



Conference on What is Roof Top Solar?



Programme on "Productivity Improvement"

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ACC NEWSLINE

Journal of Andhra Chamber of Commerce
VOL. CVIII | DECEMBER 2025

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Unit-1

Chamber at a Glance

**Happiness is not a
matter of intensity
but of balance,
order, rhythm and
harmony.**

- Orison Swett Marden



From the President's Desk

Dear Members,

**Greetings from Andhra Chamber of
Commerce!**

As we close the year 2025, India's economic narrative stands out as one of resilience, reform, and renewed confidence. The recently released DPIIT Year-End Review underscores the significant strides made across manufacturing, startup expansion, infrastructure development, logistics reforms, and intellectual property rights. These achievements, driven by flagship industrial and digital initiatives, reinforce India's position as a fast-evolving and opportunity-rich economy.

A key reform theme gaining prominence is the government's renewed focus on customs simplification. The Hon'ble Union Finance Minister, India has clearly articulated that customs reform will be the next major reform agenda, aimed at enhancing transparency, ease of compliance, and rationalisation of duty rates. Such a comprehensive overhaul, expected to be announced in the forthcoming Union Budget 2026, will further

strengthen India's trade competitiveness and reduce compliance burdens for industry. The steady reduction and rationalisation of tariff slabs over recent budgets is a positive signal for manufacturing, exports, and global integration.

The recognition of Unified Payments Interface - UPI by the IMF as the world's largest real-time payment system highlights India's leadership in digital public infrastructure. Initiatives to expand computing capacity for the national AI mission, coupled with increasing competition in the global AI chip space, are expected to lower costs and unlock new opportunities for Indian startups. At the same time, the government's move to establish a fair and forward-looking framework for AI—by proposing mandatory licensing and remuneration for creators—demonstrates a balanced approach to innovation and intellectual property protection.

Inclusive growth remains a central priority. The emphasis on enhancing women's participation in the platform economy, supported by skill development initiatives and the implementation of new Labour Codes, reflects a strong commitment to equitable and sustainable economic development.

As an industry body, the Andhra Chamber of Commerce welcomes these progressive reforms and policy signals. They provide a conducive environment for businesses to grow, innovate, and compete globally. We remain committed to engaging with policymakers, supporting our members, and contributing constructively to India's journey towards becoming a stronger, more inclusive, and globally integrated economy.

Dr. V L Indira Dutt
President

CHAMBER



NEWS

Programme on GST 2.0

14 November, 2025, ACC Seminar Hall, Siddhartha Institute of
Hotel Management and Catering Technology, Vijayawada.

Shri M. Rajaiah, Chairman, Andhra Chamber of Commerce, Vijayawada, chaired the session and extended a warm welcome to the guest speakers and participants. In his opening remarks, he highlighted the importance of staying updated on emerging GST reforms and compliance mechanisms under the upcoming GST 2.0 framework.

The session featured expert presentations by Shri Paruchuri Lakshmana Rao, Chartered Accountant, and Shri M.V.N. Ramachandra Rao, Chartered Accountant, who shared their professional insights and practical guidance on the amendments proposed under GST 2.0.

Key Takeaways from the Presentations

- 1) Presentation by Shri Paruchuri Lakshmana Rao, Chartered Accountant

He elaborated on the major procedural and structural changes introduced in GST 2.0, focusing on:

Simplified rules and regulations under the new system, “One Nation, One Tax” approach with a streamlined two-tier structure (5% and 18%), Smoother duty structures and faster refund processing, Easy registration norms for small and low-risk businesses, 90% upfront provisional refunds for exporters through enhanced digital compliance,

Benefits of lower taxes and increased spending power, Greater support for MSMEs and manufacturing sectors.

2) Presentation by Shri M.V.N. Ramachandra Rao, Chartered Accountant

He addressed amendments aimed at enhancing affordability and reducing tax burdens across sectors:

GST reforms lowering taxes on essential household items to 5% or Nil, improving affordability, Reduction of GST on life-saving medicines from 12% to Nil or 5%, strengthening healthcare accessibility,

GST cuts on farm machinery and irrigation equipment from 12% to 5%, reducing agricultural costs, Higher tax slabs (40%) on tobacco, pan masala, aerated drinks, and luxury goods to discourage consumption.

All queries raised by the participants were addressed by the speakers, making the programme highly interactive and beneficial.

The programme concluded with a Vote of Thanks proposed by Shri Velagapudi Sambasiva Rao, Hon'ble Member, Vijayawada Advisory Committee, ACC. A total of 34 participants attended the programme.

Programme on “Productivity Improvement”

21 November 2025, Nellore

Andhra Chamber of Commerce Nellore Chapter, in partnership with the **Small Industries Development Bank of India (SIDBI)**, organized an insightful programme on “Productivity Improvement” on 21st November 2025 at DSR Guest Inn, Magunta Layout, Nellore. The programme aimed to support MSMEs and local industries in enhancing operational effectiveness and long-term competitiveness.

Convened by **Shri Rangaiah Naidu, Chairman, ACC Nellore Chapter**, the session commenced with a warm welcome to the dignitaries, speakers, and participants. He highlighted the increasing importance of productivity in today's dynamic business environment and emphasized that structured improvement methods are essential for

organizations of all scales to overcome challenges and achieve operational excellence.

Shri Kameswara Rao, AGM, SIDBI, Tirupati, delivered the keynote address focusing on various SIDBI initiatives and schemes aimed at strengthening MSME competitiveness. He highlighted the significance of technology upgradation, digital transformation, process improvement, and financial support for business expansion. He encouraged MSMEs to adopt modern tools, structured processes, and efficient work systems to enhance productivity and employee performance, emphasizing the need to stay updated with emerging technologies to remain competitive.

Technical Session on Productivity Improvement: The technical session by **Shri N. Hari Babu, Management Consultant – Productivity Enhancement**, provided practical insights into identifying operational inefficiencies, implementing Standard Operating Procedures, leveraging lean management tools, improving employee engagement, enhancing workflow through digital solutions, and strengthening time management practices. His real-world case studies demonstrated how minor operational enhancements can significantly improve output and quality.

The programme witnessed active participant engagement, with attendees raising questions on workforce productivity, waste minimization, and digital adoption. Both speakers responded with practical and actionable guidance relevant to real-world business challenges.

Earlier **Dr. Krishna Mohan, Vice Chairman, ACC Nellore Chapter**, introduced the speakers and highlighted the Chamber's ongoing efforts in supporting and empowering businesses. **Shri Rangaiah Naidu, Chairman, ACC Nellore Chapter**, presented floral greetings and mementos to the speakers as a token of appreciation.

The programme concluded with a Vote of Thanks, expressing gratitude to the speakers, the Chamber team, SIDBI, and all participants for their valuable contribution to the success of the event.

A total of 36 participants from various business sectors attended the programme, making it a highly meaningful and impactful initiative for the business community of Nellore.

Conference on What is Roof Top Solar?

22 November 2025, Hotel GRT, Chennai

The Andhra Chamber of Commerce successfully organized an insightful programme on "What is Roof Top Solar?", which received an overwhelming response from members. The hall was filled to capacity, reflecting the growing interest among industries, MSMEs, and students in sustainable energy solutions and the emerging opportunities in solar adoption.

