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Co-Chamber Journal

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ANNUAL SUBSCRIPTION Rs. 250/- | VOLUME : 21 | ISSUE : 10 | NOVEMBER 2026



Our Office Bearers, Past Presidents, and Representatives of Various Associations Met **Shri U. Subba Rao, GM, Southern Railway** and Shri Panna Lal, DRM, Salem Division at Coimbatore Railway Station and Represented Key Issues Concerning Railway Infrastructure and Services – 23.10.2026



Shri S Dharmaraj, Airport Director, Coimbatore International Airport speaks at the meeting – 12.10.2026



Smt. Swagata Rai, Additional Central PF Commissioner, EPFO Tamil Nadu (Excluding Chennai), addressing the participants during the seminar on **"Latest Update of EPFO"** held at the Chamber on 23.10.2026.

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VOLUME : 21 **ISSUE : 10** **NOVEMBER 2026**

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Printed by
K T Prasad
Aspirations, Coimbatore 12

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President Writes



Dear Members,

Warm greetings from The Indian Chamber of Commerce and Industry, Coimbatore.

November 2026 offers a fresh occasion to reaffirm our commitment to the progress of trade, industry and our wider community. I wish all our esteemed Members a productive month marked by meaningful achievements and rewarding business opportunities.

Through shared ideas, stronger partnerships and a spirit of enterprise, we can respond to emerging challenges and build lasting avenues for growth.

I deeply value your involvement in the Chamber's activities and the insights you bring to our collective efforts. Let us carry this spirit forward and work towards a more vibrant and prosperous Coimbatore.

Indian Economy

India's economy maintained strong growth momentum, supported by domestic consumption, investment, manufacturing and services. Real GDP grew by **7.8% during April–June 2026,** while manufacturing expanded by **9.2%.** Investment growth of **11.9%** reflected continued expansion in productive capacity.

Infrastructure investment and services activity continued to support the outlook. Nevertheless, geopolitical tensions, volatile crude oil prices and deficient monsoon rainfall posed risks to production costs, agriculture and rural demand. India's growth prospects remained favourable, with price stability and sustained investment central to maintaining economic momentum.

For industrial centres such as Coimbatore, this economic environment highlights the importance of improving productivity, adopting technology and managing energy and borrowing costs carefully. Stronger links between MSMEs, larger industries and export markets could help businesses pursue new opportunities. Timely payments, access to finance and skill development should remain priorities for strengthening competitiveness and supporting sustainable employment.

Overall, India's economic outlook in October 2026 remains positive, supported by domestic demand, investment and industrial activity. Managing inflation, strengthening MSMEs and responding effectively to global uncertainties will be essential to translate this growth into wider business opportunities, employment and improved living standards.

At the Chamber

Representation to DPIIT, Ministry of Commerce & Industry

On 08.10.2026, our Chamber submitted a proposal to Shri Amardeep Singh Bhatia, IAS, Secretary, DPIIT, seeking institutional collaboration to promote industrial development, Ease of Doing Business, investment, trade and regional competitiveness through a formal MoU. Following our request, Shri S. Venkatesan, MP (Madurai) and Member, Parliamentary Standing Committee on Commerce, wrote to Shri Piyush Goyal, Hon'ble Union Minister of Commerce & Industry, and Dr. Sudhanshu Trivedi, Chairman, Parliamentary Standing Committee on Commerce, requesting their recommendation for establishing the proposed collaboration and MoU between DPIIT and our Chamber.

President Writes...

Seminar on "Latest Update of EPFO"

Our Chamber, organised an informative seminar on **"Latest Updates of EPFO"** on 23 October 2026 at Chamber Towers.

The session was addressed by Smt. Swagata Rai, Additional Central Provident Fund Commissioner, EPFO, Tamil Nadu (excluding Chennai), and Shri Vikas Anand, Regional Provident Fund Commissioner-I, Zonal Office, Coimbatore. The officials explained the latest updates, important schemes and compliance requirements relating to the Employees' Provident Fund Organisation (EPFO).

Address by the Airport Director & Cyber Crime Police

Immediately after the Governing Council Meeting on 12th October 2026, the Airport Director, Coimbatore International Airport, addressed and interacted with our Members on the latest developments and initiatives to enhance the airport's infrastructure, passenger facilities and operational capabilities at Coimbatore Airport. Subsequently, Ms. Poorna Lakshmi and Mr. Avinash, Sub-Inspectors of Police, Cyber Crime Police, Coimbatore, conducted a Cybercrime Awareness Programme. The officers highlighted cyber threats and online frauds affecting businesses and individuals, outlined precautions for using social media, mobile phones and computer systems, and emphasised the importance of keeping OTPs, CVVs, PINs and UPI PINs strictly confidential.

Shaping Tomorrow, Together

Our Chamber's strength lies in the collective vision and participation of our Members. By bringing industry perspectives to policymakers, connecting enterprises with new possibilities and sharing practical knowledge, we seek to turn aspirations into meaningful progress.

We sincerely thank our Members and well-wishers for the trust, ideas and encouragement that sustain this endeavour. Your involvement will continue to guide us as we explore new avenues for our Chamber's growth and contribute to a more prosperous Coimbatore.

We wish all our Members and their families a happy, safe and joyous Diwali, filled with good health, prosperity and togetherness.

Warm Regards,



C Dorairaj
President

President's Participation

Inauguration of New Office premises of Coimbatore Jewellery Manufacturers Association

On 02.10.2026, our President, Shri C. Dorairaj, graced the occasion as the Chief Guest and inaugurated the new office premises of the Coimbatore Jewellery Manufacturers Association. The inauguration marked an important milestone for the Association, providing a dedicated space to strengthen its activities, support its Members and promote the growth and development of the jewellery industry in Coimbatore.

Chamber Initiatives

Meeting at CODISSIA – Discussion on Raw Materials

On 29th September 2026, the heads of various associations, particularly industry associations, met at CODISSIA to discuss the prevailing availability of raw materials and the challenges faced by industries in procuring essential inputs. The meeting focused on raw material shortages, supply chain disruptions, price fluctuations, rising input costs, and their impact on industrial operations and production activities. The representatives exchanged views on the difficulties faced by different sectors and emphasised the need for coordinated efforts among industry associations to address raw material supply concerns and ensure the smooth functioning of industries

Inputs to FICCI on the West Asia Crisis

On 03.10.2026, Our Chamber submitted industry inputs to FICCI, as requested, on the impact of the West Asia crisis on trade, shipping, logistics and export operations. The submission highlighted challenges faced by exporters, particularly MSMEs and the seafood and perishable goods sectors, due to rising freight costs, container shortages, port congestion, increased insurance premiums and delays in cargo movement. Chamber also suggested measures to ensure container availability, transparency in shipping charges, effective grievance redressal, financial and export support, and protection against unjustified logistics costs to safeguard the competitiveness of Indian exporters.

Representation to Union Finance Minister regarding MDR on UPI transactions

On 03.10.2026, Our Chamber submitted a representation to Smt. Nirmala Sitharaman, Hon'ble Union Minister for Finance and Corporate Affairs, Government of India, requesting enhancement of the MDR-free UPI merchant transaction threshold from 2,000 to 10,000 and an increase in the monthly zero-MDR limit under the Person-to-Person-Merchant (P2PM) framework from 1 lakh to 2 lakh for eligible MSME merchants using UPI QR codes. The representation highlighted the additional transaction cost burden on small traders and vendors and emphasised that these measures would reduce the cost of digital payments, encourage wider adoption of UPI transactions, improve ease of doing business and strengthen financial inclusion among the MSME trading community.

Representation to the Hon'ble Prime Minister on MSP

Our Chamber, submitted a representation to the Hon'ble Prime Minister of India, conveying our appreciation for the approval of Minimum Support Prices (MSP) for Rabi crops for the Marketing Season 2027–28 on 03.10.2026. We have highlighted the importance of MSP in ensuring remunerative prices for farmers, encouraging agricultural production and strengthening the rural economy.

We have also requested the Government to ensure the continued inclusion of important Rabi crops, including wheat, gram, barley, lentil, rapeseed and mustard, and safflower under the MSP framework, supported by effective procurement mechanisms, improved market access, storage facilities and value-addition opportunities.

The Chamber also urged the Government to extend MSP support to regionally important Rabi oilseeds grown in Southern India, particularly sesame, groundnut and sunflower, along with an appropriate support mechanism for coconut. The representation emphasised that strengthening support for domestic oilseed cultivation would help improve farmers' income security, encourage crop diversification and reduce India's dependence on edible oil imports.

The Chamber also highlighted the contribution to agricultural development through our flagship annual seminar, **"Uzhave Thalai,"** which has completed eight editions since its inception in 2017, providing a platform for farmers, agripreneurs, researchers and industry representatives to exchange knowledge and promote sustainable agricultural practices.

The representation concluded by requesting continued policy support for farmers and stronger MSP implementation to promote agricultural productivity, self-reliance in edible oils and sustainable growth of the agricultural sector.

Submission of Resolutions to 99th AGM of FICCI

Our Chamber submitted a set of resolutions for consideration at the 99th Annual General Meeting of the Federation of Indian Chambers of Commerce and Industry (FICCI), New Delhi on 07.10.2026, seeking FICCI's intervention with the Government of India on key issues affecting the industrial, commercial and agricultural sector. The submissions covered improvements to railway connectivity and passenger services, including Vande Bharat trains and railway track doubling and electrification; the establishment of

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Chamber Initiatives...

a World-Class International Convention Centre at Ooty and measures to promote tourism in the Nilgiris; reliable and competitively priced power supply, renewable energy adoption and industrial energy security; sustainable water management and conservation; GST reforms to simplify compliance, ensure seamless Input Tax Credit, expedite refunds and reduce litigation; and extension of Minimum Support Price (MSP) support to regionally important oilseeds such as sesame, groundnut and sunflower, along with suitable support for coconut, to strengthen farmers' income security and reduce India's dependence on edible oil imports.

Representation to DPIIT, Ministry of Commerce & Industry

On 08.10.2026, our Chamber submitted a proposal to Shri Amardeep Singh Bhatia, IAS, Secretary, Department for Promotion of Industry and Internal Trade (DPIIT), Ministry of Commerce & Industry, Government of India, seeking institutional collaboration between DPIIT and the Chamber to promote industrial development and enhance the competitiveness of Coimbatore and the surrounding region. The proposal envisaged cooperation in policy engagement, Ease of Doing Business, regulatory simplification, investment and trade promotion, and industry facilitation, along with creating awareness among industries about Production Linked Incentive (PLI) schemes and other manufacturing initiatives of the Government of India. It also proposed facilitating international business delegations to promote business-to-business engagements, market access, technology partnerships and investment opportunities, and requested the signing of a Memorandum of Understanding (MoU) to establish a formal framework for sustained cooperation.

Representation to National Productivity Council (NPC)

Our Chamber sent a proposal to **Shri K. D. Bharadwaj, Director, National Productivity Council (NPC),** New Delhi on 08.10.2026, seeking to strengthen the existing collaboration through joint training programmes, capacity-building initiatives, productivity enhancement projects and CSR-related activities in Coimbatore and the surrounding region.

The proposal referred to the MoU signed between NPC and the Chamber on 4 November 2022 for collaboration in various areas, including the implementation of the project on strengthening infection prevention and control waste management in healthcare facilities. The Chamber highlighted the successful completion of the pilot project, which was inaugurated by Shri Sandeep Kumar Nayak, Director General, NPC.

The proposal outlined several areas of mutual collaboration, including productivity improvement, innovation, Industry 4.0, sustainable development, industrial competitiveness, knowledge sharing, research, best-practice implementation and the organisation of training programmes and study missions.

The Chamber also requested NPC to extend suitable projects and capacity-building initiatives to MSMEs, healthcare institutions and other stakeholders in the region and sought the renewal and revival of the existing MoU, presently valid until 4th November 2027, to enable the continuation and expansion of joint initiatives in areas of mutual interest.

Onam Feast Organised by the Coimbatore Sanitaryware Dealers Association

Our member Association, The Coimbatore Sanitaryware Dealers Association organised an Onam Feast on 11 October 2026 at Nagarathar Community Hall, Coimbatore. The event celebrated the spirit of Onam and provided an opportunity for Members of the Associations and the business community to come together and strengthen fellowship.

Our President Shri C. Dorairaj, Vice President, Shri S. Natarajan, Hon. Secretary, Shri N. Pradeep, Past President Shri C. Balasubramanian and Members Shri S. Balasubramanian and Shri Jayakumar Palaniswamy participated in the event.

Address by Airport Director

The newly appointed Airport Director of Coimbatore International Airport, Shri S. Dharmaraj addressed the Members on 12.10.2026, regarding the various initiatives and developmental plans aimed at enhancing the airport's infrastructure, passenger facilities and operational capabilities.

In his insightful address, the Airport Director outlined six key priorities for the development of Coimbatore International Airport

1. Expansion of the existing terminal building.
2. Enhancing passenger facilities and extended car parking.
3. Completing Airport Developmental works in coordination with the District Administration and State Government, Airside Expansion and Runway extension.

Chamber Initiatives...

4. Optimum utilisation of cargo facilities.
5. Coordinating with airlines and stakeholders to increase Domestic / International air connectivity.
6. Introduction of bonded cargo facilities at Coimbatore Airport.

