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COIMBATORE

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Our Vice Presidents Shri C Dorairaj, Shri S Natarajan, Dr. K Annamalai, Shri N Pradeep, Hon. Secretary, Shri I M Kannan, GC Member and Shri G Manuneethi, Former DE, Highways meet Shri S Ashok Kumar, Deputy Commissioner of Police (Traffic) and represented all the issue related to traffic, road safety, and other improvement required. – 10.12.2025



Hon. Secretary, Shri N Pradeep speaks at the meeting of Centre of Excellence at Periyar Library in Semmozhi Poonga held under the Chairmanship of District Collector Shri Pavankumar G Giriappanavar IAS on 20.12.2025



President, Rajesh B Lund, Vice Presidents, Shri S Natarajan, Dr. K Annamalai honour and present Chamber profile to Shri G L Gnanatheva, Minister (Commerce) of Deputy High Commission for the Democratic Socialist Republic of Sri Lanka in Chennai during his visit to Chamber – 29.12.2025



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D Nandakumar

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## President Writes



*Dear Members,*

*Warm greetings from ICCI!*

India continues to stand out on the global economic stage with a “Goldilocks” combination of strong growth and moderating inflation. At a time when the world is navigating trade uncertainties and shifting geopolitical alignments, India has emerged as a resilient performer, surpassing both domestic and international growth expectations.

### Macroeconomic Performance: A Strong Growth Narrative

India remains the world's fastest-growing major economy. The Q2 FY2025–26 GDP print surprised markets with an impressive 8.2% growth—the highest in six quarters — taking the first-half growth to 8.0%.

- **Growth Drivers:** Manufacturing expanded by 9.1%, while financial and professional services surged 10.2%, reflecting strong business momentum.
- **Consumption:** Private final consumption expenditure grew 7.9%, signaling a clear revival in rural demand along with sustained

urban spending momentum, aided by GST 2.0 rationalization measures.

- **Outlook:** Reflecting strong economic fundamentals, the RBI has revised its FY26 growth outlook to 7.3%, supported by healthy business confidence and robust capital expenditure by the Government.

### Inflation Cooling & Monetary Shift

A significant highlight this quarter has been the cooling of inflation. CPI fell to 0.3% in October 2025—the lowest since 2012—driven largely by easing food prices and GST 2.0 rate cuts.

This benign inflation environment enabled the RBI to cut the repo rate by 25 bps, bringing it to 5.25%, aimed at encouraging private sector investments and improving liquidity.

### Fiscal Prudence & Digital Transformation

The Government has successfully balanced fiscal consolidation with strong capital spending.

- **Fiscal Deficit:** Contained at 3.3% of GDP, in line with long-term stability goals.
- **GST 2.0:** Enhanced compliance, simplified processes, and stronger collections — with nearly 51% of annual revenue already realized by October.
- **Infrastructure Push:** Capital expenditure of ₹6.2 lakh crore (Apr–Oct) has powered investments in multimodal logistics and digital infrastructure under the Viksit Bharat vision.

### External Sector & Capital Markets

Despite global trade disruptions and tariff pressures, India's external sector remains stable and resilient.

- **Forex Reserves:** Steady in the USD 630–640 billion range, offering nearly ten months of import cover.



## President Writes...

- **Markets:** Investor optimism surged with Nifty 50 crossing the 20,000 mark.
- **FDI & Domestic Investments:** FDI revived with 17.9% YoY growth, while strong Domestic Institutional Investor participation continues to cushion against global volatility.

India enters 2026 as a beacon of macroeconomic strength — supported by fiscal prudence, structural reforms, and an enabling monetary environment. Going forward, sustained participation from the private sector will be key to ensuring inclusive, broad-based, and long-term growth in alignment with the Viksit Bharat 2047 vision.

### Chamber Highlights – December 2025

#### Implementation of New Labour Code 2025

The Union Government has implemented the New Labour Code 2025 with effect from 21st November 2025. The Code strengthens employees rights while fostering a conducive environment for employers. Provisions such as guaranteed minimum wages, clear working hour standards, enhanced safety norms, and improved welfare measures mark a progressive step toward workforce well-being. Our Chamber welcomed these reforms benefiting both employers and employees.

#### Railway Infrastructure Initiatives

We have made strong representations to the General Manager, Southern Railways, and the Divisional Railway Manager, Salem Division, advocating:

- Additional new Railway lines connecting Coimbatore with key industrial cities

- A Circular Train system for Coimbatore
- Upgradation of infrastructure in all Coimbatore Railway hubs
- Additional coaches for the Coimbatore – Chennai Vande Bharat service

We will continue to pursue these initiatives until tangible outcomes are achieved.

#### City Cleanliness & Encroachment Clearance

We are working closely with the Municipal Corporation and Highways Department to address garbage accumulation at key locations and to clear encroachments, particularly the stretch near Ganga Hospital. These initiatives aim to enhance civic standards and urban aesthetics.

Dear Members, with your active involvement, the Chamber continues to function effectively, representing industry concerns and development priorities with commitment and purpose. Your support and guidance make all these accomplishments possible.

As we step into 2026, I am confident that our collective efforts, good governance practices, and collaborative spirit will pave the way for a progressive and optimistic year ahead.

I look forward to your continued participation.

**WISHING YOU ALL A HAPPY NEW YEAR,  
A JOYOUS JANUARY, AND  
A BOUNTIFUL PONGAL!**

With warm regards,



**Rajesh B Lund**  
President



# Chamber Initiatives

## Address by Shri P. Dhanabalan, Divisional Engineer, National Highways, Coimbatore

Shri P. Dhanabalan, Divisional Engineer, National Highways, Coimbatore, addressed the members of the Chamber on 10th November 2025 on various important issues concerning the National Highways network in and around Coimbatore.

During his detailed presentation, he elaborated on several key ongoing and proposed projects, including the Uppilipalayam Flyover, Saibaba Colony junction improvements, Mettupalayam Road expansion, Sathy Road and Saravanampatti Flyover works, and the Singanallur Flyover project. He explained the current status of each project, the challenges being faced, and the steps being taken by the department to overcome them.

Shri Dhanabalan highlighted that the removal of encroachments along the National Highway corridors remains a continuous and sensitive task. He pointed out that land acquisition is one of the major hurdles delaying the execution of road and service road works. A key reason, he noted, is the disparity between the guideline value and the prevailing market value of land, which often results in reluctance among property owners to part with their land for road development.

He informed the members that the extension of the Uppilipalayam Flyover circle is under active consideration and is likely to receive Government approval at the earliest, which will significantly ease traffic congestion in that zone.

Regarding the U-turn system, he clarified that the National Highways Authority proposes to implement U-turns only in stretches where adequate right-of-way and additional lanes are available. Inadequate space, he explained, leads to severe traffic bottlenecks, particularly during peak hours.