The programme commenced with a warm welcome address by **Shri. S. Narasimhan, Vice President, Andhra Chamber of**

Commerce, who highlighted the significance of renewable energy in today's rapidly changing economic and environmental landscape. He emphasized the Chamber's commitment to creating awareness among businesses about clean energy options that not only reduce operational costs but also contribute to national sustainability goals.

Following the welcome address, **Shri. K. S. Chandrasekar, Deputy General Manager, SIDBI**, presented the various schemes of SIDBI with special focus on financing for

energy efficiency projects. He elaborated on how MSMEs can take advantage of SIDBI's dedicated support mechanisms to implement energy-efficient technologies, including solar solutions. His presentation was highly appreciated for its clarity and relevance to the needs of the MSME sector.

Shri. Suresh Babuji, Head of Office, MSME Development & Facilitation Office (MSMEDFO), Government of India, Chennai, addressed the gathering on the diverse activities and support initiatives extended by his department. He discussed the importance of renewable energy adoption for MSMEs and outlined government-led initiatives that encourage industries to transition toward clean energy. His session helped participants understand the broader policy ecosystem supporting solar adoption.

The technical sessions formed the core of the programme and were led by eminent speakers from the solar industry.

Mr. Solar Suresh, known for his pioneering work in individual solar energy adoption, shared practical insights on rooftop solar installation and its long-term benefits.

Mr. U. V. Krishna Mohan Rao, International Sustainability Specialist, discussed global sustainability trends and the increasing relevance of decentralized solar systems.

Mr. Keerthivasan from Evolve Green Energies Pvt. Ltd. explained the technical aspects of rooftop installations, cost considerations, and the performance lifecycle of solar systems.

Mr. Kribakaran, Researcher, along with Dr. Priya Pillai, Director, ASAR (a research group associated with Civic Action Group), presented compelling case studies demonstrating the measurable benefits of solar adoption across various industries. Their findings highlighted energy savings, reduced carbon footprints, and improved operational stability.

During the discussions, CAG representatives appreciated the efforts of the Andhra Chamber in organizing such an impactful programme. They also suggested that the Chamber and CAG jointly represent to TANGEDCO the need for implementing net metering for MSMEs installing rooftop solar systems—an important step that would further incentivize renewable energy adoption.

The event witnessed the participation of around 97 industry members from diverse sectors, along with enthusiastic students from Saveetha College of Arts & Science. Participants expressed that the programme was highly informative and useful, offering both strategic insights and practical guidance on solar energy adoption.

The session concluded with a vote of thanks proposed by Shri. B. Gautham, Executive Committee Member, Andhra Chamber of Commerce, who acknowledged the speakers, participants, and partners for their valuable contributions.

Digital Strategy for Business Expansion and Competitive Advantage

26 November 2025, Chennai

The Andhra Chamber of Commerce, in collaboration with Madras Management Association (MMA), Chennai, has been consistently organizing impactful programmes for over a decade. In this continuing series, a dynamic session was recently held featuring Mr Amir Nair, Digital Marketing Strategist, B2B Growth Consultant

The session commenced with Mr. R R Padmanabhan, Chairman of the Foreign Trade Sub-Committee, ACC, who welcomed the participants and introduced the guest speaker. Mr. N. Ravikumar, Acting Secretary, ACC, formally welcomed the gathering and introduced the Chamber's services.

The following aspects were highlighted and elaborated by Mr Nair

Digital Marketing Fundamentals Explained

The importance of understanding positioning, marketing, branding, and advertising in digital marketing. He emphasized that positioning is about what a company stands for and the target audience, while marketing involves learning and validating customer needs through experimentation. Branding focuses on building a strong reputation through testimonials and quality work, and advertising

is about amplifying the message to scale. The need to focus on output metrics like client acquisition rather than input metrics like impressions and engagements, and he encouraged questioning and validating assumptions in marketing efforts.

Account-Based Marketing Strategy Overview A marketing professional with experience in financial institutions and healthcare companies, presented on Account-Based Marketing (ABM) strategies. He outlined a seven-step approach to ABM, emphasizing the importance of understanding the client's business through diagnosis and creating customized messaging for specific decision-makers. The role of AI in personalizing communications and the need for multi-channel engagement, while also stressing the importance of forward-looking analytics and predictive modeling in marketing efforts.

Digital Marketing Strategy and Tools

A structured approach to digital marketing, emphasizing the importance of a 90-day timeline for lead validation and message amplification. He highlighted the need for businesses to produce tangible deliverables, such as ICP documents, to ensure transparency and alignment with business owners. He also shared his preferred tools for lead generation, including

LinkedIn, Apollo, Zoom Info, and Clay, and explained how AI can enhance data analysis and competitive intelligence by detecting patterns and providing insights beyond traditional methods.

AI and Machine Learning Applications

The difference between machine learning and AI, emphasizing that machine learning involves using historical data to predict future trends, while AI can enhance this by analyzing real-time information. They discussed the importance of relationship marketing, noting that while referrals provide high-quality leads, they cannot be scaled consistently. The need to treat potential customers as human beings, even in digital spaces, and highlighted the role of AI in understanding customer interests and responses.

LinkedIn and AI Relationship Building

The power of LinkedIn and AI in building relationships with potential customers, emphasizing the importance of personalized messaging and nurturing connections. He highlighted the challenges of unlearning old habits when transitioning to new applications and the need for businesses to adapt their marketing strategies to different platforms. He touched on the importance of identifying decision-makers in various industries and using the right tools for market research.

The session concluded with an interactive Q&A, and a vote of thanks was proposed by Mr. B. Gautham, Chairman Skill Development Sub – Committee. The programme saw the participation of 47 members and invitees.

Memories to Cherish

Programme on GST 2.0

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Digital Strategy for Business Expansion and Competitive Advantage

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Unit-2

Nation First

**Herb is the
healing
of a nation.**

- Bob Marley

INDIAN ECONOMY

Overview

“India closes 2025 with strong industrial growth, startup expansion, and boost in investment: DPIIT Year-End Review”



The Department for Promotion of Industry and Internal Trade (DPIIT) has released its 2025 Year-End Review, highlighting India's strong progress across manufacturing, startups, infrastructure, logistics, digital trade, and intellectual property reforms, driven by flagship government initiatives. To strengthen domestic manufacturing and advance the vision of Aatmanirbhar Bharat, Production Linked Incentive (PLI) schemes were launched for 14 key sectors with a total outlay of ₹1.97 lakh crore. As of June 2025, investments of over ₹1.88 lakh crore have been realised, generating incremental production worth more than ₹17 lakh crore and creating over 12.3 lakh jobs.

Women entrepreneurs continue to play a significant role, with over 48 per cent of recognized startups having at least one-woman director. Digital commerce has expanded rapidly through the Open Network

for Digital Commerce (ONDC), which has processed over 326 million cumulative orders, enhancing market access for sellers nationwide. Under the One District One Product (ODOP) initiative, more than 1,240 products across 775 districts have been identified, supported by the development of PM Ekta Malls in most approved states.

Ease of Doing Business reforms have led to the reduction of over 47,000 compliances, alongside digitization and decriminalization measures. Infrastructure planning has been strengthened through PM Gati Shakti and logistics integration via ULIP. India has also witnessed remarkable growth in innovation, patent filings, and foreign direct investment, reinforcing its position as a globally attractive investment destination.

