



Three Unsung Heroes - Mr. A. Nagarajan, Mr. Vivek K.R, and Mr. R. Duraisamy - along with Young Author Miss Adhirai M. Nachimuthu, were honoured during the Chamber Day Celebrations 2026.
The Office Bearers are seen with the honourees. - 26.09.2026



The Chamber's Office Bearers & Governing Council Members Directory was released by the Office Bearers and Past Presidents during the Governing Council Meeting held on 21 September 2026.



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President Writes



Dear Members,

Greetings from the Indian Chamber of Commerce and Industry, Coimbatore!

With the arrival of October 2026, I extend my warm greetings to all our esteemed Members. As we enter the final quarter of the year, it is an opportune moment to reflect on the progress made so far and renew our collective commitment towards strengthening business, industry and the economic development of our region.

I sincerely appreciate the continued support, participation and cooperation of our Members in all the initiatives of the Chamber. Your active involvement strengthens our collective efforts and enables us to take forward matters of importance to the business community.

May the month of October bring renewed energy, new opportunities and continued growth and success in your business and professional endeavours. Let us continue to work together towards strengthening entrepreneurship, promoting industry and building a vibrant and sustainable future for our region.

Indian Economy

The Indian economy continued to show resilience in September 2026, supported by strong domestic demand, investment and activity across manufacturing and services. India's economy had expanded by 7.8% in the April-June 2026 quarter, while private-sector investment also showed signs

of strengthening. Private capital expenditure increased during the quarter, supported by healthier corporate balance sheets, improving capacity utilisation and continued growth in bank credit.

Business activity remained positive during September, with the preliminary Purchasing Managers' Index indicating that activity in the manufacturing and services sectors rose to a three-month high. Strong domestic demand continued to support growth, although weaker export performance and relatively modest employment growth remained areas of concern.

Inflation, however, emerged as an important area to watch. India's retail inflation increased to 4.82% in August 2026, up from 4.45% in July, with price pressures broadening beyond food and fuel. Rising energy prices, a weaker rupee and higher costs across several household expenditure categories could influence the monetary policy environment in the coming months.

Looking ahead, the Indian economy enters the final months of 2026 with a combination of strong domestic fundamentals and external challenges. Continued investment, infrastructure development, manufacturing expansion and resilient consumption provide important support for growth, while global trade uncertainties, energy prices, currency movements and inflation remain key factors to monitor. The overall policy focus is expected to remain on sustaining growth while maintaining macroeconomic stability and strengthening India's long-term competitiveness.

At the Chamber

Chamber Day Celebrations 2026

Chamber Day Celebrations – 2026 was held on 26th September 2026 at The Banyan Meadows Coimbatore. On this occasion, Chamber honoured three Unsung Heroes and a young author for their valuable contributions to society under different categories. Our Members enjoyed a memorable Chamber Day evening, which featured an engaging musical programme and a delightful dinner. The celebrations witnessed enthusiastic participation from a large number of Members and their families, making the occasion a warm and enjoyable gathering.

President Writes...

Meeting with US Commercial Specialist

We had a meeting with Ms. Malarvizhi Parimel, U.S. Commercial Service, International Trade Administration (ITA), U.S. Department of Commerce, at the Chamber on 16th September 2026. The meeting focused on strengthening bilateral trade and business relations between India and the United States, with discussions on potential business opportunities and avenues for collaboration between companies in both countries.

Letter to Hon'ble Chief Minister Welcoming Coimbatore FinTech Hub Initiative

We have submitted a letter to the Hon'ble Chief Minister of Tamil Nadu welcoming the Government's initiative to establish a **Coimbatore FinTech Hub** through TIDCO with an investment of Rs. 400 crore. The Chamber appreciated the initiative's potential to attract FinTech companies, Start-ups, investors and research institutions, while creating new opportunities for investment and employment.

Moving Forward Together: A Shared Commitment to Growth and Progress

The initiatives and engagements undertaken during the past month reaffirm our Chamber's continued

commitment to serving the interests of Trade, Industry and Services. Through policy advocacy, stakeholder engagement and knowledge-sharing initiatives, we remain focused on creating value for our Members and contributing to a stronger and more vibrant business ecosystem.

I sincerely thank our Office Bearers, Past Presidents, Members and well-wishers for their continued support and active participation. Your trust and encouragement inspire us to embrace new opportunities, address emerging challenges and work collectively towards the growth and prosperity of our business community. Let us move forward together with optimism and a shared commitment to a stronger future for Trade and Industry.

On the auspicious occasions of Ayudha Pooja and Dussehra, I extend my warmest wishes to all our Members and their families. May these sacred celebrations bring success to our endeavours, prosperity to our businesses, happiness to our homes and renewed strength to pursue our goals.

With regards,



C Dorairaj
President

President's Participation

Citizens Voice Coimbatore – District Road Safety Conference

Shri C.Dorairaj, President & Shri N Pradeep, Hon. Secretary participated in the meeting of Citizens Voice Coimbatore held on 22nd September 2026 at Chamber. Citizens Voice Coimbatore organized the meeting to discuss Road traffic issues (District Road Safety Conference). Shri A V Surendhiran, DRO, Coimbatore inaugurated the conference. Shri N Rathinam, Superintendent of Police (Retd.) delivered special address. RTOs from North, South and Central participated. Our President Shri C.Dorairaj, Shri N.Pradeep, Hon. Secretary addressed the conference and honoured all the RTOs at the meeting.

PCCI Welfare Trust & Olirum Pollachi

Our President, Shri C.Dorairaj & Hon. Secretary Shri N.Pradeep participated in the function organized by Pollachi Chamber of Commerce and Industry on 25.09.2026 for inauguration of PCCI welfare trust and launch of Olirum Pollachi held at Pollachi.

TECA AGM

President Shri C.Dorairaj participated At the AGM of TECA on 26.09.2026 and offered greetings and good wishes to the Office Bearers of TECA. Shri N Pradeep Hon. Secretary also attended the AGM since he was Past President of TECA.



Chamber Initiatives

CHAMBER DAY CELEBRATIONS – 2026

Chamber Day Celebrations – 2026 was held on 26th September 2026 at The Banyan Meadows, Ramanathapuram, Coimbatore.

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

While welcoming the gathering President highlighted the significance of Chamber Day and the importance of recognising individuals who make meaningful contributions to society through their dedicated service and commitment.

The concept of “Unsung Heroes” was presented by Shri S. Natarajan, Vice President, who explained that the initiative was instituted to recognise individuals whose contributions to society often remain away from the public spotlight, but whose work creates a lasting impact on the lives of others and on the community.

Honouring the Unsung Heroes

On this occasion, the Chamber honoured the following individuals for their valuable contributions to society under different categories:

1. Shri A. Nagarajan – Financial Inclusion and Community Development

Shri A. Nagarajan, Project Head of the Micro Credit Foundation, Irumburai, has been actively involved in promoting financial inclusion and sustainable livelihood opportunities for economically disadvantaged communities through the organisation “Grama Sudar” Community Development Initiative.

Through its branches at Vadavalli and Karamadai, the initiative works with families from economically disadvantaged backgrounds and encourages them to become financially self-reliant through small businesses and income-generating activities.

Shri N Pradeep, Hon. Secretary read out the citation and given to Shri A. Nagarajan.

2. Mr. Vivek K. R. – Peer Mentor, Para-Sportsperson and Rehabilitation Advocate

Mr. Vivek K. R., Peer Mentor and Designer associated with the Ganga Spine Injury Foundation, Coimbatore, has transformed personal adversity into a journey of

achievement, service and inspiration.

Following a spinal cord injury in a road traffic accident in 2015, he has lived with permanent disability. Since 2016, he has been associated with the Ganga Spine Injury Foundation, where he works as a peer mentor, supporting patients in their rehabilitation and livelihood activities. He also undertakes design and internal printing-related responsibilities for the organisation.

His major role involves mentoring patients and encouraging them to take up para-sports and livelihood opportunities, helping them regain confidence and reintegrate into society.

Dr. M.Kailash Kumar, Hon. Secretary read out the citation and given to Shri Vivek K.R.

3. Mr. R. Duraisamy – Environmental and Water Conservation Volunteer

Mr. R. Duraisamy, aged 67 of Agraharasamakulam, Coimbatore, has devoted more than a decade to the cause of tree plantation, water conservation, lake restoration and environmental protection.

Coming from an agricultural family, he developed a deep interest in nature, trees, water bodies and sustainable agriculture. He currently nurtures more than 4,000 saplings, personally overseeing their watering and maintenance.

Along with volunteers, organisations and government departments, he has played an active role in the restoration of Agraharasamakulam Lake, which had remained dry for nearly 28 years.

Shri S Natarajan, Vice President read out the citation and given to Shri R.Duraisamy.

Honouring a Young Author

A new category of recognition was introduced this year under the initiative of our President, Shri C. Dorairaj, along with the Office Bearers, to honour and encourage children who demonstrate exceptional talent, creativity and achievement at a young age.

This year, in addition to honouring the Unsung Heroes, the Chamber also recognised a young author and illustrator, acknowledging the importance of encouraging creativity and literary expression among children.

4. Miss Adhirai M. Nachimuthu – Young Author and Illustrator

Miss Adhirai M. Nachimuthu, a young author and illustrator from Coimbatore, has demonstrated remarkable creativity and imagination at a very young age.

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Passionate about storytelling and art, she has ventured into writing and illustrating her own books. Her work reflects curiosity, creativity and a love for imaginative storytelling.

Her notable work, **"Unicorn Quest"** takes young readers on a magical adventure filled with wonder, curiosity and fantasy. The book encourages children to explore their imagination, discover new possibilities and develop an interest in reading and creative expression.

Shri V Arun Prakash, Treasurer read out the certificate and given to Miss Adhirai M. Nachimuthu.

President Shri C Dorairaj adorned the honourees with shawls and presented prize money to all the Un-sung Heroes. President also adorned shawl and presented a memento to Miss Adhirai M Nachimuthu.

Music Programme

A special music programme, featuring Super Singer fame Ms. Sonia, Mr. Ram and Mr. Pradeep. The musical evening provided an enjoyable conclusion to the Chamber Day Celebrations, with Chamber Members and their families participating enthusiastically.

The Office Bearers felicitated the singers by adorning them with shawls.

A group photograph of the Unsung Heroes along with the Office Bearers and Past Presidents was also taken to commemorate the occasion.

