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Guest Speaker Shri T.S. Tirumurti, IFS (Retd.), Former Ambassador of India to the UN, New York, Former Secretary to the Govt. of India, presently a Distinguished Professor at IIT Madras. Addressing the members at the 2nd Rasiklal M Mehta Memorial lecture on “India in a world in Flux” on the 10th December 2025

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Unit-1

Chamber at a Glance

"Organize your life around your dreams, and watch them come true."

From the President's Desk

Dear Members,

Greetings from Andhra Chamber of Commerce!

India enters 2026 with strong economic fundamentals and renewed confidence, even as global uncertainties persist. The forthcoming Union Budget 2026 is expected to reinforce this momentum through a calibrated blend of fiscal discipline and a sustained public capital expenditure push. Such an approach will strengthen medium-term growth, anchored by resilient domestic demand and credible macroeconomic management.

Encouragingly, policy signals indicate targeted support for key sectors. The proposed customs duty waiver on medicines manufactured in SEZs and sold domestically could significantly reduce healthcare costs and improve access to essential drugs and vaccines—an important step towards strengthening India's public health ecosystem.

Equally notable is the revival of rural manufacturing. The rise of home grown agri-tool brands designed to meet farmers' needs with affordability and reliability—reflects India's growing grassroots innovation. This trend is not only boosting rural employment but also creating scalable manufacturing opportunities that will contribute meaningfully to economic growth.

India's AI journey is another transformative theme. While adoption is still evolving, the potential is immense. The "Triple AI Imperative" underscores that AI adoption by MSMEs alone could unlock over USD 500 billion in value by 2030. This presents a compelling opportunity for Indian enterprises to move from adoption to leadership in the global AI landscape.

The automobile sector also remains on a strong trajectory. With policy support and robust demand, the industry is expected to sustain 6–8% growth in 2026, reinforcing its role as a major driver of manufacturing and employment. India's clean energy milestone—non-fossil fuel capacity crossing 50% of total installed power stands as a testament to the country's commitment to sustainable and inclusive growth.

Together, these developments signal a decisive shift towards innovation-led, resilient, and green growth. Andhra Chamber of Commerce remains committed to supporting its members in navigating these opportunities and contributing to India's growth story.

"New Year Wishes to all the Members of ACC and to the Business Community"

Dr. V L Indira Dutt
President

CHAMBER

Programme on "National Cybersecurity Day - Impact for MSMEs"

05 December 2025, Dr V L Dutt Hall, Chennai.

Mr Ramesh Bhashyam, Chairman of ICT Sub-Committee, Andhra Chamber of Commerce, chaired the session. In his opening remarks, he highlighted the importance of staying updated on the evolution of cybersecurity from information security and its importance for organizations and Introduced the Guest Speaker Sri Ganesh Narayanan.

Earlier Mrs R Vijayalakshmi, Secretary General, ACC gave a warm welcome to the Guest speaker and participants.

The session featured expert presentation by Sri Ganesh Narayanan, who shared his professional insights and practical guidance on the Cybersecurity Impact for MSMEs.

He highlighted that 85% of companies worldwide have experienced cyber-attacks and emphasized the need for robust security measures, including strong passwords and two-factor authentication. The discussion also touched on the increasing sophistication of cyber threats and the importance of continuous employee awareness and proactive security measures.

Human Firewall in Cybersecurity: The evolution of technology in organizations, highlighting how computers and the internet transformed operations but also introduced security challenges. He emphasized the importance of the human element in cybersecurity, noting that hackers increasingly use AI to deceive and profile targets. The organizations must focus on developing a "human firewall" to address these evolving threats, as technical defenses alone are insufficient.

Cyber Threats and Human Vulnerabilities: He discussed the evolving nature of cyber threats, emphasizing that human errors remain the primary cause of breaches, with hackers increasingly targeting individuals through psychological manipulation and sympathy tactics. He highlighted a real-world example of a cyber-trap involving a sympathy-based deception that led to a house ransacking, illustrating how attackers misdirect victims' focus. He also explained the use of "fully undetectable" malware, often spread through seemingly harmless devices like USB drives, and stressed the importance of vigilance against such threats.