Source: <https://www.tribuneindia.com/news/business/india-closes-2025-with-strong-industrial-growth-startup-expansion-and-boost-in-investment-dpiit-year-end-review/>

India Success Story

With 49% India's UPI world's largest real-time payment system: IMF

India Leads the World in Digital Payments with 49% Share of Global Transactions

The International Monetary Fund (IMF), in its June 2025 report "Growing Retail Digital Payments (The Value of Interoperability)," has recognised India's Unified Payments Interface (UPI) as the world's largest retail fast-payment system by transaction volume, according to PIB.

According to the report by ACI Worldwide titled "Prime Time for Real-Time" 2024, UPI accounts for nearly 49% of the global real-time payment transaction volume, making it the clear winner in the race.

UPI becomes world's largest real-time payment system

While India is not alone on the digital payment list, UPI's position on the global stage is far ahead of other countries. Going by the data, India recorded 129.3 billion transactions, representing 49% of global real-time payments.

Brazil ranks second with 37.4 billion transactions and a 14% market share. Thailand is next with 20.4 billion transactions (8%). China on fourth with 17.2 billion transactions (6%). South Korea has 9.1 billion transactions (3%), and all other countries combined make up 52.8 billion transactions (20%)

Country	Transaction Volume (In Billions)	% Share Of Global Real-Time Payment Platform
India	129.3	49%
Brazil	37.4	14%
Thailand	20.4	8%
China	17.2	6%
South Korea	9.1	3%
Others	52.8	20%
Total	266.2	100%

Source: ACI Worldwide report on 'Prime Time for Real-Time' 2024

The Indian Government, RBI, and NPCI are also working to promote digital transactions through UPI and RuPay across various sectors. This includes public services, transport, and e-commerce platforms. The move will ensure digital payments reach people and businesses across the country.

India's small merchants go digital

To encourage small businesses to adopt digital payments, the Government of India, the Reserve Bank of India (RBI), and the National Payments Corporation of India (NPCI) have introduced several initiatives.

According to PIB, the initiatives include “scheme for promotion of low value BHIM-UPI transactions, and the Payments Infrastructure Development Fund (PIDF), which provides grant support to the banks and fintechs for deployment of digital payment infrastructure (such as POS Terminals and QR codes) in tier-3 to 6 centres.”

By October 31, 2025, about 5.45 crore digital touchpoints had been installed through PIDF in these areas. By the financial year 2024-25, 56.86 crore QR codes were deployed to around 6.5 crore merchants.

Source: <https://www.financialexpress.com/business/news/with-49-indias-upi-worlds-largest-real-time-payment-system-imf/4070772/>

Madras High Court Judgments in

VAT CST GST



Shri. V.V. Sampathkumar

Treasurer and Chairman, Indirect Taxes Sub - Committee,
Andhra Chamber of Commerce

Cancellation of GST registration :

Appellate Commissioner has passed a non-speaking order. The order passed by the second respondent/Original Authority dated 09.09.2024 in Form GST REG~19 is also non-speaking, as it is based on a SCN dated 22.08.2024 in Form GST REG~17, which was preceded by an inspection conducted on 21.08.2024. At the time of inspection, the partner of the petitioner's firm was unaware and unwell, and therefore, the business was not being carried on and was suspended. However, it did not mean that the petitioner was not carrying on business. As there is no operational Appellate Tribunal, the petitioner has to be allowed to come and operate within their jurisdiction, as observed in *Tvl.Suguna Cut Piece Center, Vs. ADC (ST) (GST), Salem* and another, (2022) 99 GSTR 386. No useful purpose will be served to keep the petitioner out of the bounds of GST Regime, if the intention of the petitioner is to do legitimate business. Therefore, the impugned order dated 10.06.2025 is set aside, with directions. 1. **M/s Al Noor Exports Vs 1. DC (ST) (FAC) GST Appeal Chennai I C.T. 2. CTO, Vepery Assessment Circle WP No. 41066 of 2025 DATED: 30-10-2025**

Instalment payment of GST: it is submitted that the Petitioner is not having sufficient

business at the moment and therefore, the Petitioner is unable to discharge the Tax liability. Petitioner further submits that the impugned proceedings is without jurisdiction as Section 74 has been invoked. Having considered the rival submissions, this Hon'ble Court was of the considered view that the WP filed by the Petitioner is not maintainable and is liable to be dismissed. However, liberty is given to the Petitioner to move suitable application u/s 80 of the respective GST enactments for payment of the Tax liability, interest and penalty in instalments. All recovery proceedings shall be kept in abeyance for 30 days from today subject to the Petitioner filing of application u/s 80 of the GST enactments within such period. **Tvl.Guru Contractors Vs STO (ST) Thirukazhukundaram Assessment Circle, WP No. 41302 of 2025 DATED: 30-10-2025**

Assessment proceedings: Petitioner has not participated in the assessment proceedings by filing a reply to the Show Cause Notice in DRC-01 dated 25.11.2022 nor appeared for the personal hearing fixed on 25.04.2023 and 09.06.2023. The LD Government Advocate would submit that the Petitioner having slept over the rights and having not cooperated, the Petitioner

deserves no sympathy and therefore, the WP be dismissed with exemplary costs. Having considered the rival submissions made, since there is an enormous number of days of delay in approaching this Court, the Hon'ble court inclined to come to the rescue of the Petitioner and set aside the impugned orders subject to certain conditions consistently held by this view of this Court under similar circumstances. **M/s.ManakchandGouthamchand, Vs The Deputy State Tax Officer-II Ayanavaram Assessment Circle WP No. 41559 of 2025 DATED: 31-10-2025**

Bona-fide belief: Petitioner was under bona-fide belief that the tax was payable by the recipient under reverse charge mechanism and that the petitioner also did notice that the impugned order was passed earlier on 18.07.2024 and that only after recovery proceedings were initiated, the petitioner approached this court by filing the WP on 17.02.2025. As there are several disputed questions of fact(s) and therefore, as to whether invocation of machinery u/s 73 or 74 was within jurisdiction or outside the jurisdiction, it cannot be decided at this stage without a reply to notice or discussion on the same. Petitioner is therefore directed to file a reply in the said proceedings by treating the impugned order as the show cause notice. The respondent, shall in any event, furnish a copy of the notice in DRC 01 to the petitioner so that the petitioner can file an appropriate reply. **M/s.Balaji Transport Vs. The Assistant Commissioner (st) Sankari Assessment Circle, W.P.No.14529 of 2025 DATED: 30.10.2025**

GST Section 128-Asettlement: Petitioner submitted that the impugned order stating

the order in Original dated 31.03.2025 was passed u/s 74 contradicts the facts on record. The impugned order and order dated 31.03.2025 indicates that this is an inaccurate appreciation of facts, perhaps on account of the fact that there was no representation on behalf of the petitioner in response to the application filed by the petitioner. Under these circumstances, the impugned order is quashed and the case is remitted back to the respondent to pass a fresh order on merits after hearing the petitioner. **M/s.S.M.Builders Vs. AC (ST), Suramangalam Assessment Circle W.P.No.40777 of 2025 DATED: 29.10.2025**