Shri N. Pradeep, Hon. Secretary, proposed the Vote of Thanks and expressed appreciation to the Office Bearers, Members honourees, performers and all those who contributed to the successful conduct of the Chamber Day Celebrations. The programme concluded with dinner.

Representation to DTCP

Our Chamber submitted a representation to the Commissioner, Directorate of Town and Country Planning (DTCP), Chennai, regarding the restriction on leasing approved commercial office buildings to IT companies. The Chamber highlighted the concerns of property owners, developers and the business community over such restrictions and pointed out that duly approved commercial office buildings comply with prescribed FSI, parking, access, fire safety and other statutory requirements.

We have requested the Commissioner to review and remove the restriction, subject to compliance with applicable regulations. The representation emphasized that greater flexibility in leasing office

premises would support the growth of Coimbatore's IT/ITES and knowledge-based industries.

Meeting with US Commercial Specialist

Our President Shri C. Dorairaj, Vice President Shri S. Natarajan, Hon. Secretary Shri N. Pradeep and Governing Council Members Shri M. N. Padmanaban and Shri Nirmal Kumar met Ms. Malarvizhi Parimel, U.S. Commercial Service, International Trade Administration (ITA), U.S. Department of Commerce, at the Chamber on 16th September 2026. The interaction focused on strengthening bilateral trade and business relations between India and the United States. Discussions also covered potential business opportunities and avenues for collaboration between companies in both countries.

Letter to CM welcoming FINTECH initiative for Coimbatore

Our Chamber, has submitted a letter to Thiru C. Joseph Vijay, Hon'ble Chief Minister of Tamil Nadu on 31.08.2026, welcoming the Government of Tamil Nadu's initiative to establish a Coimbatore FinTech Hub through the Tamil Nadu Industrial Development Corporation (TIDCO), with an investment of Rs. 400 crores. We have highlighted the potential of the initiative to attract global Fin Tech companies, start-ups, research institutions and investors, while creating new opportunities for investment, employment and entrepreneurship and appreciated the Government's vision of promoting innovation, new technologies, global standards and high-quality employment opportunities through the proposed facility.

The Chamber assured the Government of Tamil Nadu and TIDCO of its full support and cooperation and expressed our willingness to work with the Government and other stakeholders to facilitate industry participation and contribute to the successful development of the Coimbatore FinTech Hub.

Letter to District Collector – For Construction of Flyover at Saravanampatti

Our Chamber, submitted a letter to the District Collector, Coimbatore on 12.09.2026, highlighting the urgent need for a flyover at Saravanampatti Junction on NH-948 (formerly NH-209). We have pointed out the rapid growth of Saravanampatti as an urban, commercial and industrial centre and the resulting increase in traffic congestion, delays and road safety concerns, particularly during peak hours.

We have also requested the District Administration to take up the matter with NHAI and the concerned

Chamber Initiatives...

authorities and examine the construction of a grade-separated flyover as a long-term solution and proposed U-turn-based junction improvement be reviewed in view of present and future traffic requirements, stating that a flyover would facilitate smoother movement of people and goods, reduce congestion and improve road safety at this important junction.

Representation to Hon'ble Minister for Energy Resources & Law

Our Chamber, submitted a representation to **Thiru C. T. R. Nirmal Kumar**, Hon'ble Minister for Energy Resources & Law, Government of Tamil Nadu, on 15.09.2026, seeking simplification and revision of electricity connection procedures for commercial buildings, industries, group housing and apartment projects. We have highlighted the need to reduce procedural delays, optimise space requirements and facilitate faster completion and occupation of projects.

The Chamber requested review of the transformer space and HT metering room requirements based on actual power demand, reduction of prescribed space wherever technically feasible, permission to apply for electricity connections up to three months before project completion, and introduction of a time bound seven day mechanism for road-cutting and cable-laying permissions. The Chamber stated that these measures would make the electricity connection process simpler, faster and more efficient and support timely development of commercial and industrial projects.

Coimbatore Next - Railway Task Force Meeting

A Railway Task Force Meeting, jointly organised by our Chamber and Coimbatore NEXT, was held at the Chamber on 25.09.2026 to deliberate on key issues concerning railway infrastructure, connectivity and passenger services in Coimbatore, and to identify measures for their improvement.

Our Vice President Shri S Natarajan addressed the gathering. Our President Shri C.Dorairaj also participated.

Letter on Railway Infrastructure Development

Our Chamber submitted a letter to the General Manager, Southern Railway, on 28.09.2026, requesting improvements to railway infrastructure and passenger train services in Coimbatore and the wider Kongu region. The Chamber highlighted the growing passenger and industrial demand and sought enhanced connectivity and capacity to support the region's economic development.

The key requests include increasing coaches in the Coimbatore-Chennai Vande Bharat Express, faster routing and improved timings for the Coimbatore-Bengaluru Vande Bharat, introduction of a Coimbatore-Thiruvananthapuram Vande Bharat, development of Coimbatore North as a passenger terminal, expediting maintenance facilities at Podanur, providing missing rail connectivity near Irugur-Podanur, and developing a suburban/circular rail network connecting Coimbatore with major towns in the region.

Government Initiatives

GST Council meeting at Chennai (WEBINAR)

A Pre-Consultative Meeting ahead of the 57th GST Council Meeting was held on 3rd September 2026 in Chennai through hybrid mode. Our Chamber's Hon. Secretary, Shri N. Pradeep, participated in the meeting through virtual mode. The meeting discussed various GST-related issues and suggestions for consideration by the GST Council.

To: All Members

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

Email : admin@iccicbe.in

Website : www.iccicbe.in

M&SEF Council

The meetings of the Micro and Small Enterprises Facilitation Council were held on 15th and 16th September 2026 (through Webinar) under the Chairmanship of Dr. P Umanath, IAS, Principal Secretary, Industries Commissioner and Director of Industries and Commerce, Tamil Nadu. 201 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

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Lashing the laches: The Courts Have Drawn a Line on Delayed Adjudication

Adv. B. Maragatha Nithya, Senior Associate, Swamy Associates

Officers deciding show cause notices are expected to follow the principles of natural justice and conclude adjudication within the time prescribed by statute. Even where no statutory limit exists, Courts have long insisted that adjudication must be completed within a reasonable period. Section 28 has spent the last fifteen years defining what that promise means. This article examines how the evolution of Section 28 of the Customs Act and subsequent judicial rulings have shaped the law on delayed adjudication of show cause notices.

Evolution of Section 28

Section 28's adjudication clock has moved in three stages, from no time limit at all, to a flexible one qualified by where it is possible to do so, to a fixed deadline with a hard consequence for missing it. Adjudication itself, what happens after a notice is served, carried no time limit whatsoever until 2001. Sub-section (2), both before and after the 1995 amendment, only required the proper officer to determine the duty after considering the person's representation, with no period specified at all.

The absence of an express statutory limitation does not confer an unlimited temporal discretion on a statutory authority. Though Courts should not import period of limitation where the statute does not prescribe one, it may always hold when any such exercise of power had the effect of disturbing rights of a citizen that it should be exercised within a reasonable period.

Sub-section (2A) was the first provision to put any clock on adjudication at all, requiring determination within one year in cases involving collusion, wilful misstatement or suppression, and within six months in other cases. The time period in the provision was followed by the words "where it is possible to do so". The Finance Act, 2011 carried the same test forward as sub-section (9), retaining the same periods.

The Legislature qualified these time limits with the words "where it is possible to do so" because an adjudicating authority may, for genuine reasons, be unable to determine the amount of duty within the stipulated period. Some of them are a large number of witnesses may have to be examined, the record of the case may be very bulky, huge workload, non-availability of an officer, etc.

The Finance Act, 2018 did not alter the prescribed periods themselves but restructured the provision. It deleted the phrase "where it is possible to do so" from sub-section (9) and introduced a proviso permitting a senior officer to extend the prescribed period by a further six months or one year, as applicable. A further proviso provided that if the extended period also expired, the proceedings would stand concluded as if no notice had been issued.

The same amendment inserted sub-section (9A), recognising specified circumstances in which the period for adjudication would not run in the ordinary manner like where a similar appeal, stay, Board direction, or Settlement Commission application was pending, but only if the noticee was told the reason. Section 28(9A), therefore, provides specific statutory circumstances in which the adjudication clock may be interrupted. Placement of a matter in the Call Book is an administrative mechanism. Its mere invocation does not, by itself, satisfy the requirements of Section 28(9A). A bare Call Book entry, unsupported by circumstances falling within the statutory provision and without the required intimation to the noticee, cannot by itself justify the delay.

Interpretation of "where it is possible to do so"

Courts have consistently tested these evolving timelines against the principle of fairness and jurisdiction. A statutory provision requiring determination within a stipulated period, even when qualified by the words "where it is possible to do so", cannot be read as a licence to leave matters unresolved indefinitely. The Delhi High Court held that the words do not enable the Department to defer determination for an indeterminate period. The Legislature had fixed a specific period and an officer's indifference to it could not be condoned to the detriment of the assessee or the Court added, of the exchequer either.

The Department must demonstrate genuine circumstances that prevented timely adjudication. A mere assertion of difficulty cannot suffice. Nor can adjournments sought by the assessee, by themselves, justify prolonged inaction where the Department remained entitled to proceed with the adjudication.

Aggrieved by the aforesaid Delhi High Court decision in VOS Technology, the Revenue has filed SLP before the Supreme Court. On 02.05.2025, after the Additional

Lashing the laches: The Courts Have Drawn a Line on Delayed Adjudication...

Solicitor General reported that more than 250 Tribunal matters had already followed the Delhi High Court's reasoning, the Supreme Court directed High Courts and Tribunals to defer hearing similar cases until it delivers its final ruling.

While the issue remains pending before the Supreme Court, the Madras High Court reaffirmed that limitation under Section 28(9) is jurisdictional. It held that the phrase 'where it is possible to do so' cannot justify indefinite delay, that the 2018 amendment cannot revive proceedings already time-barred and that reliance on the Call Book without statutory compliance is impermissible. Adjudications delayed for years have been struck down as arbitrary and violative of Article 14.

Conclusion

Long and unexplained delay in adjudication can cause serious prejudice to the noticee. Witnesses with knowledge of relevant facts may no longer be available

or may suffer fading memory, and documents necessary to contest the notice may become difficult to trace over time. Where such delay is coupled with non-compliance with the statutory framework, the continuation of proceedings becomes vulnerable to judicial review.