Shri Dhanabalan also shared an overview of the future expansion plans of the National Highways Department in Coimbatore, including proposed new bypass links, widening of existing stretches, and junction improvements aimed at decongesting the city and improving inter-district connectivity.

He requested for the Chamber's continued support in representing key issues to the State and Central Governments, especially in matters of land acquisition, environmental clearances, and coordination with local bodies. He emphasized that public cooperation and stakeholders support are vital for the timely

completion of infrastructure projects that benefit the entire region.

In conclusion, Shri Dhanabalan expressed his gratitude to the Chamber for organizing the interactive session and providing an opportunity to engage directly with members of the industrial and business community. He appreciated the Chamber's efforts in consistently taking up civic and infrastructural issues with the authorities and conveyed his willingness to participate in future meetings and discussions to ensure the smooth progress of highway development projects in Coimbatore.

## Representation to DRM, Salem

We appealed to the Divisional Railway Manager, Salem to take up the following for the benefit of people of Coimbatore.

1. Introduction of additional new Railway lines from Coimbatore Junction to connect major industrial clusters.
2. Establishment of a Circular Train System in Coimbatore.
3. Developmental Projects in other Railway Stations in Coimbatore.

## Garbage Clearance – Letter to DE – Highways

Our Secretary, Shri N Pradeep, has taken the initiative to address the garbage dumping issue along the Kurudampalayam CRPF Camp Road, which currently emits a foul smell and poses health risks. He met the Assistant Director (Panchayat) at the Coimbatore Collectorate and submitted a memorandum to the Coimbatore Collector seeking immediate action.

As part of this effort, the Chamber has begun installing signages along the stretch advising the public not to dump waste, and the installation of CCTV cameras is also underway to deter further dumping. This initiative is expected to be extended to other areas in the future as well.

Our Chamber also represented to Divisional Engineer for removal of encroachments near Ganga Hospital.

## Removal of Encroachments

We have appealed to the Divisional Engineer, National Highways, for removal of encroachments at the stretch of road near Ganga Hospital, Saibaba Colony, including stalls, sign boards and temporary structures. We also pointed out that these obstructions are causing heavy traffic congestion, resulting in vehicle movement





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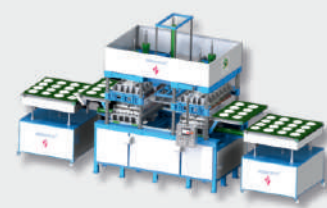
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## Chamber Initiatives...

slowing to a crawl.

This situation is particularly critical for ambulances, as there are no alternative service roads available for swift access to the hospital.

Additionally, outstation ambulances occasionally arrive by mistake at the "B" Block of Ganga Hospital during emergencies, where no emergency facility is available. They are then forced to take a U-turn at Avinashi Lingam University and proceed to the "A" Block, the designated emergency unit. Due to the narrow stretch and persistent encroachments, this detour takes nearly 30 minutes, an unacceptable delay that poses a serious threat to patient lives.

Hence, we requested that the encroachments in this area be removed at the earliest to ease traffic congestion and ensure timely access for ambulances, thereby safeguarding precious lives.

### Appeal to Ministry of Railways

Chamber represented to the Minister of Railways, to rename the Train Nos. 22475/22476 (Coimbatore to Hisar) as "Keshariyaji Express".

We mentioned to the Minister that the Jain Community holds the sacred Keshariyaji Tirth in exceptionally high reverence. Every year, thousands of devotees undertake pilgrimages to Keshariyaji for darshan. Hence it would be appropriate and meaningful to rename the train as Keshariyaji Express.

### Appeal to separate VVIP gate in at newly proposed terminal building at Coimbatore Airport

We have represented to the Hon'ble Union Minister of Civil Aviation, New Delhi to include a separate VIP entry and exit gates in the design and infrastructure planning of this new terminal.

## Government Initiatives

### New Labour Code 2025 Press Note

The Union Government implemented New Labour Code 2025 with effect from 21st November 2025.

Chamber welcomed this reform which aims to protect the employees rights while creating more conducive environment for employers.

Employee focused measures are equally noteworthy. Guaranteed minimum wages, clear standards for working hours and safety, and enhanced welfare reflect the Government's commitment to improving worker well-being. Gratuity eligibility has been reduced from five years to one year, and gig and platform workers are included under social security for the first time. Women centric benefits such as maternity leave, crèche facilities, and safer working conditions further promote inclusivity.

### Grievance Redressal Committee meeting at Madurai

The above meet was held at Madurai on 5th December 2025. We submitted the points for subjects as received from our members relating to refund processing mechanism, to reduce GST for wet grinders to 5% and also the HSN code problem for import duty assessment etc.

### Proposed Ship Building Projects

The proposed Ship building project will benefit Coimbatore engineering industries and all manufacturing industries.

### DRUCC Meeting at Salem

Dr. K Annamalai, Vice President, and member of DRUCC attended the 3rd meeting of the DRUCC held at Salem on 22nd December 2025, representing our Chamber.

He has taken up the following subjects for discussion at the said meeting.

1. To declare Coimbatore Junction as a headquarters for a railway division in Southern Railways
2. For improving railway infrastructure and renaming Podanur junction as Coimbatore south junction
3. Circular Train in Coimbatore
4. Add more coaches in Coimbatore to Chennai Vande Bharat Train (8 to 16)
5. Train Connectivity
  - Restoration of trains to Southern Districts of Tamil Nadu.
  - Increasing the frequency of old weekly special trains to Rajkot, Jaipur, Dhanbad, Hisar, Barauni, Jabalpur and Silchar is of utmost importance at Coimbatore.
  - Introduction of Vande Bharat express to Trivandrum and Mangalore as well as increasing the VB coaches to Chennai shall be mutually beneficial.
  - MEMU AC train Connectivity to Salem, Trichy and

## Government Initiatives

Madurai which is around 200 kms from Coimbatore will be well patronized and also reduce the traffic congestion.

### M&SEF Council

The meetings of the Micro and Small Enterprises Facilitation Council were held on 18th and 19th December 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. 214 cases were taken up for hearing. Judgments will be issued when finalized and the balance cases were adjourned for the next meeting. As a Member of the above Council,

Shri N Pradeep, Hon. Secretary attended the above meetings representing our Chamber

### Centre of Excellence Meeting

A meeting regarding the proposal for Centre of Excellence at Periyar Library in Semmozhi Poonga was held under the Chairmanship of our District Collector Shri Pavankumar G Giriappanavar IAS on 20th Decamebner2025 at the Collectorate.

Representing our Chamber Shri N Pradeep, Hon. Secretary participated and offered suggestions at the meeting. We suggested for common digital tracking system to streamline service delivery. Also requested to have interface meeting between CoE officials and Industrial Associations to ensure the services remain relevant to the evolving needs of the industry.