No reply: Petitioner has not replied to any of the notices and therefore, the impugned orders have been passed. Petitioner belatedly filed an appeal before the appellate commissioner and had deposited 10% of the disputed tax against each other respective impugned orders. This Court, considering the same, directed the petitioner to deposit the balance amount of the disputed tax within 30 days from the date of receipt of a copy of this order and to file a reply to the notices that preceded the impugned orders by treating the respective impugned orders as addendum to the same. In case the petitioner complies with the above stipulation, the respondent shall proceed to pass fresh on merits. In case the petitioner succeeds, the amount has to be either refunded back in cash or deduct for the adjustment of the future tax liability. **M/s.G.V.Granites Vs STO, Group-VI Mannargudi Assessment Circle, W.P.Nos.15045, 15034 & 15042 of 2025 DATED: 30.10.2025**

Recovery: The petitioners, being his legal heirs, came to know about the impugned

order only after the Department attempted to attach the house property. Following the consistent view taken under similar circumstances and recording the statement of the learned counsel for the petitioners, the case is remitted back to the 1st respondent to pass fresh orders, subject to the petitioners depositing 25% of the disputed tax as undertaken. As far as the lifting of the attachment of the house property pursuant to the order dated 26.09.2025 is concerned, the said attachment shall be lifted, subject to the petitioners depositing 25% of the disputed tax in cash within 30 days **1. Matheswari 2. Bavanika 3. Nagarathinam Legal heirs of Late Kandasamy Rajesh Proprietor Tvl. R.C. TEX. Vs 1. AC (ST)(FAC) Tiruppur Lakshmi Nagar Assessment Circle, 2. Sub Registrar Tiruppur Joint 1, 3. Branch Manager, PNB, Tiruppur-641603 WP No. 41050 of 2025 DATED: 30-10-2025**

Reply, Petitioner filed his detailed reply to SCN along with requisite documents. Without considering the said documents, the respondent issued the impugned assessment order. Challenging the same, the petitioner has filed rectification petitioner, which was also rejected. Ld Government Advocate submit that the petitioner's reply was recorded against all the 14 issues, since the reply was not acceptable to the respondent, it was recorded as tax petitioner's reply was not acceptable. This Court set aside the impugned order dated 26.02.2025 passed by the respondent and issued directions. **M/s. Geometrics Space Structures (P) Ltd., Vs. AC (ST), Big Bazaar Street Assessment Circle, W.P.No.23690 of 2025 Dated: 01.07.2025**

Petition for Rectification: Hearing the rival submissions in this WP the Hon'ble Court gave liberty to the petitioners to challenge the respective impugned orders passed u/s 73, in the light of the dismissal of the applications filed u/s 161 by the impugned orders dated 09.08.2025 before the appellate authority, within a period of 30 days from the date of receipt of a copy of this order together with payment of 25% of the disputed tax in cash. Subject to the petitioners complying with the condition, the appellate authority shall entertain the appeal and dispose of the same, without further reference to this Court. **Legal heirs of late Mrs.VellingiriMuthulakshmi, of Tvl. Agro Service Centre 1. V KamalaKannan 2. Vellingiri 3. Kalaiselvi 4. Poongodi and 5. Tvl. Arul Jothi Pipe Works Vs Proper Officer / STO, Dharapuram Assessment Circle, WP Nos. 37989 & 39729 of 2025 DATED: 29-10-2025**

Delay: The limitation for filing an appeal has expired. Under similar circumstances, this Court has come to the rescue of persons like the Petitioner. Considering the same, the impugned proceedings is quashed and the case is remitted back to the 1st Respondent to pass a fresh order subject to the Petitioner depositing 25% of the disputed tax in cash from the Petitioner's Electronic Cash Register within 30 days from the date of receipt of a copy of this order. **M/s. ARBT Building Products Pvt Ltd, Vs.1.DC (Appeal), Chennai-II. 2. DCTO, Pall avaram: Tambaram, Chengalpattu. W.P.No.38571 of 2025 DATED: 10.10.2025**

Disclaimer: The views expressed in this article are solely those of the author.

EMPLOYEE DEVELOPMENT



Mr M.L. Narendra Kumar
Director, Instivate Learning Solutions Pvt. Ltd

From Knowing to Doing: The Bridge That Transforms Your Life

We all have a mental checklist of what's important: health, relationships, financial stability, inner peace. But here's the catch: recognizing importance is not a skill. It doesn't burn calories, mend misunderstandings, grow your savings, or calm your mind. It's simply the starting point on a map—and most of us never take the first step.

So, what separates those who know from those who live their values?

The journey from awareness to action requires two powerful engines: Commitment and Consistency. And the fuel for both is a single, non-negotiable ingredient: Discipline.

Discipline is what turns a decision into a destiny. It's the force that gets you to the gym when your couch is calling, that chooses the salad over the fast food, and that sticks to a budget when a "can't-miss" sale pops up. It's the daily, quiet practice of choosing what you want most over what you want now.

This is how you build the bridge. You commit to your health, and then you consistently cross that bridge with every workout, every healthy meal, every good night's sleep.

Action by action, you stop just believing in a healthy life and start living one.

Your Move: Build Your Bridge

It's time to move from the theoretical to the tangible.

Name Your Priority: What important thing have you been thinking about? Is it getting fit? Writing that book? Saving for a trip?

Identify the Blockade: What's the one thing holding you back? Is it a lack of time? Fear of failure? Simply not knowing where to start. Be brutally honest.

Design the First Span: What is the one small, consistent action you can take this week to start building your bridge? Could it be a 10-minute walk each day? Scheduling a difficult conversation? Automating a \$50 weekly transfer to your savings?

Knowing what matters is the map. But discipline, commitment, and consistency are how you build the bridge to get there. Don't just stare at the destination. Start building.

Disclaimer: The views expressed in this article are solely those of the author.

Unit-3

Kaizen Corner

**A leader is one
who knows the
way, goes the
way, and shows
the way.**

- John C. Maxwell

Shout -Sales and MARKETING MATTERS

“Network is Networth” – 2026

Networking Hacks for Indian MSMEs



Mr.M.K. Anand

Chairman, MSME Sub-Committee
Andhra Chamber of Commerce

**NETWORK
IS
NETWORTH
2026**

When budget is small, relationships must be big.

Core Truth for 2026

Brands are built with money.

Businesses are built with trust.

Trust is built through networks.

In 2026, access > ads, credibility > creativity, relationships > reach.

HACK #1: Become a “Node”, Not a Noise

Stop broadcasting. Start connecting.

Action:

- **Pick ONE ecosystem:**
 - o Industry association
 - o Startup hub
 - o Chamber of commerce
 - o Export council
 - o Spiritual / social / alumni network
- **Become useful, not visible:**
 - o Share insights
 - o Introduce people
 - o Solve micro-problems

*People remember connectors,
not self-promoters.*

HACK #2: Authority Before Visibility **Visibility without credibility is expensive.**

Action:

- **Host:**
 - o Monthly closed-door roundtables (10–15 MSMEs)
 - o WhatsApp / Telegram micro-communities

- **Speak at:**
 - o Local colleges
 - o Industry meets
 - o Incubators & co-working spaces

Speaking converts faster than advertising.

HACK #3: WhatsApp is the New CRM (If Used Right)

India runs on WhatsApp — MSMEs must master it.

Action:

- **Build purpose-based groups, not random ones:**
 - o “Export Ready MSMEs – Tamil Nadu”
 - o “Retail Growth Circle – Chennai”
- **Weekly ritual:**
 - o 1 insight
 - o 1 opportunity
 - o 1 connection ask

Groups with intent outperform funnels.

