



Hon'ble Justice **Shri N Anand Venkatesh** delivers keynote address at the meeting on “Awareness on Arbitration & Mediation”.  
Others seated (L to R) Dr. K Annamalai, Vice President, Shri R Vidhya Shankar, Shri Rajesh B Lund President and Shri P R Vittel - 03.01.2026



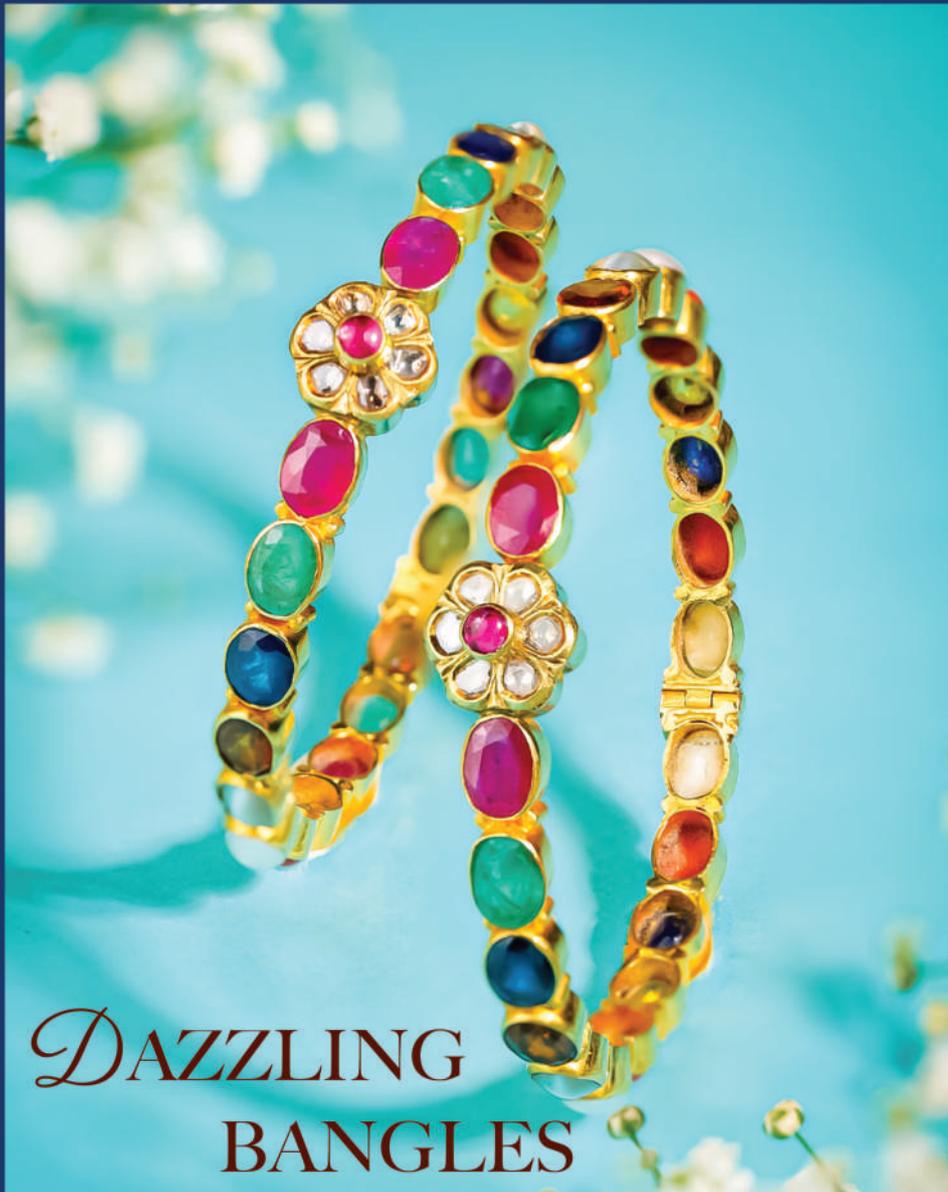
Shri Rajesh B Lund, President welcomes the gathering at the meeting on “Health, Wellness and Silver Economy”  
Others seated (L to R) Dr. Praveen G Pai,  
Dr. Madhava Ram Balakrishnan, WHO,  
Dr. J S Bhuvaneshwaran and Shri N Pradeep,  
Hon. Secretary – 20.01.2026



President Shri Rajesh B Lund unfurls the National Flag at Chamber on **77th Republic Day**.  
Office Bearers, Past Presidents, Governing Council Members graced the occasion - 26th January 2026

  
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## President Writes



*Dear Members,*

*Greetings from the Indian Chamber of Commerce and Industry, Coimbatore.*

It is my pleasure to connect with you once again and share an overview of the current economic landscape, along with important updates from our Chamber.

### **Indian Economy: Resilience Amid Global Uncertainty**

The Indian economy continues to stand out as a bright spot in an otherwise volatile global environment. Supported by a strong services sector and resilient domestic consumption, India has officially surpassed Japan to become the world's **fourth-largest economy**, with a nominal GDP estimated at **USD 4.18 trillion**.

At a time when global markets are facing trade tensions and tariff shocks, India's domestic-led growth model has acted as a strong buffer, reinforcing confidence in our economic fundamentals.

### **Key Economic Indicators**

Recent updates from the National Statistics Office and leading multilateral institutions present an encouraging picture:

- **GDP Growth:** Projected at **7.4% for FY 2025–26**, a clear improvement over last year.
- **Inflation:** Consumer Price Inflation remains benign at **1.33%**, although household inflation perception remains higher, highlighting the continuing gap between statistics and day-to-day experience.
- **Forex Reserves:** India's foreign exchange reserves have reached a historic high of **USD 701.36 billion**, giving the RBI considerable strength to manage currency volatility.
- **Manufacturing & Services:** The HSBC Composite PMI rose sharply to **59.5 in January**, indicating the fastest expansion in five months.

### **Sectoral Performance: A K-Shaped Momentum**

As we enter 2026, we are witnessing a clear divergence across sectors.

The **services sector**, contributing nearly **60% of Gross Value Added**, continues to be the backbone of our economy. While growth moderated briefly in December, early indicators suggest a rebound, driven by Global Capability Centres and financial services.

The **manufacturing sector** has performed exceptionally well, recording a historic high in Q3 FY26, with over **90% of companies reporting stable or increased production**. Policy initiatives such as GST rationalisation and the National Manufacturing Mission have played a crucial role, though global tariff uncertainties remain a concern.

The **infrastructure and construction sector** is gaining momentum, supported by a front-loaded USD 133 billion investment in transport and logistics. Residential construction now accounts

## President Writes...

for nearly **45% of market share**, and the energy sector has been boosted by record-low solar tariffs.

Agriculture continues to grow steadily at **3–3.5%**, with a welcome shift towards horticulture and climate-resilient crops. However, sectors such as **automobiles and FMCG** have faced temporary headwinds due to cautious consumer spending and higher input costs.

### Union Budget 2026: Expectations

As we approach the Union Budget on **1st February 2026**, markets remain in a wait-and-watch mode. Key expectations include:

- Measures to cushion the impact of global tariffs
- Income tax relief to strengthen middle-class spending
- Enhanced focus on critical infrastructure, including space assets

There is also a meaningful discussion underway on transitioning from GDP to **Net Domestic Product**, reflecting a growing emphasis on sustainable and quality-driven growth.

### Stock Market Snapshot

Equity markets have remained range-bound, with the **Nifty hovering around 25,000 levels**. While foreign investors remain cautious due to global developments, domestic institutional investors continue to provide strong support, underscoring confidence in India's long-term prospects.

### At the Chamber

Our Chamber remains actively engaged in initiatives that benefit our members:

- We successfully conducted an **Awareness Program on Arbitration and Mediation** on 3rd January 2026, where Hon'ble Justice Shri N. Anand Venkatesh of the Madras High Court delivered an insightful keynote address, emphasizing integrity and transparency as the pillars of effective arbitration.
- We had a productive interaction with the **Airport Director of Coimbatore International Airport**, who shared short- and long-term development plans, which will significantly enhance regional connectivity.
- A highly engaging session on **Health, Wellness and the Silver Economy** highlighted Coimbatore's immense potential to emerge as a national hub by integrating healthcare excellence with manufacturing strengths in pumps and textiles.

### Conclusion

We eagerly await the Union Budget for 2026–27 and are optimistic that it will bring meaningful tax reliefs and growth-oriented measures for trade, industry, and the wider public.

I sincerely thank you for your continued participation and support. I encourage all members to share innovative ideas that will further strengthen our Chamber and our collective impact.

