. **Parking Violations:** Unregulated parking by shop patrons further narrows the road, disrupting the smooth flow of traffic.

We have requested the Commissioner to initiate speedy action to clear these encroachments, which will help improve traffic movement, reduce congestion, and ensure public safety.

Representation to National Highways

We have appealed to the Divisional Engineer, National Highways for prompt action in ensuring the implementation of IRC Specifications across National Highways in Coimbatore.

Proper adherence to these standards will:- optimize road capacity, reduce traffic congestion, prevent hydroplaning and premature road damage, decrease the incidence of fatal accidents, enhance safety for pedestrians and motorists, and promote durability and long-term utility of road infrastructure.

Introduction of Direct Flight to Varanasi

We have submitted a memorandum to Shri Ram Mohan Naidu, Union Minister for Civil Aviation, requesting for the introduction of a direct flight from Coimbatore to Varanasi, to be operated through Air India / IndiGo. We have highlighted the growing passenger demand and the potential to boost tourism, religious travel, and cultural exchange. We have also requested that the flight be scheduled at a convenient time to maximise public utility. Copies of this representation have been sent to the Managing Directors of Air India and IndiGo for their consideration.

Additionally, we have submitted another memorandum to the Civil Aviation Minister for seeking a dedicated VVIP Gate in the newly proposed terminal building plan at Coimbatore International Airport. Copies of this communication have also been

Chamber Initiatives...

forwarded to the Chairman, Airports Authority of India, and the Airport Director, Coimbatore for follow up.

Schemes and Subsidies for MSMEs

To support industrial growth and enhance financial accessibility for MSMEs, our Chamber has requested Canara Bank (Lead Bank), Indian Overseas Bank, and State Bank of India to provide detailed information on:

- MSME-specific schemes
- Available subsidies
- Collateral-free loan options
- Eligibility criteria
- Interest rates and repayment terms

Upon receiving these details, the Chamber proposes to organise an exclusive seminar for the benefit of industries—particularly MSMEs—to create awareness and help them leverage available financial support.

Government Initiatives

M&SEF Council

The meetings of the Micro and Small Enterprises Facilitation Council were held on 20th and 21st November 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. 235 cases were taken up for hearing. Judgments will be issued when finalized and the balance cases were adjourned for the next meeting. A s Member of the above Council, Shri N Pradeep, Hon. Secretary attended the above meetings representing our Chamber.

TN Skill Connect 2025

Our Vice President, Dr. K. Annamalai, participated in "TN Skill Connect 2025 Skill Registry Meet & HR Conclave" organised by Naan Mudhalvan and the Tamil Nadu Skill Development Corporation (TNSDC) on 21 November 2025 at Jenney's Residency, Coimbatore.

The event focused on fostering strong industry-academia linkages, enhancing skill development, and facilitating HR collaborations.

The conclave was presided over by Shri M. Kranti Kumar Pati, I.A.S., Managing Director, TNSDC, and felicitated by Shri Pavankumar G. Giriappanavar, I.A.S., Coimbatore Collector.

Semmozhi Poonga inauguration

The Hon'ble Chief Minister of Tamil Nadu inaugurated the Semmozhi Poonga at Coimbatore on 25th November 2025. During this occasion he met important industrialists of Coimbatore who participated in the inaugural function.

Our President Rajesh B Lund along with Vice Presidents Shri S. Natarajan, Dr. K. Annamalai, Hon. Secretaries Shri N. Pradeep, Shri K.V. Karthik, Treasurer Dr. M. Kailash Kumar, Past Presidents Smt Vanitha Mohan, Shri C. Balasubramanian and Shri B Sriramulu met the Chief Minister and exchanged greetings and good wishes. President also thanked the Chief Minister for all his initiatives in creating developmental projects for Coimbatore including Coimbatore Airport expansion work. He also mentioned that this Semmozhi Poonga which combines areas for physical activity, recreation, entertainment and plant based learning will allow visitors to engage with it in several ways.

Tamil Nadu Rising meeting

On 25th evening the Chief Minister also addressed the Coimbatore Industries at Tamil Nadu Rising Investments Summit. While addressing Chief Minister said that Tamil Nadu is the most urbanized State and its infrastructure development is wide spread. It will develop Centres of Excellence that will provide hands on training to candidates in the semi conductor sectors. The Industries committed investment in aerospace, defense and semi conductor sectors. At this meeting our President Rajesh B Lund, Vice President Shri S .Natarajan, Hon Secretary Shri N. Pradeep and Past Presidents Shri C. Balasubramanian participated.



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Agripreneurs Connect 2025: Empowering Innovation and Collaboration in the Agri Ecosystem

Kumaraguru College of Technology (KCT), in collaboration with our Chamber, successfully organized **Agripreneurs Connect 2025**, a forward looking seminar designed to accelerate growth, innovation, and entrepreneurship in the agricultural sector. The event brought together a diverse audience agripreneurs, startups, progressive farmers, researchers, policymakers, academicians, and industry leaders creating an enriching platform for meaningful dialogue and collective learning.



Representing the Chamber, Shri N. Pradeep, Hon. Secretary, participated in the seminar and played an active role throughout the proceedings. His presence reinforced the Chamber's continued commitment to supporting technological advancement and entrepreneurial development in the agriculture domain.

A Confluence of Innovation, Technology & Opportunity

Agripreneurs Connect 2025 was specially curated to explore the sweeping changes transforming agriculture from digital farming tools and precision technologies to value chain strengthening and market-driven approaches. The sessions provided actionable insights on how the agriculture sector can evolve into a sustainable, tech enabled, and commercially viable ecosystem.