HACK #4: Borrow Trust, Don’t Build from Zero

Piggyback on credibility already earned.

Action:

- **Partner with:**
 - o CA firms
 - o Bank managers
 - o MSME consultants
 - o Influential traders / distributors

- **Offer:**
 - o Knowledge sessions
 - o Joint workshops
 - o Revenue share

Trust transfer is faster than brand building.

HACK #5: Convert Customers into Evangelists

Your first 50 customers are your marketing team.

Action:

- **Create a “Founders Circle”:**
 - o Invite key customer’s quarterly
 - o Ask for advice, not testimonials
- **Highlight:**
 - o Their story
 - o Their growth
 - o Their success

People promote businesses that promote them.

HACK #6: Offline is the New Premium

Digital is crowded. Physical is memorable.

Action:

- **Attend:**
 - o District-level trade meets
 - o Bank-sponsored MSME programs
 - o Temple / trust / community events
- **Always carry:**
 - o A sharp one-liner pitch
 - o A QR code (LinkedIn / WhatsApp)

One handshake can beat 1,000 impressions.

HACK #7: LinkedIn ≠ Job Portal (For MSMEs)

LinkedIn is India's cheapest credibility engine.

Action:

- **Post:**
 - o Lessons from failure
 - o Behind-the-scenes growth
 - o MSME insights
- **Comment daily on:**
 - o Bankers
 - o Policymakers
 - o Industry leaders

Comments build relationships faster than posts.

HACK #8: Network Up, Not Sideways

Peers exchange sympathy. Mentors create velocity.

Action:

- **Build relationships with:**
 - o Retired CXOs
 - o Senior bankers
 - o Family business elders
- **Ask:**
 - o "What mistake should I avoid?"
 - o "Who should I meet next?"

One right introduction can save 3 years.

HACK #9: Create Movements, Not Marketing

Movements attract; marketing interrupts.

Action:

- **Stand for something:**
 - o "Ethical MSMEs"
 - o "Export-ready India"
 - o "Mental mastery for founders"
- **Use:**
 - o Simple hashtags
 - o Consistent messaging
 - o Offline + online sync

People join causes before they buy products.

HACK #10: Give Before You Ask (Always)

The strongest network currency is generosity.

Action:

- Introduce people weekly
- Share opportunities openly
- Celebrate others publicly

The network always pays back — with interest.

2026 Mantra for Indian MSMEs

If you don't have money — build relationships.

If you don't have brand — build trust.

If you want scale — build ecosystems.

Image Source: Internet for learning purposes only.
Disclaimer: The views expressed in this article are solely those of the author

STANDARDS, CERTIFICATIONS & REGULATIONS UPDATES



Rama Venugopal

Chairman – S.C.R. Sub - Committee,
Andhra Chamber of Commerce

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



Labour Codes Strengthen India's MSME Sector

- ✓ Faster Approvals & Licensing
- ✓ Simplified Compliances and Registrations
- ✓ Operational Flexibility
- ✓ Strong Social Security Environment
- ✓ Uniform National Standards

The Government of India has made a historic announcement, implementing the four comprehensive Labour Codes—the Code on Wages, 2019, the Industrial Relations Code, 2020, the **Code on Social Security, 2020 (SS Code)**, and the **Occupational Safety, Health and Working Conditions Code, 2020 (OSH&WC Code)**—effective

from **November 21, 2025**. This landmark move rationalizes **29 outdated Central labour laws**, signaling a major shift away from colonial-era structures toward a modern, globally aligned labour ecosystem aimed at building a future-ready workforce for Aatmanirbhar Bharat.

I. Core Universal Reforms

The Codes introduce foundational changes applicable across all sectors, empowering workers and streamlining compliance for employers:

- **Universal Statutory Rights:**
 - o **Minimum Wage:** All workers are granted a **statutory right** to minimum wage payment, replacing the previous system limited only to 'scheduled' employments.
 - o **National Floor Wage:** The Central Government is empowered to determine a **National Floor Wage** to ensure no worker receives a wage below a certain living standard.
 - o **Formalisation: Mandatory Appointment Letters** are required for all workers, promoting transparency, job security, and employment history.
- **Expanded Social Security (SS Code):**
 - o Social security coverage is significantly widened to cover **all workers**, including those in the **unorganized sector, gig workers, and platform workers**.
 - o Workers are entitled to comprehensive benefits like PF, ESIC, gratuity, insurance, and old-age protection.
- **Compliance & Governance:**
 - o **Simplified System:** The complexity of the previous system is replaced with a Single Registration, **Single License, and Single Return**

mechanism across safety and working conditions requirements.

- o **Inspector-cum-Facilitator:** The enforcement role shifts from punitive inspection to a supportive **Inspector-cum-Facilitator system**, emphasizing guidance and compliance support.

II. Enhanced Protections for Specific Worker Groups

The new framework introduces targeted, comprehensive benefits for various categories of workers:

Worker Group	Key New Provision/ Benefit
Gig & Platform Workers	Defined for the first time under the law. Aggregators must contribute 1-2% of annual turnover (capped at 5% of payment to workers) towards their social security fund. Benefits are portable via an Aadhaar-linked Universal Account Number.
Fixed-Term Employees (FTEs)	Entitled to all legal benefits (leave, medical, social security) equal to permanent workers . Gratuity eligibility is reduced from five years to just one year of continuous service.

Women Workers	Gender discrimination is prohibited. They are permitted to work night shifts and in all types of work (including underground mining and hazardous jobs), subject to their consent and mandatory safety measures. Provision to include parents-in-law in the Family Definition for female employees.
Hazardous Sector Workers	Mandates free annual health check-ups for all, pre-employment and periodic medical exams. Compulsory ESIC coverage for hazardous process establishments even with only one employee.
Contract & MSME Workers	Guaranteed minimum wages, social security coverage, standard working hours, and access to welfare facilities (canteens, rest areas, drinking water).
Mine Workers	Free annual health check-ups and Central Government-notified standards to standardize workplace safety. Certain commuting accidents are now treated as employment-related.

III. Safety and Dispute Resolution

- **OSH&WC Code:** Requires mandatory safety committees in establishments with **500+ workers** to improve accountability. It establishes a **National OSH Board** to set harmonized safety and health standards across sectors.
- **Dispute Resolution:** Facilitates **faster and more predictable dispute resolution** with the option to approach two-member Industrial Tribunals directly after conciliation.
- **Wages and Leave:** Payment of **double wages for overtime work** is mandated. Workers are eligible for annual leave after just **180 days** of work in a year (Export Sector example).

By unifying fragmented laws, enhancing social security, and placing workers firmly at the center of governance, the Codes ensure stronger protections and portability of entitlements, thus creating a more resilient and self-reliant nation.

References :

<https://static.pib.gov.in/WriteReadData/specificdocs/documents/2025/nov/doc20251121701501.pdf>

<https://www.pib.gov.in/FactsheetDetails.aspx?ModuleId=16&NotId=150535&id=150535®=3&lang=2>

Image Source: Internet for learning purposes only.

SDGs and Standards



Shri. Anil Jauhri
Ex-CEO - NABCB (National
Accreditation Board for Certification Bodies)
International Conformity Assessment Expert, New Delhi

The United Nations adopted the Sustainable Development Goals (SDGs) in 2015 to address poverty, inequality, and environmental challenges by 2030.