During the interaction, Members raised several important issues, including the need to increase the frequency of international flights, include Coimbatore Airport as a point of call under the Bilateral Air Services Agreements (BASAs), expedite terminal building expansion and enhance the security hold area, besides addressing the unavailability of bonded cargo facilities.

The Airport Director assured that these concerns would be taken up through the appropriate channels and requested the Chamber also to submit the necessary representations to the concerned authorities.

President assured the Airport Director that the Chamber would extend its full cooperation and work closely with the airport authorities to facilitate the development of Coimbatore International Airport and strengthen its connectivity and infrastructure.

Cyber Crime Awareness Programme

Our Chamber, organised a **Cyber Crime Awareness Programme** on 12 October 2026, addressed by Ms. Poorna Lakshmi and Mr. Avinash, Sub-Inspectors of Police, Cyber Crime Police, Coimbatore.

The officers highlighted the increasing incidence of cyber threats and online frauds affecting businesses and individuals. They explained essential precautions to be followed while using social media, mobile phones and computer systems, emphasising the importance of keeping OTPs, CVVs, PINs and UPI PINs strictly confidential.

The session covered various types of cyber fraud, including QR code scams, credit and debit card frauds, online trading and investment scams, deepfake videos impersonating the Prime Minister and Union Cabinet Ministers, lottery scams, part-time job and work-from-home frauds, fraudulent loan applications, courier scams, fake software updates and malicious APK files.

The officers also shared real-life cases of digital arrest scams and other online frauds, including incidents involving victims in Coimbatore who had lost substantial sums of money. They explained how fraudsters manipulate and deceive unsuspecting individuals and highlighted the importance of verifying suspicious calls, messages and online requests before taking action.

Members actively participated in the session and raised queries relating to cybercrime and preventive measures. The officers clarified their concerns and offered practical guidance on recognising cyber threats, protecting personal and financial information, and following safe digital practices.

The programme was informative and beneficial, enhancing Members' awareness of emerging cyber threats and the precautions necessary to prevent online fraud.

Letter to the Hon'ble Chief Minister of Tamil Nadu Thanking Him for Taking Up Key Infrastructure Projects with the Prime Minister

Our Chamber submitted a letter to the Hon'ble Chief Minister of Tamil Nadu, Thiru C. Joseph Vijay on 15.10.2026, conveying our sincere appreciation for his initiative in requesting the Hon'ble Prime Minister of India, Shri Narendra Modi, to expedite key infrastructure projects in Tamil Nadu.

The letter highlighted the importance of reconsidering the proposed Metro Rail projects for Coimbatore and Madurai, establishing high-speed rail corridors between Chennai and Coimbatore and Chennai and Kanniyakumari, and developing six-lane expressways connecting Chengalpattu–Tiruchirappalli and Tiruchirappalli–Coimbatore via Karur.

The Chamber also urged the Government to expedite the completion of the remaining phases of the Coimbatore Western Bypass Road and revive the stalled Eastern Bypass Road project, including reviewing the existing alignment and exploring suitable alternative routes wherever necessary.

The representation emphasised that the timely implementation of these projects would reduce traffic congestion, improve regional connectivity, facilitate the movement of passengers and goods, attract investments, generate employment and accelerate the economic development of Tamil Nadu, particularly Coimbatore and its surrounding industrial regions.

The Chamber expressed its full support for the Chief Minister's initiative and requested close coordination between the Union and State Governments to for the timely implementation of these vital infrastructure projects.

Chamber Initiatives...

Representation to the Tamil Nadu Government on Weighing Balance Requirements in the Jewellery Industry

Our Chamber submitted a representation to Thiru K. Veera Raghava Rao, IAS, Secretary to Government, Labour Welfare and Skill Development Department, Government of Tamil Nadu on 15.10.2026, seeking clarification and practical relaxation regarding the replacement of existing electronic weighing balances with three-decimal, one-milligram precision balances in the jewellery industry.

The representation highlighted the concerns raised by the Coimbatore Jewellery Manufacturers Association regarding the high cost of replacement, estimated at Rs.1.5 lakh to Rs.2 lakh per balance, resulting in an overall expenditure of approximately Rs.5 lakh to Rs.6 lakh per establishment. The Chamber pointed out that such costs would impose a considerable financial burden on jewellery manufacturers and traders, particularly MSMEs.

The Chamber requested clarification on whether the prescribed precision balances must also be installed for weighing equipment used exclusively for internal operations, such as stock-taking and back-office activities, in addition to balances used for final consumer transactions. We have also highlighted the technical challenges involved in weighing heavy silver articles, including traditional silver lamps and silver bars, while maintaining the prescribed precision requirements.

The representation urged the Government to examine the availability and technical feasibility of suitable high-capacity precision balances and consider limiting mandatory replacement, wherever legally permissible, to balances used for final consumer transactions. The Chamber sought appropriate clarifications or exemptions for balances used exclusively for internal purposes, with a view to ensuring statutory compliance while minimising the financial and operational burden on the jewellery industry.

Representation to the Coimbatore City Municipal Corporation on Road Repairs in Chinnavedampatti and Surrounding Industrial Areas

Our Chamber submitted a representation to Thiru Katta Ravi Teja, IAS, Commissioner, Coimbatore City Municipal Corporation on 15.10.2026, seeking immediate repair and restoration of damaged roads in Chinnavedampatti and the surrounding industrial areas.

The representation, based on concerns raised by the Chamber's Member, Chinnavedampatti Industrial Association (CIA), highlighted the poor condition of roads following recent rains. The affected stretches included Karupparayan Temple Road, Om Sakthi Nagar, the road leading to the lake, Rainbow Industrial Estate, Jagannatha Industrial Estate and Udayampalayam – Chinnavedampatti Main Road, where roads excavated for underground sewerage works had not been properly restored.

The Chamber also requested the removal of unauthorised parking, encroachments and hoardings on Mettupalayam Road and Sathy Road to facilitate smooth traffic movement.

The representation emphasised that water stagnation and damaged road surfaces were disrupting the movement of raw materials and finished goods, causing inconvenience to workers and transport operators. We have also highlighted that the area comprises more than 630 industrial establishments employing over 3,000 workers, with monthly business transactions exceeding Rs.100 crore.

The Chamber urged the Corporation to take immediate remedial measures, including filling potholes, removing water stagnation, restoring roads affected by sewerage works and undertaking permanent repairs at the earliest to ensure safe and uninterrupted transportation and protect industrial activities in the region.

Press Release Welcoming Intelligence-Based Goods Interception in Tamil Nadu

Our Chamber released a press statement on 15.10.2026, welcoming the decision of the Government of Tamil Nadu and the Commercial Taxes Department to replace routine roving squad checks with targeted, intelligence-based goods interception, in line with the decision of the 57th GST Council meeting.

The Chamber expressed our sincere appreciation to the Government for introducing this trade-friendly mechanism, stating that it would help reduce unnecessary delays and harassment of genuine transporters, facilitate the smooth movement of goods across the State and improve the ease of doing business for the trade and industry sectors.

The Chamber reiterated its support for this initiative and thanked the Government of Tamil Nadu for taking this progressive step towards creating a more business-friendly environment.

Chamber Initiatives...

Letter to the Member of Parliament, Madurai, Seeking Support for Institutional Collaboration with DPIIT

Our Chamber submitted a letter to Thiru S. Venkatesan, Member of Parliament, Madurai on 20.10.2026 seeking his support in pursuing the Chamber's representation to Shri Amardeep Singh Bhatia, IAS, Secretary, Department for Promotion of Industry and Internal Trade (DPIIT), regarding institutional collaboration between DPIIT and the Chamber.

The letter referred to the discussions held with the MP and enclosed a copy of the Chamber's representation for his kind perusal and reference.

We have requested his intervention in taking up the matter with the Government to facilitate a favourable outcome and sought his guidance on the further course of action to strengthen the proposed institutional collaboration.

UN Global Compact Network India Conference

The Chamber, in collaboration with the UN Global Compact Network India, organised a Conference on "Advancing Sustainable and Resilient Supply Chains through Strategic Procurement: From Principles to Practices" on 9 October 2026 at Taj Vivanta, Coimbatore.

The Conference focused on the importance of integrating sustainability into procurement practices and building resilient supply chains. It highlighted the role of strategic procurement in promoting responsible business practices, strengthening supply chain resilience and translating sustainability principles into practical business solutions.

Our President, Shri C. Dorairaj, Vice Presidents Shri V. Sundaram, Shri S. Natarajan and Smt. Sanjana Vijayakumar, and Hon. Secretary Shri N. Pradeep participated in the Conference

Seminar on "Latest Update of EPFO"

Our Chamber organised an informative seminar on **"Latest Update of EPFO"** on **23 October 2026** at Chamber Towers, Coimbatore. Smt. Swagata Rai, Additional Central Provident Fund Commissioner, EPFO, Tamil Nadu (excluding Chennai), and Shri Vikas Anand, Regional Provident Fund Commissioner-I, Zonal Office, Coimbatore, addressed the participants on recent developments, key schemes and employer compliance requirements. The officials explained the revision of the EPFO wage ceiling, the employment-linked incentives under **PM-VBRY,** and the provisions of **EEC 2026 (Employees' Enrolment Campaign),** encouraging eligible establishments to utilise the campaign before its stated closing date of 31 October 2026.

The session also covered **VISHWAS 2026,** relating to relief in settling EPF damages and penalty matters, and **AMNESTY 2026,** concerning the regularisation of certain provident fund trusts, subject to applicable conditions. The seminar helped Members and industry representatives better understand their responsibilities and compliance procedures, while the interactive discussion provided an opportunity to seek clarifications directly from the officials on EPF-related matters.

Our President, Shri C. Dorairaj, delivered the welcome address, and Shri N. Pradeep, Hon. Secretary, proposed the vote of thanks.

Government Initiatives

Meeting on North East Monsoon Rains, Water Conservation and 7th National Water Management Awards.

Our Vice President Shri S Natarajan, Hon. Secretary Shri N Pradeep, participated in a consultation meeting held on 8th October 2026 at the Coimbatore Municipal Corporation Main Office, R.S. Puram, Coimbatore. The meeting was convened by the Coimbatore District Administration under the leadership of the District Collector to discuss rainwater harvesting, water conservation, and district-level initiatives in connection with the 7th National Water Awards (2025). The meeting provided an opportunity to discuss water management initiatives and the importance of promoting rainwater conservation measures across the district.

M&SEF Council

The meetings of the Micro and Small Enterprises Facilitation Council were held on 14th and 15th October 2026 (through Webinar) under the Chairmanship of Dr. P Umanath, IAS, Principal Secretary, Industries Commissioner and Director of Industries and Commerce, Tamil Nadu. 211 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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6 Traits That Made Warren Buffett

From learning from rejections and mistakes to being patient, the Oracle of Omaha wasn't just intuitive. There was discipline to his method, providing vital lessons for all

Krishnan Ranganathan

On Sept 18, Warren Buffett stepped down as chairman of Berkshire Hathaway at 96, ending a run that began in 1970. While tributes have dwelt on his returns, they should focus on the man, because his habits have outlasted holdings and matter more now in an age of apps, algorithms, and influencers. Six lessons stand out.

Rejection is not a verdict | Buffett was so certain of a seat at Harvard Business School that he urged a friend to join him there before he'd even been accepted. A 10-minute interview ended that. He later called Harvard's rejection the pivotal episode of his life, because it redirected him to Columbia, and into his hero Benjamin Graham's classroom.

Rejection today arrives faster and more publicly: an algorithm screens out a CV, a layoff lands by email, a feed shows peers announcing promotions you didn't get. Buffett's example isn't "never give up" that's a platitude. It's narrower: a closed door is a measure of the target, not the archer, so re-aim.

Audit your mistakes | At 11, Buffett bought three shares of Cities Service Preferred, plus three more for his sister Doris, with money he'd saved since age six. The stock fell from $38 to $27, and Doris reminded him of it every day on the walk to school. He sold at $40 for a small profit, then watched it run to $202. He called it one of his life's most important episodes, and extracted three rules that shaped six decades: don't anchor on your purchase price, don't grab a small profit to quiet your nerves, and don't manage other people's money unless you are certain.

Modern trading apps are engineered to prevent exactly this reflection - every tap delivers instant feedback, and the next trade is one swipe away. Results are measurable. SEBI found 91% of individual F&O traders in India lost money in FY25, with net losses near ₹1.06L cr. Most treat a loss as bad luck and move on. Buffett treated it as tuition, and kept the notes.

Keep an inner scorecard | His father, Howard, judged himself only against his own standards. Buffett called him "a 100% Inner Scorecard guy," warning that anyone who lives for the world's opinion "will wind up with an Outer Scorecard".



The outer scorecard now comes with a live dashboard: likes, followers, a friend's screenshot of gains on the stock you skipped. In 1999, Buffett was mocked as a relic for missing the dotcom boom. He didn't flinch; within two years the mockery reversed. The same discipline let him run a "Mistake Du Jour" section in his annual letters confessions most executives bury. In an era that rewards looking right, he optimised for being right.

Want less, be patient | The Buffett family motto might have been "spend less than you make," with the corollary "don't go into debt". Buffett lived for decades in the house he bought in 1958, and took a hamburger over anything fancier.

This isn't a sermon on thrift; it's a point about power: Lifestyle creep, easy EMIs and buy-now-pay-later schemes convert future income into present obligations. Someone carrying heavy fixed costs cannot afford to wait – and waiting was Buffett's entire edge. A man who needs little money is never forced into a bad decision to get more of it. Desperation is expensive.