The event featured an inspiring series of discussions and expert talks focused on key themes, including:

Sustainable Farming Practices

Speakers emphasized the urgent need to adopt environmentally responsible farming models, regenerative agriculture, soil health management, and water efficient technologies. Experts highlighted how sustainable practices not only protect natural resources but also improve long term profitability for farmers.

Agri-Tech Innovations and Digital Transformation

The seminar showcased emerging agri tech tools such as sensor-based monitoring, precision farming equipment, drones for crop assessment, AI-based yield prediction systems, automated irrigation, and data-led

decision-making platforms. Startups presented real-world applications demonstrating how technology can dramatically boost productivity and reduce input costs.

Government Support Schemes for Agripreneurs

Resource persons provided insights into central and state government initiatives aimed at promoting agri-entrepreneurship. Programs such as Agri Infra



Fund, PMFME, Startup India schemes, and incubation grants were highlighted as powerful enablers for aspiring agripreneurs looking to scale their ventures.

Inspirational Success Stories

Several leading innovators and entrepreneurs shared their journeys, demonstrating how passion, resilience, and innovation can transform challenges into opportunities. Their experiences resonated deeply with the audience, motivating young participants to pursue new-age agri business ventures.

Reimagining Agriculture Through Collaboration

One of the most significant outcomes of Agripreneurs Connect 2025 was the strengthening of collaboration between educational institutions, industries, startups, farmer groups, and policy makers.

The discussions reiterated that the future of agriculture lies in collective effort where traditional wisdom is integrated with modern technologies, and where associations like the Chamber play a catalytic role in connecting stakeholders, nurturing innovation, and bridging resource gaps.

The seminar also provided opportunities for networking and collaboration, with several participants expressing interest in working jointly on research, pilot projects, and rural entrepreneurship initiatives.

Our Chamber views Agripreneurs Connect 2025 as an important step in its ongoing efforts to support agricultural development and empower the entrepreneurial ecosystem. The Chamber is encouraged by the enthusiasm and innovative spirit displayed by participants and is committed to taking forward the learnings from the seminar.



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ChatGPT for Business Excellence – A Strategic Note

By **Pradeep Natarajan**, Founder, ThinkData Ai Technologies, www.tdaitech.com

1. A New Paradigm in Intelligent Assistance

- “In the quiet precision of algorithms, a new form of clarity emerges.”
- ChatGPT marks a transformative milestone, enabling businesses to operate with sharper intelligence, faster responses, and higher productivity.

2. Transforming Business Functions End-to-End

- Accelerates documentation, proposals, market studies, and executive communication.
- Strengthens decision-making using structured, AI-driven insights.
- Enhances energy management, performance optimisation, and customer service through intelligent automation.

3. A Strategic Asset for MSMEs and Large Enterprises Alike

- MSMEs gain competitive parity with global standards and reduce dependency on specialised manpower.
- Large industries benefit from predictive analytics, streamlined research, and scalable workflows.
- Organisations gain reliable, round-the-clock support - consistent, efficient, and cost-effective.

4. Strength Rooted in Precision and Adaptability

- “Where data turns into direction and complexity becomes clarity, AI stands as a partner.”
- ChatGPT rapidly converts unstructured information into actionable intelligence with exceptional accuracy.

5. Responsible Use: Where AI Must Not Replace Human Judgment

- Not suited for confidential legal matters, sensitive financial decisions, or personal/emotional issues.
- AI should enhance - not overshadow - professional wisdom, governance, and ethical considerations.

6. Similar AI Tools Shaping the Future

- While ChatGPT leads in natural language intelligence, several other tools complement the ecosystem.
- **Claude AI** offers high-quality reasoning and long-document analysis.



- **Google Gemini** integrates AI with search, cloud, and enterprise workflows.
- **Microsoft Copilot** enhances productivity suites and workplace automation.
- **Llama-based models** deliver efficient, customisable options for private enterprise deployment.

Together, these tools form a powerful AI landscape that organisations can strategically adopt depending on industry needs and data sensitivity.

7. The Future: Human Expertise Enhanced by AI

- “When human intuition merges with machine intelligence, organisations evolve beyond limitations.”
- Those who adopt AI responsibly will lead the next era of industrial growth and digital transformation.

8. Guidance and Support from ThinkData Ai Technologies

For organisations seeking clarity, implementation support, or customised AI strategies, ThinkData Ai Technologies is pleased to offer free guidance and advisory sessions.

Our team is available to assist you at any stage of your AI journey.



To: All Members

Members are requested to take note of our new Email & Website:

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Website : www.iccicbe.in

Warren Buffet's Final Letter to his Shareholders



Warren Buffet is one of the five richest men in the World. He is 95 years old. This letter is dated 10-11-2025.

A Few Final Thoughts

One perhaps self-serving observation. I'm happy to say I feel better about the second half of my life than the first. My advice: Don't beat yourself up over past mistakes – learn at least a little from them and move on. It is never too late to improve. Get the right heroes and copy them. You can start with Tom Murphy; he was the best.

Remember Alfred Nobel, later of Nobel Prize fame, who – reportedly – read his own obituary that was mistakenly printed when his brother died and a newspaper got mixed up. He was horrified at what he read and realized he should change his behaviour.

Don't count on a newsroom mix-up: Decide what you would like your obituary to say and live the life to deserve it.

Greatness does not come about through accumulating great amounts of money, great amounts of publicity or great power in government. When you help someone in any of thousands of ways, you help the world. Kindness is costless but also priceless. Whether you are religious or not, it's hard to beat The Golden Rule as a guide to behaviour.

I write this as one who has been thoughtless countless times and made many mistakes but became very lucky in learning from some wonderful friends how to behave better (still a long way from perfect, however). Keep in mind that the cleaning lady is as much a human being as the Chairman.