## Two-Day Scientific Dairy Farm Management Training Programme

**T**he Chamber, in collaboration with Kumaraguru College of Technology (KCT), is organizing a comprehensive Two-Day Scientific Dairy Farm Management Training Programme at the Akshayakalpa Regenerative Farm in Tiptur, Karnataka. This initiative is designed to provide participants with immersive, hands-on exposure to modern dairy excellence, bridging the gap

between traditional methods and scientific innovation. By hosting the session at India's leading organic dairy model, the programme offers a unique look into regenerative practices that prioritize animal welfare, soil health, and high-quality organic production.

The curriculum focuses on the entire lifecycle of dairy management, covering critical technical areas such as scientific feeding methods, genetic improvement through advanced breeding, and optimized housing systems. Participants will gain practical insights into integrating agriculture with dairy value systems and mastering calf-rearing techniques to ensure long-term herd sustainability. This training serves as a vital platform for entrepreneurs and dairy professionals looking to adopt a more efficient, scientific, and ecologically conscious approach to dairy farming.

Interested members may kindly contact our Chamber office 0422- 2224000, 2224001.





# Government Circular & Notifications

## GST

- Notification No. 18/2025-Central Tax, Dated – 31-Oct-2025 - Seeks to notify the Central Goods and Services Tax (Fourth Amendment) Rules 2025
- Circular No. 254/11/2025-GST Dated - 27-Oct-2025 - Assigning proper officer under section 74A, section 75(2) and section 122 of the Central Goods and Services Tax Act, 2017

## Customs

- Notification No: 48/2025-Customs, Dated - 14-Nov-2025 - Seeks to (i) remove export duty on Cane Molasses (HS 1703 10 00) (ii) reduce BCD on Crude olive pomace oil (HS 1510 10 00)
- Notification No: 47/2025-Customs, Dated - 29-Oct-2025 - Seeks to amend notification 64/2023-customs dated 7th December, 2023 to make the nil duty concession to imports of Yellow Peas [HS Code 0713 10 10] covered under bill of lading issued on or before 31st October, 2025
- Notification No: 46/2025-Customs, Dated - 29-Oct-2025 - Seeks to impose import duty of 30% on Yellow Peas (HS 0713 10 10), leviable on all Bill of Lading issued on or after 1st November, 2025.
- Notification No: 45/2025-Customs, Dated - 02-Nov-2025 - Seeks to supersede 31 customs exemption notifications and prescribes effective rates of customs duty, IGST and compensation cess for goods imported into India.
- Notification No: Corrigendum, Dated - 02-Nov-2025 - Corrigendum dated 31.10.2025 to 45/2025 -- Customs dated 24.09.2025
- Notification No: 44/2025-Customs, Dated - 24-Oct-2025 - Seeks to amend AIDC, Health Cess and SWS notification to align them with notification no. 45/2025-Customs.
- Notification No: Corrigendum, Dated - 02-Nov-2025, Dated - 24-Oct-2025 - Corrigendum dated 31.10.2025 to 44/2025 -- Customs dated 24.09.2025
- Circular No. 28/2025 – Customs, Dated - 15-Nov-2025 - Launch of Online Module for Permissions under Section 65 (MOOWR and MOOSWR)

- Circular No. 27/2025 – Customs, Dated - 31-Oct-2025 - Continuation of online application facility under MOOWR Scheme- hosted on Invest India Portal.
- Circular No. 26/2025 - Customs, Dated – 31-Oct-2025 - Guidelines regarding Revision of Entries post Customs Clearance under section 18A of the Customs Act, 1962.

## DGFT

- Notification No: 47/2025-26 – Dated - 17/11/2025 Amendment in Import Policy of ITC HS 71131921 covered under Chapter 71 of ITC (HS) 2022, Schedule –I (Import Policy) -reg.
- Notification No: 47/2025-26 – Dated - 04/11/2025 Amendment in Export Policy of Red Sanders (Pterocarpus Santalinus) –regarding

## RBI

- Circular No : RBI/2025-26/97 DOR.AML.REC. 61/14.06.001/2025-26 - 14.11.2025 Implementation of Section 51A of UAPA, 1967: Updates to UNSC's 1267/1989 ISIL (Da'esh) & Al-Qaida Sanctions List: Delisting of 02 Entries
- Circular No : RBI/2025-2026/96 DOR.STR. REC.60/21.04.048/2025-26- 14.11.2025 Reserve Bank of India (Trade Relief Measures) Directions, 2025
- Circular No : RBI/2025-2026/95 DOR.MCS. REC.59/01.01.003/2025-26 - 28.10.2025 - Reserve Bank of India (Nomination Facility in Deposit Accounts, Safe Deposit Lockers and Articles kept in Safe Custody with the Banks) Directions, 2025
- Circular No : RBI/2025-2026/94 DOR.AML. REC.58/14.06.001/2025-26 - 24.10.2025 Implementation of Section 51A of UAPA, 1967: Updates to UNSC's 1267/ 1989 ISIL (Da'esh) & Al-Qaida Sanctions List: Amendments to 01 Entry -
- Circular No : RBI/2025-2026/93 DOR.AML. REC.57/14.06.001/2025-26 - 23.10.2025 - Implementation of Section 51A of UAPA, 1967: Updates to UNSC's 1267/ 1989 ISIL (Da'esh) & Al-Qaida Sanctions List: Amendments to 01 Entry

# 10 Applications of AI in Business: 2026 Guide



**F**rom basic add-ons to advanced, agentic tools, integrating AI apps into your business can transform hiring, fraud detection, inventory management, and more.

Artificial intelligence is a game-changer for businesses ready to embrace innovation. From automating tedious tasks to uncovering insights you never knew existed, AI tools are helping ecommerce entrepreneurs work smarter, not harder.

In the ecommerce landscape, early AI adopters are outpacing competitors. Up to 84% of ecommerce business owners report real gains from artificial intelligence investments, including greater operational efficiency, revenue growth, and improved customer experience.

Here are practical ways to apply AI in ecommerce - plus top tool recommendations.

10 applications of artificial intelligence in business

- Customer service chatbots
- Content generation and research
- Inventory management
- Product recommendations
- Fraud detection
- Predictive analytics for marketing
- Supply chain optimization
- Automated quality control
- Price optimization
- Human resources and hiring

From basic add-ons to advanced, agentic AI powered by plug-and-play APIs, the possibilities for integrating AI apps into your business are vast. Here are 10 essential applications:

## 1. Customer service chatbots

AI-powered customer service chatbots have become a linchpin for ecommerce businesses looking to scale support without hiring more workers. The best AI chatbots use advanced natural language processing (NLP) to understand customer inquiries, deliver nuanced responses, and escalate more complex issues to human agents when needed.