*Wishing you all a happy, healthy, and prosperous February filled with positivity and progress.*

Warm regards,



**Rajesh B Lund**  
President



# Chamber Initiatives

## Arbitration & Mediation Awareness Program

Our Chamber has organized an awareness program on Arbitration and Mediation on Saturday the 3rd January 2026 at The Residency Towers, Coimbatore. Hon'ble Justice Shri N Anand Venkatesh, Madras High Court has delivered keynote address.

While addressing he called for a stronger and more credible Arbitration Framework in India, stating that an efficient dispute resolution system is essential for sustaining domestic and International business confidence.

He also mentioned that India's civil litigation system particularly in commercial matters has reached a stage where delays and pendency have made it an unattractive option for businesses. Arbitration started as an alternative dispute mechanism but as time progressed it has evolved as an only dispute resolution mechanism for commercial disputes apart from mediation. Business investments, be it domestic or International become more effective and viable only if a system is available for evolving disputes within a reasonable time. Arbitrations are a system where two parties agreed to appoint a private judge and resolve a dispute with minimal court intervention. People who have specialized understanding of a technical subject can also be Arbitrators in this system. He also urged businesses to be careful about fundamentals while drafting agreements. There should be a clause where negotiation and mediation are mentioned as a pre-requisite for Arbitration. The Arbitration clause should include all the essentials and companies that enter in to agreements with overseas entities should mention clearly the language of the tribunal and laws that will govern the parties and the contract. Justice N Anand Venkatesh also explained the benefits of institutional arbitration as institutions will appoint only people with integrity and honesty as arbitrators. **"Honesty and Integrity"** are key to success of Arbitration.

Shri P.R. Vittel in his address offered his felicitation and assured of his services for Chamber arbitration centre and Mr. R Vidhya Shankar provided an overview about the commercial disputes through arbitration. President Shri Rajesh B Lund welcomed the gathering. Our Vice President Dr. K. Annamalai, Chairman of the Arbitration and Mediation Centre, in his address, provided a detailed insight into the structure, objectives, and functioning of the Chamber's Arbitration Centre. He highlighted its role in offering a credible, efficient, and cost-effective mechanism for the resolution of commercial disputes. He further explained the vision behind establishing the Chamber's Online Arbitration Centre, emphasizing the need for technology-driven dispute resolution in the evolving

business environment.

Dr. Annamalai elaborated on the end-to-end digital arbitration process and, through a live presentation, demonstrated how cases can be initiated, managed, and resolved seamlessly through the online platform. He also explained the transparency, accessibility, and time-bound nature of the digital arbitration system, showcasing how the Online Dispute Resolution (ODR) framework enhances convenience for stakeholders across locations. The live demonstration was conducted along with Mr. Rajneesh Jaswal, Co-Founder of CADRE ODR, who supported the presentation by highlighting key technological features of the platform.

Shri S Natarajan, Vice President anchored the entire program successfully, who ensured its smooth and effective conduct. Our other Office Bearers Shri C Dorairaj, Shri K V Karthik, Dr. M Kailash Kumar, Past Presidents Dr. A V Varadharajan, Shri D Nandakumar, Shri C Balasubramanian, Shri B Sriramulu and the GC Members, Heads of Member Associations, leading Chartered Accountants, and senior Advocates, who attended in large numbers.

Shri N Pradeep, Hon. Secretary proposed vote of thanks and the meeting was followed by a dinner.

The Chamber Arbitration and Mediation Centre has online dispute resolution mechanism where the entire arbitration process is being done virtually.

## Meeting with Airport Director

On 12th January 2026 Shri Mohammed Arif Airport Director addressed the members as follows:

The Airport Director expressed his sincere gratitude to the Chamber for the invitation to interact with and address its members. In his address, he emphasized that all ongoing efforts are aligned with the national vision of Viksit Bharat 2047.

The Airport Director briefed the members on the short-term and long-term development plans of the Coimbatore International Airport.

Short-term initiatives include the reconfiguration of the existing terminal building, conversion of a portion of the arrival hall into a security hold area, and the addition of seating capacity for 400 passengers. He informed that tenders for these works have already been floated.

Outlining the long-term vision, he highlighted plans for rapid capacity enhancement of the terminal infrastructure, increasing the airport's passenger handling capacity from the current 3.25 million per



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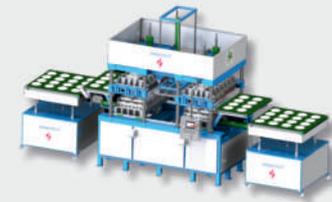
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## Chamber Initiatives...

annum to 12 million per annum. The proposed new terminal building will have the capacity to handle 4,000 passengers at a time and will be equipped with modern facilities and state-of-the-art technologies to meet future demands.

During the interactive session, members raised several queries regarding land acquisition and airport expansion. The Airport Director addressed and clarified all the concerns raised, providing detailed explanations and assured the members of the airport's committed development roadmap.

### Installation of No Parking Sign Board

We have requested the Divisional Engineer, National Highways, Coimbatore to grant permission to instal a 'No Parking' sign board on Mettuplayam Road, opposite to Amuthas Hotel, near Thudiyalur.

The said location is a busy stretch of the National Highway and frequently witnesses unauthorised roadside parking, resulting in traffic congestion, obstruction to free flow of vehicles, and safety concerns for commuters and pedestrians, especially during peak hours. Several road users and nearby establishments have also expressed concern over the recurring traffic issues at this point.

We mentioned that the signage will be erected strictly in accordance with the standards, specifications, and guidelines prescribed by the National Highways Department.

### Representation on Rationalisation of Working Capital Renewal Charges and Review of Renewal Period for MSMEs

Based on the representation received from our members, Our Chamber submitted a memorandum to the Union Finance Minister, Smt. Nirmala Sitharaman, regarding the significant financial burden currently being placed on MSMEs during the annual renewal of working Capital limits by Banks.

As per prevailing banking practice, MSME borrowers are required to undergo annual renewal of working capital limits even in cases where there is no enhancement in limits, no material change in terms and conditions, and where the borrowing units have demonstrated financial discipline and timely servicing of interest obligations. While earlier the processing charges for such renewals were around 0.20% of the sanctioned limit, it is observed that several banks have revised these charges upwards to approximately 0.505% of the sanctioned amount.

Considering an average utilisation of about 75% of the sanctioned working capital limit, the effective processing cost on the actual funds deployed increases to around 0.673%. When viewed in conjunction with an average lending rate of about 8.5%, this results in an increase of nearly 7.91% in the effective cost of borrowing. For MSMEs operating on thin margins, such recurring annual charges without any incremental credit benefit impose a disproportionate financial burden and dilute the intent of affordable and timely credit to the sector.

To overcome the above difficulties, we proposed the following and also requested the Finance Minister to instruct RBI suitably to review the guidelines which will help MSME's for doing ease of business.

1. In cases where there is no enhancement in limits or material change in credit terms, banks may be advised to levy only a nominal administrative or documentation fee, instead of a percentage-based processing charge on the sanctioned limit.
2. The mandatory renewal cycle for working capital limits may be reviewed, and the renewal period may be extended from one year to three years for MSMEs with satisfactory account conduct, timely servicing of interest, and stable financial parameters, subject to periodic monitoring as deemed appropriate by the lending institution.

Similar representation has also been sent to the Governor of Reserve bank of India.

### Meeting on Health, Wellness & Silver Economy

Our Chamber has organized a meeting on "Health Wellness and Silver Economy", featuring distinguished speakers who addressed critical aspects of preventive healthcare, vaccine safety, and emerging industrial opportunities.

#### 1. Dr. J Bhuvaneshwaran: "Prevent to Prevail"

Dr. J Bhuvaneshwaran, Director of PSG Super Speciality Hospital, delivered a comprehensive session on maintaining high health standards through proactive measures. He emphasized that prevention is the cornerstone of long-term wellness. Key preventive strategies discussed included:

- Routine Health Screenings: The importance of periodic diagnostic tests and home-based diagnostics to identify risk factors early.
- Cardiovascular Care: Focus on maintaining ideal blood pressure and cholesterol levels through both clinical and lifestyle interventions.

## Chamber Initiatives...

- **Lifestyle Modification:** Integrating balanced nutrition, consistent physical activity, and stress management into daily life.
- **Primary Prevention:** Early intervention strategies designed to prevent the onset of chronic diseases before they manifest clinically.

### 2. Dr. Madhava Ram Balakrishnan: "Are Vaccines Really Safe?"

Dr. Madhava Ram Balakrishnan, a Vaccine Safety Expert from the World Health Organization in Geneva, addressed common concerns regarding immunization by outlining the rigorous global safety standards through PowerPoint presentation.

The presentation detailed the life cycle of vaccine safety, from pre-licensure clinical trials involving thousands of volunteers to robust post-licensure surveillance systems. National Regulatory Authorities (NRAs) are legally responsible for ensuring every vaccine meets stringent licensure and regulation standards. Dr. Balakrishnan used historical case studies, such as the voluntary withdrawal of the first rotavirus vaccine (Rotashield) in 1999 following reports of intussusception, to demonstrate how global monitoring systems successfully identify and mitigate even rare risks. The core message emphasized that modern vaccines undergo more safety testing than almost any other medical product.