Be sceptical of incentives | At 10, on a visit to Wall Street, Buffett met Sidney Weinberg of Goldman Sachs, who asked him, "What stock do you like, Warren?" Weinberg forgot the exchange by the next day. Buffett remembered it forever, and spent his life paying the courtesy forward under his own rule: "praise by name, criticise by category".

Set, warmth never dulled his scepticism of incentives: "Don't ask the barber whether you need a haircut," he liked to say, a line that has never been more useful. The

6 Traits That Made Warren Buffett...

finfluencer with an undisclosed tie-up, the app that profits from your trading volume, the adviser on commission: all barbers. Listen politely, then ask who gets paid if you say yes.

Find your Charlie Munger | Buffett's most valuable partnership began with long phone calls to a Los Angeles lawyer. When Munger's wife asked why he paid such attention to this Omaha fellow, he said simply: "That is no ordinary human being." For six decades, Munger's real job wasn't to agree with Buffett, it was to tell him when he was wrong. Buffett credited him with the habit of studying failures, instead of admiring successes.

In 1999, Buffett was mocked as a relic for missing the dotcom boom. He didn't flinch; within two years the mockery reversed.

The modern world makes this harder by design. Algorithms serve up people who already agree with you; group chats reward consensus over correction. Even Al assistants, left unchecked, can drift towards telling users what they want to hear. Everyone needs at least one sparring partner sharp enough to say "that's a dumb idea", and trusted enough to be heard.

Early in Buffett's career, a member of a prominent Omaha family predicted over lunch that the young upstart would be broke within a year. Seventy years on, Berkshire is up 6,099,294%. The returns were the by-product. The character was always the point.

The writer is former executive director, Nomura India.

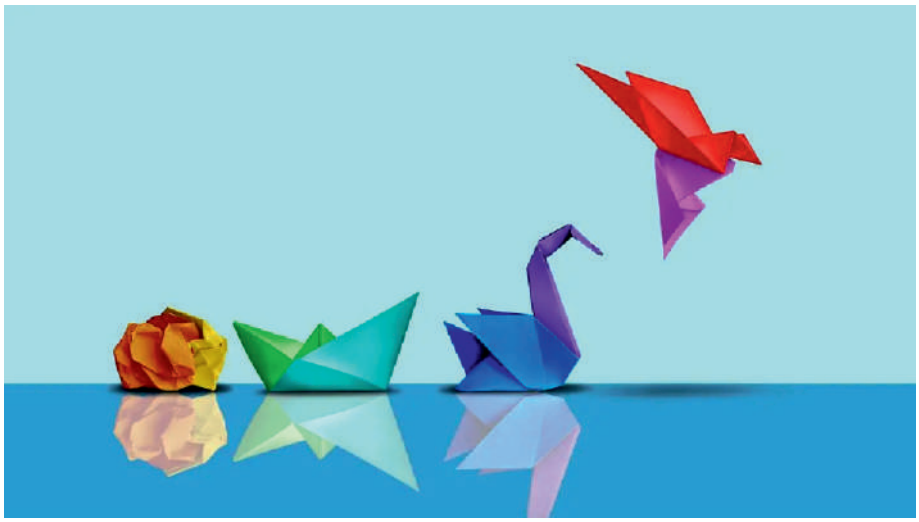
Source : The Times of India



GOAL SETTING

Why best practices often don't fly

TT Srinath



Why does so little learning happen in organisations and schools, even when they are exposed to best practices, excellent examples and inspiring success stories?

Perhaps the answer lies in what sociologist Samuel Stouffer described as "relative deprivation" the idea that we do not judge ourselves in absolute terms. We judge ourselves in relation to people or situations we can identify with.

Consider a budding entrepreneur. He is largely unaffected by the enormous wealth of the owner of a large organisation. He does not see himself in that league; therefore, there is little basis for comparison.

But place him alongside the owner of a small organisation operating in similar circumstances and he may become much more conscious of what the other person has achieved - and what he has not.

The same principle operates in organisations.

A tyre manufacturer may see how an FMCG giant has transformed its supply chain, culture, or customer experience. The example may be excellent. Yet the response could easily be: "That works for them. Our reality is different."

The learning does not necessarily fail because the practice is wrong. It may fail because the learner cannot see themself in the example.

Malcolm Gladwell, refer-ring to Stouffer's work, writes that "we form our im-pressions not globally, by placing ourselves in the broadest possible context, but locally by comparing ourselves to people (who we think are) in the same boat as ourselves."

This has an important im-plication for education and organisational development.

When we teach through cases, examples or "best practices", practices", we often reach instinctively for the most celebrated examples - the largest company, the most successful entrepreneur, the most impressive institution. But the greater the distance between the learner and the example, the easier it is to dismiss the learning:

"They can do it because they are different."

Perhaps, therefore, the most powerful teaching example is not always the best example. It may be the most relatable one.

A small family business may learn more from another family business that is only a few steps ahead, than from a global corporation. A young entrepreneur may connect more deeply with someone who faced similar constraints than with a billionaire whose circumstances are unimaginable to him.

This does not mean that distant or extraordinary examples have no value. They can inspire and expand our sense of possibility. But when our objective is learning, application and behavioural change, context matters enormously.

The lesson for educators, consultants and organisational leaders is simple: Don't merely ask "What is the best practice?" Ask "What is the best practice that this person or organisation can see itself doing?"

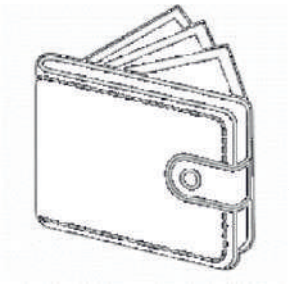
Learning begins when people can recognise themselves in the story.

Perhaps that is the real meaning of the 'Big-fish-little-pond effect': our sense of capability, possibility and self-worth is shaped not simply by how good the example is, but also how close we perceive it to be to our own pond.

The writer is a visiting professor at the Great Lakes Institute of Management, Chennai, and an organisational and behavioural consultant.

Source: Businessline

How to avoid falling prey to shopping scams



YOUR MONEY

SANJEEV SINHA

The GSM Association (GSMA) India Consumer Scam Report 2026 found that 12 per cent of Indian respondents had been scammed in the previous year. Online shopping scams accounted for 33 per cent of reported scams.

Recognise the warning signs Scams involve fake websites, social media sellers who disappear after receiving advance payments, counterfeit goods, empty parcels, bogus delivery charges and fake customer support agents offering refunds.

"The lure is usually a bargain. while urgency or requests to pay outside a trusted platform are often the warning signs," says Prashant Mali, advocate and cyber, artificial intelligence (AI) and privacy law expert.

Scammers impersonate well-known brands and offer huge dis-counts. "Use the official app or website, verify the seller, and never share one-time passwords (OTPs) or download apps to claim offers or refunds. A professional-looking ad isn't proof of legitimacy," says Mali.

Remember that receiving money requires neither scanning someone's quick response (QR) code nor entering a Unified Payments Interface (UPI) per-sonal identification number (PIN). Check the recipient, amount and instructions before approving payment.

Check the website and seller

Fraudsters create fake websites

What to do after a scam

- Call 1930 immediately to report the fraud
- Alert your bank and ask it to stop or freeze the transfer of money
- File a complaint on the National Cyber Crime Reporting Portal
- Save transaction IDs, payment receipts, screenshots, website links and chats
- Change compromised passwords and block or replace affected cards
- Monitor bank and payment accounts for suspicious activity

Source: King Stubb & Kasiva

with addresses that resemble those of genuine brands, copy their logos and images, and pro mote them through online ads.

Check the web address, seller's legal name and contact details, and return policy. "A padlock symbol does not guarantee the genuineness of a website. Avoid sites that accept payments only to a personal UPI identifier (ID) and have no clear return policy," says Srinivas L., joint managing director (MD) and joint chief executive officer (CEO), 63SATS Cybertech.

Verify parcels before paying

Fraudsters use leaked personal data to send unsolicited cash-on-delivery (COD) parcels, hoping someone at home will pay. Others supply counterfeit or worthless goods against orders.

"Before paying, match the parcel details with your shopping app. Refuse unsolicited deliveries and never share an OTP to cancel an order. Use open-box delivery where available and record a video while unboxing. For disputes, con-tact the National Consumer Helpline at 1915," says Srinivas.

Use official contacts

Fraudsters plant fake helpline numbers online. They then pose as customer-care executives and ask people to download screen-shar-ing apps, share OTPs, enter UPI PINs, or scan QR codes for refunds.

"Use contact details listed on the official app or website. Report suspicious messages through Chakshu on the Sanchar Saathi portal and financial fraud immediately on 1930. Speed matters," says Srinivas.

Check apps, then download

Counterfeit retail apps are used to collect banking details, passwords and other sensitive information or induce fraudulent payments.

Download apps only from official app stores, ideally using the link on the retailer's own website. Check developers' names, reviews and requested per missions. "Be wary of apps seeking access to contacts, messages or call logs. Never share your UPT PIN, card PIN or OTP to receive a refund," says Dhruv Kaushal, partner, King Stubb & Kasiva, Advocates and Attorneys.

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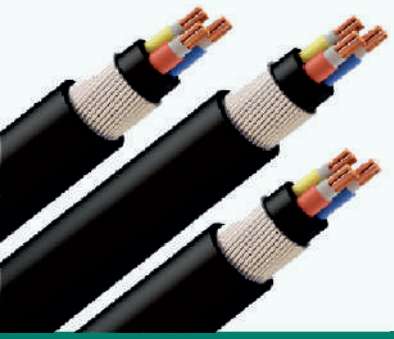


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Extra Safe



How to avoid falling prey to shopping scams...

Treat sponsored ads carefully

Paid ads on search engines and social media promote fake shop-ping sites, counterfeit goods and implausible deals. "Type the retailer's address yourself and check its business details, customer-care number, privacy policy and refund terms. Avoid unfamiliar websites," says Kaushal.

Verify vouchers and cashback

Discounted gift cards, vouchers and cashback offers lure buyers into making advance payments or sharing financial details. Fraudsters can misuse card details, OTPs and login credentials to steal more after a small initial payment.

"Buy vouchers only from official websites, apps or authorised partners. Never share your card details, card verification value (CVV), OTP or gift card codes to claim a deal," says Kaushal.

The writer is a New Delhi-based independent journalist

Source: Business Standard

Chamber Website

www.iccicbe.in

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

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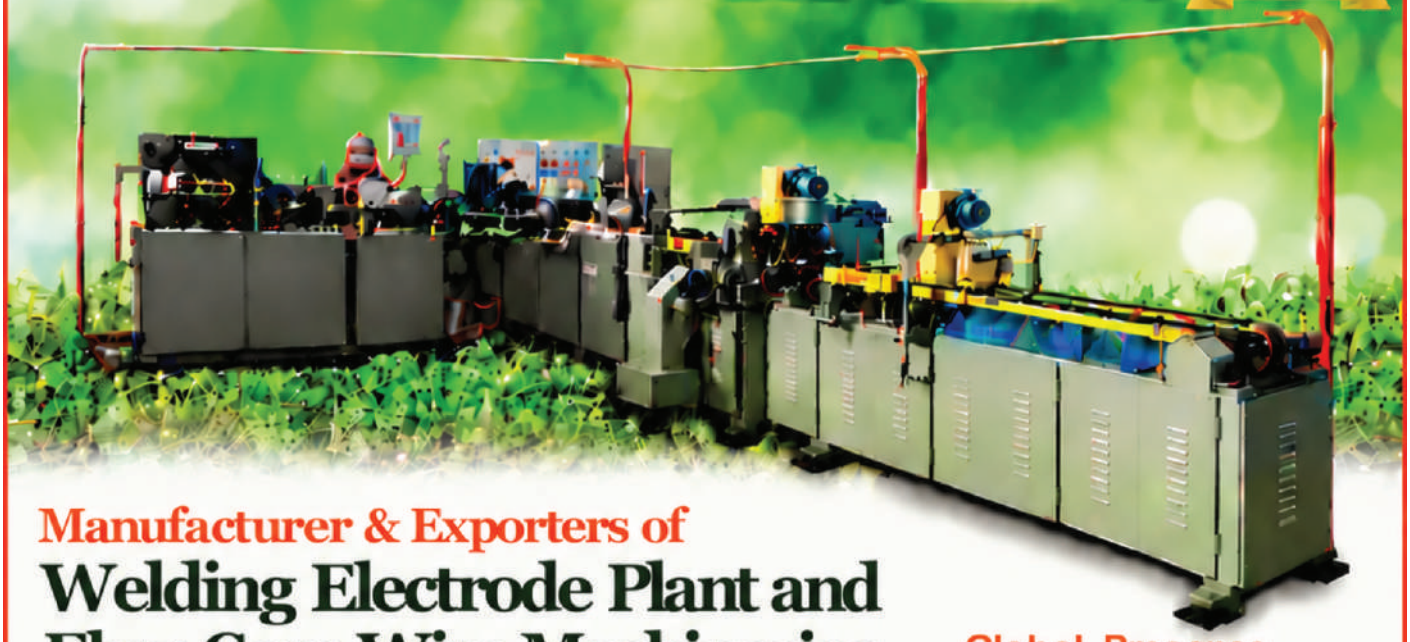
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TAX REVENUE COLLECTION DATA – COIMBATORE

DIRECT TAX COLLECTION

(CCIT Coimbatore Charge - Coimbatore, Erode, Tirupur, Salem, Nilgiris, Namakkal, Krishnagiri & Dharmapuri)

Amount in Rs. Crores (excluding TDS)

Financial Year (FY)	Corporate Tax	Income Tax	Gross Collection	Refund	Net Collection
2024-25	4057.71	6691.03	10748.74	3932.23	6816.51
2025-26	4870.48	7481.50	12351.98	3348.60	9003.38
2026-27 (up to 20.10.2026)	2418.25	3909.45	6327.70	1717.96	4609.74

*Received from the Office of the Chief Commissioner of Income Tax, Coimbatore – on 23.10.2026

GOODS & SERVICES TAX (GST) COLLECTION

(Coimbatore District under Central GST Administrative Control)

Amount in Rs. Crores

Financial Year (FY)	IGST	CGST	SGST	CESS	Total Collection
2024-25	903.84	1014.81	1302.35	12.75	3233.75
2025-26	972.19	1179.00	1482.37	5.86	3639.42
2026-27 (up to Sep-2026)	541.87	655.26	793.23	0.58	1990.94

*Received from the Office of the Principal Commissioner of GST & Central Excise, Coimbatore – on 08.10.2026

Siruthuli's Rainwater Harvesting Initiatives

Introduction

Water is one of the most precious natural resources, yet it is often taken for granted. With over 1 billion citizens, India faces a growing water crisis, and an estimated 77 million people lack access to safe drinking water, as reported by WaterAid. According to NITI Aayog, India will experience a 50% water deficit by 2030, exacerbated by climate change and rising global temperatures.