The 17 SDGs are adopted by 193 countries as part of the agenda for sustainable development and officially came into force on 1 January 2016.

It may be desirable to list the 17 Goals:

It may be desirable to list the 17 Goals:

1. No poverty
2. Zero hunger
3. Good health and well-being
4. Quality Education
5. Gender equality
6. Clean water and sanitation
7. Affordable and clean energy
8. Decent work and economic growth

9. Industry, innovation and infrastructure
10. Reduced inequalities
11. Sustainable cities and economies
12. Responsible consumption and production
13. Climate action
14. Life below water
15. Life on land
16. Peace, justice and strong institutions
17. Partnership for the goals

They provide a comprehensive framework for member countries to align their policies and strategies with the objectives in view and ensure that all members work towards the same goals.

Where do standards fit into this framework if at all?

Each of the goals needs actionable methodologies, roadmap and milestones.

It has to be understood that many of these goals may need regulations in each economy which given the urgency of sustainable development, are likely to rise further. For example, SDG 3 on Health obviously lends itself to regulation of both products and services – be it food or drugs or medical devices or medical labs or hospitals. The SDG13 on Climate action has lately become a priority and India is responding to it by developing the Carbon Credit Trading Scheme which has a mandatory compliance mechanism and targets for emission reduction for specific sectors of industry. Not only India but many developing economies are now developing national regulations relating to emission reduction besides adhering to the provisions of the Paris Agreement signed in 2015.

Standards are an excellent tool to support both regulations and voluntary action in meeting the SDGs.

Standards provide a sound basis for such regulations – from organizational quantification (ISO 14064-1) to emission reduction projects (ISO 14064-2) to methodology for validation and verification (ISO 14064-3) to requirements for GHG validation and verification bodies (ISO 17029 read with ISO 14065).

Standards also provide platform for promoting voluntary action for example in SDG 7 on Clean energy through its work on renewable energy – from photovoltaic

modules (IS 14286 in parts) to power inverters (IS 16221 in parts) to domestic water heating systems (ISO 9459 in parts).

The global market is increasingly concerned with social issues like child labour, fair wages, and workplace safety and is increasingly demanding action beyond regulations. Which has led to rise of social responsibility standards like ISO 26000 and even in private space like SA 8000 by the Social Accountability Institute in USA or FSSC 24000 by the FSSC Foundation in Netherlands which in turn have secured global acceptance and have become a prerequisite for access to the market.

Another set of standards which supports achievement of SDGs is what is called the Management Systems (MS) Standards – pioneered by ISO 9001 for Quality Management Systems published in 1987 which is arguably the world's largest certified standard. It has led to a series of MS standards which support various SDGs – ISO 14001 (environment), ISO 37001 (antibribery), ISO 45001 (workplace safety), ISO 50001 (energy) et. Al. A complete list of MS standards can be seen at <https://www.iso.org/management-system-standards-list.html>

Which brings us to another aspect – the demonstration of compliance to such standards – called conformity assessment comprising such methods as testing, inspection and certification (TIC).

Be it regulations or voluntary standards, credible and reliable conformity assessment is a necessary adjunct.

Here also standards play an important role.

How do I trust a test report or organic certification?

Standards have stepped in here too by providing common global standards for what are called conformity assessment bodies – ISO 17020 for inspection bodies, ISO 17025 for testing laboratories and ISO 17065 for product or process certification to name a few of them.

These not only provide confidence in conformity assessment but also, through a system of accreditation of such bodies, promote global acceptance of test or inspection reports or certifications.

As the foregoing amply demonstrates, standards and conformity assessment have a vital role to play in the achievement of SDGs – either through international or even national standards, especially where international standards do not exist.

(Adapted from article published in SDG Samvaad of Oct 2025 of Centre for Social Sensitivity and Action, Goa Institute of Management)

Credits : (Adapted from article published in SDG Samvaad of Oct 2025 of Centre for Social Sensitivity and Action, Goa Institute of Management)

Disclaimer: The views expressed in this article are solely those of the author

EXPORT AND IMPORT



Shri R R Padmanabhan

Chairman, Foreign Trade Sub-Committee
Andhra Chamber of Commerce

India's Export Resilience Amid Tariff Headwinds: Lessons from a 6.7% Rise in September

While merchandise exports grew, imports surged by 12% in September, led by:

- Gold imports doubling to US \$9.6 billion,
- Silver up by 139%, and
- Electronics & machinery continuing to climb.

For April–September FY 2025-26, total merchandise exports stood at US \$220 billion (up 3%), while imports reached US \$365 billion (up 4.5%).

Adding services, total exports touched US \$413 billion, projecting a full-year export potential exceeding US \$820 billion if trends persist.

However, the widening trade gap calls for measured import management, not protectionism. As India's economy scales up, raw material and intermediate imports are an inevitable cost of progress — what matters is their productive conversion into export value.

Policy and Practice: The Road Ahead

India's export success amid headwinds underscores three essential policy insights:

1. Diversification Beyond the West

With US shipments dropping 21% in September, it is imperative to deepen market access across ASEAN, Africa, and Latin America.

The government's identification of 50 new diversification markets must translate into exporter-specific roadmaps and sectoral missions.

2. Value-Chain Upgradation

Electronics, pharmaceuticals, and precision engineering demonstrate how technology-driven manufacturing can offset tariff barriers.

Exporters must integrate design, brand, and digital certification capabilities — moving beyond cost competitiveness to capability competitiveness.

3. Data-Driven Export Governance

Tools like Section 18A of the Customs Act (Voluntary Post-Clearance Revision) and IGCR digital integration are ushering in a new era of voluntary compliance with traceability.

As India aspires to an AEO-driven trade ecosystem, chambers of commerce should actively educate members about these enablers.

A Lesson in Economic Dharma

Beneath the numbers lies a subtler message — resilience is not resistance but responsiveness.

India's exporters did not protest tariffs; they recalibrated markets, modified products, and negotiated smarter logistics.

This mind-set — of acceptance, adjustment, and advancement — is the true hallmark of a mature trading nation.

In a global economy that rewards agility more than advantage, India's export community is learning to thrive not because of favourable conditions, but despite them.

That, perhaps, is the real export we are offering to the world — a spirit of enterprise grounded in resilience.

Disclaimer: The views expressed in this article are solely those of the author

INFORMATION TECHNOLOGY UPDATES



Shri Ramesh Bhashyam
Chairman, I.C.T. Sub-Committee
Andhra Chamber of Commerce

Ethical principles in Artificial Intelligence

Introduction:

The accelerated innovation of Artificial Intelligence has brought about significant changes across various domain industries. As AI systems become more integrated into our daily activities the implications of their decisions and actions grow increasingly complex. This indicates a robust ethical framework required mainly to streamline the development and deployment of these emerging technologies.

Ethical principles

Ethical principles in AI are encompassing Bias & Fairness, Accountability, Transparency & Explainability, Privacy & Data Protection etc; It's a basis to form a critical foundation for responsible innovation.

To explore ethical principles in AI, need to adopt a mixed-methods approach. This included interaction with leading

professionals and experts plus quantitative analysis of existing algorithms. Gathering diverse perspectives enriches the understanding of fairness, accountability, transparency, and ethics.