### 3. Dr. Praveen G. Pai: "Silver Economy – A Novel Emerging Concept"

Dr. Praveen G. Pai, Founder & Director of Dr. Pai's Healthcare Pvt. Ltd., introduced the audience to the "Longevity Dividend" the economic potential inherent in an aging population through PowerPoint presentation.

He mentioned that India is aging rapidly, with the population above 60 expected to exceed 230 million by 2036. Dr. Pai argued that longevity should be viewed as an economic force rather than a social burden. He defined the "Silver Economy" as all economic activities serving people cross longer lifespans (ages 50 to 90+).

#### Key Opportunity Verticals:

- **Housing & Infrastructure:** Designing age-friendly

smart homes and retrofitting existing buildings with fall-risk sensing fabrics and specialized lighting.

- **Products & Manufacturing:** Leveraging India's strength in textiles and engineering to produce mobility aids, medical-grade textiles, and ergonomic senior-friendly appliances.
- **The Experience Economy:** Re-purposing the vast experience of older adults as consultants, mentors, and trainers in MSMEs, challenging the outdated concept of "retirement".
- **Financial Models:** Developing longevity insurance, reverse mortgages, and senior-focused fintech solutions.

Dr. Pai concluded that Coimbatore is perfectly positioned to become India's "Silver Economy Manufacturing Hub" by integrating its existing excellence in healthcare, pumps, and textiles into this new industrial revolution.

The meeting was attended by our Vice Presidents Shri C Dorairaj, Shri S Natarajan. Our Past Presidents Shri D Nandakumar and Smt. Vanitha Mohan, members of the Governing Council, and students from various colleges across Coimbatore. Participation certificates were issued to all the students who took part in the programme.

Shri N Pradeep, Hon. Secretary, proposed the vote of thanks.

### 59th A D Shroff Memorial Elocution Contest

The 59th A D Shroff Memorial Elocution Contest for the year 2025-2026 was organised by our Chamber jointly with Forum of Free Enterprise, Mumbai and Rotary Club of Coimbatore on 29th January 2026.

13 Students from various Colleges participated in the Contest.

On behalf of Chamber, Mr. S Balakumarayyan, Administrative Officer and on behalf of Rotary Club, Mr. A Padmanabhan and Mr. Arunchandran participated as judges. The judges selected three students for English and three students for Tamil. The prize money sponsored by our Chamber, Forum of Free Enterprise and the Rotary Club of Coimbatore were given to the winners.

## Government Initiatives

### M&SEF Council

The meetings of the Micro and Small Enterprises Facilitation Council were held on 27th and 28th January 2026 (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. 215 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

## Government Initiatives

### Video Conference on Draft Electricity Amendment Bill

Our Hon. Secretary, Shri N Pradeep attended a video conferencing meeting to discuss draft electricity amendment bill, organized by Ministry of Power on 16th January 2026. He also represented the Tamil Nadu electricity consumers Association (TECA).

He suggested the following concerns and subjects in the meeting:

#### 1. Demand Charges under Proposed Section 43(4):

The proposed insertion of sub-section (4) under Section 43 exempts the distribution licensee from the obligation to supply electricity where the consumer's maximum demand exceeds 1 MW. In such cases, he suggested that demand charges should not be levied, as the consumer would not be availing supply under the statutory obligation of the distribution licensee. Levy of demand charges in these circumstances would be inconsistent with the legislative intent of the exemption and would impose an undue financial burden on large consumers opting for alternate supply arrangements.

#### 2. Restriction of Demand Charges Based on Recorded Demand:

It was suggested that where the recorded demand remains below 80% of the sanctioned demand for a continuous period exceeding three months, the demand charges should be restricted to the recorded demand instead of the sanctioned demand.

#### 3. Strengthening of APTEL Accessibility and Timelines:

He reiterated the long-standing need for the Appellate Tribunal for Electricity (APTEL) to establish benches in key metropolitan centres such as Coimbatore (Tamil Nadu), Bengaluru (Karnataka), and Hyderabad (Andhra Pradesh). This would facilitate quicker disposal of cases, reduce pendency, and improve regional access to justice for consumers and stakeholders. Further, he emphasized the need for framing regulations mandating disposal of appeals and cases within a stipulated period of 90 days, so as to ensure timely regulatory certainty and effective redressal.

The above submissions were made in the interest of protecting consumer rights, ensuring regulatory clarity, and improving the overall efficiency of the power sector. A suitable Press Note was also given from Chamber, in this regard.



### THE INDIAN CHAMBER OF COMMERCE AND INDUSTRY, COIMBATORE

Offers Best Wishes and Congratulates

***Dr. A Sakthivel***

on his assumption of Office as Chairman of  
**Apparel Export Promotion Council (AEPC)**

for historic 5<sup>th</sup> term (2026 - 2028)

We wish him a fruitful tenure

# 7 Tips to Help Your Business Avoid Financial Disaster

**M**oney is vital for any business. You can have the best idea in the world but without a good financial strategy, your company will fail each and every time.

Startup failure is common, especially within the first few years, but by following these tips, you can help your business avoid financial disaster:

## 1. Don't put all your eggs in one basket

You have probably heard this line before. When you risk everything on that one great idea, you could lose everything. Even so, some entrepreneurs gamble their entire savings accounts on that one fantastic idea.

**90% of startups fail within the first five years.** Those are not good odds.

Make sure that you set some money aside so you can recover if things don't go according to plan. Never take out a loan using your personal assets. Most of the time, if you risk everything, you may **lose everything**.

## 2. Create a reliable financial cushion

In your business, you also shouldn't bet everything on your next campaign. Make sure you set aside some money every month to create an effective financial cushion. Treat it in the same way as you would treat your personal finances.

Try to make your **financial cushion** large enough that your startup can operate for at least six months without additional income. The bigger your financial cushion, the better. During difficult periods, no amount of savings will be "too much".

## 3. Never co-mingle assets

Always open a business account and keep business expenses separate from personal ones. You may think that co-mingling personal and business assets is okay if you can manage money effectively and keep accurate records. However, this is only true in the short-term.

Mixing assets increases your chances of becoming personally or professionally audited, for example. You will have to justify and specify every transaction as 'business' or 'personal'. This adds an extra layer of unnecessary complexity.

A business account can be opened within a week at most banks so there's no reason to delay it.

## 4. Diversify your business investments

Investing is almost never considered from the point of view of an entrepreneur. However, it should be because

everything your business commits money to is an investment you hope to win back later on. **Diversify your business investments** by not committing all your money to a single marketing campaign or product.

Make sure you place your money into multiple ventures so if one fails you are not completely out of control.

## 5. Seriously consider insurance

A single accident can **destroy your business**. The US is well-known for its 'sue happy' culture. Compensation and legal costs alone can destroy everything you've worked for. Make sure you are insured against any and all disasters.

It may seem like a huge expense during the early years of your business, but it could very well assure its future. This is an investment well worth making.

## 6. Speak to a tax expert

The IRS can cause you a whole lot of problems if you forget about them. Tax is complex and business tax is even more so. Speak to a professional who can teach you about the records you need to keep and what you are legally obligated to do.

Make sure that you avoid any schemes to **pay less tax**. Stick to the rules and do your very best to avoid attracting the IRS auditing team.

## 7. Prepare for the worst case scenario

Avoiding financial disaster is mainly about preparation. Be prepared for the worst by remaining aware of what can drive your business into the ground financially. Businesses that plan for the worst case scenario are far more likely to succeed.

If you are struggling with all of this, hire a financial advisor to help you with planning and management. With all of this in mind, **what steps will you take to avoid financial disaster?**



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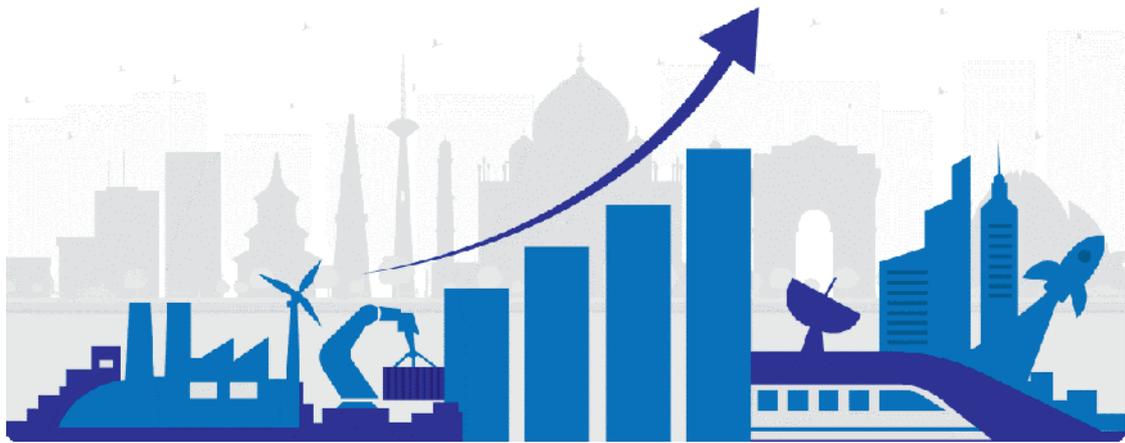
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# Which Indian states are growing the fastest?