Source: Awakin.org

APPENDIX NOTIFICATION

Under the "Explanation" to section 25 of the Negotiable Instruments Act, 1881 (Central Act XXVI of 1881) read with Notification of the Government of India, Ministry of Home Affairs, No.20-25-26, Public-1, dated the 8th June 1957, the Government of Tamil Nadu hereby declares that, in addition to "Sundays" expressly defined as Public Holidays in the said "Explanation", the following days shall be Public Holidays for the year 2026.

ANNEXURE

Sl. No.	Public Holidays	Date	Day
1.	New Year's Day	01.01.2026	Thursday
2.	Pongal	15.01.2026	Thursday
3.	Thiruvalluvar Day	16.01.2026	Friday
4.	Uzhavar Thirunal	17.01.2026	Saturday
5.	Republic Day	26.01.2026	Monday
6.	Thai Poosam	01.02.2026	Sunday
7.	Telugu New Year's Day	19.03.2026	Thursday
8.	Ramzan (Idu'l Fitr)	21.03.2026	Saturday
9.	Mahaveer Jayanthi	31.03.2026	Tuesday
10.	* Annual closing of Accounts for Commercial Banks and Co-operative Banks	01.04.2026	Wednesday
11.	Good Friday	03.04.2026	Friday
12.	Tamil New Year's Day / Dr. B.R.Ambedkar's Birthday	14.04.2026	Tuesday
13.	May Day	01.05.2026	Friday
14.	Bakrid (Eid al-Azha)	28.05.2026	Thursday
15.	Muharram (Yaom-E-Shahadath)	26.06.2026	Friday
16.	Independence Day	15.08.2026	Saturday
17.	Milad-un-Nabi (Prophet's Birthday)	26.08.2026	Wednesday
18.	Krishna Jayanti	04.09.2026	Friday
19.	Vinayakar Chathurthi	14.09.2026	Monday
20.	Gandhi Jayanti	02.10.2026	Friday
21.	Ayutha Pooja	19.10.2026	Monday
22.	Vijaya Dasami	20.10.2026	Tuesday
23.	Deepavali	08.11.2026	Sunday
24.	Christmas	25.12.2026	Friday

** Applicable only to Commercial Banks and Co-operative Banks in Tamil Nadu.*

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What if the richest wealth isn't money at all?

A time billionaire flips the equation; he treats every hour as an asset and strategically invests in high-value skills, financial literacy or launching ventures that create immense wealth

TIME IS MONEY

Money is not always wise. Let's pause talking about it for a moment. Are you a college graduate with zero net worth? Haven't built a business empire and don't own any luxury possessions? Don't worry. You are still wealthier than a 65-year-old business magnate with a private jet in one crucial aspect: TIME.

Time billionaire

A healthy teen has roughly 60-70 years of life ahead, equating to nearly 3,00,000 to 3,50,000 wakeful hours to learn, experiment, create and build. He might not have wealth deposited in a bank, but he is time-rich with more hours in his life. In contrast, a 65-year-old, who generated huge financial resources, is not rich enough in terms of time. Time, and probably health, might not be on his side to pivot, explore new ventures or recover from shocks/failures. Time is compounding. The more you have of it, the more power you gain over learning, skill-building, growth and life choices.



"Time is compounding. The more you have of it, the more power you gain over learning. skill-building, growth and life choices"



Applying Mr. Gladwell's 10,000-hour principle to build real expertise, the young graduate has ample time to master five or six skills.

Invisible currency

In his best-selling book *Outliers-The Story of Success*, Malcolm Gladwell suggested mastering any skill needs almost 10,000 hours of deliberate practice. By investing just four hours every day in learning high-value skills, a 20-year-old graduate accumulates almost 1,460 hours a year. With almost 40 years left until retirement, he has about 58,400 hours ahead.

Time, in this sense, is the invisible currency compounding quietly in the background while most people focus only on com-pounding money via SIPs, equity or other financial instruments. It is time that compounds into freedom and achievements, if spent wisely.

What if the richest wealth isn't money at all?...

Time-leaking

Most people are not truly time-poor, but constantly leaking it. Hours quietly vanish on habits such as binge-watching, doom scrolling or social-networking. Even if you waste an hour a day, it adds up to 365 hours/year and over 40 years, it is 14,600 hours, enough to master at least one/two new skills,

write a book or build a passive income stream, or transform health and fitness. Time, managed wisely, compounds in multiple ways money cannot. Hence, if you use hours judiciously, you can create wealth no bank account could ever hold. Fortunes can be rebuilt from scratch but lost time is gone forever. Money multiplies, minutes melt.

"Applying Mr. Gladwell's 10,000-hour principle to build real expertise, the young graduate has ample time to master five or six skills." Each skill can turn a gateway to new opportunities and career pivots, during career and after retirement.

Time: the leveller

Unlike money, which is un-evenly distributed, time is the ultimate leveller. Every human, rich or poor, young or old, has the same 24 hours in a day. What differs is awareness and how those hours are spent.

Time-money paradox

Many are of the opinion high-paying jobs automatically makes them wealthy. The reality is often the opposite.

Spending long hours in a routine, high-paying role might boost bank balance but if considerable time is

not invested in learning, building skills, or exploring new opportunities, true potential of time and money would be lost. You would fail to compound financial intelligence, entrepreneurial ability or marketable skill, the real skill-sets or assets that can multiply income faster than a salary could.

The irony: people trade their finite hours for money but because work is of-ten mechanical or low-value in terms of learning and long-term growth, they miss the chance to turn each hour into a lever-aged asset.