Key Ethical Considerations in AI

Ethical considerations in AI focus on ensuring systems are fair, transparent, and beneficial while minimizing harm to individuals and society.

- **Bias and Fairness:** AI can amplify biases from training data, leading to discriminatory outcomes in areas like hiring or lending; diverse datasets and fairness checks are essential to mitigate this.
- **Privacy and Data Protection:** AI handles sensitive data, requiring robust safeguards, consent mechanisms, and compliance with laws to prevent misuse.

- **Transparency and Explainability:** Many AI models are “black boxes”; promoting interpretable designs allows users to understand decisions and hold systems accountable.
- **Accountability:** Clear responsibility for AI errors or harms must be assigned to developers, users, or organizations through oversight and audits.

Challenges in Ethical Considerations on AI

- **Bias and fairness:** AI can repeat unfair biases from limited data, causing discrimination in jobs, loans, and justice decisions.
- **Lack of transparency:** AI decisions are often hard to understand or explain because the models are complex.
- **Accountability:** It's unclear who is responsible when AI causes harm—developers, companies, or users.
- **Privacy and data:** AI needs lots of personal data, which can risk privacy and security if not handled properly.
- **Framework and enforcement:** Many organizations have ethics rules for AI but lack clear ways to enforce them or measure compliance.

Benefits:

- **Builds trust:** Ethical AI is fair and open, so users feel confident using it.
- **Reduces bias:** It checks and fixes unfair treatment in decisions like hiring or loans.

- **Improves transparency:** People can understand and audit how AI makes choices.
- **Lowers risks:** Prevents harm, legal issues, and privacy breaches.
- **Boosts reputation:** Companies gain better brand image and employee satisfaction.
- **Ensures fairness:** Promotes equal access and responsible innovation for all.

Conclusion:

The exploration of ethical principles in AI underscores the critical need for a balanced approach. Fairness, accountability, transparency, and ethics are not mere buzzwords; they serve as guiding stars in an increasingly automated world.

Implementing the above principles can foster trust between technology and society. As we navigate this digital landscape, ongoing dialogue around these core values will be essential for responsible innovation. The journey towards ethical AI is continuous and requires commitment from developers, policymakers, and users alike to ensure that technology serves humanity positively.

Disclaimer: The views expressed in this article are solely those of the author.



Unit-4

Self Development Corner

**Let him who would
move the world first
move himself.**

- Socrates

Business Stories - Inspiration Matters

UrbanKisaan

UrbanKisaan is a pioneering agritech startup that has redefined the way fresh produce is grown and consumed in India. Founded with the vision of bringing farming closer to urban consumers, UrbanKisaan has successfully blended technology, sustainability, and entrepreneurship to address some of the most pressing challenges in modern agriculture—food security, water scarcity, land constraints, and supply chain inefficiencies.

The journey of UrbanKisaan began with a simple yet powerful idea: cities should not be completely dependent on distant rural farms for their daily supply of vegetables and greens. Rapid urbanization, shrinking agricultural land, and increasing demand for safe, fresh food highlighted the need for an innovative solution. UrbanKisaan responded by introducing controlled-environment farming models such as hydroponics and polyhouse cultivation within and around urban areas. This approach enabled the company to grow high-quality vegetables



using significantly less water and land compared to traditional farming methods.

One of UrbanKisaan's key successes lies in its technology-driven farming practices. By adopting hydroponic systems, climate control, and data-driven monitoring, the company ensured consistent quality and yield throughout the year, independent of seasonal fluctuations. These practices not only improved productivity but also reduced pesticide usage, resulting in healthier and safer produce for consumers. UrbanKisaan positioned itself as a reliable source of fresh, residue-free vegetables, earning the trust of urban households.

Equally impactful is UrbanKisaan's farmer-centric model. The company empowered local farmers and aspiring agripreneurs by providing them with modern infrastructure, technical know-how, and assured market linkages. Through training programs and partnerships, UrbanKisaan helped farmers transition from conventional farming to high-value urban agriculture. This shift significantly enhanced farmer incomes while reducing risks associated with price volatility and middlemen. By creating a win-win ecosystem, UrbanKisaan demonstrated that innovation in agriculture can be both profitable and inclusive.



UrbanKisaan's direct-to-consumer approach further strengthened its success. By shortening the supply chain, the company ensured that produce reached consumers within hours of harvest, retaining freshness and nutritional value. Subscription-based models, farm visits, and transparency in cultivation practices helped UrbanKisaan build strong relationships with customers. Consumers were no longer just buyers but became stakeholders in a sustainable food system.



Sustainability has remained at the core of UrbanKisaan's growth story. With water savings of up to 90% compared to traditional farming and optimized use of resources, the company aligned itself with global environmental goals. UrbanKisaan also promoted urban awareness about sustainable food consumption, encouraging communities to reconnect with the source of their food.

Today, UrbanKisaan stands as a symbol of how innovation can transform agriculture in a rapidly urbanizing country like India. From a startup with a bold idea, it has grown into a trusted brand that delivers fresh produce, empowers farmers, and promotes sustainable practices. The success story of UrbanKisaan is not just about business growth—it is about reshaping the future of food, making agriculture resilient, urban-friendly, and environmentally responsible.

Source and Image credits to: <https://www.urbankisaan.com/about>

TRAVEL -
RELAXATION
MATTERS

Avis Island, Andaman and Nicobar Islands Overview



Welcome to Avis Island, a peaceful sanctuary on Mayabunder island of the Andaman and Nicobar archipelago. If you're seeking a serene and picturesque beach experience, look no further than this small yet exquisite beach surrounded by crystal-clear waters and lush coconut plantations - Avis Island provides visitors with an exclusive retreat amidst nature's abundance.

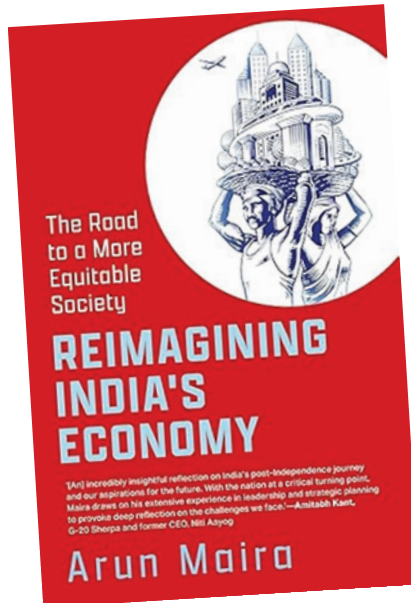
Avis Island's allure lies in its seclusion, offering an idyllic environment to find relaxation. Spending a day on Avis is the perfect opportunity to reconnect with yourself and the environment away from the bustle and strain of everyday life. In order to preserve its untouched charm, however, Avis is uninhabited and open only with special permission from the forest department.

Starting your adventure from Mayabunder harbour, Avis Island awaits with an exhilarating journey aboard a 20-minute boat ride. Once approaching Avis, be captivated by coconut plantations swaying gently in the breeze - an idyllic scene for photographers and nature enthusiasts alike! Avis Island awaits with open arms, ready to welcome you with its peaceful embrace. Plan your special visit, receive permission from the forest department, and begin an experience that promises to refresh and revitalise your soul amidst nature's breath-taking splendour. Let the magic of Avis Island become an indelible memory long after leaving this captivating paradise!