Water supply depends primarily on rivers and groundwater, both of which are under severe stress due to urbanisation, pollution, waste dumping, and poor management.

Coimbatore is witnessing rapid urbanisation, with industries, infrastructure, and built-up areas expanding at an unprecedented pace. The increasing concretisation of land within a 40-kilometre radius of the city has significantly reduced the natural infiltration of rainwater into the ground. As a result, even during periods of rainfall, a substantial volume of water flows downstream into lakes and canals, with very little percolating into the soil to replenish groundwater reserves.

To address this challenge, Siruthuli has been implementing rainwater harvesting initiatives across Coimbatore to enhance groundwater recharge and improve the district's groundwater levels. To date, nearly 1,000 rainwater harvesting structures have been established across the city, using three methods: rooftop rainwater harvesting, open-space rainwater harvesting, and dual-purpose rainwater harvesting.

The Concept of Rainwater Harvesting

Rainwater harvesting conserves valuable rooftop and surface run-off water by artificially recharging aquifers. Without intervention, this water drains away or stagnates in open areas, leading to space wastage and mosquito breeding. Artificial recharge refers to human interventions designed to introduce water into aquifers, augmenting natural replenishment through suitable construction methods.

Siruthuli promotes three types of RWH structures:

1. **Open Space Structures –** Open-space rainwater harvesting structures are designed to capture surface runoff from campuses, open areas, and roads. Instead of allowing rainwater to flow away into drainage systems, these structures collect and direct the runoff into the ground, facilitating percolation and groundwater recharge.
2. **Dual Purpose Structures –** This method makes use of existing borewells by converting them into dual-purpose structures that support both water extraction and groundwater recharge. During rainfall, water is channelled into the borewell to replenish underground water reserves, while the borewell continues to serve as a source for drawing water when required, subject to suitable design and water-quality safeguards.
3. **Roof-top rainwater harvesting –** This method involves collecting rainwater that falls on building rooftops through a network of downpipes. The collected water is channelled into a sump or designated storage structure, enabling efficient water collection and conservation. This approach helps reduce water wastage and makes better use of rainfall received by buildings.

Journey and Achievements

Siruthuli's journey in rainwater harvesting began with a 2004 geo-hydrological study, which recommended constructing 1,000 RWH structures across Coimbatore. Given the region's hard rock strata, the structures were designed to feed aquifers directly through deep borewells.

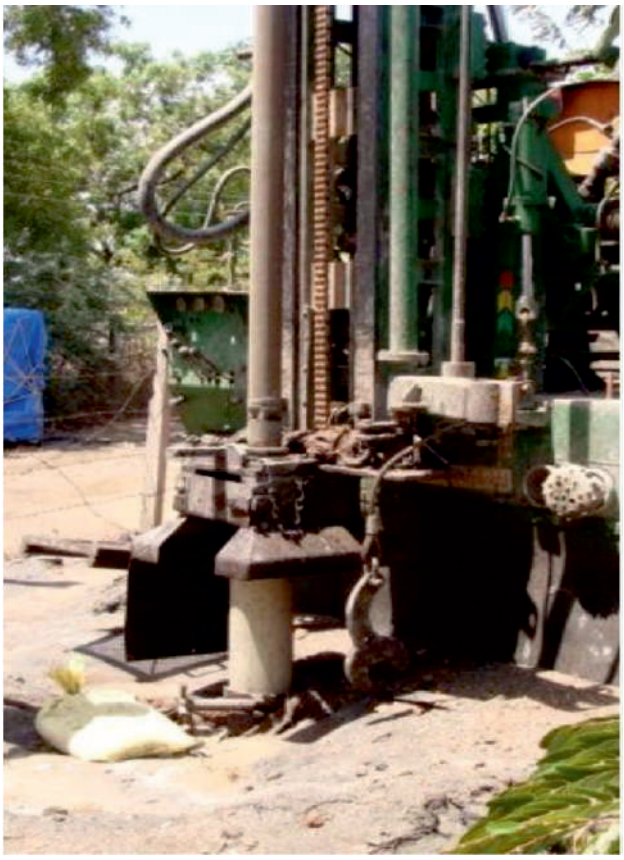
Studies indicate that 100 mm rainfall on 1 hectare of land can harvest 1 million litres of water. Siruthuli's RWH projects have significantly improved groundwater recharge and mitigated water scarcity.

Impact of Rainwater Harvesting

- **Groundwater Recharge –** Observation wells across zones indicated raised water tables, restoring failed borewells and open wells, benefiting farmers, industries, and communities.
- **Water Stagnation Prevention –** Resolved water-logging issues, utilising run-off water effectively.
- **Self-Sufficiency in Water Supply –** Rooftop RWH structures enabled urban households and institutions to become self-reliant.
- **Ecological Benefits –** Enhanced greenery and biodiversity due to improved groundwater availability.

Siruthuli's Rainwater Harvesting Initiatives...









Roadside RWH Structures at Race Course Road




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Siruthuli's Rainwater Harvesting Initiatives...

Roadside RWH Structures at Race Course Road






RWHS at Fire Station





Siruthuli's Rainwater Harvesting Initiatives...



Siruthuli's Impact in Numbers:

S. No	Particulars	Unit	Value
1	Total structures created	No	1000
2	Average catchment area per structure	cent	50
3	Catchment area in Sqm	Sqm	2023
4	Average rainfall at Coimbatore	Mm	650
5	Gross rainfall per structure	Cu m	1315
6	Gross rainfall per structure	Litres	1314950
7	Total structure created	No	1000
8	Gross rainfall volume across 1,000 structures annually	Cum	1314950
9	Gross rainfall volume across 1,000 structures annually	Million litres	1315
10	Theoretical gross rainfall volume over 10 years	Million litres	13150
11	Equivalent 12,000-litre tanker loads over 10 years	Tanker Load	1095792

Conclusion

Siruthuli's rainwater harvesting initiatives demonstrate the importance of integrating water conservation into urban planning and institutional infrastructure. By promoting rooftop rainwater collection, open-space runoff management and technically appropriate groundwater recharge structures, Siruthuli works to improve the utilisation of rainfall and strengthen local water security.

The continued monitoring, maintenance and responsible management of these structures are essential to sustaining their benefits. Through collaboration with government agencies, corporates, institutions and communities, Siruthuli remains committed to conserving rainwater and supporting a more water-resilient Coimbatore.

57th GST Council Widens Credit and Refunds

Adv B M Nithya, Senior Associate, Swamy Associates

The 57th GST Council Meeting concentrated on dispute resolution, refunds, input tax credit, exports, registration and taxpayer facilitation. Importantly, these remain recommendations and will become law only through subsequent statutory amendments, notifications and circulars. The central theme emerging from the Council's recommendations is a shift from coercive enforcement towards technology-enabled compliance. Across multiple proposals, the Council has sought to reduce friction for compliant taxpayers while preserving strong enforcement mechanisms against organised fraud.

1. GST Arrest Powers Move Out, Prosecution Remains

Perhaps the most significant proposal is the omission of Section 69 of the CGST Act, which removes the power of GST officers to arrest. In our view, powers of arrest available to the police under the Bharatiya Nagarik Suraksha Sanhita, 2023 may continue to apply to GST offences, since the recommendation is silent on them. Simultaneously, the prosecution threshold is proposed to be raised substantially from Rs. 1 crore to Rs. 5 crores.

These proposals should not, however, be mistaken for decriminalisation. Prosecution under Section 132 would continue for the offences listed there, though several clauses of Section 132(1) are proposed to be recast.

Clause (e) presently punishes evasion of tax or fraudulent refund "where such offence is not covered under clauses (a) to (d)". It operates as a residuary provision for evasion outside the specific modes of supply without invoice, invoice without supply, fraudulent credit and retention of tax collected. Deletion of the expression "evades tax" would confine clause (e) to fraudulent refund claims, so that evasion would be punishable only where it falls within clauses (a) to (d). The omission of clause (i), which covers persons concerned with supplies of services in contravention of the Act, appears to be aimed at rationalising the scope of prosecution, as the intangible nature of services may make it difficult to establish the offence and the role of each party. The deletion of the words "or in any other manner deals with" from clause (h) would confine that clause to a person who acquires possession of, or is concerned in transporting, removing, depositing, keeping, concealing, supplying or purchasing, goods he knows or has reason to believe are liable to confiscation.

2. Civil Penalties Become Less Punitive

The Council has recommended rationalisation of certain penalties in the following manner:

- Maximum general penalty under Section 125 reduced from Rs. 25,000 to Rs. 10,000.
- Minimum penalty of Rs. 10,000 in non-fraud cases proposed to be removed.
- Reduced penalty of 5% where tax and interest are paid within the prescribed period following adjudication in non-fraud cases.
- Pre-deposit for penalty-only appeals capped at Rs. 40 crores (Rs. 20 crore each under CGST and SGST).

3. Notices For Demand of Meagre Amounts to Disappear

A monetary threshold of Rs. 10,000 has been proposed for issue of show cause notices. As a dispute resolution measure, the pending notices and appeals involving amounts below Rs. 10,000 are proposed to be disposed of as though the threshold had existed from inception, potentially bringing closure to a large number of low-value disputes.

4. Input Tax Credit Receives Its Biggest Boost Since GST Introduction

The Council has proposed expanding ITC eligibility by removing the existing restrictions, inter alia, in respect of outdoor catering, health and life insurance, telecom towers,pipelines outside factory premises, free samples and goods destroyed or written off upon expiry of shelf life where destruction is mandated by law.

However, one important caveat remains viz. gifts, lost goods and stolen goods, which are not specifically covered by the recommendation, may continue to remain blocked.

The Council has also proposed allowing limited ITC on supplies to recipients for use in same line of business for restaurant & outdoor catering services, hotel accommodation services up to Rs.7,500 per unit per day, and gym & fitness services, similar to credit currently available for passenger transportation, tour operator and renting of motor vehicle services.

5. ITC Refund to Include Capital Goods and Input Services

The recommendations propose expansion of ITC refund eligibility to cover:

57th GST Council Widens Credit and Refunds...

- Input services credit availed on or after 1 November 2026 in respect of inverted duty structure refunds;
- Capital goods credit availed on or after 1 April 2027 for refunds against zero-rated supplies and on account of inverted duty structure. Refund of ITC on capital goods will be spread over 60 months.

6. Exports Get a Wider Gateway

The proposals include treating services supplied to overseas branches as exports by removing the "distinct person" restriction, clarification on receipt of payment in foreign exchange or Indian rupees as permissible, for export of goods and services and extending zero-rated treatment to supplies delivered into SEZs & FTWZs against foreign exchange consideration.

Under the present framework, as per Section 13(3)(a) of the IGST Act, 2017, services supplied in relation to goods physically made available by the recipient are taxed based on the place where the service is performed. This has been a hazard for service providers who provide testing, analysis, R&D and similar services in India for overseas customers. Now, this has been proposed to be omitted resulting in such services being governed by the default provision under Section 13(2) as per which the place of supply is the location of the recipient of the service. Thereby, when the recipient is located outside India and the other statutory conditions are satisfied, such supplies should qualify as exports of services.

7. Transit Checks Streamlined- Random Checks Not Allowed

The Council has also recommended substantial restrictions on the interception of goods in transit. Under the proposed framework, interception would require specific intelligence and authorisation by an officer not below the rank of Joint Commissioner and would not be permitted in transit States except where there is no e-way bill or no document showing the origin or destination of the goods. Confiscation under Section 130 would not apply to goods in transit.

Interestingly, developments following the Council meeting suggest that this policy direction is already influencing administrative practice. Shortly after the meeting, the Commissioner of Commercial Taxes, Tamil Nadu issued Circular No. 12/2026 dated 14.10.2026 to communicate that "Roving Squads" were renamed as "Flying Squads" and that intelligence-based interception, Joint Commissioner authorisation, documented reasons to believe and electronic recording of intelligence inputs have been introduced.