In fact, nearly half of consumers prefer interacting with AI chatbots for repetitive tasks like scheduling appointments, placing an order, seeking tech support, or reporting an issue—largely due to their 24/7 availability. This always-on support benefits both customers and businesses.

Beyond basic tasks like order tracking and sharing return policies, AI chatbots can also act as smart shopping assistants. Home Depot's Magic Apron, for example, guides customers through the home improvement shopping experience by suggesting materials, offering how-to advice, and recommending the right products. Shopify's Sidekick, powered by Shopify Magic, plays a similar role, helping you navigate and manage your business operations in real time.

## 2. Content generation and research

With 27% of US adults saying they interact with AI almost constantly or several times a day, it's clear that



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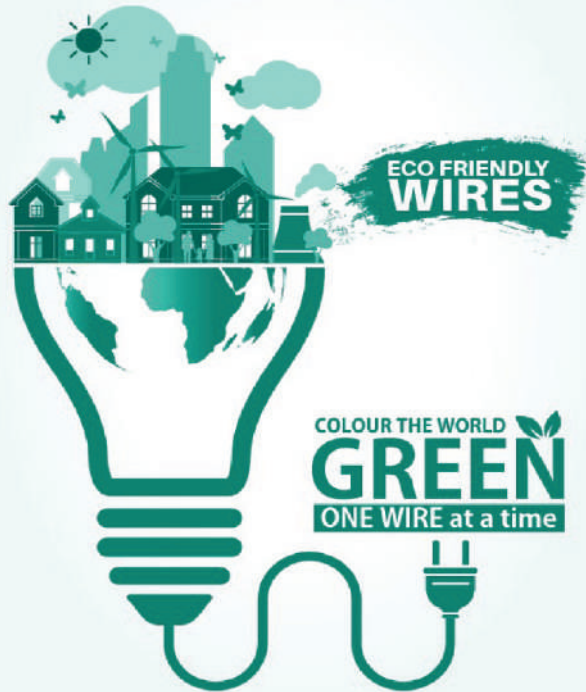
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deep learning tools like ChatGPT, Gemini, and Claude are reshaping how people work, study, and create.

This shift has reached the ecommerce business world, where top content creation tools are helping scale content production, from product descriptions to social media posts, blogs, and visual assets. Niche tools like Shopify Magic and Jasper AI can help ecommerce business owners craft on-brand content tailored to target audiences. (Studies indicate that generative AI can create persuasive, hyperpersonalized ads, too.)

Beyond brainstorming, generative AI has become an adept research assistant for business owners looking to write authoritative articles or launch new campaigns, though verifying facts and claims is crucial as AI hallucinations get worse.

## 3. Inventory management

AI systems excel at analyzing data patterns to optimize inventory management, a critical ecommerce function. By leveraging machine learning and neural networks to analyze historical sales, seasonal trends, supplier relationships, and external factors like weather and market trends, AI inventory management systems can forecast demand more accurately than traditional methods—provided you're working with quality data.

Major retailers like Walmart and Target, for instance, have turned to artificial intelligence to predict stock shortages before they happen. Since implementing AI systems, Target executives report improved inventory availability over four years.

But this isn't just for big-box retailers: Smaller ecommerce businesses can prevent stockouts and overstocking with tools like Cin7, Zoho Inventory, and Shopify Sidekick, all of which leverage AI to provide inventory alerts and recommendations based on store performance and market trends.

## 4. Product recommendations

Nearly three-quarters of consumers now expect personalization in their shopping experience. To meet this demand, business owners are turning to AI, which uses machine learning models to analyze customer behavior, purchase history, and browsing patterns, then delivers personalized product recommendations at key moments in the buyer journey.

Beauty giant Sephora—known for its AI makeup artists and chatbots—is now pushing personalized product recommendations straight to Google search results. By

creating AI-generated landing pages for queries like “foundation for sensitive skin,” Sephora has improved its search engine rankings and boosted organic visibility by 6%.

Small ecommerce businesses can harness the power of personalization with accessible tools like LimeSpot and Bloomreach, which provide AI-powered personalization and product recommendation tools.

## 5. Fraud detection

AI-powered fraud detection systems help protect sensitive data across industries—from finance to health care to ecommerce—by analyzing transaction patterns, user behavior, and multiple data sources to detect fraudulent or suspicious activities in real time. The US Department of the Treasury credits AI fraud detection with preventing and recovering more than \$4 billion in fraud losses.

In ecommerce, these systems can flag high-risk orders without disrupting legitimate customer purchases. Apps like NoFraud, Signifyd, and Chargeflow offer AI-driven protection for both you and your customers.

## 6. Predictive analytics for marketing

AI lets you go beyond reactive marketing to predictive strategies based on customer data analysis. Predictive AI systems can forecast customer lifetime value, predict churn risk, and identify the best times and channels for marketing campaigns.

For ecommerce business owners, apps like Klaviyo and TripleWhale turn marketing into a science with AI-powered data analysis. It's worth noting that predictive analytics work best on large datasets; small businesses may need significant data volume before seeing reliable predictions.

## 7. Supply chain optimization

AI optimizes supply chain management in multiple ways, including:

1. Demand forecasting. Predicts customer needs and inventory requirements using historical data and real-time, actionable insights.
2. Route optimization. Identifies the most efficient delivery and transportation paths.
3. Supplier management. Assesses supplier performance and supports better vendor selection.

# 10 Applications of AI in Business: 2026 Guide...

4. Automated negotiations. Uses AI agents to handle transportation rate discussions automatically.
5. Alternative supplier sourcing. Quickly finds backup vendors when primary suppliers are unavailable.

Ecommerce platforms like Shopify and Etsy use AI-powered supply chain management to support their small business owners. Shopify provides its sellers with AI tools to forecast demand and optimize shipping methods. Etsy's AI supply chain efforts focus on matching sellers with the most relevant shipping carrier for their needs. Ecommerce owners can also use AI-powered apps like 8data and Stock Perfect to manage their growing supply chains.

## 8. Automated quality control

Computer vision and machine learning enable automated quality control systems that can identify defects, inconsistencies, or other issues more accurately than manual inspection - particularly vital if you handle physical products or user-generated designs (UGC). Paired with tools like infrared cameras and other visual inspection equipment, AI can help maintain quality in everything from manufacturing to food production.

Although this technology is still emerging, you can already access and implement visual quality control with apps like Robovision or monitor and moderate UGC with apps like Reviews.io.

## 9. Price optimization

To suggest optimal pricing strategies, AI-powered systems can analyze:

- Competitor prices
- Demand patterns
- Inventory levels
- Market conditions

These analyses help you adjust prices dynamically or recommend price changes to maximize revenue and competitiveness. Tools like Prisync and Dynamic Pricing AI can help maximize profit margins and maintain competitive prices.

## 10. Human resources and hiring

AI applications in human resources can streamline recruitment, analyze employee sentiment, and predict staffing needs for growing ecommerce businesses.