Section 28 reflects a clear legislative shift from an open-ended power to a structured adjudication timeline, while recognising limited circumstances in which the ordinary clock may not run. The statutory exceptions cannot, however, be replaced by administrative devices or invoked merely by assertion.

The jurisprudence on delayed adjudication continues to evolve, and the Supreme Court's consideration of the issue will be significant. Until then, Departments holding on to old show cause notices would do well to heed the Courts' reminder that a notice left to gather dust may end up speaking against the Department itself. A file may be placed in a Call Book, but it cannot be placed beyond the reach of the law.

INSURANCE QUERY

AMIT JAIN

What are some best practices to follow when filing a health insurance claim in India?

Sumit

The health insurance claim process becomes far more seamless when policyholders understand their coverage in advance. Many only turn to the fine print at the time of hospitalisation, when there is little time to spare. Given the range of inclusions, exclusions and conditions that can affect a claim, knowing your policy well is critical to a smooth claims experience.

Here are some best practices to follow when filing a health insurance claim:

CLAIM ROUTE

There are two ways of filing a claim: cashless and reimbursement. Under a cashless claim, the insurer settles eligible medical expenses directly with the



network hospital. However, policyholders may still have to pay for non-covered items, co-payments, deductibles or expenses exceeding policy limits. Under reimbursement, you pay the hospital first and claim the eligible amount from the insurer later.

INSURANCE QUERY...

This route typically applies when you are treated at a non-network hospital or are unable to obtain cashless pre-authorisation.

Where possible, opt for cashless treatment and identify your nearest network hospitals in advance. These two steps can save significant time and stress during an emergency.

CO-PAYMENT OBLIGATIONS

Some policies require policyholders to bear a fixed percentage of every admissible claim, known as co-payment. For instance, with a 20 per cent co-pay and an admissible claim of 1 lakh, you would pay 20,000 while the insurer pays ₹80,000.

Co-payment clauses are common in senior-citizen plans and certain policy variants. They can significantly increase out-of-pocket expenses during hospitalisation, so check the clause before buying or renewing a policy.

PRE-AUTHORISATION

For cashless claims, share the medical records, proposed treatment and estimated costs with the insurer ahead of the procedure, wherever possible. If the approved amount is lower than the final hospital bill, you may have to pay the difference and seek reimbursement separately. Review the pre-authorisation approval carefully before discharge so you are clear about what the insurer will and will not cover.

DOCUMENT HABIT

Keep prescriptions, consultation notes, diagnostic reports and bills organised from the start of treatment. This is particularly important for reimbursement claims, where incomplete documentation can lead to delays and repeated correspondence with the insurer.

KNOW YOUR POLICY

Many claim-related disputes stem from policyholders being unaware of their policy's limitations. Review room-rent limits, waiting periods, disease-specific caps and exclusions before you need to make a claim.

Room-rent limits, in particular, can catch policyholders off guard. If you choose a room above the eligible category, the insurer may proportionately reduce its contribution towards several associated hospital expenses, potentially increasing your out-of-pocket cost significantly.

NON-MEDICAL EXPENSES

Registration charges, admission kits, personal convenience items and certain consumables may not be covered, depending on the policy and insurer. Check your policy for such exclusions and, where possible, obtain a cost estimate from the hospital in advance. This can help avoid surprises at discharge.

OTHER THINGS TO REMEMBER

- * Disclose pre-existing conditions, lifestyle habits and occupational risk factors when buying or renewing a policy.
- * Check waiting periods and coverage for pre-existing diseases before hospitalisation.

Notify the insurer or TPA at the earliest in case of planned hospitalisation. For emergencies, intimate the insurer within the prescribed timeline, including when filing a reimbursement claim after discharge.

- * Review the final hospital bill and discharge summary before leaving to identify errors and avoid claim-processing delays.
- * Do not leave the claim or application form entirely to an agent. Review the information yourself before submission.
- * Understanding your policy before a medical emergency arises can make the claims process significantly smoother. A little preparation from knowing your network hospitals and claim route to keeping documents organised - can reduce both delays and unexpected out-of-pocket expenses.

The writer is Chief Distribution Officer, Aditya Birla Health Insurance

Source : The Hindu Business Line



FREQUENTLY ASKED QUESTIONS (FAQs) Revision of EPFO Statutory Wage Ceiling

From ₹15,000 per month to ₹25,000 per month

Notification	Effective Date	Revised Wage Ceiling	Earlier Wage Ceiling
S.O. 5109(E) dated 17 September 2026	17 September 2026	₹25,000 per month	₹15,000 per month

Q1. What is the wage ceiling under EPFO?

Answer: The wage ceiling under EPFO is the maximum monthly wage taken into account for determining mandatory EPF, EPS and EDLI coverage under the Code on Social Security, 2020. It has now been revised from ₹15,000 to ₹25,000 per month, bringing a larger number of employees within the ambit of mandatory coverage, subject to the applicable provisions of the schemes.

Q2. From what amount has the wage ceiling been revised, and to what?

Answer: The statutory wage ceiling has been increased from ₹15,000 per month to ₹25,000 per month.

Q3. In simple terms, what does raising the ceiling from ₹15,000 to ₹25,000 mean for an ordinary employee?

Answer: It means employees drawing wages of up to ₹25,000 per month will now be mandatorily required to become members of the EPF, EPS and EDLI schemes, and both employees and employers will contribute on wages up to ₹25,000. This extends social-security coverage to more employees and enhances the quantum of benefits available under EPF and EPS.

Q4. Why has the wage ceiling been revised?

Answer: The ceiling had remained unchanged at ₹15,000 since September 2014, even as wages and minimum wages rose substantially over the following years. Across at least eight major States and Union Territories, the statutory minimum wage for unskilled workers already exceeds ₹15,000 — meaning even minimum-wage earners were falling outside social-security coverage. Trade unions and employer representatives had also highlighted that the minimum wage and average wage had increased across states and sectors, and that the unchanged ceiling was resulting in a number of employees being excluded from EPF coverage. The revision brings the statutory threshold more in line with prevailing wage levels and extends social-security coverage to more employees and their families, including many existing members who were contributing only on ₹15,000 despite earning more.

Q5. Is the revised wage ceiling applicable to EPF, EPS and EDLI?

Answer: Yes. The revised wage ceiling expands the statutory coverage framework under both EPF, EPS and EDLI.

Q6. Who will benefit from the revised wage ceiling?

Answer: Employees drawing wages above ₹15,000 and up to ₹25,000 per month, who satisfy the applicable statutory conditions, will come within the expanded mandatory coverage. The revision is estimated to bring more than 51 lakh additional employees under mandatory EPFO coverage. Further, the quantum of benefits for existing members having wages exceeding ₹15,000 shall also increase consequent to increased contributions.

Q7. How will the increase in the EPF wage ceiling from ₹15,000 to ₹25,000 effective from 17.09.2026 will affect the contributions of an employee earning ₹20,000 per month? Give illustrations for filing of ECR for the month of September 2026.

Answer: For an employee earning **wages of ₹20,000 per month** the calculation of contribution for the month of September 2026 is as follows:

FREQUENTLY ASKED QUESTIONS (FAQs) Revision of EPFO Statutory Wage Ceiling...

Contribution Head for September 2026	Scenario A: Existing employee who becomes a member from 17.09.2026	Scenario B: Existing Member (EPF & EDLI only) contributing on ₹20,000 Newly Enrolled in EPS from 17.09.2026	Scenario C: Existing Member (EPF, EPS & EDLI) Contributing on ₹15,000 Cap till 16.09.2026, Moving to ₹20,000 from 17.09.2026
Proportionate wages for 01.09.2026 to 16.09.2026 i.e. 16 days	₹0 (Excluded employee till 16.09.2026; wages exceeded ₹15,000 ceiling)	₹10,666.67 (₹20,000 × 16/30)	₹8,000.00 (₹15,000 × 16/30)
Proportionate wages (17.09.2026 to 30.09.2026)	₹9,333.33 (₹20,000 × 14/30;)	₹9,333.33 (₹20,000 × 14/30)	₹9,333.33 (₹20,000 × 14/30)
Total September Wage (EPF)	₹9,333.33	₹20,000.00	₹17,333.33
Total September Wage (EPS)	₹9,333.33	₹9,333.33	₹17,333.33
Employee Contribution EPF (12%)	₹1,120.00 (12% of ₹9,333.33)	₹2,400.00 (12% of ₹20,000.00)	₹2,080.00 (12% of ₹17,333.33)
Employer contribution EPF (A/c 1)	₹342.53 (3.67% of ₹9,333.33)	₹1,622.53 (12% on ₹10,666.67 + 3.67% on ₹9,333.33)	₹636.13 (3.67% of ₹17,333.33)
Employer contribution EPS (A/c 10)	₹777.47 (8.33% of ₹9,333.33)	₹777.47 (₹0 in Period 1 + 8.33% on ₹9,333.33 in Period 2)	₹1,443.87 (8.33% of ₹17,333.33)
Employer EDLI (A/c 21 - 0.50%)	₹46.67 (0.50% of ₹9,333.33)	₹100.00 (0.50% of ₹20,000.00)	₹86.67 (0.50% of ₹17,333.33)
Admin Charges (A/c 2 - 0.50%)	₹46.67 (0.50% of ₹9,333.33)	₹100.00 (0.50% of ₹20,000.00)	₹86.67 (0.50% of ₹17,333.33)
Total Statutory Remittance for September in respect of member	₹2,333.34	₹5,000.00	₹4,333.34

Q8. Will employers have to file two ECRs for September 2026?

Answer: No. The September 2026 wage month is to be dealt with through the applicable ECR filing mechanism in a **SINGLE ECR**, with the contribution calculated appropriately taking into account the two wage ceiling periods (See the illustration in Q7 above). The return for September 2026 is ordinarily due by 15 October 2026.

Q9. How should an employer report contribution for existing employees in the ECR for the wage month September 2026 (effective 17.09.2026)?

Answer: For an existing employee, the employer should calculate contributions separately for the two periods:

Period 1: Up to 16.09.2026

Contribution will be calculated subject to the earlier wage ceiling of ₹15,000.