Early-career professionals who focus solely on in-come generation may end up years later with an im-pressive resume but limit-ed freedom, knowledge or alternative income streams, leaving them de-pendent for financial security.

A time billionaire flips this equation. He treats every hour as an asset, strategically investing it in high-value skills, financial literacy or launching ventures. His goal is to use time efficiently, allowing decades of effort and learning to compound into wealth and true financial freedom.

Recognising this para-dox empowers you to es-cape mundane jobs and consciously invest hours where they generate the highest financial leverage.

If you treat TIME as the most valuable asset, then every rupee, decision and opportunity will com-pound into true wealth. In-vest in yourself, master hours, then financial freedom will follow naturally.

(The writer is an NISM & CRISIL-certified Wealth Manager and certified in NISM's Research Analyst module)

Source: The Hindu

RBI adds seven entities to its 'alert list' of unauthorised forex trading platforms

The Reserve Bank of India has added seven entities/platforms/websites, including Starnet FX, CapPlace and Mirrox, to its 'alert list' of unauthorised forex trading platforms.

As per the central bank's statement, it has also added Trive, NXG Markets and Nord FX to the list.

With the addition of the aforementioned entities, the number of entities, which are neither authorised to deal in forex under the Foreign Exchange Management Act, 1999 (FEEMA) nor authorised to operate electronic trading platform (ETP) for forex transactions, has

swelled to 95. The central bank said the alert list also contains names of entities / platforms / web-sites that appear to be promoting unauthorised entities / ETPs, including through advertisements of such unauthorised entities or claim-ing to be providing training / advisory services."

This list is not exhaustive. An entity not appearing in the list should not be assumed to be authorised by the RBI. The authorisation status of any person / ETP can be ascertained from the list authorised of persons and authorised ETPs," said the central bank. ●



LOOK FOR THE HOLOGRAM

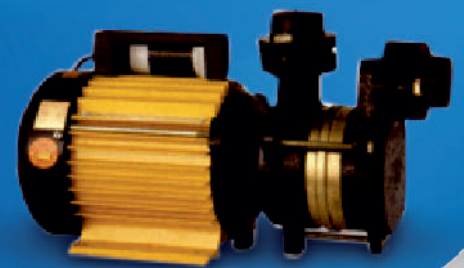


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Capacitance Tolerance	-20% +30%
Reference Standard	IEC 62391-1
Safety Class	S2

PARAMETERS

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Specific Power	2-10W/gm
Operating voltage	2.3V to 2.75V
Life	>500,000 cycles
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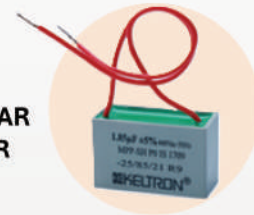
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The Success Story of Ratan Tata: Business Marketing Strategy

The Legacy of Ratan Tata: How One Man Revolutionized Indian Industry and Social Responsibility



The name “Ratan Tata” represents outstanding leadership, ethical behaviour, and extraordinary achievement. Ratan Tata, one of the biggest and most prominent multinationals in India, has made a lasting impression on the economic world as the former chairman of the Tata Group. It is quite impressive how he went about turning his huge enterprise into a worldwide force after inheriting it. His expertise in business marketing strategy, which enabled Ratan Tata's company to expand internationally, is key to his success.

We'll look into Ratan Tata's success story in this blog, analysing how he used clever marketing techniques and calculated choices to create an empire in business. His guidance remains a source of inspiration for future business owners and executives across the globe.

Early Life and the Beginnings of Ratan Tata's Business Journey

Ratan Tata was born into one of India's best-known and wealthy families—the Tata family. But even with his wealthy upbringing, he never took achievement for granted. Ratan Tata studied at Cornell University and Harvard Business School before returning to India in 1961 to join the Tata Group.

In his early years at the company, Ratan Tata had a variety of positions, including shop floor manager and business expert. His early years of hands-on experience gave him a solid understanding of the difficulties Ratan

Tata's business faces. Ratan Tata faced early opposition from some in the Tata Group, but his constant dedication and creative thinking helped him gain respect over time.

Ratan Tata's Leadership: Redefining the Tata Group

Ratan Tata succeeded J.R.D. Tata as the Tata Group chairman in 1991. India's economy was liberalising at this time, and a wave of international competitors began entering the market. Ratan Tata soon understood that in order for his company to survive and grow, it needed to take a forward-thinking, global approach.

Repositioning the Tata brand as a worldwide organisation rather than merely a regional player was one of his main marketing initiatives. Under his direction, the Tata Group expanded into foreign markets and bought well-known companies including Corus Steel, Jaguar Land Rover, and Tetley Tea. With this tactical change, the Tata Group was able to establish itself as a multinational corporation and expand its presence well beyond the boundaries of India.

Ratan Tata realised that a company needed a strong and flexible marketing strategy in order to be successful on a global scale. Ratan Tata's business was able to get ahead of its competitors due to his constant search for quality and his ability to predict market trends.

The Success Story of Ratan Tata: Business Marketing Strategy...

The Marketing Strategy Behind Tata's Success

The way that Ratan Tata approaches marketing is among the most interesting parts of his success story. Ratan Tata's company has always been based on innovation, trust, and customer-centricity. These principles were carefully incorporated into the business's marketing plans, developing the company's relationship with customers and enhancing its position internationally.

1. Customer-Centric Approach

Ratan Tata has always prioritised its customers in its marketing plans. In his view, a company cannot expand unless it recognises and meets the wants of its customers. Various goods and services offered by the Tata Group were created with this idea in mind, taking into account changing customer needs.