Cybersecurity Challenges for Enterprises: The risks of malware and cyber threats, emphasizing how they can compromise corporate networks and intellectual property. He highlighted the importance of human behavior in cybersecurity, noting that authority and emotional manipulation can be exploited by attackers. He also addressed the challenges faced by small and medium enterprises in cybersecurity, urging founders and directors to prioritize cyber threats. He emphasized the need for a holistic approach to cybersecurity, avoiding over-dependence on IT vendors, and balancing cost with quality in cyber control evaluations.

AI Cybersecurity and Privacy Threats: It was presented on cybersecurity and AI threats, highlighting how AI can be used for malicious purposes such as deep fakes and phishing attacks. The importance of data privacy, ethical hacking, and the need for organizations to implement cybersecurity measures and conduct data privacy impact assessments.

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 Mr N Ravikumar, Acting Secretary, ACC. A total of 30 participants attended the programme.

Programme on "Risk Management in Business"

05 December 2025, Atluri Koteswara Rao Memorial Hall, ACC, Secunderabad

Dr. V.B.S.S. Koteswara Rao, Vice-Chairman, Andhra Chamber of Commerce, Telangana Chapter chaired the session and welcomed the Guest Speaker and participants for the presentation on "Risk Management in Business". In his welcome address Dr. VBSS Koteswara Rao observed – Today's world is changing very fast. New technologies are coming every day, businesses are growing, competition is increasing, and unexpected problems can arise at any time. Because of all these changes, every business needs to be careful and prepared. That is why the topic of risk management has become very important.

We all know that no business can avoid risks completely. But every business can learn how to manage risks smartly. Proper risk management helps a company overcome challenges, protect its employees and resources, and continue growing without major disruptions. It gives a business the confidence to move forward even in uncertain times.

Mr. Siva Subrahmanyam Peddibhotla, Organization Development Facilitator, OD Interface, made a detailed presentation about The Importance of risk management, the types of risks organizations face, and the methods to treat, document, and assess risks effectively.

1. Understanding Risk

- Many corporate failures occur due to poor risk handling.
- Risk is not uncertainty, but the effect of uncertainty on objectives.
- Both negative and positive risks exist.
- Proactive risk management helps prevent losses and supports better decision-making.

2. Types of Risks

- Strategic Risk – Long-term decisions that may affect business direction.
- Project Risk – Risks arising within major projects.
- Event Risk – Incidents during events (e.g., crowd issues).
- Operational Risk – Risks in day-to-day processes and public operations.
- Financial, Manpower, and Process Risks also form part of overall risk categories.

3. Risk Treatment Methods

Organizations can handle risks in several ways:

- Avoid – Stop or suspend the activity creating the risk.
- Remove – Eliminate the risk source.
- Treat – Reduce likelihood or impact.
- Share – Share responsibility with another party.
- Transfer – Outsource the risk to another entity.
- Retain – Keep the risk after evaluating it as acceptable.
- Take Opportunity – Accept risk when the potential benefit is greater.

4. Risk Documentation & Residual Risks

- Proper documentation is essential for a holistic approach.
- Records must include: risk description, category, treatment, residual risk, and its impact.
- Residual risks must be clearly mentioned and approved at:
    1. Department level
    2. Unit/Division level
    3. Top management level

5. Risk Assessment & Strengthening Mechanism

- Every organization should maintain a documented risk mechanism with a risk manager or a risk management group.
- Risk assessment focuses on:
    1. Probability of occurrence
    2. Impact of consequences
    3. Strength of existing controls
- Choosing the right "T" is crucial: Terminate, Treat, Tolerate, Transfer.
- Strengthening the system includes:
    - Maintaining departmental risk files

- Updating a yearly risk manual
- Involving risk management in crisis teams
- Continuous auditing and scanning decisions for risk factors.