Period 2: From 17.09.2026

Contribution will be calculated subject to the revised wage ceiling of ₹25,000

In case an existing employee is an EPF member and excluded under EPS, and his wages are in the range of 15000-25000, such employee needs to be made a member of EPS w.e.f. 17.09.2026. accordingly, his contributions towards EPS starts from 17.09.2026.

FREQUENTLY ASKED QUESTIONS (FAQs) Revision of EPFO Statutory Wage Ceiling...

Illustration

An employee has EPF wages of ₹20,000 per month and was not a member of EPS earlier. He will now become a member w.e.f. 17.09.2026

For September 2026 (See the detailed illustration in Q7 above):

Period	Applicable ceiling	EPF wages considered	EPS wages
01.09.2026 to 16.09.2026	₹15,000	₹15,000	NIL
17.09.2026 to 30.09.2026	₹25,000	₹20,000	₹20,000

Q10. Can the additional employee contribution for September 2026 be recovered from the October salary?

Answer: Where additional employee contribution becomes payable from 17 September 2026, the contribution is attributable to the September 2026 wage month and should be reported/remitted through the September 2026 ECR. Where deduction from salary could not be effected for employees newly made eligible for coverage, employers will be permitted to defer recovery of the Employee Share (EE) to the next payroll cycle for the purposes of Member take home salary computation without seeking any formal relaxation or prior approval from the Inspector-cum-Facilitator; instructions in this regard are being issued by EPFO. However, the employer should still file the ECR for the September wage month on or before the due date, giving full details of employee and employer contribution (See the illustration in Q7 above), and remit the contribution within the timeline to avoid interest and penalty.

Q11. If an Employee Share (EE) deduction cannot be processed in the current payroll, can it be recovered in the next payroll cycle? Do employers require prior approval from the Inspector-Facilitator, given that the ECR and remittance for September must still be filed by 15 October?

Answer: Yes, the recovery can be made in the subsequent payroll cycle for the purposes of Member take home salary computation without requiring prior approval from the Inspector- Facilitator for the September wage month. As per Paragraph 22 of the Employees' Provident Funds Scheme, 2026, while the employer is generally expected to deduct the employee's contribution from the wages of that specific month, provisions exist for recovery from subsequent wages under specific operational contingencies. The following points should be noted for compliance:

- Where deduction from salary could not be effected for employees newly made eligible for coverage for the September wage month, employers may defer recovery of the Employee Share (EE) to the next payroll cycle without seeking formal relaxation or prior approval from the Inspector-cum-Facilitator. Instructions in this regard are being issued by EPFO.
- This deferment applies strictly to the internal payroll adjustment i.e. for the purposes of Member take home salary computation. The Electronic Challan-cum-Return (ECR) filing and the full statutory remittance (both employer and employee components) for the September wage month must be completed on or before the mandated deadline of 15 October (See the illustration in Q7 above).
- EPFO will update its employer portal, and validations will be relaxed to enable employers to report proportionate contributions for the September wage month smoothly.

Q12. I am earning ₹20,000 per month. I am currently an EPF member but not an EPS member. My entire employee contribution and employer contribution (i.e. 24%) goes towards EPF. What will happen after the increase in the wage ceiling?

Answer: With the increase in the wage ceiling to ₹25,000, you are required to become a member of EPS. The calculations for EPF, EPS, EDLI contributions have been illustrated in details in Q7 above.

Your contribution i.e. employee contribution will be 12% of your EPF wages. The employer will also contribute 12%, out of which 8.33% will go towards EPS and the balance towards EPF.



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FREQUENTLY ASKED QUESTIONS (FAQs) Revision of EPFO Statutory Wage Ceiling...

Illustration:

If your EPF wages are ₹20,000: the contributions **from the wage month of October 2026 onwards will be for the full month (for contribution for the month of September 2026 refer to Question No. 7)**

Contribution	Rate	Amount
Employee's EPF contribution	12%	₹2,400
Employer's contribution towards EPS	8.33%	₹1,666
Employer's contribution towards EPF	3.67%	₹734
Total	24%	₹4,800

The 12% employee contribution continues, while the employer's 12% contribution is divided between EPF and EPS as applicable.

Q 13. Give illustrations for contribution in various schemes for different salary structure from October wage month onwards?

For different salary structure, the payment of EPF dues **from October wage month** may be seen as follows:

Monthly PF Wages (Basic + DA)	Employee Share: EPF (12%)	Employer Share: EPS (8.33%)	Employer Share: EPF (3.67%)	EDLI Contribution (0.5%)	EPF Admin Charges (0.5%)
₹ 10,000	₹ 1,200	₹ 833	₹ 367	₹ 50	₹ 50
₹15,000 (Old Cap)	₹ 1,800	₹ 1,250	₹ 550	₹ 75	₹ 75
₹20,000 (New Bracket)	₹ 2,400	₹ 1,666	₹ 734	₹ 100	₹ 100
₹25,000 (New Cap)	₹ 3,000	₹ 2,083	₹ 917	₹ 125	₹ 125
₹35,000 (Above Cap)	₹ 3,000	0*	₹ 3000 (@12%)	₹ 125	₹ 125

* Membership of EPS is available only to such employees whose wages as on the date of joining or as on the date of implementation of new wage ceiling, do not exceed the wage ceiling (i.e. ₹25,000 per month w.e.f 17.09.2026)

The minimum administrative charges are, however, ₹500 per month for such establishment, which have at least one contributing member during the month and ₹75 per month per establishment, in case the establishment has no active contributory members during that specific wage month.

Q14. How will the wage ceiling affect CTC?

Answer: CTC is not itself a statutory concept for determining the employer's PF liability. PF contributions have to be determined with reference to the applicable statutory definition of wages and the relevant provisions. CTC is a generally considered total cost incurred by the employer towards the employee. This represents an arrangement between the employer and the employee. If contributions were being made on the earlier wage ceiling of ₹15,000 but the actual PF wages were higher, the increase in the wage ceiling will increase the EPF, EPS, EDLI and Admin charges accordingly. Employers should view their share of the social security contributions as a way to promote robust HR practice with the objective of increasing employee satisfaction and retention.

Q15. Can an employer recover the increased employer PF contribution from the employee by adjusting CTC?

Answer: The employer's contribution and the employee's contribution are legally distinct. CTC is not itself a statutory concept for determining the employer's PF liability — PF contributions have to be determined with reference to the applicable statutory definition of wages and the relevant provisions. The employer's statutory contribution cannot simply be treated as an employee deduction merely by describing it as part of CTC. **Employers should ensure that statutory employer contributions are made correctly and that the employee's statutory wages are not reduced contrary to applicable law.**

FREQUENTLY ASKED QUESTIONS (FAQs) Revision of EPFO Statutory Wage Ceiling...

Q16. Will employees' take-home salary go down because of this change?

Answer: This has to be understood differently. The PF contribution goes to the Employee's own PF account (except the EPS contribution which is used to provide pension later). Any increase in employee share of EPF due to increase in wage ceiling is correspondingly also fully matched by the employer, earns consistently better interest, comes with tax benefits, and builds towards a guaranteed pension and free insurance coverage: a small trade-off for lifelong security. This increase guaranteed, steady, compounding savings that belong entirely to the employee and grow every year, safely and reliably. It may be thought of as moving from the 'take home pocket' to the 'PF account pocket' of the employee. It is his own money and always available to him. The balance in the PF account is easily accessible and can be withdrawn to the extent of 75% at any time for any need. It is the same as having money in your bank account. At the same time, this money in the PF account accrues better returns while providing easy liquidity.

Q17. Will an employee's PF contribution increase because of the revised ceiling?

Answer: Where PF contributions are required to be made on the revised applicable wage, the employee's contribution may increase, since it is calculated as a percentage of PF wages. For example, at a PF wage of ₹20,000, a 12% employee contribution would be ₹2,400 per month, compared with ₹1,800 on a ₹15,000 wage ceiling.

Q18. Will the revised ceiling increase PF accumulation for members?

Answer: Yes, for the employees who are in the bracket of ₹15,000-₹25,000 or where the employee was earning more than ₹25,000 but contributing at ₹15,000. This can result in higher EPF accumulation along with applicable interest. The actual amount depends on the wage on which contributions are made.

Q19. Does the revised ceiling mean every employee earning up to ₹25,000 will now be covered?

Answer: Yes, the revised ceiling expands mandatory coverage up to ₹25,000 per month, but this remains subject to the applicability and conditions of the EPF Scheme and other relevant statutory provisions, and must be read together with those provisions.

Q20. Will employees earning between ₹15,000 and ₹25,000 become eligible for EPFO coverage?

Answer: Yes. The principal effect of the revision is to extend the mandatory coverage threshold from ₹15,000 to ₹25,000 per month, bringing eligible employees in this wage range within the expanded statutory coverage. For example, an employee joining today at a monthly wage of ₹20,000 is currently outside the EPF and EPS system; under the revised ceiling, such an employee would be required to be enrolled in both, creating a more robust social-security safety net for the employee and their family.

Q21. Does the enhancement mean that every employee must contribute PF on ₹25,000?

Answer: Not necessarily. The ₹25,000 figure is the revised statutory wage ceiling for mandatory coverage under Chapter III of the Code on Social Security, 2020.

Where an employee's wages are lower than ₹25,000, contributions would be determined with reference to the wages.

Where the wages exceed ₹25,000, the statutory contribution may generally be restricted to the prescribed ceiling unless the employee is covered/contributing on higher wages under the applicable provisions and scheme requirements. Employers should therefore examine each employee's existing PF status and contribution arrangement rather than mechanically applying ₹25,000 to every employee.

Q22. What happens to employees who were already contributing on wages above ₹25,000?

Answer: The enhancement of the statutory ceiling does not by itself mean that employees who are already contributing on higher wages need to reduce their contribution to ₹25,000. Existing arrangements for contribution on higher wages should continue to be governed by the applicable statutory provisions, scheme provisions and the terms under which such higher-wage contributions were permitted.

Q23. I am earning ₹20,000 per month. I am currently an EPF member but not an EPS member. My entire

FREQUENTLY ASKED QUESTIONS (FAQs) Revision of EPFO Statutory Wage Ceiling...

employee contribution and employer contribution (i.e. 24%) goes towards EPF. What will happen after the increase in the wage ceiling?

Answer: With the increase in the wage ceiling to ₹25,000, you are required to become a member of EPS.

Your contribution i.e. employee contribution will be 12% of your EPF wages. The employer will also contribute 12%, out of which 8.33% will go towards EPS and the balance towards EPF.