An excellent illustration of Ratan Tata's customer-centric philosophy is the Tata Nano, which is promoted as the least expensive car in the world. The concept behind the car was innovative, even though the vehicle itself may not have been a major financial success. The concept of building an automobile for the average person reflected Ratan Tata's goal to increase product accessibility and grow his company.

2. Brand Trust and Legacy

Making use of the heritage of the Tata brand was another crucial component of Ratan Tata's marketing plan. In India, the Tata name has long been linked to morality, social responsibility, and trust. Ratan Tata used this brand equity by making sure that all commercial activities, advertising campaigns, and the introduction of new products followed these fundamental principles.

Ratan Tata's business model shifted to centre on trust, which helped the corporation create lasting connections with customers. Beyond India, this trust-based marketing approach helped Tata Group build a reputation as a trustworthy and moral brand around the world.

3. Innovation in Product Marketing

Innovation was something that Ratan Tata was constantly ahead of the curve at. He realised that Ratan Tata's firm needed to constantly innovate in order to remain relevant in a world that was changing quickly, not just in terms of its products but also in terms of how it promoted them.

The introduction of Tata Consultancy Services (TCS), which established the Tata Group as a leader in the IT services sector, is a prime illustration of this. Tata was formerly well-known for its steel and automotive industries, but the purchase of TCS signalled a dramatic change in the company's attention to innovation and technology. Ratan Tata's ability to promote innovative services and his vision were proved by TCS's journey to become one of the top global providers of IT services.

4. Global Expansion and Acquisitions

Focussing on international expansion was one of Ratan Tata's business strategies' most distinctive features. He realised early on that Ratan Tata's business needed to go outside of India in order to compete on a global level. As a result, there were some well-known purchases made, including Tetley in 2000, Corus in 2007, and Jaguar Land Rover in 2008.

These purchases were all supported by carefully planned out marketing campaigns. Ratan Tata made sure that these businesses' current brand values complemented the Tata Group's rather than just buying them. The Tata Group was able to broaden its global reach while preserving its brand identity because of this partnership.

A great example of how Ratan Tata used marketing strategy to turn around a failing brand is his takeover of Jaguar Land Rover (JLR). Before being taken over by Tata Motors, JLR was experiencing financial difficulties. However, JLR was turned into a very lucrative firm under Ratan Tata's ownership through focused marketing efforts and a focus on quality and innovation.

5. Philanthropy as a Marketing Strategy

Ratan Tata believed that a successful firm should also give back to society in addition to making money. His dedication to charitable giving is a fundamental element of the Tata Group's marketing plan. Ratan Tata's company is strongly linked to corporate social responsibility (CSR) programmes, which have improved the brand's reputation and encouraged consumer goodwill.

The Tata Group has undertaken many charitable projects, which include environmental sustainability and rural development to healthcare and education. In addition to helping communities, these actions have improved Tata's standing as a socially conscious business. Unquestionably, Ratan Tata's passion for "nation-building" has been important in the success of his corporate marketing approach.

The Success Story of Ratan Tata: Business Marketing Strategy...

Ratan Tata's Legacy and Continued Influence

Despite Ratan Tata's 2012 resignation as chairman of the Tata Group, his influence still shapes Ratan Tata's business. The company's DNA still contains his marketing techniques and leadership philosophies. The Tata Group gained popularity under his direction and gained recognition for its dedication to social responsibility, innovation, and quality.

Ratan Tata has continued to actively teach upcoming business owners and invest in startups even after he stepped down. Many executives in the current period are looking at copying him because of the way he approaches business and marketing.

Key Takeaways from Ratan Tata's Business Marketing Strategy

Many lessons can be learnt from Ratan Tata's business success by anyone hoping to expand their enterprise. A few key takeaways from his marketing approach are as follows:

1. **Customer First:** The requirements and desires of your clients should always come first.
2. **Build on Trust:** A powerful brand is built on trust. Be loyal to your brand's core principles to gain and keep the trust of your customers.
3. **Innovate Continuously:** Never give up on innovation. Remaining relevant requires innovation in both products and marketing tactics.
4. **Think Globally:** Businesses need to be willing to think globally and develop internationally in order to grow on a broad scale.
5. **Give Back to Society:** Not only does corporate social responsibility benefit communities, but it also benefits businesses. Charity creates goodwill and improves brand perception.

Source: sagartech.co.in

For reference : <https://sagartech.co.in/blog/ratan-tata-success-story>



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Government Makes the Four Labour Codes effective to Simplify and Streamline Labour Laws

Four Labour Codes Herald Transformational Change: Better Wages, Safety, Social Security & Enhanced Welfare for India's Workforce

Codes lay the foundation for a protected, future-ready workforce and resilient industries, boosting employment and driving labour reforms for Aatmanirbhar Bharat

Code aligns India's labour ecosystem with global standards, ensuring social justice for all workers

In a historic decision, the Government of India has announced that the four Labour Codes - **the Code on Wages, 2019, the Industrial Relations Code, 2020, the Code on Social Security, 2020 and the Occupational Safety, Health and Working Conditions Code, 2020** are being made effective from **21st November 2025**, rationalising 29 existing labour laws. By modernising labour regulations, enhancing workers welfare and aligning the labour ecosystem with the evolving world of work, this landmark move lays the foundation for a future-ready workforce and stronger, resilient industries driving labour reforms for **Aatmanirbhar Bharat**.

Many of India's labour laws were framed in the pre-Independence and early post-Independence era (1930-1950s), at a time when the economy and world of work were fundamentally different. While most major economies have updated and consolidated their labour regulations in recent decades, India continued to operate under fragmented, complex and in several parts outdated provisions spread across 29 Central labour laws. These restrictive frameworks struggled to keep pace with changing economic realities and evolving forms of employment, creating uncertainty and increasing compliance burden for both workers and industry. The implementation of the four Labour Codes addresses this long-pending need to move beyond colonial-era structures and align with modern global trends. Together, these Codes empower both workers and enterprises building a workforce that is protected, productive and aligned with the evolving world of work paving the way for a more resilient, competitive and **self-reliant nation**.