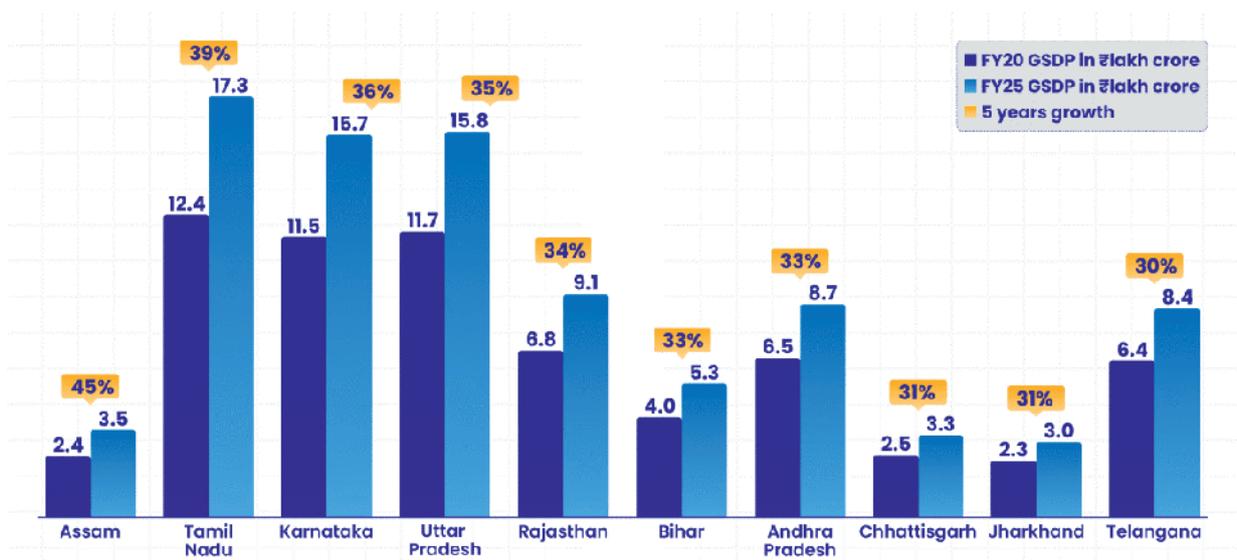


India's economy expanded **29%** between **FY20 and FY25**, a period marked by a pandemic, global tightening, and supply chain shocks.<sup>1</sup>

On the surface, that number suggests broad resilience. But a look closer shows the story becomes less uniform.

A small group of states pulled sharply ahead. Some grew close to **45%**, not because they were insulated from disruption, but because they were positioned to **absorb capital and infrastructure** at exactly the right moment.

The fastest growing major state economies of India



## Infrastructure became the turning point

**Assam's 45% growth**, the fastest in India, has less to do with oil and gas and more to do with timing. After decades of underinvestment, infrastructure finally arrived at scale.<sup>1</sup>

Capital spending jumped from ₹20,230 crore in 2021-22 to **₹26,409** crore in 2024-25.<sup>2</sup>

Although Assam holds a significant share of India's energy resources, this is not what is driving its recent economic momentum.

What changed is where growth is coming from. The state's economy has diversified, with services such as **IT, finance, tourism, and transport** expanding faster than agriculture and industry in recent years as economic activity broadens beyond traditional sectors.

Then the **Advantage Assam 2.0 Summit** in 2025 brought in a **₹27,000 crore semiconductor project** from Tata.

# Which Indian states are growing the fastest?...

With better roads and connectivity, Assam is positioning itself as India's gateway to Southeast Asia rather than just a peripheral economy.

## How manufacturing depth became EV dominance

**Tamil Nadu's 39% growth**, from ₹12.4 lakh crore to ₹17.3 lakh crore, is no accident. The state produced **40% of India's EVs** in 2023.

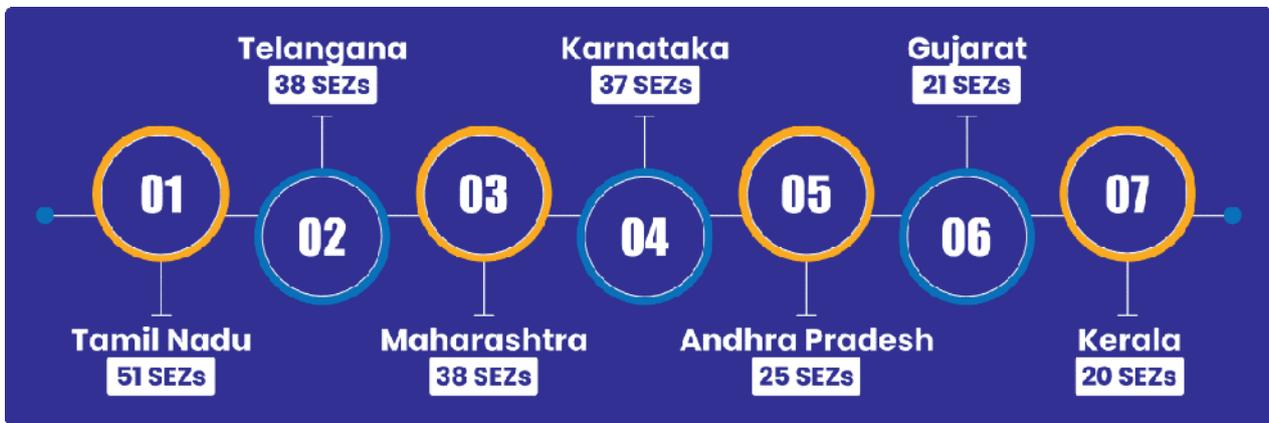
**Hyundai** has been expanding EV capacity in Chennai, **Ola Electric's Krishnagiri facility** is among the country's largest EV production hubs, and Vietnamese firm **VinFast** has set up an EV manufacturing plant in Tuticorin as part of a broader \$2 billion push in India.

One core reason Tamil Nadu is attractive is its manufacturing ecosystem. The state has the highest number of operational **Special Economic Zones (SEZs)** in India, with more than 50 active zones that speed approvals and lower logistics costs for global firms.

This momentum didn't appear overnight. Chennai has been an **automotive hub** since the 1950s, with precision engineering talent, deep supplier networks, major ports, and a trained workforce.

As global manufacturers shifted toward EVs and related technologies, Tamil Nadu's existing strengths gave it a **head start** that competitors are only now trying to build.

Indian states with the most Special Economic Zones (SEZs)



Source : [Jagran Josh , October 24, 2025](#)

## Biotech outgrew tech

**Karnataka's 36% growth** hides a twist beneath the surface. Startup funding fell 44% year on year to \$1.7 billion in the first half of 2025.1&9

It's because SaaS and fintech are overcrowded, and are competing for the same capital and customers. **Unit economics** are under pressure.

But biotech tells a very different story. Karnataka contributes **60% of India's biotechnology revenues**. Biocon's evolution from commodity drugs to globally competitive biosimilars has been a fundamental part of this shift.10

The state already has the **National Centre for Biological Sciences, dozens of R&D institutes**, chip design houses and R&D centers. This concentration simply does not exist elsewhere at the same scale and that's why it continues to lead.

## Size is the strategy

Uttar Pradesh's 35% growth, from ₹11.7 lakh crore to ₹15.8 lakh crore, works because the state is not trying to reinvent itself. It is extracting more value from what it already has.1

In FY24 the state produced over **60 million metric tons** and contributed approximately **18.89%** of India's total food grain production.

# Which Indian states are growing the fastest?...

The shift is also in infrastructure. New expressways such as Purvanchal and Bundelkhand, the 12 lane **Delhi–Meerut corridor**, and the operational **Varanasi–Haldia waterway** are turning surplus into scale. Food production feeds food processing, which then feeds exports.

Tourism is another multiplier. The **2025 Prayag Maha Kumbh** generated an estimated ₹3 lakh crore in revenue.

That spending ripples through **hotels, transport, retail, and services**. Add to the MSMEs, and you see an economy that moves on volume rather than niche specialization.