8. Registration and Returns Move Towards Automation

The Council has proposed:

- Auto-acceptance of specified registration amendments;
- Automated registration cancellation and revocation mechanisms;
- Facilitated registration for eligible e-commerce sellers; and
- A return correction architecture designed to address mismatches within the return ecosystem rather than through notices.

Mismatches between GSTR-1, GSTR-2B and GSTR-3B have historically generated a significant volume of GST disputes. The proposed framework seeks to align outward tax liability, reverse-charge disclosures, ITC claims, reversals and reclaims through dedicated electronic statements and enhancements to the Invoice Management System (IMS). Subject to stakeholder consultation, the proposed framework will be effective from the April 2027 return period.

The Council has also approved, in principle, an optional Annual Return Quarterly Payment (ARQP) scheme for taxpayers, who are engaged exclusively in B2C supplies, with aggregate turnover not exceeding Rs. 5 crores in the preceding financial year.

10. Validation Clause to Save Composite Notices

The Council has recommended introducing a validation clause in the CGST Act, 2017, to address single notices covering multiple financial years, which have been held as invalid by various Courts.

11. GST on Waste and Scrap

The Council has recommended introducing Reverse Charge Mechanism and a 2% TDS for supply of the following types of waste and scrap:

- Waste and scrap of plastics;
- Waste and scrap of tyres;
- Electrical and electronic waste and scrap; and
- Used cooking oil.

TDS at 2% is proposed to be applicable for supplies by one registered person to another registered person. In respect of supplies by unregistered persons to registered persons, reverse charge mechanism would be applicable and the recipient will be liable to discharge tax even if the supplier is below the registration threshold.

57th GST Council Widens Credit and Refunds...

12. E-Invoicing Expansion

The Council has recommended extending mandatory e-invoicing for inward supplies received from unregistered persons, which are liable to tax under reverse charge and to import of services, for taxpayers having aggregate annual turnover of Rs. 5 crore or more.

Notably, implementation appears to have already commenced. Pursuant to the Council's recommendation, GSTN has enabled sandbox testing for IRN generation on reverse-charge self-invoice.

13. Mechanism to File Objection Against Rule 86A Blocking

The GST Council recommended amending Rule 86A of the CGST Rules, 2017, to provide a mechanism for a taxpayer to file an objection against the blocking of any amount in the electronic credit ledger, and to be given a personal hearing before the proper officer decides on that objection.

Conclusion

The 57th GST Council recommendations, together with the subsequent administrative and technological measures, indicate a deliberate shift towards a more facilitative and technology-driven GST framework. The proposed expansion of credit and refund entitlements, rationalisation of enforcement mechanisms and increasing reliance on system-based compliance are intended to advance the foundational GST objectives of tax neutrality, administrative efficiency and certainty. The extent to which these objectives are realised will ultimately depend upon the manner in which the recommendations are translated into statutory amendments, delegated legislation and administrative practice.

SME GROWTH FUND

Dr. K Annamali, Former Vice President, ICCIC

The government has approved a Rs 10,000 crore fund to accelerate the growth of small and medium enterprises (SMEs) across the country, with the aim of providing equity capital to businesses in this segment.

At a Union Cabinet meeting chaired by Prime Minister Narendra Modi, the government approved the establishment of the SME Growth Fund (SGF), which is intended to catalyse growth-oriented capital for SMEs.

According to a government statement, the fund will help foster the emergence of champion Indian enterprises across manufacturing, services, technology, innovation-driven industries and strategic value chains.

The initiative is part of the measures announced in the Union Budget 2026-27 to strengthen the MSME ecosystem through greater access to equity, liquidity and professional support.

The government noted that while several existing funds provide equity support, most are focused on early-stage businesses and primarily cater to micro enterprises. This has resulted in a structural gap in the availability of growth-stage equity capital for SMEs.

The SME Growth Fund is aimed at bridging this financing gap by providing patient growth equity to high-potential SMEs that have demonstrated business viability and the ability to scale.

The fund is expected to support the emergence of a new generation of Indian companies capable of competing in global markets, the government said.

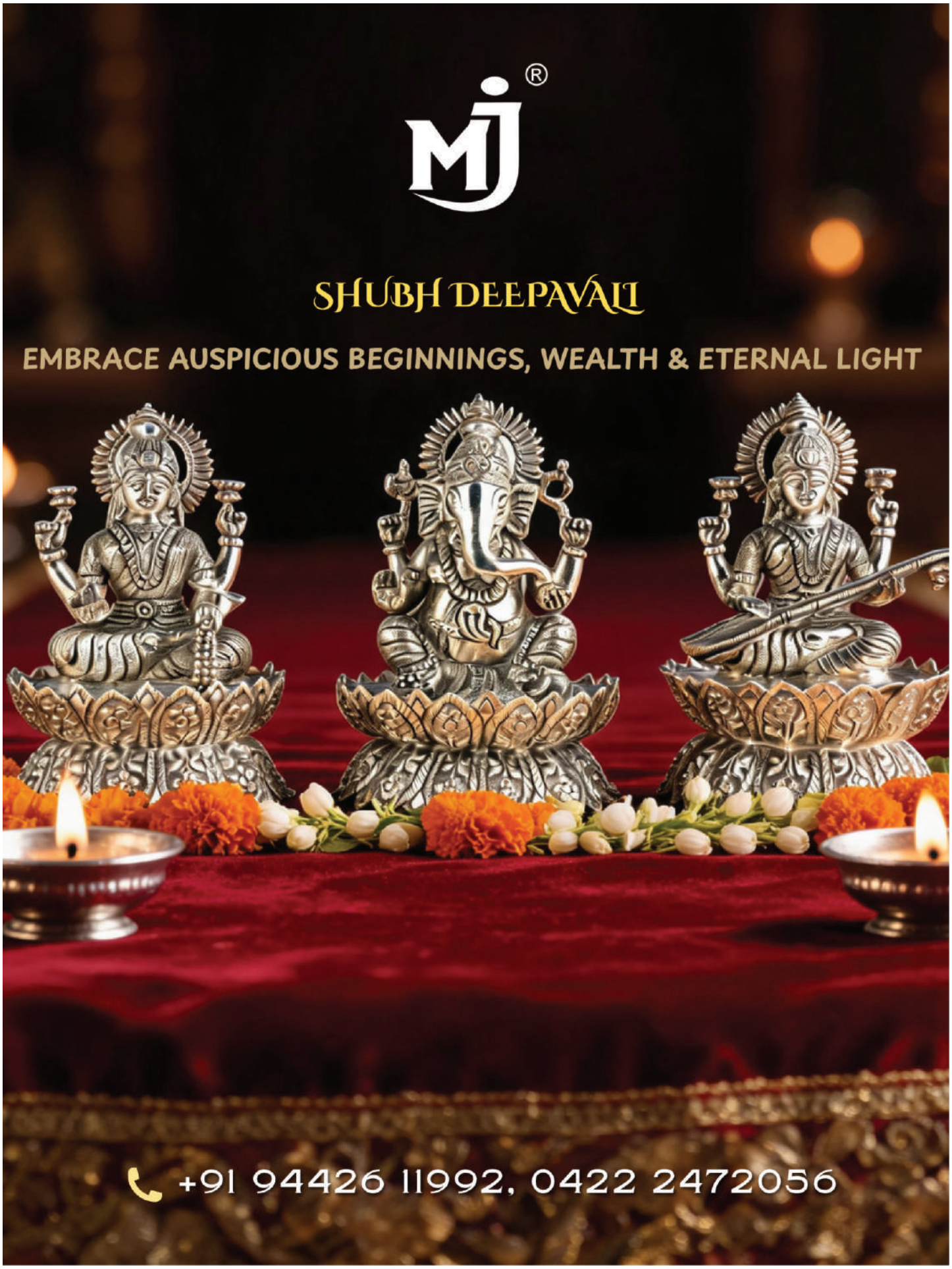
A majority of the SME Growth Fund's allocation will be directed towards small and medium-sized manufacturing enterprises. The fund will also consider SMEs operating in industrial clusters across Tier II and Tier III cities.

By providing long-term capital, the initiative is expected to help Indian SMEs scale their operations, invest in technology and expand manufacturing capacity, enter international markets, integrate with global value chains and undertake strategic investments, the statement said.

The government said SMEs form the backbone of the Indian economy, making significant contributions to employment generation, exports, manufacturing output and innovation.

It expects the fund to accelerate the development of a strong pipeline of Indian companies with the scale, innovation capabilities and competitiveness needed to emerge as leaders in their respective sectors.

The government added that its commitment to the SME Growth Fund complements its broader efforts to strengthen the sector through reforms, digitalisation initiatives, credit support mechanisms, ease-of-doing-business measures, public procurement reforms, startup promotion programmes and production-linked incentive schemes.


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How should spouse secure family's finances after husband's demise

Prioritise money for immediate expenses, trace assets, check nomination and inheritance rights

SANJAY KUMAR SINGH & KARTHIK JEROME

When Noida-based housewife Aditi Sharma (name changed to protect her identity) lost her husband to a heart at-tack a year ago, she had barely enough money to cover household expenses for a month. Throughout their marriage, her husband had managed the finances. Still coping with shock and grief, Sharma turned to her husband's chartered accountant friend, who helped her locate and access the funds.

Her experience reflects a wider issue. For many women, the moment they must take charge of money arrives with little warning. According to Equirus Wealth's latest study, Shakti & Capital: Next-Generation Women and the Future of Indian Family Wealth, 40 per cent of the women surveyed assumed responsibility for family finances after bereavement, separation, capital loss or inheritance.

In the dark

Women often leave financial matters to their husbands. The latter, too, rarely maintain a repository of information about the family's finances. "The absence of a centralised inventory makes it difficult to identify bank accounts, investments, insurance policies and loans," says Vishal Dhawan, chief executive officer and founder, Plan Ahead Wealth Advisors.

Missing passwords, outdated know-your-customer (KYC) details, name mismatches and missing or incorrect nominations can further delay access.

Choose carefully whom to trust

In this unfamiliar territory, a trusted relative may become the person a woman turns to. Trust, however, does not ensure financial expertise. Dependence can also leave her open to exploitation. "Many women lose control of properties after their husband's death," says Renu Maheshwari, cofounder and principal adviser, Finscholarz Wealth Managers. The pressure to generate income sometimes leads to unsuitable purchases. "Insurance agents or bank relationship managers may target women receiving insurance payouts and other proceeds, selling them low-return products that earn them high commissions," says Maheshwari.

Money for near-term expenses

The husband's accounts generally remain frozen until the required documents are submitted. An account in her sole name can help cover living costs while KYC issues are resolved and insurance payouts arrive. Avoid signing documents in haste. "Do not sign relinquishment deeds, no-objection certificates or indemnities under pressure," says Bijal Ajinkya, partner, Khaitan & Co.



- Select a Sebi-registered, fee-only investment adviser
- Check qualifications, experience and certifications
- Start with Sebi's registered advisers
- Filter by city, identify advisers and meet them
- Understand their fees
- Check whether they can help with asset transmission, creating regular income stream

Reconstruct household finances

Begin by preparing an inventory of assets and liabilities: Bank accounts, fixed de posits, demat accounts, mutual fund folios, provident funds, property and loans. Check for employer-provided and credit card insurance, and other policies the husband may have purchased.

How should spouse secure family's finances after husband's demise...

"Contact the deceased's tax adviser, financial adviser, and insurance agent, as they may hold useful records," says Dha-wan. Review his email and search the cupboards where he kept financial documents. Statements from National Securities Depository Limited (NSDL) and

Central Depository Services (India) Li-mited (CDSL) can provide a consolidated view of investments. "Bank statements, revealing systematic investment plan de bits and insurance premium payments, can also be helpful," says Dhawan.

Claim and transfer assets

Next, obtain the death certificate, which is required for most claims. Follow the pre-scribed process for each asset. "Procedures vary across banks, mutual funds and other institutions," says Maheshwari. The As sociation of Registered Investment Ad-visers (Aria) offers the Truly Cares resource, which outlines procedures for various assets, on its website. "A registered investment adviser can also assist with the claiming of assets and setting up your portfolio," says Maheshwari.

Check nomination status

If a nominee was appointed for an asset, access becomes easy. "Banks, depositories and mutual funds generally release these assets on submission of the death certificate, the nominee's KYC documents and a claim form, without requi-ring court documents," says Ajinkya.

Nominees hold assets for legal heirs or beneficiaries named in a will.

"If there is no nominee, institutions typically require proof of entitlement, such as a legal heir or succession certificate," says Parag Bhide, partner, AQUI-LAW. Institutions may also seek indemnities, affidavits and no-objection letters from all legal heirs.

Key succession documents

Civil courts issue succession certificates under the Indian Succession Act, 1925. These allow collection of bank deposits, shares, debentures and money owed to the deceased. They are typically sought when there is no nominee or will, or an institution insists on one.

Revenue authorities such as tehsildars or collectors issue legal heir certificates under state rules. "They



Renu Maheshwari
Cofounder and Principal Adviser,
Finscholarz Wealth Managers

"WOMEN RECEIVING INSURANCE PAYOUTS SHOULD GUARD AGAINST MISSELLING BY INSURANCE AGENTS AND BANK RELATIONSHIP MANAGERS, OR BEING EXPLOITED BY RELATIVES"

mainly establish family relationships for administrative purposes," says Bhide. These are useful for making a claim for pensions, government dues, utility and property-record transfers, and some insurance or employer benefits.