Source and Image: <https://www.incredibleindia.gov.in/en/andaman-and-nicobar-islands/mayabunder/avis-island>

BOOK REVIEW

Reimagining India's Economy



Independent India is at a turning point. Will it turn off the path to the destiny it set out towards at the midnight hour of 15th August 1947? Will it provide poorna swaraj—full freedom (political, social, and economic)—for all its citizens? Or will it be a nation in which some citizens are more equal than others: the rich more equal than the poor; Hindus more equal than Muslims; upper castes more equal than lower castes?

The making and remaking of a nation is a journey towards a shared vision. We must discover who we are and agree on who we want to be. The Indian economy is in a crisis. The people know it is, but its leaders deny it. Like ostriches, they try to bury their heads in sands of statistics hoping the storm will

pass. They believe more GDP will produce good lives for citizens and try to convince them that India is on the right path because the size of its economy is growing faster and becoming larger than that of other nations.

Reimagining India's Economy is a story of the evolution of the Indian economy after 1947. It provides ideas for leaders of change. It is a book to provoke reflection and learning; with some poetry, philosophy, and common sense to guide public policy rather than statistics, data analysis, and artificial intelligence.

Source & Image: <https://www.amazon.in/Reimagining-Indias-Economy-Equitable-Society/dp/9363360512>

Unit-5

Bulletin Corner

Best results are often achieved well before you need a job, by consistently networking so that when you find yourself job-hunting you have a large network to work with.

- Erik Qualman

Advertisement Tariff

ACC Newsline - Advt Tariff

for e-version

12 Issues of each 1/2 page will be ₹ 12500 /- per annum plus GST

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Please contact

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Email : andhrachamber1@gmail.com



ACC NEWSLINE

Andhra Chamber Information Bulletin has wide range of circulation among 1300 Members and 28 Trade & Industry Associations and other sister Associations. It has more than 5000 readers and more desk life for valuable reference material content.

Second Cover Page (Multi colour)	Size : 185 x 245 mm	₹4000/-per issue
Third Cover Page (Multi colour)	Size : 185 x 245 mm	₹4000/-per issue
Fourth Cover Page (Multi colour)	Size : 185 x 245 mm	₹7000/-per issue
Inside Full Page (Single colour)	Size : 152 x 105 mm	₹2000/-per issue
Inside Half Page (Single colour)	Size : 152 x 210 mm	₹1000/-per issue

For Further Details Please Contact:

The Secretary, Andhra Chamber of Commerce. Tel : 044-24315277 | 2431 5278

Life Membership Details

Categories	Life Membership Fees (20 Years)	GST@18%	Total Rs.
Public Ltd Co	45,000	8100	53,100
Private Ltd Co	45,000	8100	53,100
Firms	20,000	3600	23,600
Associations	20,000	3600	23,600
Individuals	20,000	3600	23,600

ANNUAL MEMBERSHIP FEES DETAILS

Categories	One time Admission Fee for the first year only	Annual Subscription	GST @18%	Total
Public Ltd Co	5000	5000	1800	11,800
Private Ltd Co	5000	5000	1800	11,800
Firms	2500	2500	900	5,900
Associations	2500	2500	900	5,900
Individuals	2500	2500	900	5,900

ACC FACILITIES SECUNDERABAD CONFERENCE HALL - TARIFF



	Members	Non-Members
Conference Hall	Rs.	Rs.
First 4 hours	1,650.00	2,000.00
Every additional hour	200.00	300.00
Meeting Hall - First Floor		
First 4 hours	700.00	900.00
Every additional hour	100.00	150.00
Hire Charges for LCD Projector & Laptop		
LCD Projector (Per Day)	700.00	700.00
Laptop (Per Day)	700.00	700.00

FOR BOOKING MEETING AND CONFERENCE HALL
- PLEASE CONTACT SECUNDERABAD OFFICE : 040 2784 0844



Andhra Chamber has an air-conditioned, well-furnished Conference Hall with a seating capacity of 50 people. This hall is given for hire on a rental basis.

DR V.L. DUTT AC HALL, CHENNAI RENTAL TARIFF

	Members	Non-Members
Meeting Hall – First Floor (Capacity 50 persons)	Rs.	Rs.
First 4 hours	3500.00	5000.00
Every additional hour	750.00	1000.00
Hire Charges for LCD Projector & Laptop		
LCD Projector (Per Day)	800.00	800.00
Laptop (Per Day)	600.00	600.00
*Electricity charges applicable Rs. 100/- for every additional hour after 4 hrs & GST 18% EXTRA		

**FOR BOOKING MEETING AND CONFERENCE HALL
- PLEASE CONTACT SECRETARIAT AT CHENNAI : 044 2431 5277**

ANDHRA CHAMBER OF COMMERCE OFFICE ADDRESSES

CHENNAI



SECRETARIAT

ANDHRA CHAMBER OF COMMERCE at “Velagapudi Ramakrishna Bldg.”

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Phone: 044-24315277, 24315278, 24315279

E-mail: andhrachamber1@gmail.com / acc@andhrachamber.com / secretary-general@andhrachamber.com

R. Vijayalakshmi, Secretary General

SECUNDERABAD



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Phone: 040-27840844 Fax: 040-27840767 E-mail: andhrachamber@gmail.com

G. RAMANJANEYULU, Joint Secretary

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Phone: 0891-2792220, Fax :0891-2792221 Email: andhrachamberofcommercevizag@gmail.com

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VIJAYAWADA



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P. Venkata Rama Rao, Asst. Secretary

NELLORE



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(Opp to Ratnam High School), Email:andhrachambernellore@gmail.com

P. Venkata Rama Rao, Asst. Secretary

ANDHRA CHAMBER OF COMMERCE SERVICES AT A GLANCE

The Chamber functions through 18 Sub-Committees, Industry / Trade Panels under the overall supervision of the Executive Committee.



Issue of Certificate of Origin and Attestation / Certification of documents for export shipment.



Organize Business Delegations to foreign countries for development of two-way trade between Indian and respective countries



Issue of introductory letters to Members proceeding Abroad on Business



Assistance through sister Chambers of Commerce in India and Abroad in establishing trade contacts



Issue of recommendation letters to Foreign Embassies / Consulates in India for grant of visa to Member Businessmen proceeding Abroad on Business.



Special focus on MSMEs and Entrepreneurship Development



Representations of the Chamber on Government Policy Framework and Implementation



Statistical data regarding Industries, Exports, Imports etc. Information on Trade prospects, Business and Economic conditions in India and Abroad



Provision of Free Consultancy Service on GST, Labour, Income Tax, Customs, Import & Export, Banking & Finance, Patents, Trademarks & IPR, Company Law & Civil Laws, Technical Standards, Inspection & Testing and Startups – Business Consultancy, by a Panel of Experts between 11 am and 12.00pm on the Second Saturday of every month at Chennai and Secunderabad offices of the Chamber. Online participation is enabled.

... and more

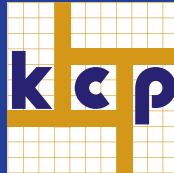
THE KCP LIMITED



CEMENT PLANT MUKTYALA



CEMENT PLANT MACHERLA



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VIETNAM



HEAVY ENGINEERING
CHENNAI

BUILDING THE NATION SINCE 1958

SRISAILAM DAM



NAGARJUNA SAGAR DAM



POLAVARAM PROJECT

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