Earlier Sri N. Pardhasaradhi, Hon.Advisor on Foreign Trade introduced the Guest Speaker Mr. Siva Peddibhotla .

The Programme concluded with a Vote of Thanks proposed by Sri N. Pardhasaradhi, Hon.Advisor on Foreign Trade. There was a good interaction between the participants and the speaker. All the questions raised by the participants were answered by the Guest speaker. The Number of participants for the Programme were 42.

2nd Sri Rasiklal M. Mehta Memorial Dialogues, "India in a World in Flux"

10 December 2025, Hotel GRT Grand, Chennai.

The Andhra Chamber of Commerce hosted the prestigious Sri Rasiklal M. Mehta Memorial Dialogues on the theme "India in a World in Flux", delivered by Sri T.S. Tirumurti, IFS (Retd.), Former Ambassador of India to the United Nations, New York, Former Secretary to the Government of India, and presently a Distinguished Professor at IIT Madras.

The memorial dialogues, instituted in honor of Sri Rasiklal M. Mehta, Former President of the Andhra Chamber of Commerce and a visionary industrialist and philanthropist, continues to serve as a respected platform for thought leadership and meaningful dialogue on issues of national and global importance.

Welcoming the gathering, Sri S. Narasimhan, Vice President, Andhra Chamber of Commerce, provided an overview of the Chamber's activities and highlighted the timeliness of the programme in the context of evolving global challenges.

In his keynote address, Sri T.S. Tirumurti offered deep insights into the rapidly transforming global order shaped by geopolitical shifts, economic realignments, technological disruptions, and climate challenges. Drawing from his rich diplomatic experience, he emphasized India's growing role as a stabilizing force and a bridge-builder in international affairs. He highlighted India's contributions to multilateralism, peacekeeping, and sustainable development, while underscoring the importance of strategic autonomy, resilience, and adaptability in navigating global uncertainty.

He also explored how India's economic dynamism, democratic values, and rich cultural heritage uniquely position the country to engage constructively with a world in flux. Sri Tirumurti urged industry leaders, policymakers, and civil society to collaborate in harnessing India's strengths in innovation, trade, and diplomacy to shape a more inclusive, secure, and sustainable global future.

Delivering the vote of thanks, Sri Sailesh R. Mehta, Former President of Andhra Chamber of Commerce and son of Sri Rasiklal M. Mehta, expressed his appreciation for the enthusiastic participation of industry members. He noted that their presence reflected the enduring relevance of his father's legacy and the values he stood for—integrity, service, and unwavering commitment to industry and society.

The programme witnessed 97 participants of distinguished members from industry, academia, and professional circles, reaffirming the Andhra Chamber of Commerce's role as a catalyst for intellectual engagement, policy dialogue, and economic progress.

Programme on "Introduction to New Labour Codes"

18 December 2025, Dr V L Dutt Hall, Chennai.

Sri Ramachandran G, Chairman, Company Law & NCLT chaired the session and extended a warm welcome to the Guest speaker and participants in his opening remarks, he highlighted the importance of new labour codes and Introduced the Guest Speaker Sri J. Jayashankar, LL.B., M.B.L., Labour Law Advocate & Consultant, T.S. Goplan & Co, Hon.Advisor of ACC.

The session featured expert presentation by Sri J. Jayashankar, who shared his professional insights and practical guidance to the new labour law codes. He explained the definition of wages, which includes basic salary and DA, and clarified that companies do not need to change their CPC numbers. He emphasized that 50% of the basic salary plus DA should be used for PF and ESA contributions, and other components should not exceed this amount. The implications for blue-collar and white-collar employees, noting that basic salary is typically reduced as employees grow in organizations.

India's Stricter Strike Regulations: It focused on labour laws and strike regulations in India. The government has tightened regulations around strikes, requiring 14 days' notice and prohibiting strikes during conciliation periods. He noted that while public utility service strikes were previously allowed, these conditions have been removed, making strikes more difficult to conduct legally. The government has also expanded its powers to make emergency changes to working conditions during situations like pandemics or floods, though these must still comply with Schedule 3 regulations.