## A multi-sector engine with agriculture at its core

**Rajasthan's 34% growth**, from about ₹6.8 lakh crore to ₹9.1 lakh crore, is powered not just by minerals and solar but by its broad agricultural base and allied activities working with other sectors.

The state's output includes strong performance in **food grains and cash crops**, and total agricultural value added has grown steadily over the decade, contributing resilience to rural incomes and farm-linked industries.

The **Bhadla Solar Park** is among the largest in the world helping power irrigation and processing infrastructure. At the same time, the state is a major producer of limestone, copper, zinc, marble, and sandstone.

The approach is simple. Do not chase IT hubs. **Monetize natural resources** and tourism, and build upstream industries such as cement, mineral processing, and renewable components instead of exporting raw materials.

### Leading agricultural states of India



Source: [SATHEE](#)

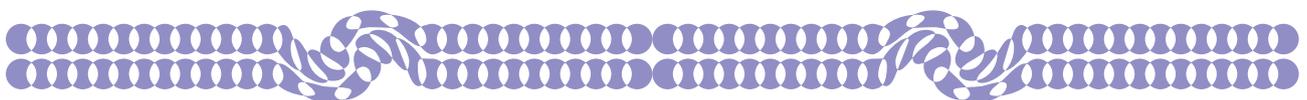
## Our take

Growth won't just follow geography; it will follow sector fit. Tamil Nadu is set to deepen its lead in automotive and renewable manufacturing. Karnataka will continue to innovate in biotech. Uttar Pradesh will expand its advantage in scale and logistics.

**Rajasthan** will strengthen its position across minerals, agriculture, and tourism. Telangana is likely to become a hub for high-value pharmaceuticals.

Timing will shape how this unfolds. Assam's **infrastructure boom** is still gaining momentum and could transform the northeast economy in the coming years.

**Karnataka's SaaS** wave may remain mature, but biotech and deep-tech growth will accelerate. **Rajasthan's** renewable energy push will expand rapidly, and Telangana's pharma ambitions are poised to scale globally.



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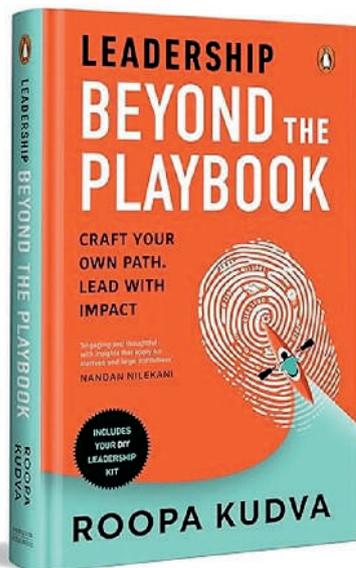
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## An action plan and a leadership kit

The author asks aspiring leaders to chart their own leadership path while discovering their purpose

By **Ambi Parameswaran**



**A**s a certified CEO / CXO coach I am fully aware that no two leaders' journeys are the same. I remember a CEO sharing an anecdote from his own life during a coaching seminar conducted by Coaching Foundation of India in Chennai six years ago.

This highly accomplished business leader was being elevated and being put on the board of this very successful NSE-listed company. As a SVP he used to attend board meetings, now he was on the Board. What should be the difference in his behaviour, he wondered?

He reached out to the veteran coach who had been more than a coach to him and asked him how he should behave, now that he was a member of the Board. His coach alerted him that he was now in a room of equals and his entire executive presence had to be different.

He should not be carrying three files to the Board meeting. He should enter bare-handed. A colleague can bring the files, if need be. He needs to address the members of the board as equals. That set him up on a new trajectory and he went on to serve as the MD of this company very successfully for many years.

I was reminded of this anecdote as I was reading the book *Leadership Beyond The Play Book* by Roopa Kudva. The author is an alumna of IIMA, a distinguished leader and early stage investor. She served as the CEO of Crisil with great distinction and then went on to head Omidyar Network India, investing in tech-led solutions for the lesser served populace of India.

She has also served as an Independent Director on the board of several companies (no not the company that I was referring to in the beginning of this review). She has been rated 'Outstanding Woman Business Leader of the Year' and more.

### 90 day action plan

Roopa is not attempting to give aspiring leaders a simple 'Play Book'. Instead she has suggested a DIY leadership kit for a guided 90 day action plan.

The leadership kit comes after she has shared her insights on what makes a good leader. Presented in 12 chapters the book asks the aspiring leader to chart their own leadership path.

To do that you need to discover your 'purpose', the hidden engine that fuels career fulfilment. In order to succeed you need to think beyond the 'now'.

As you grow and get to the board you need to figure out your new stakeholders and understand the dynamics. Future leaders will have to be ready to lead a team with multi-generational members, more diverse than it has been in the last three decades.

Not only are they diverse they often present irreconcilable differences. This calls for the leader to communicate with clarity, to one and all. Roopa recommends that leaders be ready to face setbacks and bounce back with confidence.

I wish the book had more examples of challenges and setbacks from Roopa's own personal journey and how she weathered those. Roopa then presents leadership conundrums, a total 13 of them; each starts provocatively but ends with a nice 'that's okay' (eg: You will always see someone doing better, and that's okay).

The last two chapters look at two areas, women leadership and leading companies that have a strong social impact agenda. As one of the rare women business leaders to have been the CEO / MD of a large listed company, Roopa explains the issues behind the important 'imposter syndrome'.

She has also been the head of ONI, a company investing in start-ups focused on impact investing in entrepreneurs and organisations dedicated on serving the underserved millions. She made the transition from a for-profit organisation to a company that dealt with social issues and presents the challenges involved in making the transition.

## An action plan and a leadership kit...

### Reflection questions

The last part of the book is a 90 Day DIY Kit consisting of three parts. The first part is 'Guided Reflections'; here Roopa asks the reader to look at 55 reflection questions, pick one or two and jot down the responses.

A sample question 'What leadership style do I naturally default to?'. As you start filling out the answers, go back to the list and keep picking questions that interest you and jot down the answers.

After you have done your reflections, or simultaneously, work on your 30-60-90 day action plan. Start by selecting six actions from the menu of 70 action ideas presented. For example an action idea could be 'Seek feedback on your current leadership style'. You can return to this as often as you want even after 90 days.

The third part of the DIY Kit is a summary of each chapter that you can read to refresh your leadership questions (you can also go back to the chapter and read the full version).

The book is full of observations from the leadership journey of people like Anu Aga (Thermax) and anecdotes from Roopa's leadership journey. I particularly liked the incident Roopa has narrated about pitching for the CRO title. A few typos (page 80; Gen Alpha year of birth 2033) seem to have missed the publisher's eagle eyes.

If you are interested in reviewing your own leadership journey, then this book can give you some very useful insights. The DIY Kit is an added bonus that will nudge you into taking action and not just read and forget.



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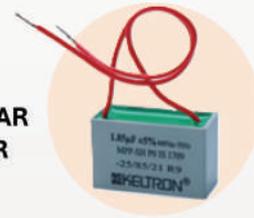
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## ARBITRATION AS THE ONLY DISPUTE RESOLUTION SYSTEM IN PARTICULAR TO RESOLVE COMMERCIAL DISPUTES

### — HON'BLE JUSTICE N. ANAND VENKATESH

- Civil litigation in this country has hit a roadblock, and resolution of civil disputes/commercial disputes through mainstream litigation is time-consuming and is no longer the preferred mode of dispute resolution.
- Arbitration started as an alternate dispute mechanism, and as time progressed, it has now become the only dispute resolution system, more particularly to resolve commercial disputes.
- Business investments – domestic and international, become more effective and viable only if a dispute resolution system is capable of resolving them within a reasonable time. Delay in resolving disputes has plagued the system, and it creates hesitation in major players investing their money in India, fearing the existing system. An effective and efficient arbitration system is critical for the effective conduct of business, both domestic and international.
- To comprehend in simple terms, arbitration is a process where two parties agree to appoint a private judge to resolve their disputes. In view of the same, the main objective behind arbitration is to have minimal Court intervention in the resolution of disputes.
- Apart from efficiency and speed, arbitration is also advantageous in the sense that the process is largely confidential. Many commercial disputes deal with sensitive information such as trade secrets, technical know-how, or confidential business data. Unlike Court proceedings, arbitration is conducted in private, which helps parties protect their confidential information. This is a major reason why arbitration is preferred in commercial matters.
- Arbitration is also particularly useful in disputes involving technical issues, such as engineering contracts, infrastructure projects, or manufacturing-related disputes. In such cases, a specialized understanding of the subject matter is required, which arbitration is better equipped to provide when compared to conventional Court proceedings.
- Arbitration as a process is like a relay race. The baton is first placed in the hands of the Court in terms of providing an interim protection under Section 9 of

the Act and/or appointment of an arbitrator under Section 11 of the Act. The baton thereafter is passed on to the hands of the Arbitral Tribunal. In fact, even insofar as an interim protection is concerned, the Tribunal is vested with power thereafter under Section 17 of the Act. It continues before the Tribunal until an Award is passed. During the interim, it is possible for some Court intervention not to have the effect of shifting the baton back to the Court, but for the purposes of extending the mandate of the Arbitral Tribunal, terminating the mandate of the Arbitral Tribunal, substituting an Arbitral Tribunal, etc. The baton shifts back to the Court after an Award is passed by the Tribunal when the award is either put to challenge under Section 34 of the Act or the Award is put to execution. It also includes the remedy of an appeal available under Section 37 of the Act as against the order passed under Section 34 of the Act. Broadly, the exchange of baton in the arbitration relay race takes place in this fashion.