AI can generate job descriptions (with tools like Textio), screen résumés for relevant qualifications (Paradox), and even conduct initial video screenings (HireVue). Sentiment analysis can help identify employee satisfaction issues before they lead to turnover (BambooHR), and predictive models can forecast staffing needs based on business growth patterns.

Note, however, that AI has enabled discrimination in hiring, a symptom of the systemic and institutional bias baked into its training data. As a result, use hiring and HR AI tools with caution and always pair them with thoughtful, human oversight.

Source: [www.shopify.com](http://www.shopify.com)

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Operating Temperature	- 40°C To 65°C
Capacitance Tolerance	-20% +30%
Reference Standard	IEC 62391-1
Safety Class	S2

## PARAMETERS

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

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# Best Business Ideas in 2026: Top Profitable Future Business Opportunities



**I**ndia's economy is changing rapidly. Technology, Digital India, Startup Colors and government schemes are going to open up new business opportunities in the coming times. Best Business Ideas in India 2026 is a very important topic for those who want to start their own business in the coming years.

If you are looking for a long term, big profit with low investment and future professional then this post is for you. In this article, we will understand the best business ideas 2026 with research and practical approach.

## 1. Renewable Energy Solar and Green Energy

Renewable energy sector to be the fastest growing in India by 2026; Government promoting solar route of TV charging and green energy.

### Why it's among the best business ideas in 2026?

- Due to increasing demand for electricity and government subsidy, long term income, low risk, it is at the top of our category.

If you start with solar panel installation maintenance or solar product dealership, it can really be on the top of the best business ideas in India for 2026.

## 2. AI & Automation Service Business

By 2026, AI will become part of every industry. Small and large businesses will adopt AI tools. Every sector

will be the majority user of AI tools.

### Know what is this business idea?

1. You can start with the AiChat bot service first.
2. Ai Business Automation
3. Ai Content and marketing tools.

This business can be started even on a small scale, which is why it has firmly established itself in the list of Best Business Ideas in India 2026.

## 3. Online Education and Skill Training Platform

Not only in India, but even abroad, there is a demand for skills more than degrees.

Online education marketing is going to increase manifold in the coming year 2026.

### What you can do?

1. Online Courses
2. Skill training.
3. Education in local language.

**This sector is considered to be the safest option among the Best Business Ideas in India 2026 due to its high scalability.**

## 4. Digital Marketing Agency

Every small business wants to come online, so the



# Best Business Ideas in 2026: Top Profitable Future Business Opportunities...

demand for social media and ads is going to increase further in 2026.

You can easily take advantage of it

what services can you provide?

- SEO
- Social Media Management
- Paid Ads

**The special thing about this business is that you can start it without an office, hence it is also being counted among the best business ideas in India 2026.**

## 5. Electric Vehicle Related Business

Not just EV cable tax, a complete system is being created here. Considering India's population and the amount of pollution, the government is focussing more on electric vehicles.

**In conclusion, you can get a better business.**

- EV charging Station
- EV part business
- Battery Service

The EV market will boom by 2026 and it is sure to be the best business idea in India in 2026.

## 6. Agritech and Organic Farming Business.

Farming is becoming increasingly linked with technology, making it easy for you to prepare for a highly profitable business.

**Why is this business beneficial?**

- There is going to be a huge demand for organic products in the market for organic farming.
- With this, you can also start a business of agri apps and tools.
- You will also have the option of a direct-to-consumer model in your agri and organic farming business idea.

**This Best Business Idea in 2026 is becoming a strong option for both rural and urban areas.**

## 7. Health and wellness business.

People are more health conscious than ever before, and this can also be a great way to build your business.

**In which you can expand it for some of the following businesses.**

1. Organic food brands.
2. Fitness Coaching and Training
3. Mental Wellness Platform

**This sector is recession-proof, hence it plays a vital role in the best business ideas in India 2026.**

## 8. DropShipping and E-commerce Business

Dropping was a high-tech business in 2025, but in the coming 2026, doing business without stocks can become an even easier and more effective business.

Learn about the benefits of dropping your e-commerce business.

1. Low investment
2. Online Reach
3. Automation

**If you choose the right product and start a drop shipping business or e-commerce business, this can be a high-profit business in India in 2026.**

## 9. Content Creation and Personal Brand Business

Millions of people are earning from YouTube, Instagram and Blog, you too can earn lakhs by creating content.

There are many ways to earn money in this

1. Affiliate marketing
2. Brand deals
3. Digital products

This can also be a smart best business idea in India 2026.

**Why you should start this business idea right now.**

1. Starting now may give you better results due to less competition.
2. The right time for learning is believed to be 2025.
3. The market will catch on quickly if you do business in the right way and at the right time.

## Conclusion

If you want financial freedom in the future, you need to start planning now. All the ideas mentioned above are practical, perfect for its level and future.

Keep in mind that only the decision taken at the right time makes you successful.

So, choose a business from the Best Business Ideas in India 2026 according to your skills and budget and start today.

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# Best Business Ideas in 2026: Top Profitable Future Business Opportunities...

**Note – All the business ideas given above depend on your skills and qualifications. If you are capable then you can do it easily and in a better way.**

**FAQ 1: What are the best business ideas in India 2026?**

**Answer:**

The best business ideas in India 2026 include renewable energy, AI services, digital marketing, EV charging stations, online education, AgriTech, health & wellness, and e-commerce. These businesses have high future demand and strong profit potential.

**FAQ 2: Which business is most profitable in India in 2026?**

**Answer:**

Renewable energy, AI automation services, EV-related businesses, and digital marketing agencies are expected to be the most profitable businesses in India in 2026.

**FAQ 3: Can I start a business in India 2026 with low investment?**

**Answer:**

Yes, many best business ideas in India 2026 like digital marketing, content creation, dropshipping, online coaching, and freelancing can be started with very low investment.

**FAQ 4: Is online business good for 2026 in India?**

**Answer:**

Absolutely. Online business models such as e-commerce, online education, affiliate marketing, and SaaS services are among the best business ideas in India 2026 due to digital growth and internet penetration.

**FAQ 5: Which business is future-proof in India?**

**Answer:**

Future-proof business ideas in India 2026 include green energy, health & wellness, AI technology, cybersecurity, and education-based businesses.

Source: <https://updatesphere.in/>



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

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# CropAI: Honouring Farmers Through AI-Powered Crop Disease Detection and Intelligent Solutions

By **Pradeep Natarajan**, Founder, ThinkData Ai Technologies, [www.tdaitech.com](http://www.tdaitech.com)



ThinkData AI Technologies, driven by its vision to apply Artificial Intelligence for real-world impact, proudly introduces CropAI — a free AI-based crop disease detection and treatment advisory platform, developed as a tribute to the invaluable contribution of our farmers.