A comparison of the labour ecosystem, before and after the implementation of the Labour Codes, is as follows:

	Pre Labour Reforms	Post Labour Reforms
Formalisation of Employment	No mandatory appointment letters	Mandatory appointment letters to all workers Written proof will ensure transparency, job security, and fixed employment.
Social Coverage Security	Limited Social Security Coverage	Under Code on Social Security, 2020 all workers including gig & platform workers to get social security coverage. All workers will get PF, ESIC, insurance, and other social security benefits.
Minimum Wages	Minimum wages applied only to scheduled industries/ employments, large sections of workers remained uncovered	Under the Code on Wages, 2019, all workers to receive a statutory right minimum wage payment . Minimum wages and timely payment will ensure financial security
Preventive Healthcare	No legal requirement for employers to provide free annual health check-ups to workers	Employers must provide all workers above the age of 40 years with a free annual health check-up Promote timely preventive healthcare culture

Government Makes the Four Labour Codes effective to Simplify and Streamline Labour Laws...

Timely Wages	No mandatory compliance for employers payment of wages	Mandatory for employers to provide timely wages , ensuring financial stability, reducing work stress and boosting overall morale of the workers
Women workforce participation	Women's employment in night shifts and certain occupations was restricted	Women are permitted to work at night and in all types of work across all establishments. subject to their consent and required safety measures Women will get equal opportunities to earn higher incomes in high paying job roles.
ESI coverage	ESIC coverage was limited to notified areas and specific industries establishments with fewer than 10 employees were generally excluded, and hazardous process units did not have uniform mandatory ESIC coverage across India	ESIC coverage and benefits are extended Pan-India - voluntary for establishments with fewer than 10 employees, and mandatory for establishments with even one employee engaged in hazardous processes. Social protection coverage will be expanded to all workers
Compliance Burden	Multiple registrations, licenses and returns across various labour laws.	Single registration, PAN-India single license and single return. Simplified processes and reduction in Compliance Burden

Benefits of Labour Reforms Across Key Sectors:

1. Fixed-Term Employees (FTE):

- FTEs to receive all benefits equal to permanent workers, including leave, medical, and social security.
- Gratuity eligibility after just one year, instead of five.
- Equal wages as permanent staff, increasing income and protection.
- Promotes direct hiring and reduces excessive contractualisation

2. Gig & Platform Workers

- "Gig work", "Platform work", and "Aggregators" have been defined for the first time.
- Aggregators must contribute 1-2% of the annual turnover, capped at 5% of the amount paid payable to gig and platform workers
- Aadhaar-linked Universal Account Number will make welfare benefits easy to access, fully portable, and available across states, regardless of migration.

3. Contract Workers

- Fixed-term employees (FTE) will increase employability and ensure social security, legal protection like benefits equal to permanent employees.
- Fixed-term employees will become eligible for gratuity after one year of continuous service
- Principal employer will provide health benefits and social security benefits to contract workers.
- Workers to get free annual health check-up.

4. Women Workers

- Gender discrimination legally prohibited.
- Equal pay for equal work ensured
- Women are permitted to work night shifts and in all types of work including underground mining and heavy machinery), subject to their consent must mandatory safety measures.
- Mandatory women's representation in grievance redressal committees.
- Provision to add parents-in-law in Family Definition of Female employees, expanding dependent coverage and ensuring inclusivity.

Government Makes the Four Labour Codes effective to Simplify and Streamline Labour Laws...

5. Youth Workers:

Minimum wage is guaranteed for all workers.

- All workers to get appointment letters promoting social security, employment history and formal employment.
- Worker exploitation by employers is prohibited- payment of wages during leave has been made mandatory.
- To ensure a decent standard of living, workers will receive wages as per the floor wage determined by the Central Government

6. MSME Workers:

All MSME workers covered under the Social Security Code, 2020, eligibility based on employee count.

- Minimum wage guaranteed for all workers.
- Workers will have access to facilities such as canteens, drinking water, and rest areas.
- Provisions for standard working hours, double overtime wages, and paid leave.
- Timely wage payment ensured.

7. Beedi & Cigar Workers:

- Minimum wages guaranteed for all.
- Working hours capped at 8-12 hours per day, 48 hours per week has been capped.
- Overtime Work beyond prescribed hours, to be consent based and pay at least double the normal wage rate
- Timely payment of wages ensured
- Workers eligible for Bonus after completing 30 days of work in a year.

8. Plantation Workers

- Plantation workers are now brought under the OSHWC Code and the Social Security Code.
- Labour Codes apply to plantations with more than 10 workers or 5 or more hectares
- Mandatory safety training on handling, storing, and using chemicals.
- Protective equipment mandatory to prevent accidents and chemical exposure.
- Workers and their families to get full ESI medical facilities: Education facilities for their children are also guaranteed.

9. Audio-Visual & Digital Media Workers:

- Digital and audio-visual workers, including journalists in electronic media, dubbing artists, and stunt persons will now receive full benefits.

- Mandatory appointment letter for all workers- clearly stating their designation, wages, and social security entitlements
- Timely payment of wages ensured
- Overtime Work beyond prescribed hours, to be consent based and pay at least double the normal wage rate.