- There is a realization in India and more particularly amongst the business community, that arbitration is the most preferred dispute resolution process. Hence, we must focus on how to make this process more dynamic and effective. These are my suggestions:
  - \* Let application of mind play a vital role while preparing the Agreement rather than adopting the easy method of copy and paste. Unfortunately, the easy availability of model agreements sometimes creates a proclivity to copy and paste the terms of those agreements without properly understanding the requirements of the parties who enter into an agreement.
  - \* Include negotiation and/or mediation as a prerequisite prior to the commencement of the arbitration process. Sometimes, a multiple-tier mechanism helps the parties to resolve the dispute before it enters into an aggravated form.
  - \* An arbitration clause in an agreement must contain the essential elements of an arbitration. This is where many of the agreements are found wanting. I have seen agreements that have been

## ARBITRATION AS THE ONLY DISPUTE RESOLUTION SYSTEM IN PARTICULAR TO RESOLVE COMMERCIAL DISPUTES...

worded as "Parties may resort to arbitration." I have also seen agreements where there is a mention that the dispute can be resolved through arbitration, but it also talks about the "Court which has the exclusive jurisdiction to resolve the dispute." Both cannot go together, and one excludes the other. If the parties want to resolve the dispute through the arbitration process, it must be specifically put in the Agreement without using any ambiguous words; rather, it must sound mandatory.

- \* This aspect becomes even more important in places like Coimbatore, where many companies enter into agreements with overseas entities. Often, these agreements are signed without proper attention to the arbitration clause. When disputes arise, parties then rush to District Courts seeking anti-suit or anti-arbitration injunctions against foreign-seated arbitrations. Such practices are now consistently discouraged by the High Courts and Supreme Court. A properly drafted arbitration clause can prevent such unnecessary litigation.
- \* Even though cities like Coimbatore, Madurai, Karur or Thoothukudi are vibrant industrial centres, the concept of arbitration still appears unfamiliar. There seems to be a reluctance to move away from traditional litigation, and the mindset needs to change if arbitration is to truly take root in these regions.
- \* The arbitration agreement must specifically state as to who will arbitrate and how the arbitral tribunal will be selected, whether it will be a sole arbitrator, or a multi-member tribunal. In order to save time, the parties can agree for appointment of arbitrator by an Institution. By doing so, parties can avoid unnecessarily getting into Court by filing a petition under Section 11 of the Act.
- \* Institutional arbitration can ensure proper procedure for appointment of arbitrator from amongst the panel of efficient arbitrators enrolled with the Institution. Thereby, there is quality in the conduct of proceedings by the Tribunal. Institutional arbitration also ensures transparency and predictability of cost involved. Since, quality is ensured in the appointment of the Tribunal, the natural consequence is that a quality award will be rendered. Once a quality award is rendered, it becomes next to impossible to interfere with the same under Section 34 of the Act. By resorting to institutional arbitration, the arbitrators accumulate domain expertise over a period of time. Thus, institutional arbitration stands on a higher footing than ad hoc arbitrators. Since the performance of the arbitrator will have an impact on the reputation of the institution, institutional arbitration also ensures that the institution has quality arbitrators on its rolls with integrity and stature, which is the hallmark for choosing arbitration as an alternate dispute mechanism.
- \* The Institution must also ensure that its panel consists of persons with expertise in specific fields. Arbitrators should be chosen keeping in mind the industries predominant in a particular region, such as coir industries in Pollachi, spinning mills in Coimbatore, textiles in Karur and port-related industries in Thoothukudi. This approach will not only encourage large companies but also small and medium enterprises to place their confidence in institutional arbitration. This also means that the creation of an arbitration hub should not be a mere namesake exercise; it should be a union of professionals which inspires confidence in the community. It should aim to be an institution that will be recognized by the new Act once it is notified, pursuant to the recommendations made by the Expert Committee headed by Dr. TK Vishwanathan.
- \* In my opinion, the dominance of ad hoc arbitration afflicts arbitration in India. There is no assurance on the integrity of the arbitrator while resorting to ad hoc arbitration, and an intelligent corrupt arbitrator who knows how to write an award can completely ruin the rights of a genuine party since interference with an award is circumscribed under Section 34 of the Act, and sometimes it becomes impossible to interfere with the Award. That danger looms large in the appointment of ad hoc arbitrators.
- \* In my opinion, a mechanism must be evolved to award scores for arbitrators. This will ensure that parties will choose the best among the arbitrators to resolve the dispute. This will also help the arbitrators to improve their quality of dispute resolution which includes honesty and integrity and passing of awards in an expeditious

## ARBITRATION AS THE ONLY DISPUTE RESOLUTION SYSTEM IN PARTICULAR TO RESOLVE COMMERCIAL DISPUTES...

manner. Fear for the parties in resorting to arbitration is only because of their apprehension about the reliability and genuineness of arbitrators to maintain neutrality.

- \* Seat/place of arbitration in most of the Agreements are used interchangeably. Both words carry a different connotation. Place or venue of arbitration, as is popularly understood, is based on the convenience of the parties and the arbitral tribunal, and it need not necessarily determine the seat of arbitration, unless a case so warrants. An agreement has to necessarily specify the seat of arbitration, which actually determines the jurisdiction of the Court under Sections 9, 11, 34, etc. This will ensure that the parties do not waste time on this procedural aspect and they focus on the merits of the dispute. Improper determination of the seat of arbitration in many cases leads to construing the venue as the seat of arbitration, and it leads to several complications.
- \* Language before the Arbitral Tribunal must be specifically stated in the Agreement and it is more so in international arbitrations. The exchange of communications between the parties in a particular language by itself will not determine the language in which the proceedings are to be conducted by the Arbitral Tribunal.
- \* Choice of law, that is the governing law must be specifically stated in the arbitration agreement. It must state the substantive law that will govern the parties and also the law governing the contract. This becomes essential in international arbitrations.
- \* While entering into supplementary agreements is where the parties enter into a fresh agreement that constitutes novation of the earlier agreements, there must be a specific arbitration clause or there must at least be a reference to the earlier arbitration clause that is intended by the parties to be read into the supplementary agreement/fresh agreement. In the absence of the same, there will be complications while taking steps to resolve the dispute while referring the same for arbitration.
- \* The Arbitral tribunal must be sensitive to timelines, and the very objective of resorting to arbitration is to bring to an end the dispute at the earliest. Arbitration must ideally be completed in 12 months, and that is the reason why Section 29(A) of the Act was inserted into the Act. Many a time, it is followed in breach. There is an attitude to get repeated extensions to complete the arbitral proceedings, and this is due to the old mindset we have gathered from the traditional civil litigations.
- \* In international arbitrations, the tribunals give sufficient time for preparation. However, when the proceedings commence, they give a maximum time of 2 weeks for evidence. They do not entertain oral arguments, and they insist upon written submissions from both parties which must also deal with appreciation of evidence and they pass the awards within a reasonable time. If Indians comply with such timelines in international arbitrations, there is no reason as to why they should defy it when it comes to domestic arbitrations. Best international practices must be implemented in India and more particularly, by institutions which enable institutional arbitration.
- \* Broadly, what afflicts Indian arbitration and why parties hesitate to have India as a seat of arbitration in international commercial disputes are:
  - a. Dominance of ad hoc arbitration
  - b. Delay and absence of a structured timeline
  - c. Concerns regarding the quality, neutrality and independence of arbitral tribunals.
  - d. Excessive judicial intervention and difficulty in execution of awards.
- \* Gone are the days of unilateral appointment of arbitrators/ arbitral tribunals due to the intervention of the Apex Court, and there is more freedom/autonomy for parties to appoint arbitrators [Section 12(5) of the Act]. Thus, a level-playing field has been brought about to ensure that an arbitral tribunal that is just and fair decides the dispute. In such a scenario, institutions can ensure that they provide arbitrators with expertise and stature to resolve the dispute at a reasonable cost.
- \* Cost effectiveness is yet another objective to resort to resolution of dispute through

## ARBITRATION AS THE ONLY DISPUTE RESOLUTION SYSTEM IN PARTICULAR TO RESOLVE COMMERCIAL DISPUTES...

arbitration. Unruly fixation of cost, which plagued the arbitral process in India, has now been brought under control by bringing in Schedule IV, which prescribes the fees that has to be paid to the Tribunal depending upon the amount involved in the dispute. In spite of such control being brought in by the amendment, even today, lots of complaints are received on the exorbitant fees being charged by arbitrators even without conducting an effective hearing. Institutional arbitration can effectively handle this issue and make the cost predictable for both parties.