In an era where farmers face increasing challenges from climate change, unpredictable weather, rising input costs, and pest infestations, CropAI aims to empower farmers with timely, accurate, and accessible technology, without adding any financial burden.

## What is CropAI?

**CropAI** is an AI-driven software solution designed to help farmers identify diseases in **crops, plants, and trees** at an early stage or affected stage using simple images captured through mobile phones or drones. By analysing visual symptoms on leaves, stems, fruits, and overall plant structure, CropAI accurately detects diseases and provides clear treatment, prevention, and solutions.

The platform supports **multi-language interaction**, enabling farmers from diverse regions to easily understand disease insights and recommended solutions. CropAI can also integrate with **drone-based image capture** for large-scale field monitoring, allowing faster detection across wide agricultural areas

and supporting timely decision-making for improved crop health and yield.

## The platform is designed to be:

- Simple to use
- Accessible to small and marginal farmers
- Completely free of cost

## How CropAI Works

### 1. Image Capture

- Farmers upload a photo or video of the affected Crops, Plants, trees, part using a mobile phone.

### 2. AI-Based Disease Detection

- The system examines visible signs such as colour changes, spots, lesions, wilting, or fungal growth to identify crop diseases.

## Type of disease (fungal, bacterial, viral, pest-related)

## Severity level (early, moderate, severe)

### 3. Treatment & Advisory

## The system instantly provides:

- Recommended chemical or organic treatments
- Dosage and application intervals
- Preventive measures to stop further spread
- Best agricultural practices to avoid recurrence

# CropAI: Honouring Farmers Through AI-Powered Crop Disease Detection and Intelligent Solutions...

## 4. Local Language Support

Advisory is available in regional languages, enabling better understanding and adoption by farmers.

Crops Covered

**CropAI supports a wide range of crops, including:**

- Cotton
- Paddy
- Sugarcane
- Banana
- Coconut
- Vegetables and pulses

The platform continues to improve as more local crop data is added, making it increasingly accurate for regional conditions.

## Beyond Disease Detection

CropAI is not just a diagnostic tool. It is evolving into a complete digital farm advisory platform, with upcoming features such as:

Weather-based disease prediction and alerts

Nutrient deficiency identification

Soil health insights

Preventive crop advisory before disease outbreaks

## Why CropAI is Free

ThinkData AI Technologies firmly believes that technology should serve those who feed the nation. CropAI is offered free of cost as a mark of respect and gratitude to farmers, ensuring that even the smallest farmer has access to advanced AI tools without financial constraints.

This initiative aligns with ThinkData AI Technologies broader mission of using AI responsibly to support MSMEs, farmers, and grassroots communities, helping them become resilient and globally competitive.

## Impact & Vision

With CropAI, farmers can:

- Detect diseases early and reduce crop losses
- Avoid unnecessary pesticide usage
- Lower cultivation costs
- Improve yield quality and income

ThinkData AI Technologies envisions CropAI as a national digital platform that supports sustainable agriculture, food security, and farmer well-being.

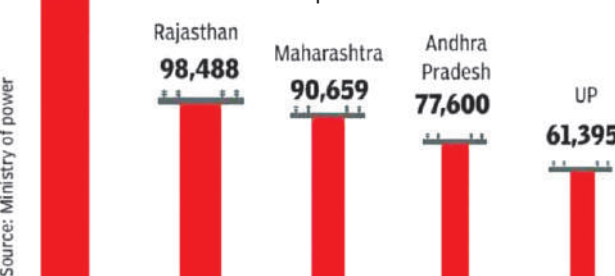
CropAI is more than software it is a step towards technology-enabled, farmer-centric agriculture.

## STATISTICS A slice of life in numbers

### Discom debt trap: subsidies and delayed payments keep power losses alive

Discoms' weak finances create a vicious cycle: losses → borrowing / dues → higher costs → more losses. Recent rules (e.g. subsidy transparency, smart metering) should help

**Top 5 states with highest outstanding liabilities of Discoms (₹ cr) 2024-25**  
\* includes figures for last year for TANGEDCo (Tamil Nadu) which was recently unbundled into three companies



Source: Times of India

## PUNJAB, WEST BENGAL MOST INDEBTED MP, Karnataka register highest GSDP growth



MADHYA PRADESH RECORDED the highest growth among big states in gross state domestic product (GSDP) with its economy growing 4.8 times between FY12 and FY25, followed by Karnataka at 4.7 times and Telangana at 4.5 times. These three states are the top three in per capita income growth during the same period. Per capita income in Telangana and Karnataka grew 4.2 times each and that of Madhya Pradesh 3.9 times between FY12 and FY25. However, in absolute terms, Delhi had the highest per capita income of ₹4,93,024 in FY25, followed by Telangana at 23,87,623 and Karnataka at ₹3,80,906. Punjab tops the list as the state with highest liabilities at 46.6% of the GSDP, followed by West Bengal at 38% and Bihar at 37.3%. Some of the relatively more indebted states like Punjab, Kerala and Andhra Pradesh are among the top 10 in terms of per capita income.

— Compiled by Saikat Neogi

Source: Financial Express





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CO-CHAMBER JOURNAL JANUARY 2026

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The compassion of Ratan Tata

## Former Tata Steel MD & CEO B Muthuraman describes Ratan Tata's respect and care for colleagues

*Extracts from 'Doing the right thing: Learnings from Ratan Tata' by Harish Bhat and published by Penguin Business.*

B. Muthuraman was managing director and CEO of Tata Steel between 2001 and 2009, and thereafter vice chairman until 2014. During this time, he reported directly to Ratan Tata, who was chairman of the company.

Once, in 2007, Muthuraman and his leadership team were in the midst of discussing a complex commercial deal with another company. Discussions had been continuing for around a month. Ratan Tata and Muthuraman held different views on the proposed deal, hence further consultations were required.

Eventually, the deadline for taking a decision on the deal came close. Muthuraman had to convey a final decision to the other company, indicating to them whether Tata Steel would go ahead with the deal or not. Muthuraman had committed to that company that he would revert to them latest by 10 p.m. on a particular day.

On the morning of that day, Muthuraman proceeded to his office. He knew that he would need the concurrence of his chairman, Ratan Tata, before he conveyed Tata Steel's decision to the other party.

Ratan Tata was away in Delhi, so an in-person meeting was not possible. However, Ratan spoke to Muthuraman and told him, 'Muthu, don't worry. I am coming back to Mumbai this evening. I will be landing in Mumbai at 7 p.m., and should be in my car at 7.30 p.m. I will call you from my mobile phone around that time.'

Muthuraman waited in his office that evening, accompanied by his CFO, Kaushik Chatterjee. It was a tense wait. Promptly at 7.30 p.m., Ratan Tata called.

He said, 'Muthu, what have you thought about this, what would you like to do?'