Illustration:

If your EPF wages are ₹20,000: from the wage month of October 2026,

Contribution	Rate	Amount
Employee's EPF contribution	12%	₹2,400
Employer's contribution towards EPS	8.33%	₹1,666
Employer's contribution towards EPF	3.67%	₹734
Total	24%	₹4,800

The 12% employee contribution continues, while the employer's 12% contribution is divided between EPF and EPS as applicable.

Q24. Does the entire gross salary become subject to PF now that the ceiling is ₹25,000?

Answer: No. The wage ceiling and gross salary are not synonymous. PF contribution continues to be determined with reference to PF wages and the contribution provisions applicable under the EPF Scheme and related statutory provisions, not the entire gross salary.

Q25. Will my entire salary be considered for determining the ₹25,000 wage ceiling?

Answer: No. The wage ceiling is determined with reference to wages as defined under section 2(88) of the Code on Social Security, 2020 and not simply the employee's total gross salary.

Q26. My gross salary is ₹60,000 per month, but my EPF wages (Basic + DA + Retaining Allowance) are ₹30,000. Am I required to be covered?

Answer: No. However, you can voluntarily opt to become a member of EPF with the consent of your employer.

Q27. My gross salary is ₹50,000 per month, but my EPF wages are ₹25,000. Am I covered?

Answer: Yes, you are required to be a member under all three schemes — EPF, EPS and EDLI.

The fact that your gross salary is ₹50,000 does not by itself exclude you. Your relevant EPF wages are ₹25,000, which is within the revised wage ceiling.

Q28. I am earning ₹20,000 per month and I am currently an excluded employee. What will happen after the increase in the wage ceiling?

Answer: From the date of the wage-ceiling revision, you are required to become a member of the Employees' Provident Fund, the Employees' Pension Scheme and the Employees' Deposit Linked Insurance Scheme.

Q29. What will happen to excluded employees who were already working as on 17 September 2026 and whose EPF wages are less than ₹25,000?

Answer: The employee is required to be made a member of EPF, EPS and EDLI with effect from 17 September 2026. The employer is required to make contributions for such members from that date.

Q30. Will members have to make a separate application to get covered under the revised ceiling?

Answer: No, the revised statutory ceiling does not require members to submit any separate application. It will be the statutory responsibility of the employer to enrol such members and start compliance for them.

Q31. Will EPS membership be automatic for all employees newly brought within the ₹25,000 ceiling?

Answer: Yes. It will be the statutory responsibility of the employer to enrol such members and start compliance for them.

Q32. What direct benefit will employees earning ₹15,000–₹25,000 get from this decision?



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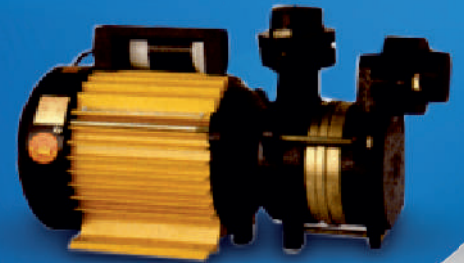


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FREQUENTLY ASKED QUESTIONS (FAQs) Revision of EPFO Statutory Wage Ceiling...

Answer: They will be able to contribute on wages up to ₹25,000 and will benefit from a correspondingly higher employer contribution. For example, an employee drawing wages of ₹20,000 would now receive an employer contribution of ₹2,400 instead of ₹1,800 per month, leading to higher accumulation in their EPF account. In addition, the higher wage ceiling increases the pensionable salary considered at the time of retirement, which will increase the pension payable under EPS.

Q33. Will the employer's contribution also increase?

Answer: Where contributions are made on a higher applicable PF wage, the employer's statutory contribution may also increase in accordance with the EPF/EPS provisions.

Q34. How much of the eligible PF balance can be withdrawn under the revised withdrawal framework?

Answer: The withdrawal reforms allow withdrawal of up to 75% of the eligible PF balance in specified circumstances, while 25% is retained as a minimum balance, subject to the applicable provisions.

Q35. Will the revised ceiling increase pension under EPS?

Answer: The revised ceiling expands the scope for EPS coverage and permits pensionable wages to be considered up to the revised statutory ceiling, subject to applicable EPS provisions. An individual member's actual pension will continue to depend on pensionable salary, pensionable service and other applicable conditions.

Q36. Can the revised ceiling result in a higher EPS pension?

Answer: For an eligible member whose pensionable wage is taken at a higher level under the revised provisions, the pension amount may be higher, subject to the applicable EPS formula and conditions. However, the revision does not mean every existing pensioner or member will automatically receive a proportionate increase.

Q37. Does the revised ceiling affect the Government's EPS contribution?

Answer: The Government's EPS contribution remains limited to 1.16% of wages up to ₹15,000 per month. The revision of the statutory ceiling to ₹25,000 does not, by itself, increase the Government's contribution beyond ₹174 per month per member. However, this will

not have any impact on the member's pension as it is dependent on the pensionable wages and pensionable service.

Q38. Will the increase in the EPFO wage ceiling from ₹15,000 to ₹25,000 increase the maximum EDLI benefit from ₹7 lakh to ₹10.5 lakh?

Answer: No. The increase in the wage ceiling can increase the wage-linked component used for calculating the EDLI benefit, but the maximum assurance benefit presently payable under EDLI remains ₹7 lakh.

For example:

- Average monthly wage = ₹25,000
- $35 \times ₹25,000 = ₹8,75,000$
- 50% of average PF balance = up to ₹1,75,000
- Mathematical calculation can therefore reach ₹10,50,000.

However, the EDLI benefit remains limited to the existing maximum assurance benefit of ₹7 lakh as per the present EDLI Scheme 2026.

Further, an actuarial valuation of the EDLI fund will be undertaken. Based on the analysis, the benefits may be decided in future.

Q39. What will the increase in wage ceiling cost the employer?

Answer: For employers, the additional cost is a predictable, well-understood 12% matching contribution — split as 3.67% towards EPF and 8.33% towards EPS, capped at the revised ₹25,000 wage ceiling. This can be partly offset by the incentive of upto Rs.3000 per month for every additional employment created under PMVBRY. Beyond the contribution itself, formalising more of the workforce also reflects well on India as an investment destination, since global buyers and investors increasingly favour suppliers with strong, verifiable labour-compliance records.

Q40. Will the enhancement of the wage ceiling be a challenge for MSMEs?

Answer: The rate of contribution for MSMEs is the same as that of any other establishment under the Code on Social Security, 2020. The potential costs due to increase in the wage ceiling can be partly offset by the incentive of upto Rs.3000 per month for every additional employment created under PMVBRY.

FREQUENTLY ASKED QUESTIONS (FAQs) Revision of EPFO Statutory Wage Ceiling...

Q41. Will the benefit under Part A of the PMVBRY scheme also increase following the increase in the EPF wage ceiling from ₹15,000 to ₹25,000?

Answer: No. An eligible first-time employee under Part A will continue to receive a benefit equivalent to one month's EPF wage, subject to a maximum of ₹15,000, in accordance with the PMVBRY scheme.

Q42. Is the revision only about increasing PF savings, or does it aim at broader retirement security?

Answer: It is not limited to increasing EPF accumulation. Because the wage ceiling has gone up, pensionable salary at the time of retirement will also increase, which in turn increases the pension payable to the employee on retirement. The revision therefore has wider social-security implications beyond PF savings alone.

Q43. What social-security protections — beyond Provident Fund — will newly covered employees receive?

Answer: Members covered under EPS receive a pension for life on retirement, followed by a spouse's pension for life. In the unfortunate event of death during service — even after just one month of service — the family becomes eligible for benefits such as a widow's pension for life, children's pension for two children up to the age of 25, orphan pension where no parent is alive, and a nominee/dependent-parent pension where there is no spouse or child. The scheme also provides a lifelong pension in case of total and permanent disablement, including for permanently disabled children. In addition, EDLI members are covered by a life-insurance benefit of up to ₹7 lakh, payable to the nominee or legal heirs in the unfortunate event of death during service. The cost of this insurance cover — 0.5% of wages — is borne entirely by the employer and is free (zero cost) for the employee.

Q44. Why do EPF, EPS and EDLI matter for an employee, taken together?

Answer: EPF is a highly safe savings instrument offering good returns and tax benefits; it builds disciplined savings through one's career, yielding handsome compounded returns at retirement, while also allowing a member with at least one year of service to withdraw up to 75% of accumulations to meet unforeseen needs — combining safety, security and liquidity. EPS provides a pension for life on retirement, followed by a spouse's pension for life, and — in case of the member's death even after just one month of

service — a widow's pension for life along with children's pension up to age 25 (or pension to nominee/dependent parents where there is no family). It also provides a lifelong pension in the event of total and permanent disablement, including for disabled children. EDLI provides the nominee or legal heirs a life-insurance benefit of up to ₹7 lakh in the unfortunate event of the member's death during service.

Q45. Is it true that the Ministry of Labour and Employment (MoLE) is considering postponing the effective date of the revised ₹25,000 EPF/EPS wage ceiling from 17 September 2026 to 1 October 2026, to ease payroll computation and portal-upload difficulties for industry?

Answer: No. The revised wage ceiling remains effective from 17 September 2026.

Q46. What should employers do immediately?

Answer: Employers should undertake the following steps:

- Identify employees in the ₹15,000–₹25,000 wage band.
- Identify existing PF members whose contribution was restricted to ₹15,000.
- Identify employees who may become newly covered from 17 September 2026.
- Review the statutory wage components used for PF purposes.
- Update payroll calculations for the September 2026 transition.
- Calculate September contributions separately for the periods 1–16 September and 17–30 September, as applicable.
- Ensure that the September ECR correctly captures the applicable contribution.
- Review EPS eligibility and membership status of affected employees.
- Review contractor compliance wherever contract labour is engaged.
- Update payroll/HR systems and employee communication material.
- Maintain a clear audit trail of the calculations and changes made.
- Monitor EPFO circulars and portal instructions for subsequent operational clarifications.



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FREQUENTLY ASKED QUESTIONS (FAQs) Revision of EPFO Statutory Wage Ceiling...

Q47. What is the key message employers should communicate to employees?

The enhancement of the wage ceiling represents a widening of statutory social-security coverage.