Probate is no longer mandatory in India. "But it remains useful where a will may be challenged," says Bhide.

If there is no will, a court may grant letters of administration to an administrator, usually a close family member. "These authorise the collection, management and distribution of the estate among legal heirs under the applicable succession law," says Ajinkya.

Understand inheritance laws

The Hindu Succession Act, 1956, covers Hindus, Buddhists, Jains and Sikhs. "Ifa man dies without a will, his separate property passes equally to his Class 1 heirs, including his widow, sons, daughters and mother," says Ajinkya.

Muslim personal law prescribes fixed inheritance shares. A widow generally receives one-eighth if there are children and one-fourth if there are none.

The Indian Succession Act, 1925, gov-erns Christians and Parsis. A Christian widow receives one-third where there are lineal descendants. Bhide recommends seeking independent advice where ownership is disputed.

Source: Business Standard

THE SPEAKING TREE

Chetan Savla

LEADERSHIP MASTERCLASS

When a leader mobilises nearly 350 mn people to follow him, there must be something to learn from him. MK Gandhi had five great leadership qualities that propelled his ability to lead our nation into a unified movement. First, he had a vision of a free, self-reliant nation that could give wings to a people enslaved for centuries. It was a powerful purpose and goal, and every Indian found their calling in it, regardless of ethnic or religious background.

Second, he was, and was widely perceived to be, a man of integrity. His followers could trust his motives and take his words at face value.

Third, he showed empathy and emotional connection by living like some of the most impoverished sections of Indic society. He listened to his opponents as much as he listened to his followers, and that gave him the unique ability to bridge gaps between the two sides.

Fourth, he had a powerful ability to enforce his will on matters he believed in. His fasts unto death to change behaviour of his own followers on more than one occasion were a case in point.

Finally, he was a mastermind at execution and large-scale organisation. He selected a great team of leaders such as Sardar Patel and Nehru, and his satyagraha movements in South Africa, the non-cooperation movement, the Dandi March, and the salt tax agitation were masterful ideas executed on a national scale. Albert Einstein said about Gandhi, 'Generations to come will scarcely believe that such a man ever walked the earth'

Source: The Economic Times

APPENDIX
NOTIFICATION

Under the "Explanation" to section 25 of the Negotiable Instruments Act, 1881 (Central Act XXVI of 1881) read with Notification of the Government of India, Ministry of Home Affairs, No.20-25-26, Public-1, dated the 8th June 1957, the Government of Tamil Nadu hereby declares that, in addition to "Sundays" expressly defined as Public Holidays in the said "Explanation", the following days shall be Public Holidays for the year 2027.

ANNEXURE

Sl. No.	Public Holidays	Date	Day
1.	New Year's Day	01.01.2027	Friday
2.	Pongal	15.01.2027	Friday
3.	Thiruvalluvar Day	16.01.2027	Saturday
4.	Uzhavar Thirunal	17.01.2027	Sunday
5.	Thai Poosam	22.01.2027	Friday
6.	Republic Day	26.01.2027	Tuesday
7.	Ramzan (Idu'l Fitr)	10.03.2027	Wednesday
8.	Good Friday	26.03.2027	Friday
9.	*Annual closing of Accounts for Commercial Banks &. Co-operative Banks	01.04.2027	Thursday
10.	Telugu New Year's Day	07.04.2027	Wednesday
11.	Tamil New Year's Day I Dr. B.R.Ambedkar's Birthday	14.04.2027	Wednesday
12.	Mahaveer Jayanthi	19.04.2027	Monday
13.	May Day	01.05.2027	Saturday
14.	Bakrid (Idul Zuha)	17.05.2027	Monday
15.	Muharram (Yaom-E-Shahadath)	15.06.2027	Tuesday
16.	Independence Day	15.08.2027	Sunday
17.	Milad-un-Nabi (Prophet's Birthday)		
18.	Krishna Jayanthi	25.08.2027	Wednesday
19.	Vinayakar Chathurthi	04.09.2027	Saturday
20.	Gandhi .Jayanthi	02.10.2027	Saturday
21.	Ayutha Pooja	08.10.2027	Friday
22.	Vijaya Dasami	09.10.2027	Saturday
23.	Deepavali	28.10.2027	Thursday
24.	Christmas	25.12.2027	Saturday

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

M. SAI KUMAR
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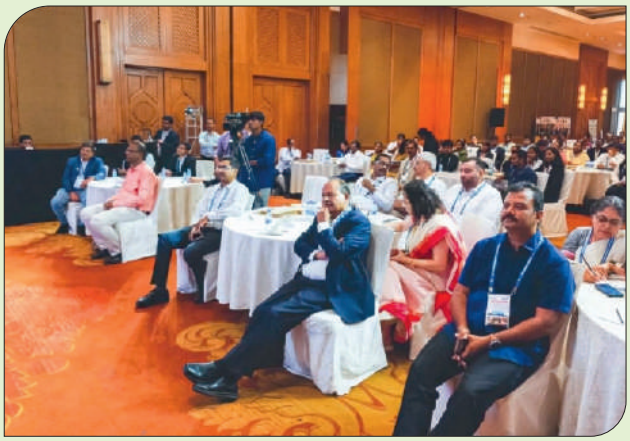
Photo Gallery



Our President, Shri C. Dorairaj, graced the occasion as Chief Guest and inaugurated the new office premises of the Coimbatore Jewellery Manufacturers Association - 02.10.2026.



On the occasion of 80th Birthday of our Past President, Shri R R Balasundharam our President Shri C Dorairaj and Past Presidents, Shri K G Baalakrishnan, Dr. A V Varadharajan, Shri D Balasundaram, Shri Mahendra Ramdas, Dr. M Krishnan, Shri D Nandakumar, Shri V Lakshminarayanasamy, Shri B Sriramulu, Shri Rajesh B Lund participated – held at The Coimbatore Club - 03.10.2026



Our President, Shri C. Dorairaj, Vice Presidents Shri V. Sundaram, Shri S. Natarajan and Smt. Sanjana Vijayakumar, and Hon. Secretary Shri N. Pradeep participated in the UN Global Compact Network India Conference – 09.10.2026



Our president, Shri C Dorairaj, Vice president Shri S Natarajan, Hon. Secretary Shri N Pradeep, Past President, Shri C Balasubramanian are lighting Kuthuvilakku at the Onam Feast Celebration of Coimbatore Sanitaryware Dealers' Association. Our G C Members Shri S Balasubaramanian, Shri Jayakumar Palaniswamy, Shri K R Suresh Babu are seen in the picture – 11.10.2026



President Shri C Dorairaj welcomes the gathering at the meeting with the Airport Director – 12.10.2026



Cross section of audience - 12.10.2026

Photo Gallery...



President Shri C Dorairaj welcomes the gathering at the meeting on Cyber Crime Awareness – 12.10.2026



Ms. Poornalakshmi, Sub Inspector of Police, Cyber Crime, Coimbatore speaks at the meeting – 12.10.2026



Mr. Avinash, Sub Inspector of Police, Cyber Crime, speaks at the meeting - 12.10.2026



President Shri C Dorairaj welcomes the gathering at the Seminar on “Latest Update of EPFO” – 23.10.2026



Shri. Vikas Anand, RPFC-I, Zonal Office, Coimbatore addressing the participants during the seminar on “Latest Update of EPFO” held at the Chamber on 23.10.2026.



Cross section of the audience - 23.10.2026

Media Attention

ரோடு முதல் மெட்ரோ வரை கோவையின் தேவை என்ன

கோவையின் தொழில் வளர்ச்சிக்கு உள்கட்டமைப்பை மேம்படுத்த வேண்டும் என்று இந்திய தொழில் வர்த்தக சபை கூறியுள்ளது.

இந்திய தொழில் வர்த்தக சபை கோவை கிளை தலைவர் துரைராஜ் கூறியதாவது:

எல் அண்ட் டி ரோட்டை 6 வழிச்சாலையாக விரிவாக்கம் செய்ய வேண்டும். மேற்கு புறவழிச்சாலை 2,310 கட்ட பணிகளை துவங்க வேண்டும். கிழக்கு புறவழிச்சாலை திட்டத்தை செயல்படுத்த வேண்டும். சிங்காநல்லூர், கந்தாபுரம், சரவணம்பட்டி பகுதிகளில் மேம்பாலம் அமைக்க வேண்டும். அவிநாசி ரோடு உப்பிலிபாளையம் மேம்பாலம் கட்டி 40 ஆண்டுகளுக்கு மேலாகிவிட்டது. பேருந்துவழித்துக்கு ஏற்ப மேம்பாலத்தை விரிவுபடுத்த வேண்டும் மேட்டுப்பாளையம் கோவை இடையேயான பயணிகள் ரயிலை அதிக மக்கள் பயன் படுத்துகிறார்கள். பஸ்களை விட ரயில் வேகமாகவும், குறைவான செலவிலும் இருக்கிறது. ரயில்வே இணைப்பை மேம்படுத்த வேண்டும்.

இருகூர், பீளமேடு, வடகோவை, கோவை புதூர் ரயில் நிலையம், போத்தனூர் வழித்தடங்களை மேம்படுத்தி ரயில்களை இயக்க வேண்டும். மக்கள் பஸ் பேருந்துவரத்தை சார்ந்திருக்கும் நிலை மாறும். போக்கு வரத்து நெரிசல் குறையும். கோவையில் பஸ் ஸ்டாண்டுகள் ஒவ்வொன்றும் ஒவ்வொரு திசையில் உள்ளன. புதிதாக ஊருக்கு வருவோருக்கு சிரமமாக உள்ளது. சென்னை மொபாக்கம் போல ஒருங்கிணைந்த பஸ் ஸ்டாண்ட் அமைக்க வேண்டும். விமான நிலைய விரிவாக்கத்தில் பொரும்பாலான பணி முடிந்துவிட்டது. 27 ஏக்கர் நிலம் மட்டுமே மாநில அரசு ஒப்படைக்க வேண்டும். விரிவான திட்ட அறிக்கை தயாரிக்கும் பணி நடக்கிறது. விமான நிலையம் விரிவாக்கமானால் பயனிகள், சரக்குகள் கையாள உதவியாக இருக்கும்.

கோவைக்கு மெட்ரோ ரயில் நிச்சயம் தேவை. கோவையைவிட மக்கள் தொகை குறைவாக உள்ள நகரங்களில் மெட்ரோ ரயில் திட்டம் நிறைவேற்றப்பட்டுள்ளது. கோவை, திருப்பூர் இரு நகரங்களை இணைக்கும் வகையில் மெட்ரோ நிறைவேற்றினால் மக்களுக்கு பயனளிக்கும். கோவையில் ஏற்றுமதி, இறக்குமதிக்கு உதவுவதற்காக பல அடுக்கு சரக்கு முனையம் (Multimodal Logistics Park) அமைக்க வேண்டும். காந்திபுரம், டவுன்ஹால் உள்ளிட்ட பகுதிகளில் பார்க்கிங் வசதி குறைவாக உள்ளது. லூர், எஸ்.புரம் மல்டி லெவல் பார்க்கிங் போல முக்கிய மான பகுதிகளில் அமைக்க வேண்டும்.



இந்திய தொழில் வர்த்தக சபை தலைவர் துரைராஜ்.



இந்திய தொழில் வர்த்தக சபை செயலாளர் பிரதீப்

நிலத்தின் வழிகாட்டு மதிப்பை உயர்த்த அரசு நடவடிக்கை எடுக்கிறது. நிலத்தின் வழிகாட்டி மதிப்பை உயர்த்துவது நல்ல முடிவு. அதேநேரத்தில் பதிவு கட்டணத்தை குறைத்தால் தொழில் நிறுவனங்களுக்கு உதவியாக இருக்கும். கோவை மாநகராட்சியின் எல்லை விரிவடைந்துள்ளது. புதிதாக இணைத்த பகுதியில் வரி அதிகமாக உள்ளது. அதற்கேற்ற அடிப்படை வசதிகள் இல்லை. அடிப்படை வசதிகளை செய்ய வேண்டும்.

இவ்வாறு அவர் கூறினார்.

இந்திய தொழில் வர்த்தக சபை கோவை கிளை கவுரவ செயலர் பிரதீப் கூறியதாவது: கோவையை சுற்றி நிறைய ஐ.டி நிறுவனங்கள் உள்ளன. பிரல் காலவியில் உள்ள மத்திய அரசுக்கு சொந்தமாக உள்ள இடத்தில், எலக்ட்ரிகல், எலக்ட்ரானிக் தொடர்பாக செமி கண்டக்டர் மற்றும் ஆராய்ச்சி மையம் அமைக்க வேண்டும். இதன் மூலம் கோவை வளர்ச்சி பல மடங்கு பெருகும். கோவை விமானநிலையம் கல்வி மையமாக உள்ளது. உயர்கல்விக்காக பலர் வெளிநாடு செல்கிறார்கள். உயர்கல்விக்கு உலகத்தரம் வாய்ந்த கல்வி நிறுவனம் அமைக்க வேண்டும். மாணவர்கள் இங்கேயே படித்து இங்கேயே பணி யாற்றும் நிலை ஏற்படும்.