Muthuraman put forward his point of view. Ratan listened, and then put forward his own point of view, which continued to be at variance to what Muthu felt. There appeared to be no meeting ground.

## Chairman calls

Muthuraman felt that he should explain once more how moving ahead with his view on the deal would benefit

the company. Therefore, he responded to Ratan Tata on the telephone and spoke again about the benefits of what he was suggesting. It was not easy to be persistent in that manner, when the person at the other end was the chairman of the Tata group. However, Muthu felt that

this was the right thing to do in his role as CEO, because he had high levels of conviction in his point of view.

Finally, Ratan Tata spoke. He said, 'Muthu, if you want to pursue this line of action, please go ahead and decide, but please leave me out of the decision-making process.'

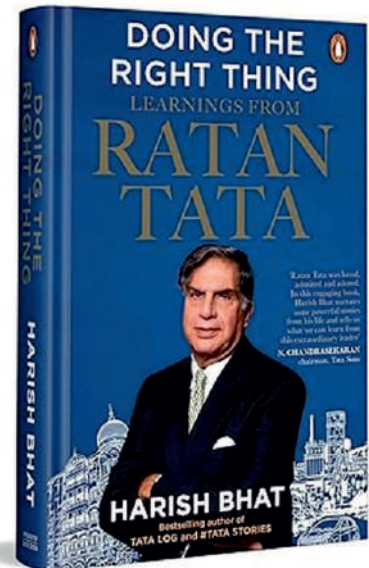
Ratan's voice came through clearly over the telephone, and Muthuraman could sense his irritation. He was perhaps irritated that his CEO was insisting on a certain path ahead, and was unwilling to change his point of view.

At that exact moment, just after Ratan Tata had concluded his statement, the phone went dead. As Muthuraman listened, there was silence on the other side.

The first thought that occurred to Muthuraman was that Ratan Tata had got so irritated with his (Muthu's) unchanging stance, that 'he had banged the phone down on me'. For people in positions of power, this is not an uncommon thing to do, to display displeasure.

Muthuraman felt very bad. Had he hurt Ratan Tata with his persistence? Had he done the right thing in continuing to argue in favour of his point of view? It was not a good feeling to think that one had displeased the chairman so much that he had so brusquely disconnected the call.

Even as Muthuraman was wrestling with these emotions, Kaushik Chatterjee asked him, 'Sir, what do we do now?'





## The compassion of Ratan Tata...

Frankly, Muthuraman did not know what to do. The deadline was only a couple of hours away. The chairman had asked him to decide but had also told him in an irritated tone to leave him out of the decision-making process.

Even as Muthuraman was struggling with all these thoughts, he heard his phone ring. It was Ratan Tata on the line once again. Muthu wondered what Ratan would say now.

### Just a call drop

'Muthu,' Ratan began, 'I rang you up not for any discussion on the deal. You can decide on that. But you should not think that I banged the phone down on you. I did not bang the phone down. My car went over a big road bump, and there was a sudden call drop (on my mobile phone).'

Muthuraman recalls that he was not just amazed, he was moved as he heard Ratan speak. Here was the chairman of the Tata group, calling him back just to clarify that the call had dropped and was not deliberately disconnected.

Muthuraman says, 'He did not have to call me back to say this, but he did. He intuitively sensed what I was

going through, the discomfort I was feeling. And he wanted to tell me not to get perturbed, not to misinterpret why the call had closed down. This was a call driven by his respect and care for his colleague.'

Muthuraman goes on to say — 'With that call, Ratan Tata was putting his arms around me, all the way from his car.'

They also then went on to discuss the deal. Eventually, they reached a common point of view, which was then communicated to the other party well in time.

Muthuraman concludes by saying, 'That second call was not about the transaction at all. It was a call about human grace, respect and care. It brought tears to my eyes. It was an amazing gesture.'

As Muthuraman completed narrating this story to me eighteen years later in 2025, he began crying. He said, 'I was reimagining that entire scene just now. What an amazing person Ratan Tata was.'

That is the power of respect and care for your colleagues, for human beings who work with you. Ratan Tata did what he thought was the right thing to do, in making that second phone call to Muthuraman. Through gestures such as this, he touched a million hearts.

*Source: Businessline*

## FSSAI warns food firms against labelling herbal infusions as 'tea'

PTI  
feedback@livemint.com

**T**he Food Safety and Standards Authority of India (FSSAI) has issued a stern warning to food business operators against using the word 'tea' for herbal infusions and plant-based blends not derived from *Camellia sinensis*, terming it a case of misbranding and misleading practices under the law.

The directive, issued on 24 December, comes after the regulator found several food business operators (FBOs) marketing products, such as 'Rooibos tea', 'herbal tea' and 'flower tea', none of which are obtained from the *Camellia sinensis* plant.

According to FSSAI regulations, the term 'tea' can only be used on packaging and labelling if the beverage is derived from *Camellia sinensis*. This includes variants such as Kan gratea, green tea and instant tea.

"Such plant-based or herbal infusions or blends, which are not derived from *Camellia sinensis*, do not qualify to be named as tea, the FSSAI clarified.

The violation, it said, amounts to misleading and misbranding under the provisions of the Food Safety and Standards Act, 2006.



*The violation amounts to misleading and misbranding under the provisions of the Food Safety and Standards Act, 2006*

The regulator has directed all FBOs, including those engaged in e-commerce, manufacturing, packing, marketing, import or sale of such products, to comply with food safety regulations. "All FBOs are directed to refrain from using the term 'tea' directly or indirectly for any products not derived from *Camellia sinensis*," it said. FSSAI has asked state officials to ensure strict adherence to these provisions by FBOs, including online retailers.

*Source: Livemint*



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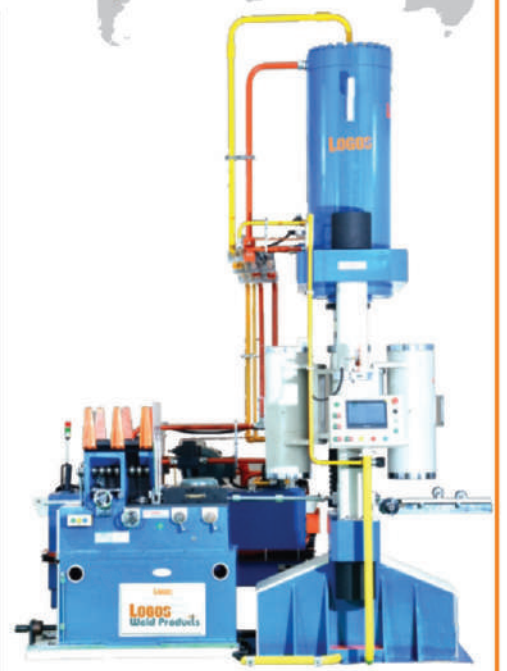
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## Media Attention