Employees who fall within the revised coverage threshold can now receive the benefits associated with the EPFO framework, including provident fund savings, pension protection and insurance coverage, subject to the applicable statutory and scheme conditions.

For existing members, the higher ceiling may also result in contributions being made on a higher statutory wage base, thereby increasing retirement savings and, where applicable, pensionable wages.

Employees should also understand that an increase in the PF contribution shall result in a corresponding positive impact on overall finances of the employee, because such deduction towards EPF shall immediately yield addition of matching contribution of employer in

his own PF account, which, in turn, earns one of the best interest (8.25% per annum in FY25-26, compounded at monthly running balance), tax-free savings, Monthly pension and premium free insurance. Hence, ensuing benefits definitely outweigh such enhanced deduction.

Q48. What is the most important compliance message for employers?

Answer: The revised ₹25,000 ceiling is effective from 17 September 2026. Employers should not wait for the next payroll cycle to begin reviewing their affected employee population. The immediate priority should be to identify, calculate, enrol, report, remit and reconcile.

In particular, employers should ensure that employees who fall within the revised mandatory coverage requirements are appropriately covered from the effective date and that the September 2026 ECR accurately reflects the applicable contributions.



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Everyday Habits: How CEOs navigate their six core responsibilities

To stay focused, productive, and motivated, leaders need to develop their own working rhythms and routines. Here's how some CEOs do it.

This article is a collaborative effort by Gautam Kumra, Joydeep Sengupta, and Mukund Sridhar, with Janice Koh and Jennifer Chiang, representing views from the McKinsey Center for CEO Excellence.



Every successful CEO cultivates habits and routines that infuse discipline into their daily schedules and allow them to perform at their best. While all chief executives must constantly juggle six core responsibilities (exhibit), how they prioritize them depends on a complex interplay between the business context and the CEO's unique capabilities and preferences. How they cope with the pressures is also deeply personal.

We asked more than 100 leaders of companies around the world (the majority from Asia) who have participated in McKinsey's Center for CEO Excellence programs to share the everyday routines that most

contribute to their effectiveness in the role. We also leaned on interviews conducted for the recent McKinsey book *CEO Excellence: The Six Mindsets That Distinguish the Best Leaders from the Rest*. (For more information, see sidebar, "About the McKinsey Center for CEO Excellence.")

This compilation of everyday routines and habits is organized into six core CEO responsibilities and their accompanying mindsets. While not all practices will be applicable to every leader, and every CEO will adopt their own approach, we hope they will provide insights into the "how"—how CEOs juggle professional responsibilities, fulfill personal priorities, and maintain high performance at the same time.

Everyday Habits: How CEOs navigate their six core responsibilities...

Exhibit

CEOs have six core responsibilities. These mindsets can help leaders effectively fulfill them.



How to set the direction Vision mindset: Reframe the game *Encapsulate the vision on a single page*. Many leaders we spoke with have “one-pagers” that summarize their company’s mission in simple, succinct language. The late Ivan Menezes, former CEO of Diageo, used to carry “the Diageo performance ambition,” a one-pager that laid out the company’s six strategic pillars. “Whether you’re on a bottling line in Kenya or doing sales in Vietnam, you can find

yourself on the page and know where you could make a difference,” he said.

Keep a short list of priorities. Many CEOs emphasized the need to keep their priorities streamlined. One CEO distilled his agenda down to five priorities to ensure he focused on what matters. This seemingly simple practice helps leaders prioritize effectively and keep the message to the organization clear.

About the McKinsey Center for CEO Excellence

The McKinsey Center for CEO Excellence (MCCE) is McKinsey’s dedicated offering focused on CEO development. MCCE is anchored on the six dimensions described in the book *CEO Excellence*, written by McKinsey senior partners Carolyn Dewar, Scott Keller, and Vikram Malhotra. These six dimensions—setting the direction, engaging with the board, aligning the organization, mobilizing through leaders, connecting with stakeholders, and managing personal effectiveness—are further broken down into 18 mindsets.

The research underpinning the book is based on more than 20 years’ worth of data on 7,800 CEOs from 3,500 public companies across 70 countries and 24 industries.

The flagship MCCE journey involves a unique nine-month CEO Excellence program, tailored to help CEOs elevate their performance and reach their full potential. Each MCCE cohort brings together an exclusive group of CEO peers, carefully curated from diverse industries and regions, and offers an unparalleled opportunity for CEOs to learn from experienced senior CEOs, engage with like-minded CEO peers, and obtain feedback on their leadership style and behaviors.

Everyday Habits: How CEOs navigate their six core responsibilities...

Repeatedly reinforce organizational priorities. Even in seemingly routine and operational meetings, it is often important to start with core values. For example, one CEO begins every operations meeting with a review of the company's core values. Another printed the company's vision and priorities and posted them on the office walls.

Strategy mindset: Make big moves early and often. Seek insights in unexpected places. CEOs stay abreast of trends in numerous ways, from speaking with clients and suppliers to visiting innovative companies within or outside their sectors. Some take more unorthodox approaches, such as seeking input from younger colleagues to learn about emerging pockets of demand or delving into undervalued customer segments.

Spotlight



Jørgen Vig Knudstorp
Former CEO of The LEGO Group
Executive chair of The LEGO Group

Jørgen Vig Knudstorp, former CEO of the LEGO Group, was intrigued by a subset of customers that most of the management team paid little attention to: adult enthusiasts. "They were viewed as a gray market," he said. These older LEGO fans held annual conferences, and Knudstorp joined one. "I camped there for six days and had endless conversations with 500 to 600 people," he said. By doing so, Knudstorp gained the community's trust and an understanding of the niche market's potential. After the conference, he was inundated with emails offering suggestions. He realized that "if I could deliver something that satisfied [the adults], I could deliver something that satisfied the average user as well." LEGO's adult community now totals more than one million people worldwide and accounts for 30 percent of LEGO's global business.

Keep an eye on the downside. To understand their organizations' risk exposure and develop contingency plans, leaders need to understand worst-case scenarios. One CEO regularly asks, "Which mistake can I afford to make, and which can't I?"

Spotlight



Piyush Gupta
CEO of DBS Bank

Piyush Gupta, CEO of DBS Bank, stress-tests ideas during meetings by unleashing the "wreckoon," a concept based on Netflix's "chaos monkey" that introduces random programming errors to test the resilience of the company's software. At DBS, a picture of a raccoon shows up periodically in discussion documents, serving as a prompt to reflect on questions such as:

What are we not thinking about but should be? What could be wrong with the path we're going down? What would have to be true for this to be a bad decision? "You can tell people to dissent, but when you create a small mnemonic, people remember," said Gupta. "You start to see it happen more in practice, and decision-making gets better as a result."

How to align the organization

Culture mindset: Find the one thing Make it personal and meaningful. To make their vision resonate, leaders need to demonstrate that they personally care about the organization's future and do so in an authentic, relatable way. Several CEOs we spoke with use personal stories to inspire people and signal that the company's mission is about more than money.

Spotlight



Klaus Kleinfeld
Former CEO of both Siemens
and Alcoa

When Siemens's healthcare division was undergoing a difficult transformation, then-CEO of Siemens Klaus Kleinfeld invited a young woman whose life had been saved by Siemens-made medical machines onto the stage during a company town hall to share her story. "At the end, she read out the names of every engineer and manufacturing worker who had worked on those specific machines that saved her life onto the stage, to remind the organization of their larger

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Everyday Habits: How CEOs navigate their six core responsibilities...

purpose,” Kleinfeld recalled. “It was a life-changing moment. The impact was immediate - it brought the soul back to their business reminding them of their contributions: saving lives every day.”

Similarly, when Kleinfeld was CEO of Alcoa, he invited a NASA astronaut to an off-site management meeting to remind his team of the company’s broader purpose. The astronaut described what went through his mind in the last moments of the countdown. “Knowing Alcoa’s commitment to the highest quality provided comfort for him, as the aluminum that we produced was the only thing between him and outer space,” Klaus said.

Reshape the work environment. Almost a quarter of the leaders we interviewed regularly host intimate groups to hear from junior employees, “whose voices are often faint,” in the words of one CEO. Personally connecting with people on the front lines was also a universal theme. CEOs shared practices including the following:

- Conducting skip-level meetings and in-person internal focus groups. One leader conducts “Meet 10” gatherings with ten employees across different levels every time he visits a regional branch or office.
- Inviting junior team members to executive meetings to hear their perspectives and encourage their aspirations.
- Hosting breakfasts with different groups (such as high performers, new graduates, or new joiners) on a rotating schedule “to ensure I can meet every key group.”
- Personally conducting or reviewing employee satisfaction surveys: “Don’t leave it to your chief HR officer and the HR team.”
- Maintaining an open-door policy for all employees to encourage spontaneous one-on-ones.
- Taking teams to casual settings outside the office, a practice particularly valued in Asia. One Southeast Asian CEO said, “All big decisions are consulted on and taken in an informal setting.”
- Visiting every store at least once a year.
- “Walking the floor” and doing random pulse checks with employees.
- Paying attention to communication even if not

directly addressed: “I sometimes respond to emails not directed to me but I’m copied on to signal the importance.”

Organization design mindset: Solve for ‘stagility’ Emphasize accountability. In our interviews, CEOs stressed the need to explicitly delegate authority for initiatives and emphasize accountability at both the individual and collective level. Their practices include the following:

- Summarizing action items with clear owners in the final ten minutes of every discussion to avoid “starting the next meeting by rehashing the last meeting.”
- Occasionally “cold calling” on meeting participants as a signal that everyone must be involved in making and owning management decisions.
- Personally reviewing and responding to business unit leaders’ reports. One CEO, who maintains a weekly reporting cadence, designed a custom report with his top team that includes key metrics, wins and failures, and new initiatives. Without fail, he replies to every weekly report. “This ensures leaders remain vigilant and responsive, while also giving me rapid updates on critical issues,” he said.

How to mobilize through leaders *Teamwork mindset: Make the team the star Empower high-performing teams and ring-fence low-performing members.* Leaders need to signal to high performers that they have management’s confidence. One CEO noted, “I never second-guess the team and governance already in place.” Another told us, “I empower capable teams as much as possible, but I am more involved with weaker ones,” providing additional guidance and oversight but also guardrails.

Help high performers build their external profile. One CEO sends members of his executive team to external events in his place to help them raise their profiles and learn to engage with stakeholders— “but I check for consistency of messaging discreetly afterwards,” he adds.