- \* It is high time that Courts get over the traditional mindset while dealing with challenges arising under the Arbitration Act. Courts must understand that the parties have the autonomy to choose the Arbitral Tribunal to resolve the dispute. The Courts must also bear in mind that they are dealing with a commercial dispute wherein the parties are bound by an agreement entered into amongst themselves unless the agreement is vitiated by coercion, fraud, etc. Therefore, the parties cannot be allowed to go beyond the scope of the agreement, and they have to necessarily stand or fall based on the rights and duties assigned by the agreement. There is no scope for any inherent power or attempting to render justice beyond the scope of the agreement between the parties. That is the reason why the scope of interference under Section 34 of the Act has been brought within eight pigeonholes, beyond which the Court cannot exercise jurisdiction. Many a time, the traditional mindset of Courts results in excessive interference into the arbitration process and awards passed by the Arbitral Tribunal. Judges must consciously deal with the disputes as a pure and simple commercial dispute without attributing their unwanted sense of justice to such disputes, unless an extreme case warrants.
- \* From the perspective of Chartered Accountants and tax professionals, arbitration in tax-related disputes is also being widely discussed. As dispute resolution mechanisms evolve, professionals must be prepared for a gradual shift from statutory forums to private dispute resolution mechanisms like arbitration. It is therefore important for professionals to be equipped for this transition.
- \* Once the Privy Council lamented that the actual dispute in a case starts only after a decree is passed in a suit. Unfortunately, this trend continues to date. This trend is also sought to be imposed on awards that are attempted to be executed. In view of the fact that execution of the award is done in the same manner as execution of a decree under Section 36 of the Act. This trend afflicts even international awards, which require determination and execution, for which the grounds are provided under Sections 47-49 of the Act. Even a patent illegality in fact and law cannot be a ground to prevent execution of a foreign award. Despite the same, execution of a foreign award also faces its own challenges, which puts India in a poor light.
- \* Parties involved in a commercial dispute must change their mindset and must be prepared to honour the agreements entered into between the parties and to honour the awards passed by an Arbitral Tribunal without attempting to drag the same. They must understand that they will also be placed on a similar footing like an award holder when the award is passed in their favour and the other side is attempting to drag on the proceedings. This change in mindset is essential to bring about a real change and effectiveness in resorting to resolving disputes through arbitration.
- \* The path forward to make arbitration as an effective dispute resolution mechanism are:
  - a. Institutionalize arbitration
  - b. Enhance standards/ quality and integrity of arbitrators
  - c. Accelerated phased procedures
  - d. Hands-off judicial approach
  - e. Execution of awards to be made effective and more predictable.
- These are some of my thoughts to make arbitration as the most effective dispute resolution process for commercial disputes rather than looking at it as an alternative dispute resolution.

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## 7 Major RBI Banking Rule Changes In Jan 2026: Every Bank Account Holder Must Know



**F**rom January 2026, several important RBI Banking Rule Changes will directly affect how individuals operate their bank accounts. These changes focus on tighter compliance, better fraud prevention, and improved transparency. Whether you maintain a savings account, salary account, or joint account, understanding the new bank rules January 2026 is essential to avoid disruptions.

This guide explains the key RBI KYC guidelines 2026, how they impact account holders, and what actions you should take well before the deadline. Similar to how proper documentation affects loan approvals, maintaining updated KYC for your bank accounts is now more critical than ever.

### Accounts Likely to Be Closed from January 1, 2026

Banks will closely monitor accounts that remain non-compliant with KYC norms for banks India. Accounts with outdated documents, incorrect contact details, or long-term inactivity may face restrictions or closure after due notice. According to the Reserve Bank of India's official Master Direction on KYC, regulated entities must take proactive steps to ensure customer compliance.

Dormant and inactive accounts, especially those showing no customer-initiated transactions for two years, fall under higher scrutiny. This move is part of broader AML and KYC trends 2026 aimed at reducing misuse of banking channels. Just as maintaining a good credit score is crucial for loan eligibility, keeping your KYC updated is essential for uninterrupted banking services.

### Why RBI Is Introducing These Changes

The RBI has strengthened compliance norms to address rising digital fraud, money laundering risks, and identity misuse. By enforcing mandatory yearly KYC India requirements, regulators aim to ensure that customer data remains current and verifiable. Business Standard reports that this initiative particularly targets accounts with large KYC pendency, including those opened under government schemes.

These RBI Banking Rule Changes also improve system-wide transparency and protect genuine customers from unauthorized transactions, creating a safer banking environment for all account holders. Understanding these changes is as important as knowing how credit utilization affects your financial health.

# 7 Major RBI Banking Rule Changes In Jan 2026: Every Bank Account Holder Must Know...

## Rule 1: Tighter KYC Rules Ahead

Under the RBI KYC guidelines 2026, all bank customers must ensure that Aadhaar, PAN, address, and mobile details are updated. Failure to comply may lead to transaction limits or even a bank account freeze without KYC. According to Ujjivan Small Finance Bank's analysis, low-risk customers now have until June 30, 2026, or one year from their due date (whichever is later) to complete updates.

Banks now offer easier update methods including net banking, mobile apps, and video-based KYC, making compliance more convenient. Just as checking your credit score regularly helps maintain financial health, verifying your KYC status should be a routine practice.

## Rule 2: Revised Minimum Balance Norms

Some banks are expected to revise minimum balance requirements in line with updated risk policies. While not uniform across all banks, customers should monitor notifications to avoid penalty charges. RBI's new BSBD framework from April 2026 will offer expanded free services for zero-balance accounts.

Transparency in banking charges is a key focus area under the new bank rules January 2026, ensuring customers understand exactly what they're paying for. Similar to how understanding EMI calculations helps in loan planning, knowing your account charges helps in better financial management.

## Rule 3: ATM Withdrawal Limits Updated

ATM usage policies may change with revised withdrawal limits or charges, especially for accounts with frequent cash withdrawals. These adjustments align with RBI efforts to promote digital transactions while maintaining cost efficiency. Under the updated BSBD account rules, customers will receive at least four free withdrawals monthly, with digital payments not counting toward this limit.

Customers in metro areas typically receive 5 free ATM transactions, while non-metro customers get 7 free transactions before charges apply. Understanding these limits is as crucial as knowing how bank inquiries affect your credit score.

## Rule 4: Stronger Digital Banking Security

Enhanced security measures include multi-factor authentication for high-value transactions and stricter monitoring of unusual activity. These steps support AML and KYC trends 2026 and reduce fraud risks. Banks are implementing advanced fraud detection systems to protect customer accounts from unauthorized access.

The HDFC Sky report on KYC norms highlights how Business Correspondents can now facilitate KYC updates, making the process more accessible, especially in rural areas.

## Rule 5: Inactive Accounts Under Watch

Inactive accounts will be monitored more closely. Banks are required to send multiple reminders before restricting services. If ignored, accounts may face partial restrictions or closure. According to Angel One's analysis, banks must send at least three reminders before and after the KYC due date, with at least one physical letter.

This systematic reminder process must be operational by January 1, 2026, ensuring customers have adequate opportunity to comply. Inactive accounts can affect your banking relationship, much like how multiple loan inquiries can impact your creditworthiness.

## Rule 6: New Rules for Nomination

Updated nomination norms aim to simplify claim processes for legal heirs. Customers are encouraged to review and update nominee details to ensure smoother settlement. The Lexology legal analysis confirms that banks must now facilitate KYC updates at all branches, including non-home branches, making the process more convenient.

Proper nomination prevents legal complications and ensures your loved ones can access funds when needed. This is similar to how proper planning helps when applying for home loans or mortgage products.

## Rule 7: Transparency in Banking Charges

Banks must clearly disclose charges related to account maintenance, ATM usage, and digital services. This ensures customers are fully informed before any deductions occur. The Taxmann compliance guide emphasizes that proportional penalty structures are now mandatory, ensuring fees correspond to the actual shortfall rather than acting as punitive measures.

This transparency requirement represents a major shift toward customer-centric banking practices.

## Mandatory Communication Before KYC Action

Banks must issue at least three advance notices, including one physical letter, before enforcing restrictions. This process ensures customers have adequate opportunity to update their KYC. The official RBI circular mandates that all communications must include clear instructions and consequences of non-compliance.