10. Mine Workers:

- The Social Security Code treats certain commuting accidents as employment-related, subject to conditions of time, and place of employment.
- Central Government notified standards to standardize workplace occupational safety and health conditions
- Health safety for all workers will be ensured. Free annual health check-up will be provided
- Limit on working hours set to 8 to 12 hours per day, 48 hours per week to ensure health and work-life balance.

11. Hazardous Industry Workers:

- All workers will receive free annual health check-ups.
- Central Government will frame national standards for better safety of workers.
- Women can work in all establishments, including underground mining, heavy machinery, and hazardous jobs, ensuring equal job opportunities for all
- Mandatory safety committee at each site for on-site safety monitoring, and safe handling of hazardous chemicals ensured

12. Textile Workers:

- All Migrant Workers (direct, contractor-based and self-migrated to get Equal wages, welfare benefits and PDS portability benefits.
- Workers can raise claims for upto 3 years for settlement of pending dues, facilitating flexible and easy resolution.
- Provision for double wages for workers for overtime work.

13. IT & ITES Workers:

- Release of Salary mandatory by the 7th of every month. Transparency and trust ensured.
- Equal pay for equal work made mandatory, women's participation is strengthened.

Government Makes the Four Labour Codes effective to Simplify and Streamline Labour Laws...

- Facility for women to work night shifts in all establishments women to get opportunity to earn higher wages.
- Timely resolution of harassment, discrimination, and wage related disputes.
- Guarantee of social security benefits through fixed-term employment and mandatory appointment letters.

14. Dock Workers:

- All Dock workers to get formal recognition, Legal Protection.
- Mandatory appointment letters to guarantee social security benefits.
- Provident fund, pension, and insurance benefits ensured for all, whether contract or temporary dock workers.
- Employer-funded annual health check-ups mandatory.
- Dock workers to get mandatory medical facilities, first aid, sanitary and washing areas, etc., to ensure decent work conditions and safety.

15. Export Sector Workers:

- Export sector fixed term workers to receive gratuity, provident fund (PF), and other social security benefits.
- Every worker to have the option of availing annual leaves after 180 days of work in a year.
- Every worker to get right to timely wage payment and no unauthorized wage deductions and no wage ceiling restrictions.
- Women allowed to work in night shifts with consent, ensuring opportunity to earn higher income
- Safety and welfare measures include mandatory written consent, double wages for overtime, safe transportation, CCTV surveillance, and security arrangements.

Beyond the major welfare initiatives already highlighted, the Labour Codes introduce several farther reforms that strengthen worker protection and simplify compliance for employers:

- National Floor Wage to ensure no worker receives a wage below the minimum living standard
- Gender-neutral pay and job opportunities, explicitly prohibiting discrimination including against transgender persons
- Inspector-cum-Facilitator system, shifting enforcement towards guidance, awareness and

compliance support rather than punitive action.

- Faster and predictable dispute resolution, with two-member Industrial Tribunals and the option is approach tribunals directly after conciliation.
- Single registration, single licence and single return across safety and working-conditions requirements, replacing multiple overlapping filings.
- National OSH Board is set harmonised safety and health standards across sectors
- Mandatory safety committees in establishments with 500+ workers, improving workplace accountability.
- Higher factory applicability limits, easing regulatory burden for small units while retaining full safeguards for workers.

In line with the wide-ranging consultations carried out during the drafting of the Labour Codes the Government will likewise engage the public and stakeholders in the framing of the corresponding rules regulations, schemes, etc. under the Codes During transition, the relevant provisions of the existing labour Acts and their respective rules, regulations, notifications, standards, schemes, etc, will continue to remain in force

Over the past decade, India has expanded social-security coverage dramatically, rising from about 19% of the workforce in 2015 to more than 64% in 2025, ensuring that protection and dignity reach workers across the country, and also earning recognition in the global arena for this milestone achievement in social protection.

The implementation of the four Labour Codes marks the next major step in this trajectory, further widening the social-security net and embedding portability of benefits across states and sectors. With expanded social security, stronger protections and nationwide portability of entitlements, the Codes place workers, especially women, youth, unorganised, gig and migrant workers, firmly at the centre of labour governance. By reducing compliance burden and enabling flexible, modern work arrangements, the Codes boost employment, skilling and industry growth, reaffirming the Government's commitment to a pro-worker, pro-women, pro-youth and pro-employment labour ecosystem.



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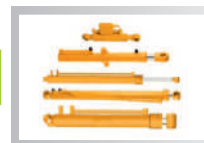
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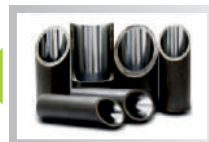
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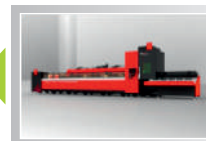


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Our Past president and Managing Trustee Siruthuli receiving
One World One Family Global Leadership Award from
Sri Madhusudan Sai, Global Humanitarian Mission
as part of 100th Birth Anniversary Celebration of
Bhagwan Satya Sai Swami - 8.11.2025



Our Vice President Dr. K Annamalai attended
inauguration of Vande Bharath Train
from Ernakulam to Bangalore function
at Coimbatore Junction on 8.11.2025

Shri P Dhanabalan, Divisional Engineer, National
Highways, Coimbatore addresses our members
on the topic **“Road Development in Coimbatore:
Current Progress and Future Plans”**.
Others seated President, Shri Rajesh B Lund and
Hon. Secretary, Shri N Pradeep – 10.11.2025



Dr. K Annamalai, Our Vice President interact with
Mr. Tuhin Kanta Pandey, Chairman and Managing Director,
SEBI - Mumbai during his visit to Coimbatore to address
Regional Investor Seminar for Awareness of
Bombay Stock Exchange - 27.11.2025

Media Attention...