Break down silos to broaden perspectives. One CEO periodically rotates top executives to other roles to help them understand one another’s views. “I make them conscious that the shoe can be on the other foot,” he said. In some situations, he also encourages senior executives to collaborate on decisions: “I encourage joint decision-making, even though the

Everyday Habits: How CEOs navigate their six core responsibilities...

issue may belong within the business of one of the team members.”

Celebrate successes as a group. While CEOs get most of the public accolades for their organizations’ successes, the best leaders ensure that employees receive due credit.

Spotlight



Blair Pickerell
Chief executive of the Asia-Pacific
region for HSBC Investment
Management

During Blair Pickerell’s tenure as chief executive of the Asia-Pacific region for HSBC Investment Management, every major achievement was marked by the ringing of a gong in the office. “We’d gather everyone around, explain why the colleague was chosen, hand them the mallet, and encourage them to hit the gong as hard as they could,” said Pickerell. “Many were shy at first because the sound would reverberate through other floors, but celebrating these wins loudly was the point and signaled the culture was changing.” The ritual helped create a sense of collective impact and unity.

Operating rhythm mindset: Get into a groove *Set the template and tempo.* Getting the organization into the right operating groove is one of the most important areas of CEO influence. One leader told us that when he joined the company, it had an “iron bowl” culture—a Chinese idiom for guaranteed lifetime employment—and everyone left early. He started walking around the office at the end of the day and stopping at the desk of anyone still working. “At the beginning, there were perhaps two people there,” he recalled. “Within three months, there were probably 25 people, because they realized that hard work was recognized.”

Demand disciplined execution. Some CEOs make unexpected visits to their companies’ offices, warehouses, or stores to make sure the day-to-day operations meet a high execution bar while adhering to the company’s values.

Spotlight



Laudomia Pucci
Former CEO of Pucci

Laudomia Pucci, former CEO of fashion house Pucci, liked to make unannounced visits. “I would pop up unexpectedly at different company venues, such as stores or production plants,” she said. “Most times, staff and managers were delighted by the surprise visit; however, some- times you noticed that routine could create more mechanical execution and processes can become less personalized and special. But you get to see the real operations behind the scenes. This approach opens the door to everyone and eliminates the ‘minus-one’ mentality on the team. People will speak to you candidly and directly, and they will trust you.”

How to engage with the board Board relationship mindset: Build a foundation of trust *Develop a strong relationship with the board chair.* CEOs approach this task in a variety of ways, with some providing the chair with daily or weekly updates. For example, one CEO meets with “all board directors, including the chair, every two weeks at least via calls or in-person meetings,” and another communicates with his chair “multiple times a week.” Others maintain a monthly or quarterly cadence. Whatever the frequency, every leader we interviewed ensured regular contact.

Connect with individual directors. Several leaders spoke about cultivating “board allies” among key directors and creating personal relationships with the board. “I conduct one-on-ones with key members to stay in touch with their changing perspectives and have pre-board [meeting] chats about important decisions,” one CEO told us.

Make an effort to meet outside of the boardroom. Encounters outside of the boardroom are just as important as those inside the boardroom. One CEO grabs dinner with all board members “at least once every month.” Another CEO, whose directors are more dispersed, said he does “board one-on-one dinners over the course of a year.”

Bring management together with the board. By regularly inviting members of their leadership teams to board meetings or hosting off-site retreats where management and board members can interact informally, CEOs can help the board get deep



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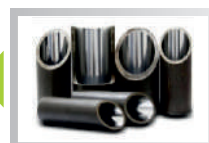
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perspectives on different aspects of the business while giving company leaders exposure to the board. One CEO even pairs board directors with executives to work on specific value levers, such as technology. Another chooses radical transparency by encouraging open lines of communication between senior executives and board members: "There is complete transparency between us on what we are trying to do, how we think we are doing, and where we are not doing it right."

Board capability mindset: Tap their wisdom *Tap into board directors' capabilities and mindsets.* The best CEOs know how to leverage the abilities and networks of their board directors. To understand their circumstances and concerns, one CEO meets with board members in person:

"I visit them in their locations at least once a year so I can understand things from their perspective."

Educate the board by bringing them to the front lines. Combining board meetings with opportunities to "go and see" can help directors understand the company's context on the ground. For example, an airline CEO has hosted board meetings at a company hangar, a repair facility, and a training center.

Encourage board renewal. To help board members continuously improve, one former CEO enlisted a third party to collect feedback from other directors and top management, and then shared that feedback with each director. The process included all directors up for reelection as well as first-year board members.

Board meeting mindset: Focus on the future *Promote a forward-looking agenda.* While part of the board's role is protecting the company from risk, encouraging opportunities that can sustain long-term performance is just as important. The best CEOs seek such future-focused strategic input through the following tactics, among others:

- Dedicating at least 30 minutes of every meeting to updates on strategic themes laid out at the beginning of the year, such as a digital transformation or a talent road map.
- Leaving ample time for strategic discussion. A former CEO told us that he had a strict time-allocation rule: "Only 50 percent of the time was allowed for management updates; the rest focused on strategic discussion of the issues."

Steering productive board meetings. The "art" of running productive meetings is just as important as ensuring that board meetings focus on the future. Practices include the following:

- Aligning with directors before meetings on the key elements for the meeting agenda: "I take 15 minutes without paper to discuss the most important issues," one CEO told us.
- Sending board pre-reads at least five working days in advance of meetings: "Board directors are busy, but most will prepare well in advance and read through the papers."
- Communicating often between board meetings. One Chinese CEO set up a dedicated WeChat group for informal conversations with the board, while another sends the board monthly one-page summaries to promote transparency and efficient meetings.

How to connect with stakeholders Today's CEOs interact with a broad range of stakeholders more than ever before. However, to maximize their time given their demanding schedules, they need to judiciously engage with the most important stakeholders and build relationships that only they can build. Excellent CEOs start by asking why: "Why are we relevant to each of our stakeholders? Why are they concerned about certain issues?" Deeply understanding the motivations of various constituents can help leaders find common ground.

Stakeholder interaction mindset: Get to the essence *Use every interaction as an opportunity.* Any conversation with a stakeholder—whether customer, supplier, investor, or community member—is a chance to demonstrate the company's commitment to its values and strategy. Many CEOs prioritize meetings with external stakeholders during every business trip.

Personally review customer and client feedback. One CEO does a monthly shift at a customer call center to hear customer concerns directly. Another attends important client meetings "even when my presence may not be necessary, as a way to send a signal and learn firsthand information."

Regularly connect with investors and shareholders. "I talk with our largest shareholder two to three times a week," one CEO told us, "and I see significant debt and equity holders three to four times a year."

Engage directly with the media. One CEO personally reviews all updates to media and analysts, even answering WhatsApp messages from these groups. Most leaders don't go that far, instead developing strategies to guide engagement with the most important members of these constituencies.

Keep your finger on the regulatory pulse. Regular

Everyday Habits: How CEOs navigate their six core responsibilities...

contact with key regulators can foster a relationship of trust before any issues come up. One CEO sits on a regulator's industry panel, while another frequently consults their compliance team: "They have the best sense on regulators and often personal insights beyond what's on paper." Such time investment not only introduces regulators to your company's perspective but also can help shape their future policies.

How to manage personal effectiveness

Time and energy mindset: Manage a series of sprints *Start your day right.* How CEOs spend their mornings can affect their effectiveness for the entire day. Here's how some leaders get their days off to a strong start:

- Waking up early to have "me time to prepare for the day."
- Spending ten to 15 minutes in nature.
- Doing a game or puzzle to jump-start the brain.
- Reading the news for one hour: "I try not to immediately get into daily emails when I wake up and rather update myself on macro issues."
- Jotting down tasks for the day before heading into the office.
- Meditating to clear the mind and stay focused.

Infuse energy into your routine. Most CEOs have found their own personal ways to manage stress. Their microhabits include the following:

- Closing the office door, playing loud music, and dancing for a few minutes each day.
- Taking "think breaks" between meetings or meditating "to reset emotionally and mentally."
- Breathing deeply for 30 seconds to one minute before stepping into an important meeting.
- Leaving the office once every hour.
- Before an important decision, taking a walk along a favorite route to clear your head.
- Committing to a regular workout routine and diet; one CEO makes sure to take 15,000 steps every day.
- Maintaining a sleep routine even during travel: "The one point I don't compromise on: seven hours of sleep."

Keep a 'tight but loose' schedule. Leaders rely on their executive assistants or chiefs of staff to help guard their time for what matters most while leaving "some white space in the calendar," in the words of an Australian CEO. She uses these gaps to regenerate and think about the most recent meeting and the meeting still ahead. Other practices include the following:

- Dedicating meetings solely to topics that cannot be covered via email or short calls.
- Maintaining a list of brief calls to complete within specific time blocks (such as during a commute).
- Setting limits on time spent at client dinners and other external events.
- Identifying the three "big rocks" you need to lift every week and focusing on those priorities.
- Conducting a review at the end of each day or week: "I do a nightly review every day before I go to bed," or "I make a summary of the day and a summary of the week consistently."

Care enough to compartmentalize. One CEO likes to walk home after work—not for the exercise but to "detox from work" before entering his house. These types of routines set boundaries between leaders' public and private lives, helping them maintain balance.

Spotlight



Jim Owens
Former Chair and CEO of
Caterpillar

Jim Owens, former chair and CEO of Caterpillar, strictly compartmentalized his life and time during his tenure. "I could walk out the door of the office with a full briefcase, put it on the back seat of my car, and never think about work again that day," he said. "By the time I got home, I had shifted gears to my family."

Make time for yourself. Many CEOs commented on the importance of their work aligning with their spirituality and of finding ways to mentally revive.

Everyday Habits: How CEOs navigate their six core responsibilities...

Spotlight



Naoual Ben Amar
CEO of LabelVie Group

Naoual Ben Amar, CEO of Morocco's LabelVie Group, recharges by playing sports, connecting with nature, and making solo trips to beautiful destinations such as Capri in Italy. She also takes weekly "balcony moments": sitting out- doors to reflect on her work and emotions. "This practice helps me start the work week with a refreshed and positive energy," she said. "It helps me reflect on what is most important. It allows me to think, 'If I leave my job tomorrow, I will be at peace.'"