Labour Law Reforms: He explained changes to labour laws, including increasing the number of required workers for disputes from 100 to 300 and the abolition of industrial tribunals. They discussed the introduction of a new reskilling fund requiring employers to contribute 15 days' wages per terminated worker. He also covered updates to conciliation processes and the power of tribunals to grant interim relief and modify awards.

Industrial Relations Code Updates: The Industrial Relations Code, which introduces new concepts like negotiating unions and a three-year validity period for trade union recognition. The code allows employers with fewer than 300 workers to adopt central or state government's standing orders, with a 60-day certification process. The threshold limit for layoffs, retrenchment, and closures was increased to 300 workers, though this change was criticized as being outdated and potentially leading to more disputes.

Labour Laws and Employee Rights: The key provisions of labour laws, including wage taxes, minimum wages, and bonus payments, emphasizing how settlements and agreements may become inconsistent with these laws. They explained that employers can withhold gratuity only if an employee causes loss up to that amount or commits a crime, and highlighted changes in the definition of establishments under the ESIC, which now covers all industries nationwide. He also clarified that once an employee becomes a PF member, they remain eligible until retirement, and employers must apply to the PF department for exempting employees earning above a certain salary threshold.

Wage Regulation and Compliance Updates: The wage regulations, including changes to bonus calculations and payment timelines. Key points included the removal of salary limits for bonus eligibility, requirements for equal pay for similar work regardless of employment status, and new rules for contractor registration and compliance. The discussion also covered penalties for wage violations, with many cases now being compounded rather than prosecuted criminally, and addressed the inclusion of interstate migrant workers under contract labour laws.

The programme concluded with a Vote of Thanks proposed by Mrs R Vijayalakshmi, Secretary General, ACC, expressing gratitude to the speakers, the Chamber team, and all participants for their valuable contribution to the success of the event.

A total of 48 participants from various business sectors attended the programme.

Programme on Navigating Global Economic Turbulence: Opportunities for India-Seychelles Business Ties 23 December 2025, Dr V L Dutt Hall, 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 Prof. Sesha Sai, Honorary Consul General for the Republic of Seychelles in Chennai & Secretary General of the Consular Corps Diplomatique (CCD).

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 services.

The following aspects were highlighted and elaborated by Prof. Sesha Sai,

Global Economic Surveillance Opportunities: The importance of simplicity, innovation, and empowering young individuals to bridge communities and nations, with a focus on converting agriculture into profitability.

India's Historical and Modern Achievements: He shared historical context about India's partition in 1947, noting how the Indus River led to the naming of Indians. He explained how India faced food shortages in the 1960s and how the country later became self-sufficient in food production by 1992, thanks to Green Revolution leaders like Dr M S Swaminathan. He highlighting India's role in providing vaccines during COVID-19 to neighboring countries like Bangladesh and Sri Lanka, emphasizing India's position as a helper nation.

Tourism and Development Strategies: The potential for tourism in the Prah Triangle, highlighting opportunities for budget-conscious travelers and the need for $120-per-day room rates. He mentioned the challenges of developing solar energy on islands due to the loss of the country's aesthetic and demographic issues caused by drug use. He touched on educational collaborations with institutions like Saveetha and SRM, offering scholarships for students in Chennai. He emphasized the advantages of Seychelles' small size, allowing for quick decision-making and easy permissions, and suggested learning from their blue economy model.

Island Countries; Energy and Culture: He covered various topics, including demographic and cultural aspects of island countries, with a focus on solar energy requirements and rehabilitation centers. He mentioned that island countries depend on aid from other nations, particularly for energy, and highlighted opportunities for rehabilitation centers. He discussed the presence of Indian and African communities in these islands, noting cultural influences and language differences.