## 7 Major RBI Banking Rule Changes In Jan 2026: Every Bank Account Holder Must Know...

This communication system must be logged in the bank's records for audit trail purposes, ensuring accountability.

### Required Documents for KYC Update

Commonly accepted documents include Aadhaar card, PAN card, passport, voter ID, and driving license. Aadhaar can serve as both identity and address proof if details are current. The verification process has been simplified through digital modes including DigiLocker and video-based identification.

Customers can now submit self-declarations for unchanged information or address-only changes, making the update process faster and more convenient.

### What Bank Account Holders Should Do Now

To stay compliant and avoid service disruptions:

- Verify KYC status via bank app or branch immediately
- Update documents if details have changed (address, phone, etc.)
- Respond promptly to bank notifications and reminders
- Reactivate inactive accounts before restrictions are imposed
- Set up digital alerts for balance and transaction monitoring

Proactive action helps avoid service disruptions and penalties. Don't wait until the last moment—start your KYC update process today. Just as you would check your credit score regularly for loan readiness, staying on top of KYC requirements ensures smooth banking operations.

### Frequently Asked Questions

#### What is the deadline for bank KYC updates in 2026?

Banks are expected to set deadlines before January 2026, with multiple reminders issued in advance. Low-risk customers have until June 30, 2026, or one year from the original due date, whichever is later.

#### What happens if I don't update my bank KYC by the deadline?

Accounts may face transaction limits or temporary suspension. Prolonged non-compliance can lead to complete account freezing.

#### Will my bank account be frozen if my KYC is pending?

Yes, prolonged non-compliance may lead to a bank

account freeze without KYC. However, banks must send adequate warnings before taking such action.

#### How many reminders will my bank send before freezing my account for pending KYC?

Banks must send at least three reminders, including one physical notice, both before and after the due date.

#### What are the KYC rules for inactive or dormant bank accounts?

Inactive accounts are monitored closely and may be restricted if KYC is not updated. Special camps are being organized to facilitate reactivation.

#### Do I need to update KYC for joint bank accounts?

Yes, all account holders must complete KYC individually. Each person's documents must be verified separately.

#### What are the specific RBI guidelines for NRI bank KYC in 2026?

NRIs must comply with updated KYC norms using valid overseas and Indian address proofs. Video-based KYC is particularly useful for NRI customers.

#### Can I use my Aadhaar card as both identity and address proof for KYC?

Yes, Aadhaar is accepted as both identity and address proof if information is accurate and up to date.

### Final Takeaway

The RBI Banking Rule Changes effective January 2026 place greater responsibility on bank account holders to maintain updated records. By following RBI KYC guidelines 2026 and responding to bank communications, customers can ensure uninterrupted access to banking services and enhanced financial security.

Don't wait for the deadline – take action today! Visit your nearest bank branch, use your mobile banking app, or contact your bank's customer service to verify and update your KYC details. Your financial security depends on staying compliant with these new regulations.

For more financial guidance and expert advice on credit products, visit CreditCares for comprehensive support with all your banking and loan-related needs. Whether you need assistance with business loans, mortgage financing, or understanding cash credit facilities, our team of experienced professionals is here to help you navigate these changes and make informed financial decisions that protect your interests.



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# Leadership from within

*A book on why leaders must learn to nurture*

In today's leadership climate, where speed, scale, and quarterly outcomes often dominate the agenda, *The Nurturing Quotient: How to Grow Yourself and Others for Leadership Success* by Rajesh Ramakrishnan and Nirupama Subramanian offers a refreshing counterpoint.

It encourages leaders to pause — not to lose momentum, but to gain perspective and depth. This is not a book that slows you down; it's a book that helps you move with greater intention.

At the heart of the work is a simple but powerful premise: leadership that endures begins with the ability to nurture. This is not an occasional burst of encouragement, but a deliberate, sustained practice that starts with the self and extends to others.

The authors make a compelling case that nurturing the body, mind, and soul is not an indulgence; it is the foundation for clarity, resilience, and effectiveness. Leaders who fail to invest in these inner domains risk eroding their ability to inspire and guide others over time.

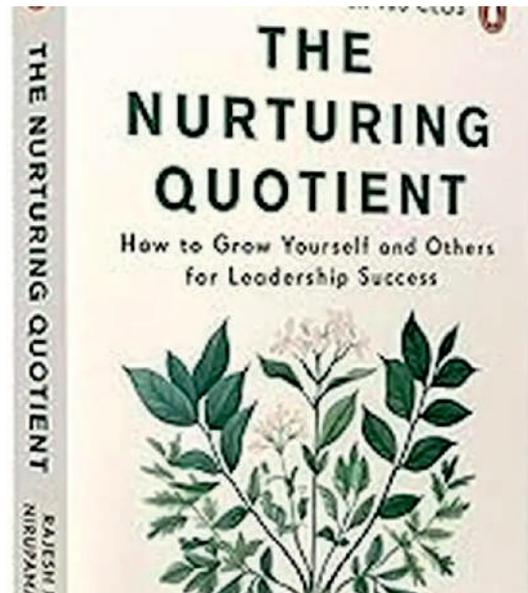
From this foundation, they introduce the concept of the "nurturing quotient" - a way to think about a leader's capacity to build trust, foster genuine connection, and enable growth in those around them. Developing this quotient, they argue, is as strategic as any market expansion or revenue goal. It reframes leadership as an act of balancing results with relationships, rather than choosing between them.

## Hope framework

One of the most practical contributions in the book is the "HOPE framework" — Humility, Openness, Patience, and Empathy. These traits are familiar, yet the way they are illuminated through lived examples makes them tangible. Humility is the readiness to acknowledge what you don't know. Openness is the willingness to welcome perspectives that challenge your own. Patience is the discipline to let growth unfold without forcing it. Empathy is the choice to listen in order to truly understand.

These ideas carry weight because they are grounded in experience. The authors spoke to more than 100 CEOs across industries, distilling best practices, lessons learned, and moments of vulnerability. The leaders featured are not presented as flawless archetypes, but as individuals who have wrestled with complexity and adapted their approaches over time.

The narrative is notable for its balance. It avoids the rigidity of step-by-step models, offering instead a lens



through which to view leadership as both introspective and outward-looking. It acknowledges the tension between delivering immediate outcomes and building long-term capability — and shows how the two can reinforce each other when nurtured with intent.

## Key Takeaways

1. Purpose is personal before it is collective. Leaders who know their own purpose can align with their organisation's mission more authentically.
2. Listening transforms relationships. Listening without agenda, with the openness to be changed by what you hear, is one of the most powerful acts of leadership.

Ultimately, *The Nurturing Quotient* feels less like a manual and more like a trusted companion. It doesn't hand you a map. It hands you a torch — inviting you to take a clear look at where you are, and then walk forward with deliberate steps.

For leaders who want to balance ambition with authenticity, performance with presence, and success with sustainability, this book offers both inspiration and practical grounding.

The reviewer is a certified leadership coach and writes on human-centric leadership models

Title: *The Nurturing Quotient: How to Grow Yourself and Others for Leadership Success* | Practical Tools to Coach, Empower & Engage Teams with Purpose  
Paperback – 20 June 2025

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# Photo Gallery

President Rajesh B Lund welcomes the gathering at the meeting of "Awareness on arbitration and mediation" – 03.01.2026



President and all Our Office Bearers and Mr. P R Vittel, Mr. R Vidhya Shankar are seen with the Chief Guest, Hon'ble Justice Shri N Anand Venkatesh at the Arbitration awareness program – 03.01.2026

Cross section of audience at the Arbitration awareness program – 03.01.2026



Shri Mohammed Arif, Airport Director, Coimbatore International Airport – speaks at our meeting on 12.01.2026

# Photo Gallery...

Dr. J S Bhuvaneshwaran, Director, PSG Super Specialty Hospital talks on the subject **“Prevent to Prevail”** at the meeting on Health, Wellness and Silver Economy – 20.01.2026



Dr. Praveen G Pai, Founder & Director, Dr. Pai's Healthcare Pvt Ltd talks on the subject **“Silver Economy – A Novel Emerging Concept”** at the meeting on Health, Wellness and Silver Economy – 20.01.2026

Chief Guest Dr. Madhava Ram Balakrishnan, Vaccine Safety Expert, World health Organization, Geneva talks on the subject **“Are Vaccine Really Safe?”** at the meeting on Health, Wellness and Silver Economy – 20.01.2026



Cross section of audience at the program on Health, Wellness and Silver Economy - 20.01.2026



Our President, Shri Rajech B Lund, Vice President, Shri S Natarajan, Shri K V Karthik, Hon. Secretary, Dr. M Kailash Kumar, Treasurer, Our Past Presidents Smt Vanitha Mohan, Shri C Balasubramanian and other G C Members, Shri Mithun Ramdas, President SIEMA, are seen at the tree planting function at PRS ground - 26.01.2026





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