நாம் புதுப்பிக்கத்தக்க ஆற்றலை நோக்கி பயணிக்கிறோம். மின்சார கொள்கை யில் சீரமைக்க வேண்டும். குஜராத்தை போல, விவசாயத்துக்கு பொதுவான ஒரு மீட்டர் வைக்க வேண்டும். விடுகள், தொழில் நிறு வனங்களுக்கு தனித்தனி லைன் அமைக்க வேண்டும். கோவை மாவட்டத்தில் உள்ள பழைய துணை மின் நிலையங்களை புனரமைக்க வேண்டும். கோவையில் நடக்கும் மேலாண்மை மோசமாக உள்ளது. குளங்களில் கழிவுநீர் கலக்கிறது. இதைத் தடுக்க கழிப்பிடங்கள் அமைக்கப்பட்டன.

நிலையத்தின் கொள்ளலவை விட அதிகமாவு கழிவுநீர் கலக்கிறது. அதை சரி செய்ய வேண்டும். வெள்ளலூர் குப்பை கிடங்கில் இன்னும் எவ்வளவு குப்பை கொட்ட முடியும். இந்தூரில் நடக்கவுள்ள மேலாண்மை மாநாட்டில் கலந்துகொள்ள உள்ளேன். அங்கு பார்வையிட்டு நடக்கவுள்ள மேலாண்மையை மேம்படுத்த வேண்டும். நொய்யல், கவுசிகா நதிகள் கோவையின் முக்கிய நீராதாரம். அவற்றை பாதுகாக்க வேண்டும். நீர்நிலைகளில் கழிவுநீர் கலப்போர் மீது நடவடிக்கை வேண்டும்.

இவ்வாறு அவர் கூறினார்.

MSMEs welcome changes in vehicle interception by Commercial Taxes officials

The Hindu Bureau
COIMBATORE

Commissioner of Commercial Taxes S. Nagarajan on Wednesday issued a circular renaming roving squads as flying squads and said the squads will be stationed at the office of the Joint Commissioner (Intelligence) and will intercept vehicles based only on the instruction of the Joint Commissioner.

The Joint Commissioner will have to say in writing the specific intelligence input available for such an action.

"This is a request from the MSMEs pending since the introduction of GST, and the change will benefit the MSMEs immensely. The Coimbatore District Small Industries Association [CODISSIA] welcomes this announcement by the Tamil Nadu government and is thankful to the Commissioner for issuing this direction with immediate effect. This move will increase the revenue for the government," said V. Rangaswamy, president of CODISSIA.

Seamless flow of goods

C. Dorairaj, president of the Indian Chamber of Commerce and Industry, Coimbatore, said in a statement issued on Thursday, "This measure will significantly eliminate unnecessary delays, reduce harassment of genuine transporters, and ensure a seamless flow of goods across the State, thereby boosting the ease of doing business for trade and industry."

According to the Federation of Coimbatore Industrial Associations, micro industries that transported machinery within a short distance or those that had minor errors in e-way bills were struggling so far because of the action taken by the roving squads. The direction will bring relief to the MSMEs, it said.

Relief sought

President of the Coimbatore Tirupur District Micro and Cottage Entrepreneurs Association C. Sivakumar said while the measure taken by the Commercial Taxes Department based on the decision taken at the recent GST Council meeting will enable the micro units to move goods easily from one place to another, the government should also give relief to micro units that had made delayed GST payments in the past.

The bank accounts of such units are frozen now and are levied heavy penalties, he said.

வணிக வரித்துறையின் ஆய்வில் மாற்றம்

தமிழக அரசுக்கு தொழில்துறையினர் நன்றி

கோவை

கோவையில் மாநில வணிக வரித்துறையின் அதிரடி ஆய்வில் சுடுபடும் ரோலிங் வாகனம் முறை நீக்கப்பட்டு, உளவுத்தகவல் அடிப்படையில் ஆய்வு செய்யும் முடிவு செய்யப் பட்டிருப்பதாக வணிக வரித்துறை ஆணையரால் அறிவிக்கப் பட்டுள்ளது. இதனை கோவை தொழில்துறையினர் வரவேற்றுள்ளனர்.

கொடிசியா அமைப்பின் தலைவர் ரங்கசுவாமி கூறும்போது, "இந்த நடவடிக்கையை வரவேற்கிறோம். தற்போது, 57-வது கவுன்சில் கூட்டத்தில் இதற்கு நடவடிக்கை மேற்கொண்ட தமிழக முதல்வர் விஜய், அமைச்சர்கள் மரியவில்சன், வேலுசேஷ தமிழச்செல்வன், பிமதன்ராஜா மற்றும் அதிகாரிகள் அனைவருக்கும் நன்றி. இது குறு, சிறு மற்றும் நடுத்தர தொழில் நிறுவனங்களுக்கு மிகப்பெரிய நிவாரணமாக இருக்கும்" என்றார்.

தொழில் கூட்டு அமைப்பான பேரியாவின் ஒருங்கிணைப்பாளர்கள் ஜேம்ஸ், கருணிவேல் மற்றும் சிவசண்முகக்குமார் கூறும்போது, "வாகன ஆய்வில் ஏறிய சிறு பிழை இருந்தாலும் பெரும் குற்றமாக கருதி லட்சக்கணக்கான ரூபாய் அபராதம் விதிப்பது, தொழில் முனைவோரின் வாழ்வாதாரத்தை கடுமையாக பாதிக்க செய்கது. நிலைப்பு கவுன்சில் கூட்டத்தில் இதற்கு முற்றப்புள்ளி வைத்த தமிழக அரசுக்கு நன்றி தெரிவிப்பதுடன், இதனை உடனடியாக அமலப்படுத்த நடவடிக்கை எடுக்கவேண்டும்" என்னார்.

கோவை, திருப்பூர் மாவட்ட குறுந்தொழில் மற்றும் வளர்ந்து தொழில் முனைவோர் சங்கத்தின் (காட்மாதலைவர் சிவக்குமார் கூறும்போது, "இந்த நடவடிக்கையால் குறு, சிறு மற்றும் நடுத்தர தொழில் நிறுவனங்கள் பயன்பெறும்" என்றார்.

வர்த்தக துறை பரக்கும் படைக்கு கட்டுப்பாடு

சிறு, குறு தொழில் கூட்டமைப்பு வரவேற்பு

கோவை அக்.15: வணிக வரித் துறையின் சோதனை நடத்தும் என்ற அறிவிப்பை கோவை தொழில் அமைப்புகள் வரவேற்றுள்ளன.

இது குறித்து கோவை தொழில் அமைப்புகளின் கூட்டமைப்பான ஃபேரியாவின் ஒருங்கிணைப்பாளர்கள் ஜே.ஜேம்ஸ், கருணிவேல், சிவசண்முகக்குமார் ஆகியோர் கூறியதாவது:

கோவையில் வணிக வரித் துறையின் ரோவிங் வாகனத்தில் உளவுப் பிரிவு அதிகாரிகள் அதிரடி நடவடிக்கை என்ற பெயரில் எல்லா வாகனங்களையும் நிறுத்தி சோதனை நடத்தி வருவதால் தொழில்கள் முடங்கியிருப்பது குறித்து ஃபேரியா சார்பில் குற்றஞ்சாட்டியிருந்தோம்.

இது தொடர்பாக மத்தி, மாநில அரசு அதிகாரிகளுக்கு கோரிக்கை மனுக்கள் அனுப்பியிருந்தோம். இந்த நிலையில் அண்மையில் நடைபெற்ற ஜிஎஸ்டி கவுன்சில் கூட்டத்தில் இந்தப் பிரச்சனைக்கு முற்றப்புள்ளி வைக்கப்பட்டுள்ளது.

இதையடுத்து வணிக வரிகள் ஆணையர் சுதலுவலம் வெளியிட்டுள்ள கற்றறிக்கையில், உளவுத் துறை பிரிவின் ரோவிங் ஸ்குவாட் செயல்பாடுகள் குறித்து திருத்தப்பட்ட நடைமுறைகள் அறிவுரைகள் வெளியாகி உள்ளன. அதன்படி, இனி ஒவ்வொரு உளவுத் துறை பிரிவிலும் ஒரே ஒரு நிரந்தர ரோவிங் ஸ்குவாட் மட்டுமே இருக்கும். உயரி அலுவலர்கள் பிற பணிகளுக்கு செல்ல வேண்டும் என்றும் உளவுத் தகவல் அடிப்படையில் மட்டுமே வாகனங்களை தடுத்து நிறுத்தி சோதனை நடத்த வேண்டும் என்றும் உத்தரவிடப்பட்டுள்ளது.

அதேபோல, ரோவிங் ஸ்குவாட் என்பது இனி ஃபிளையிங் ஸ்குவாட் என்று பெயர் மாற்றப்படும் என்றும் அறிவிக்கப்பட்டுள்ளது. இதற்காக ஃபேரியா சார்பில் நன்றி தெரிவித்துக் கொள்கிறோம். மேலும், இந்த அறிவிப்பை கோவை எஸ்டேர்ஸ்டீவ் ஆணையர் உடனடியாக நடைமுறைக்கு கொண்டு வர வேண்டும் என்றும் அவர்கள் வலியுறுத்தி நியுள்ளனர்.

இந்திய தொழில் வர்த்தக சபை...

இது தொடர்பாக கோவை இந்திய தொழில் வர்த்தக சபையின் தலைவர் சி.துரைராஜ் வெளியிட்டுள்ள அறிக்கையில், ரோந்துப் படைகளின் வழக்கமான சோதனைகளுக்குப் பதிலாக, உளவுத் தகவல்களின் அடிப்படையிலான சரக்கு கண்காணிப்பு முறைக்கு மாறும் அரசின் முடிவை நாங்கள் வரவேற்கிறோம்.

குறிப்பிட்ட உளவுத் தகவல்களின் அடிப்படையில் மட்டுமே நடவடிக்கை எடுக்கும் இந்த வர்த்தக நட்பு வழிமுறையை செயல்படுத்தியதற்காக, தமிழக அரசுக்கும், வணிக வரித் துறைக்கும் கோவை இந்திய தொழில் வர்த்தக சபை நன்றி தெரிவித்துக்கொள்கிறது.

இந்த நடவடிக்கையானது தேவையற்ற தாமதங்களை கணிசமாக தவிர்க்கும். மேலும், நேர்மையான சரக்குப் போக்குவரத்துதாரர்கள் எதிர்கொள்ளும் அலைக்கழிப்புகளைக் குறைப்பதுடன், மாநிலம் முழுவதும் தடையற்ற சரக்குப் போக்குவரத்தை உறுதிசெய்து வர்த்தகம், தொழில் துறையினரின் தொழில் தொடங்குவதை எளிதாக்கும் சூழலை மேம்படுத்தும் என்றும் அவர் தெரிவித்துள்ளார்.

கொடிசியா...

கொடிசியா தலைவர் வி.ரங்கசாமி வெளியிட்டுள்ள அறிக்கையில், சரக்கு கண்காணிப்பை உளவுத் தகவல்களின் அடிப்படையில் மட்டுமே என்று மாற்றுவது தொழில் தொடங்குவது எளிதாக்கும். எம்எஸ்எம்இ நிறுவனங்களின் தேவையற்ற சிரமங்களைக் குறைக்கும். வாடிக்கையாளர்கள் தங்களது உற்பத்திப் பொருள்களை உரிய நேரத்தில் விநியோகிக்க உதவியாக இருக்கும் என்பதால் இந்த நடவடிக்கைக்காக மத்திய, மாநில அரசுகளுக்கு நன்றி தெரிவித்துக் கொள்வதாக கூறியுள்ளார்.

தகவல்களின் அடிப்படையிலான சரக்கு கண்காணிப்பு முறை

அரசின் முடிவுக்கு தொழில் அமைப்புகள் வரவேற்பு

கோவை, அக். 15: வணிக வரித் துறையின் ரோந்துப் படைகள் இனி உளவுத் தகவல்களின் அடிப்படையில் மட்டுமே சோதனை நடத்தும் என்ற அறிவிப்பை கோவை தொழில் அமைப்புகள் வரவேற்றுள்ளன.

இது குறித்து கோவை தொழில் அமைப்புகளின் கூட்டமைப்பான ஃபேரியாவின் ஒருங்கிணைப்பாளர்கள் ஜே.ஜேம்ஸ், கருணிவேல், சிவசண்முகக்குமார் ஆகியோர் கூறியதாவது:

கோவையில் வணிக வரித் துறையின் ரோவிங் வாகனத்தில் உளவுப் பிரிவு அதிகாரிகள் அதிரடி நடவடிக்கை என்ற பெயரில் எல்லா வாகனங்களையும் நிறுத்தி சோதனை நடத்தி வருவதால் தொழில்கள் முடங்கியிருப்பது குறித்து ஃபேரியா சார்பில் குற்றஞ்சாட்டியிருந்தோம்.

இது தொடர்பாக மத்தி, மாநில அரசு அதிகாரிகளுக்கு கோரிக்கை மனுக்கள் அனுப்பியிருந்தோம். இந்த நிலையில் அண்மையில் நடைபெற்ற ஜிஎஸ்டி கவுன்சில் கூட்டத்தில் இந்தப் பிரச்சனைக்கு முற்றப்புள்ளி வைக்கப்பட்டுள்ளது.