### தொழிலாளர் சட்டத்தொகுப்பு ஒருங்கிணைக்கும் முயற்சி கொடிசியா, இந்திய தொழில் வர்த்தக சபை வரவேற்பு

கோவை, நவ.30: 4 தொழிலாளர் சட்டத் தொகுப்பு தொடர்பாக கொடிசியா தலைவர் கார்த்திகேயன் வெளியிட்டுள்ள அறிக்கையில் கூறியிருப்பதாவது:

ஒன்றிய அரசு 29 தொழில் சட்டங்களை 4 சட்ட தொகுப்புகளை ஒருங்கிணைக்கும் முயற்சியை வரவேற்றோம். இந்த முக்கியமான சீர்திருத்தம் நடைமுறைகளை எளிமைப்படுத்தி, பணியாளர் நலனை மேம்படுத்தி பயனளிக்கும் வகையில் உள்ளது. குறிப்பாக சிறு, குறு மற்றும் நடுத்தர தொழில் வளர்ச்சியை மேலும் ஊக்குவிக்கும் என எதிர்பார்க்கப்படுகிறது. இது தொடர்பாக, கொடிசியா சமர்ப்பித்த விரிவான பரிந்துரைகள், இறுதி விதிகளில் இணைக்கப்படும் இவ்வாறு அறிக்கையில் கூறி உள்ளார்.

இதேபோல இந்திய தொழில் வர்த்தக சபையின் கோவை கிளைத் தலைவர் ராஜேஷ் லுந்த் வெளியிட்டுள்ள அறிக்கையில் கூறியிருப்பதாவது:

பல தொழில் சட்டங்களை நான்கு எளிமையான, நவீன மற்றும் வெளிப்படையான தொகுப்புகளை ஒருங்கிணைக்கும் இந்த சீர்திருத்தம், தொழிலாளர்களின் உரிமைகளை பாதுகாப்பதுடன், தொழிலாளர்களுக்கு மேலும் சாதகமான சூழலை உருவாக்கும் நோக்கத்தையும் கொண்டுள்ளது. ஒவ்வொரு தொழிலாளர்களுக்கும் குறைந்தபட்ச ஊதியம், இயல்பு, 50 சதவீத பி.எப்.பங்கிப்பு, கூறி உள்ளார்.

பணியாளர் வசதிகள், டிஜிட்டல் பதிவுகளை, மராமரித்தல் உள்ளிட்ட போன்றவை. குறு மற்றும் நடுத்தர தொழில்துறையினருக்கு கூடுதல் நிதிசமையாக அமையும்.

பெண்கள் தொடர்பான நலன்கள் மேம்படுத்தப்பட்டுள்ளன. தொழிலாளர் நிர்வாகத்தை நவீனப்படுத்தியதுடன், தொழில் முனைவோர் மற்றும் தொழிலாளர் நலன்களையும் பாதுகாக்கும் வகையில் வடிவமைக்கப்பட்ட இந்த சீர்திருத்திற்காக ஒன்றிய அரசுக்கு நன்றி தெரிவித்துக் கொள்கிறோம்.

இவ்வாறு அறிக்கையில் கூறி உள்ளார்.

### விமான நிலையத்துக்கு புது இயக்குனர் நியமனம்

கோவை, டிச. 1-

கோவை விமான நிலைய இயக்குனராக, புதிதாக நியமிக்கப்பட்ட முகமது ஆரீப் பொறுப்பேற்றுக் கொண்டார்.

கோவை விமான நிலைய இயக்குனராக இருந்த செந்தில்வளவன், கடந்தாண்டு அக்டோபர் மாதம் உத்தரபிரதேசத்தில் உள்ள சிவில் விமானப் போக்குவரத்து பயிற்சி மையத்தின் தலைமைப் பயிற்றுவிப்பாளராக, இடமாற்றம் செய்யப்பட்டார்.

புதிய இயக்குனராக பீகார் மாநிலத்தை சேர்ந்த முகமது ஆரீப் பொறுப்பேற்றார்.

இவர் மேற்கு வங்க மாநிலம், பாக்கோக்ரா விமான நிலையத்தில் இயக்குனராக பணியாற்றியவர்.

### தொழிலாளர் சட்ட திருத்தத்துக்கு 'ஐசிசிஐ' வரவேற்பு

■ கோவை

தொழிலாளர் சட்ட திருத்தம், கோவை நகரின் மையப் பகுதியில் செம்மொழிப் பூங்கா அமைத்தல் உள்ளிட்ட மத்திய, மாநில அரசுகளின் நடவடிக்கைக்கு இந்திய தொழில் வர்த்தக சபை (ஐசிசிஐ) வரவேற்பு தெரிவித்துள்ளது.

இதுகுறித்து 'ஐசிசிஐ' கோவை தலைவர் ராஜேஷ் லுந்த் வெளியிட்டுள்ள அறிக்கை: கோவை நகரின் மையப் பகுதியான காந்திபுரத்தில் 45 ஏக்கரில் அமைக்கப்பட்ட செம்மொழிப் பூங்காவை தமிழக முதல்வர் ஸ்டாலின் திறந்து வைத்தார். அன்றைய தினம் மாலை நடந்த முதலீட்டாளர்கள் மாநாட்டில் 44 ஆயிரம் கோடி ரூபாய் தொழில் முதலீடுகளுக்கான புரிந்துணர்வு ஒப்பந்தங்கள் கையெழுத்தானது.

அதேபோல, மத்திய அரசு தொழிலாளர் மற்றும் தொழில்முனைவோர் பயன்பெறும் வகையில் தொழிலாளர் சட்டத்தில் திருத்தம் செய்துள்ளது. இந்நடவடிக்கையால் தொழில்துறை சிறப்பான வளர்ச்சி பெறும். தொழிலாளர்களின் நலன் காக்கப்படும். கோவை விமான நிலைய விரிவாக்க திட்டத்திற்கு நிலம் கையகப்படுத்தி நிபந்தனையின்றி விமான நிலைய ஆணையகத்திற்கு வழங்கியது. தங்க நகை தொழில் பூங்கா, புதிய தொழிற்பேட்டைகள் அமைத்தல் போன்ற பல்வேறு திட்டங்களை கோவையில் தமிழக அரசு செயல்படுத்தி வருகிறது.

ஸ்மார்ட் சிட்டி திட்டம் உள்ளிட்ட வேளாண்சுறை, தொழில்துறை வளர்ச்சிக்கு மத்திய அரசு அமல்படுத்திவரும் திட்டங்கள் கோவை வளர்ச்சிக்கு மிகவும் உதவும் வகையில் அமைந்துள்ளன. மத்திய, மாநில அரசுகள் மேற்கொண்டு வரும் நடவடிக்கையை இந்திய தொழில் வர்த்தக சபை வரவேற்கிறது.





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