Other methods CEOs cited for recharging include the following:

- Keeping a journal for reflections and to align professional and personal agendas.
- Finding ways to deal with feelings and reactions, such as writing down emotions when they come up and accepting them.
- Reflecting on spiritual values. "I read a prayer before each stressful meeting, which helps tone down the perception of threat," one CEO told us, "to remind myself that, after all, it's just work and the meeting is like a theater scene."
- Maintaining a close group of confidants; one female CEO asked a C-suite colleague to help her track her professional goals and milestones and be a part of her learning journey.
- Taking mandatory holidays.

Leadership model mindset: Live your 'to be' list *Seek to continuously grow*. Learning is essential for leaders to stay at their best. Most CEOs we spoke with are prolific readers. One even set up an intelligence team: "I start my day reading the reports and notes my team produces."

Share your personal life in an authentic way. Some leaders find that sharing personal stories with their teams can make them seem more "human" and relatable and allows them to act in a way that is consistent with their strengths and values. One CEO's approach is to "live one whole life and be prepared to discuss your entire life openly, such as leaving early to see a child's performance."

Always give hope, no matter how dire the circumstances. Effective leaders provide encouragement during

tough times, with some using storytelling to inspire employees.

Spotlight



Om Prakash Bhatt
Former Chairman of
State Bank of India

When State Bank of India was going through a transformation, former Chairman Om Prakash Bhatt showed a clip from the movie *The Legend of Bagger Vance*, in which a golfer who had lost his swing tried to get it back, to serve as a metaphor for the organization's challenge. The clip went viral among employees, and the message resonated throughout the organization. "It is not easy to put the vision in practice unless you are able to align the organization," Bhatt said. "One wants to do it intellectually, which is important, but the only way you can anchor it is with values, purpose, and emotions."

Perspective mindset: Stay humble *Don't make it about you*. To foster a sense of shared mission, CEOs develop numerous ways to demonstrate humility and service leadership. For example:

- Actively listening during meetings to show that you know that you don't have all the answers and are open to learning. "I do more listening, as I have learned the power of the shadow I create."
- Soliciting input from others first in every meeting. This was a common habit many CEOs deliberately adopted. "At every meeting, I make it a habit to speak last."
- Inviting people to voice contrary opinions. "I always say that [my team's] job is to prove or disprove my hypothesis and not just to say yes," one leader said. Another ensures that each action is thoroughly debated by the team to "ensure my opinion isn't simply taken without healthy discussion."

For many CEOs, the journey toward excellence is paved with small habits woven into daily routines that fortify their capacity to manage their complex jobs. It can be difficult to truly incorporate these practices and microhabits, and we often default to our standard operating model. By reflecting on ways that can stretch and enhance your leadership, soliciting the advice of peers or mentors to uncover blind spots, and monitoring your progress, you can magnify your impact and become the leader you aspire to be.

Source: McKinsey & Company

Photo Gallery



Shri C Dorairaj, President speaks at the meeting of Citizens Voice Coimbatore on (RTOs are seated on the dais) - 22.09.2026



Cross Section of Audience - 22.09.2026



Our President, Shri C. Dorairaj, Vice President, Shri S. Natarajan, and Past Presidents, Shri D. Balasundaram and Shri C. Balasubramanian, participated in the Railway Task Force Meeting held at the Chamber. The meeting was jointly organised by our Chamber and Coimbatore Next - 25.09.2026

Photo Gallery...



Our Vice President Shri S. Natarajan and Past President Shri D Balasundaram honoured Dr. B.K. Krishnaraj Vanavarayar on his assumption of office as Vice President of Bharatiya Vidya Bhavan – World Wide – 25.09.2026



Our Past President Dr. A V Varadharajan met HE Governor of Tamil Nadu Shri Rajendra Vishwanath Arlekar during his visit to Coimbatore as courtesy call - 22.09.2026

Photo Gallery...

CHAMBER DAY CELEBRATIONS 2026 ON 26.09.2026



The young heroes Divyanshu (4th left), Viraj (5th left) and Nageshraj (6th left); Admiral Nachikunth, a young author, along with her father; and the office-bearers of the Indian Chamber, (from left) Arun Prakash, Treasurer; Nageshraj, Vice President; Divyanshu, President; Rishabh Kumar and Pradeep, Honorary Secretaries.

The Indian Chamber of Commerce and Industry (ICCI), Coimbatore celebrated its Chamber Day on Saturday at The Barany Meadows. During the event, show winning horses were honored for their contributions along with a young child. Nagarajan was honored

spiration of his more than three decades of dedicated service towards financial inclusion. Vivek was honoured for his efforts in empowering persons with special needs towards rehabilitation and livelihood. Damodhar was honoured for his efforts in conserving water, protecting nature and striving. Agabrahamakalan Lake after 20 years.

Chambers, delivered the address. He said that from this year onwards, the award would honour a child as well as inspire young minds.

President, Nataraj, Vice President, Kailash Kumar & Padma. Honorary Secretaries, and Arun Padak, Treasurer—honoured the young ladies with cash prizes. Following the award ceremony, a music fest featuring singers from Vijay TV's Super Singer was held. The past presidents of the Indian Chamber, D. Nandakumar, Vazha Mohan and Rajesh B. Lard, graced the occasion.



A singer from 1947's Super Singer entertaining the audience. (Last Photo) B. Nandakumar, Past President, Indian Chamber (3rd left), with Adilrai Nachikethu and her family. Also seen is Arun Prabash, Treasurer (1st left).

Published - September 26, 2020 04:10 pm IST - COMBATORRE

THE HINDU BUREAU



Office-bearers of the Indian Chamber of Commerce and Industry, Coimbatore, with the recipients of the 'Unsung Heroes' awards at the Chamber Day celebrations in Coimbatore city on Saturday. | Photo Credit: PETER SAMMY M

The Indian Chamber of Commerce and Industry, Coimbatore, recognised three people on Saturday (September 26) for their contributions towards the society as individuals.

Celebrating the Chamber Day in Coimbatore city, the trade and industry body presented its "Unsung Heroes" awards to A. Nagarajan for his efforts for three decades towards financial inclusion and sustainable livelihood creation; Vivek K.R. for serving as a mentor, empowering persons with spinal cord injuries towards rehabilitation and livelihood; and R. Duraisamy for nurturing trees, conserving water, and protecting nature. He had worked for reviving the Aggraharasamakulam Lake after 28 years.

The Chamber also presented a certificate of appreciation to eight-year-old Adhirai M. Nachimuthu for authoring and publishing the book "Unicorn Quest".

Published: September 26, 2024 08:30 pm IST



இந்திய தொழில் வர்த்தக சபை
சார்பில் 'சேம்பர் டே' கொண்டாட்டம்

இந்திய தொழில் வர்த்தக சபை கோவை
கிளை சார்பில், 'செம்பர் மே' கொண்டாட்டப்
பட்டி.

மது துறைமுகச் சாத்திரச் சபையுக்கு, சங்கப் பண்டைய துறைநாறு விருது வழங்கினார். கிராமங்களில் மகளிர் சபைத் தலைவர்களுக்கென உருபாக்கி, பண்டை சென்றில் ஸுலாபேதாசு மன்றியப் நாடாளுரை, பாரா ஆளுநரையும் சாதனைப் படைத்த மன்றத்தினவரின் விழிர் எழுந்த ஆகியோர் விருது பெற்றனர். அப்போது சமீபத்தில் தனது கணபதியாக மீட்டுப் பத்திரம் கொடுத்த துறைமுகச் சபைத் தலைவரும், பத்திரம் எழுதி சாத்திரச் சபை ஆகியோர் வழங்கியவருமாயினர்.



இந்திய தொழில் வர்த்தக சபை வழங்கியது

இந்திய தொழில் வர்த்தக சபை சார்பில் சேம்பர் தின நிகழ்ச்சி கோவையில் நடைபெற்றது. இவையொட்டி பல்வேறு துறைகளில் சாதனை படைத்த 4 பேருக்கு விருதுகள் வழங்கப்பட்டன. அதன் மூலம் மகளிர் சபை உதவிகளுக்கும் ஒரு உதவிகரமாக இருந்து வளர்ச்சிக்கு துணைபுரிந்த ஏ.நாகராஜன், தகவல்களில் சாதனை படைத்த மாற்றுத்திறனாளி வீரர் ஆர்.விசேக், அக்கராளி சாகசக் குற்றத்தை மீட்டுதல், துணைமியு மற்றும் 8 வயது சிறுமியாக இருந்து பத்தகம் எழுதி சாதனை படைத்த சிறுமி ஆதிதன் ஆகிய பேருக்கு இந்திய வர்த்தக சபை தலைவர் வழங்கிய துணைத்தலைவர் நாராய் ஹட்டிஸ் பரி விருதுகளை பெற்றார்கள். இவ்விய தொழில் வர்த்தக சபை முன்னாள் தலைவர் நடந்தமுன் இந்திய துறாவானவர்கள் கருத்து கூறியுள்ளனர்.

The Hindu Bureau
COIMBATORE

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Strength in services: Office-bearers of the Indian Chamber of Commerce and Industry, Coimbatore, with the recipients of the 'Unsung Heroes' awards at the Chamber Day celebrations in Coimbatore. M. PERIASAMY

Duraisamy for nurturing trees, conserving water, and protecting nature. He had worked for reviving the Agraharasamakulam Lake after 28 years.

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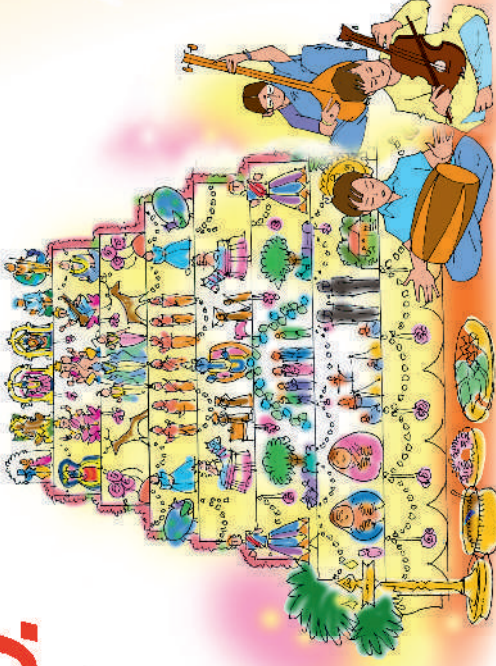
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