Chamber appeals to CM Stalin on Metro DPR

 The Coval Mail

The Indian Chamber of Commerce and Industry, Coimbatore (ICCIC), has asked Chief Minister M. K. Stalin to approve the revival of the Coimbatore Metro Rail Detailed Project Report (DPR), with updates on the city's current population and economic growth.

The Chamber also urged that the DPR be finalised in coordination with both the Central and State Governments.

Highlighting Coimbatore as a key economic hub in textiles, engineering, pumps, IT, healthcare, education, and tourism, ICCIC said the city needs a modern metro system to improve industrial mobility and boost productivity.

The Chamber stressed the importance of a time-bound plan for DPR finalisation, Cabinet approval, funding, and project launch.

"Similar representations have been submitted to the Ministry of Housing and Urban Affairs, the Managing Director of the Delhi Metro Rail Corporation (DMRC), and Chennai Metro Rail Limited (CMRL)," the Chamber said in a press release.

In the letter sent to authorities, ICCIC noted that Coimbatore, often called the Industrial Capital of Tamil Nadu, the Textile Valley of India, and a rapidly growing technology, manufacturing, healthcare, and education hub, is facing severe mobility constraints that threaten its long-term economic competitiveness.

**The letter contains the following:
Why Metro Rail Is Needed**

- **Population Growth:** Current population ~28-32 lakh; projected to



Rajesh B Lund,
President, ICCIC

exceed 40 lakh by 2030. Rapid urban expansion and migration are increasing transport demand.

- **Traffic Congestion:** Peak-hour speeds in major corridors like Avinashi, Trichy, Mettupalayam, and Sathy Roads are just 14-18 km/h, with high vehicle growth rates.
- **Economic Impact:** Without a metro, industries, IT parks, and MSMEs could face reduced productivity.

Reasons for Project Delay

- Earlier DPR not aligned with land availability

“City needs a modern metro system to improve industrial mobility and boost productivity. Ensure a clear timeline for DPR finalisation, Cabinet approval, funding, and project start.”

- Viability concerns without airport integration
 - Need for financial reassessment
 - Requirement for stakeholder approvals
- ICCIC said these issues can be resolved with an updated DPR and coordinated action by HUDD and MoHUA.

Chamber's Requests

- Approve the revival of the DPR with revisions.
- Appoint Chennai Metro Rail Limited (CMRL) as the nodal agency in coordination with DMRC.
- Conduct joint review meetings with HUDD (Housing and Urban Development Department), Coimbatore Corporation, District Administration, and industry bodies.
- Seek Central Government support under Metro Rail Policy, 2017, for Phase-I funding.
- Ensure a clear timeline for DPR finalisation, Cabinet approval, funding, and project start.

Coimbatore Metro Rail Project Revival Crucial for City's Future Growth: ICCIC Appeals to State Government

THE KOVAI HERALD

The Indian Chamber of Commerce and Industry, Coimbatore (ICCIC), has urged the Tamil Nadu Government to revive, approve, and implement the long-delayed Coimbatore Metro Rail Project, calling it a "strategic imperative" for the state's industrial capital. Representing major industries, trade bodies, and institutions across the Kongu region, ICCIC submitted a detailed appeal highlighting the urgent need for a modern mass rapid transit system in the city.

According to Rajesh B Lund, President of ICCIC, the Greater Coimbatore region currently houses an estimated 28.32 lakh people. Unplanned urban expansion and increasing inter-city migration have significantly intensified mobility needs, placing immense pressure



on existing road networks. Traffic congestion has become a daily challenge in major corridors such as Avinashi Road, Trichy Road, Mettupalayam Road, and Sathy Road. ICCIC emphasised that without a modern mass transit backbone, industrial productivity, logistics movement, and workforce mobility will be severely impacted in the coming years.

In its representation, he has appealed to the government to immediately approve the revival of the Coimbatore Metro Rail DPR with necessary revisions to reflect current population density, urban mobility demands, and evolving economic activity. He stressed that timely action on the metro rail project is critical to sustaining Coimbatore's growth.

Metro rail proposal: demand to implement project grows

**The Hindu Bureau
COIMBATORE**

With the Central government returning the Chennai Metro Rail Limited's proposals for metro rails for Coimbatore and Madurai, the Marumalarchi Makkal Iyakkam staged a protest in Coimbatore city on Wednesday, demanding implementation of the project. The DMK has announced that it will stage a protest on Thursday.

However, former State president of the Bharatiya Janata Party Tamilisai Soundararajan told the media here on Wednesday that the Tamil Nadu government was spreading false information that the Centre has rejected the proposal.

"When the Central go-

vernment has given so many Vande Bharat trains to Tamil Nadu, will it not be able to give metro rail projects? The State government should submit proper information in the proposal. The Tamil Nadu government is spreading false propaganda," she said.

There is no security for women in the State and black flags should be shown to Chief Minister M. K. Stalin and not the Prime Minister, she said.

V. Eswaran, founder of the Marumalarchi Makkal Iyakkam, said if the Central government is rejecting the proposal based on the city's population, it should not have accepted the proposal one-and-a-half years back. If the population of suburban areas such as

Malumichampatti are included, the population even according to the 2011 census is more than two million. The Centre had identified 19 cities for the metro rail project and the project is implemented in cities such as Patna and Kochi that were then ranked after Coimbatore, he said.

The Indian Chamber of Commerce and Industry, Coimbatore, and the Tamil Nadu Association of Cottage and Tiny Enterprises have also urged the Central government to implement the metro rail project for Coimbatore considering the current economy activity and population density. "The Chief Minister should revive the DPR for Coimbatore metro rail," said the Chamber president Rajesh B. Lund in a press release.



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