இதையடுத்து வணிக வரிகள் ஆணையர் சுதலுவலம் வெளியிட்டுள்ள கற்றறிக்கையில், உளவுத் துறை பிரிவின் ரோவிங் ஸ்குவாட் செயல்பாடுகள் குறித்து திருத்தப்பட்ட நடைமுறைகள் அறிவுரைகள் வெளியாகி உள்ளன. அதன்படி, இனி ஒவ்வொரு உளவுத் துறை பிரிவிலும் ஒரே ஒரு நிரந்தர ரோவிங் ஸ்குவாட் மட்டுமே இருக்கும். உயரி அலுவலர்கள் பிற பணிகளுக்கு செல்ல வேண்டும் என்றும் உளவுத் தகவல் அடிப்படையில் மட்டுமே வாகனங்களை தடுத்து நிறுத்தி சோதனை நடத்த வேண்டும் என்றும் உத்தரவிடப்பட்டுள்ளது.

அதேபோல, ரோவிங் ஸ்குவாட் என்பது இனி ஃபிளையிங் ஸ்குவாட் என்று பெயர் மாற்றப்படும் என்றும் அறிவிக்கப்பட்டுள்ளது. இதற்காக ஃபேரியா சார்பில் நன்றி தெரிவித்துக் கொள்கிறோம். மேலும், இந்த அறிவிப்பை கோவை எஸ்டேர்ஸ்டீவ் ஆணையர் உடனடியாக நடைமுறைக்கு கொண்டு வர வேண்டும் என்றும் அவர்கள் வலியுறுத்தி நியுள்ளனர்.

இந்திய தொழில் வர்த்தக சபை...

இது தொடர்பாக கோவை இந்திய தொழில் வர்த்தக சபையின் தலைவர் சி.துரைராஜ் வெளியிட்டுள்ள அறிக்கையில், ரோந்துப் படைகளின் வழக்கமான சோதனைகளுக்குப் பதிலாக, உளவுத் தகவல்களின் அடிப்படையிலான சரக்கு கண்காணிப்பு முறைக்கு மாறும் அரசின் முடிவை நாங்கள் வரவேற்கிறோம்.

குறிப்பிட்ட உளவுத் தகவல்களின் அடிப்படையில் மட்டுமே நடவடிக்கை எடுக்கும் இந்த வர்த்தக நட்பு வழிமுறையை செயல்படுத்தியதற்காக, தமிழக அரசுக்கும், வணிக வரித் துறைக்கும் கோவை இந்திய தொழில் வர்த்தக சபை நன்றி தெரிவித்துக்கொள்கிறது.

இந்த நடவடிக்கையானது தேவையற்ற தாமதங்களை கணிசமாக தவிர்க்கும். மேலும், நேர்மையான சரக்குப் போக்குவரத்துதாரர்கள் எதிர்கொள்ளும் அலைக்கழிப்புகளைக் குறைப்பதுடன், மாநிலம் முழுவதும் தடையற்ற சரக்குப் போக்குவரத்தை உறுதிசெய்து வர்த்தகம், தொழில் துறையினரின் தொழில் தொடங்குவதை எளிதாக்கும் சூழலை மேம்படுத்தும் என்றும் அவர் தெரிவித்துள்ளார்.

கொடிசியா...

கொடிசியா தலைவர் வி.ரங்கசாமி வெளியிட்டுள்ள அறிக்கையில், சரக்கு கண்காணிப்பை உளவுத் தகவல்களின் அடிப்படையில் மட்டுமே என்று மாற்றுவது தொழில் தொடங்குவது எளிதாக்கும். எம்எஸ்எம்இ நிறுவனங்களின் தேவையற்ற சிரமங்களைக் குறைக்கும். வாடிக்கையாளர்கள் தங்களது உற்பத்திப் பொருள்களை உரிய நேரத்தில் விநியோகிக்க உதவியாக இருக்கும் என்பதால் இந்த நடவடிக்கைக்காக மத்திய, மாநில அரசுகளுக்கு நன்றி தெரிவித்துக் கொள்வதாக கூறியுள்ளார்.

Industry welcomes move to end random vehicle checks by GST officials

Coimbatore: Industry bodies in Coimbatore have welcomed the Tamil Nadu govt's decision to replace routine roving squad checks with intelligence-based interception of goods, stating that the move would reduce transport delays, prevent harassment of genuine traders and improve the ease of doing business.

The Indian Chamber of Commerce and Industry (ICCI), Coimbatore, Coimbatore District Small Industries Association (Codissia) and the Southern India Engineering Manufacturers Association (SIEMA) thanked the state govt and the commercial taxes department for swiftly implementing the decision taken at the 57th GST Council meeting held on Oct 8.

The commissioner of commercial taxes, S Nagarajan, issued a circular on Oct 14, dispensing with the existing roving squad system and introducing intelligence-based flying squads. According to the circular, flying squads would remain stationed at the joint commissioner (intelligence) office and would not conduct routine, random checks on roads. Goods could be intercepted only on the basis of specific intelligence, which must be recorded in writing in the e-office system and authorised by an officer not below the rank of joint commissioner. TNN

TAX INSPECTIONS

State govt orders end to roving squads

CHENNAI: The state commercial taxes department has discontinued its system of roving squads for checking goods-carrying vehicles and introduced flying squads that can intercept vehicles only on the basis of specific intelligence inputs and written authorisation.

In a circular dated October 14, commissioner of commercial taxes S Nagarajan directed that the flying squads that remain stationed at the offices of Joint Commissioners (Intelligence) can move to intercept vehicles only when specific intelligence inputs are recorded in writing in an electronic, time-stamped format, such as e-office. The move is expected to provide relief to micro, small and medium enterprises, which have raised concerns over inspections during the transportation of goods.

Welcoming the move, TANSTIA president S Vasudevan told *TNIE*, "This would reduce unnecessary inspections and help MSMEs conduct business with greater confidence." *ENS*

Media Attention...

Indian Chamber welcomes TN's shift to intelligence-based goods interception

The Covai Mail

The Indian Chamber of Commerce and Industry, Coimbatore (ICCIC), along with its members from the trade, industry and service sectors, has wholeheartedly welcomed the Tamil Nadu Government's decision to replace routine roving squad road checks with intelligence-based goods interception.

The Chamber expressed its sincere appreciation to the Commercial Taxes Department and the State Government for introducing this trade-friendly mechanism, in line with the decision of the 57th GST Council meeting.

The initiative is expected to reduce unnecessary delays, minimise inconvenience to genuine transporters and ensure the smooth movement of goods across the state, thereby enhancing the ease of doing business for trade and industry.

The Chamber reiterated its appreciation to the Tamil Nadu Government for this significant step towards creating a more business-friendly environment.



Dorairaj, President - ICCIC

ICCIC organises Seminar on Latest Updates of EP



Swagata Rai addressing the gathering. Also seen are from left - Vikas Anand, Regional Provident Fund Commissioner-I, Zonal Office, Coimbatore; C.Dorairaj, President and Pradeep, Hon.Secretary, ICCIC.

The Covai Mail

The Indian Chamber of Commerce Industry, Coimbatore (ICCIC), organ informative seminar on Latest Updates of on Friday.

Swagata Rai, Additional Central Pro Fund Commissioner, EPFO, Tamil (excluding Chennai) and Vikas Anand, Re Provident Fund Commissioner-I, Zonal Coimbatore briefed the participants on lat updates, schemes and compliance-related i concerning the Employees' Provident Organisation (EPFO).

C.Dorairaj, President of the Chamber felt the officials and thanked them for sharin valuable insights with the members of ICC

MSMEs welcome changes in vehicle interception by Commercial Taxes officials

Updated - October 10, 2024 09:54 am IST - COIMBATORE

THE HINDU BUREAU

Commissioner of Commercial Taxes S. Nagarajan on Wednesday issued a circular renaming roving squads as flying squads and said the squads will be stationed at the office of the Joint Commissioner (Intelligence) and will intercept vehicles based only on the instruction of the Joint Commissioner.

The Joint Commissioner will have to say in writing the specific intelligence input available for such an action.

"This is a request from the MSMEs pending since the introduction of GST, and the change will benefit the MSMEs immensely. The Coimbatore District Small Industries Association (CODISSIA) welcomes this announcement by the Tamil Nadu government and is thankful to the Commissioner for issuing this direction with immediate effect. This move will increase the revenue for the government," said V. Rangaswamy, president of CODISSIA.

C. Dorairaj, president of the Indian Chamber of Commerce and Industry, Coimbatore, said in a statement issued on Thursday, "This measure will significantly eliminate unnecessary delays, reduce harassment of genuine transporters, and ensure a seamless flow of goods across the State, thereby boosting the ease of doing business for trade and industry."

According to the Federation of Coimbatore Industrial Associations, micro industries that transported machinery within a short distance or those that had minor errors in e-way bills were struggling so far because of the action taken by the roving squads. The direction will bring relief to the MSMEs, it said.

President of the Coimbatore Tiruppur District Micro and Cottage Entrepreneurs Association C. Sivakumar said while the measure taken by the Commercial Taxes Department based on the decision taken at the recent GST Council meeting will enable the micro units to move goods easily from one place to another, the government should also give relief to micro units that had made delayed GST payments in the past. The bank accounts of such units are frozen now and are levied heavy penalties, he said.



West Asia crisis hits Kongu region's export trade hard



CRY FOR HELP: The Indian Chamber of Commerce and Industry (ICCI), Coimbatore chapter has sought urgent relief for exporters dependent on uninterrupted maritime logistics

Times News Network

Coimbatore: The continuing West Asia crisis is disrupting Kongu region's export trade, with industries facing higher raw material and freight costs, container shortages, rising marine insurance premiums, uncertain delivery schedules and mounting working capital requirements, industry representatives have said.

The Indian Chamber of Commerce and Industry (ICCI), Coimbatore chapter, has urged the Federation of Indian Chambers of Commerce and Industry (FICCI) to take up the concerns with the Centre and seek urgent relief for exporters dependent on uninterrupted maritime logistics.

ICCI Coimbatore chapter president C Dorairaj said the disruption had affected the availability and pricing of petroleum-linked raw materials, raising input costs and reducing the operating capacity of manufacturing units.

The crisis has also led to vessel diversions, longer sailing routes, congestion at transshipment hubs and conflict-related surcharges, industry representatives said.

Exporters have reported a sharp rise in freight costs on key India-US routes. A 40-foot reefer container from Tuticorin to New York, which earlier cost around $5,500, is now reportedly costing nearly $10,000. Similarly, freight from Visakhapatnam to the US West Coast, including Los Angeles, has risen from around $6,000 to $11,000, they said.

K V Karthik of the Indian Pump Manufacturers Association said container shortages, higher freight rates which are three times higher and uncertain transit times were making it difficult for exporters to meet delivery commitments. The disruptions could result in order cancellations, loss of customer confidence, reduced export competitiveness and deferment of new orders.

He said exporters had raised concerns over unexpected charges imposed by Non-Vessel-Operating Common Carrier (NVOCC) operators, shipping agents and consolidation agents beyond agreed freight rates. Disputes over such charges could lead to withholding of delivery orders, leaving cargo stranded at destination, demurrage, container freight station (CFS) rent, port storage and reefer plug-in charges.

The ICCI has sought steps to improve container availability, rationalise freight rates, regulate additional charges and strengthen monitoring of logistics intermediaries. It has also called for a pan-India grievance redressal mechanism, priority handling for reefer and perishable cargo, relief from disruption-related charges, extended repayment schedules for export loans and enhanced export support.



MSMEs Welcome Policy Shift in Vehicle Interception by Commercial Tax Officials

Meeting held on EPFO schemes in Coimbatore city

The Hindu Bureau
COIMBATORE

The Indian Chamber of Commerce and Industry, Coimbatore, organised a seminar recently on "Latest Updates of EPFO".

The session on the updates, important schemes, and compliance requirements relating to the Employees' Provident Fund Organisation (EPFO) was addressed by Swagata Rai, Additional Central Provident Fund Commissioner, EPFO, Tamil Nadu (excluding Chennai), and Vikas Anand, Regional Provident Fund Commissioner-I, Zonal Office, Coimbatore, said a press release from the Chamber.

EPFO wage

The seminar covered important topics, including the increase in the EPFO wage ceiling from ₹15,000 to ₹25,000 per month, effective from September 17. The officials also explained PM-VBRY, an employment-linked incentive scheme that provides financial incentives to eligible first-time employees and employers generating additional employment. The EEC 2026 (Employees' Enrolment Campaign), which provides eligible establishments an opportunity to enrol employees who were previously left out of EPF coverage, subject to specified conditions. The campaign is active until October 31 and the trade and industry can use this opportunity to enrol eligible employees and avail themselves of the benefits under the scheme.

The participants were also briefed on VISHWAS 2026, a scheme offering eligible employers' relief in settling EPF damages and penalty-related matters, and AMNESTY 2026, which provides eligible establishments an opportunity to regularise certain provident fund trusts without formal exemption approval, subject to the applicable conditions, the release added.

Published by D Nandakumar Printed by K T Prasad on behalf of The Indian Chamber of Commerce and Industry, Coimbatore. Printed at M/s Aspirations, 43, Kandasamy Layout, Sivananda Colony, Coimbatore 641012. Published from 'Chamber Towers', 8/732 Avinashi Road, Coimbatore 641018, Tamil Nadu, India. Editor: N Subramaniam.

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CO-CHAMBER JOURNAL Registered with The Registrar of Newspapers for India, under No. TNBIL / 2006 / 17902
"Printed Matter / Monthly" Date of Publication : 05-11-2026