International Relations and Economic Collaboration: He shared his insights on India's foreign policy, particularly regarding Somalia, and highlighted improvements in transportation and connectivity with countries like Indonesia. They also recounted efforts made during the COVID-19 pandemic to repatriate Indian nationals, emphasizing the challenges faced and the eventual success of the operation.

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 58 members and invitees.

Memories to Cherish

Programme on “National Cybersecurity Day - Impact for MSMEs”

05 December 2025, Dr V L Dutt Hall, Chennai.

2nd Sri Rasiklal M. Mehta Memorial Dialogues, "India in a World in Flux"

10 December 2025, Hotel GRT Grand, Chennai.



Programme on "Risk Management in Business"

05 December 2025, Atluri Koteswara Rao Memorial Hall, ACC, Secunderabad


Programme on “Introduction to New Labour Codes”

18 December 2025, Dr V L Dutt Hall, Chennai.

Programme on Navigating Global Economic Turbulence: Opportunities for India-Seychelles Business Ties

23 December 2025, Dr V L Dutt Hall, Chennai.

Unit-2
Nation First

We are a nation of communities... a brilliant diversity spread like stars, like a thousand points of light in a broad and peaceful sky.

\- George H. W. Bush

INDIAN ECONOMY
Overview

"2025: A Defining Year for India's Growth"

Trade Performance Improves

In **January 2025,** India's foreign trade started the year on a solid footing with total exports (merchandise and services combined) estimated at **US$ 74.97 billion,** registering a growth of **9.72 %** over January 2024. By **June 2025,** cumulative exports (April-June 2025) reached **US$ 210.31 billion** (up 5.94%), while non-petroleum exports also maintained a positive momentum. These early and mid-year trends demonstrated steady export expansion and diversified external demand. By **November 2025,** the year's trade trajectory reflected sustained external sector engagement.

India's **merchandise export performance in 2025** strengthened across major product groups and global markets. In the beginning, with exports valued at **US$ 36.43 billion in January 2025,** Indian exporters built on diversified demand conditions to sustain outward shipments throughout the year. Supported by strong contributions from sectors such as **engineering goods, electronic goods, pharmaceuticals, gems & jewellery, and petroleum products,** merchandise exports maintained a positive momentum, reflecting competitiveness of Indian manufacturing and trade linkages with global value chains. By **November 2025,** merchandise export value rose to **US$ 38.13 billion,** illustrating a consistent uptrend in external sector performance even during global trade disruptions.

The merchandise commodities which contributed to the resilient export growth in 2025 were cashew, marine products, other cereals, electronic goods, engineering goods and petroleum products, experiencing more than 10% growth in 11 year.

Broad-Based Momentum Reinforces India's Growth Story

India's growth outlook remains buoyant, with global and domestic institutions upgrading their assessments on the back of strong economic fundamentals. Reflecting broad-based momentum across key sectors, the Reserve Bank of India revised its GDP growth projection for FY 2025–26 upward from 6.8% to 7.3%.

Together, sustained international confidence along with robust domestic demand, falling unemployment, and easing inflation, position the country well to advance steadily towards its 2047 development goals.

Source: https://www.pib.gov.in/PressReleasePage.aspx?PRID=2209412&reg=3&lang=2

India Success Story

India hits climate milestone five years early with 50% non-fossil power capacity

Adds 50GW RE capacity with ₹2 lakh cr investment in 2025; to keep momentum in 2026

While major powers slowed their push on renewable energy, India — often portrayed as a champion of fossil fuels — did the unthinkable. In 2025, it achieved a major climate milestone, with 50 per cent of its installed power generation capacity now coming from non-fossil fuel sources, five years ahead of its 2030 target under the Paris Agreement signed in December 2015.

The world's fastest-growing economy now has a total installed generation capacity of about 510 gigawatts, comprising 247 GW of fossil-fuel sources and 262 GW of non-fossil fuel sources (including 254 GW from renewable energy sources).

India added around 50 GW of renewable energy capacity in 2025, backed by investments of nearly Rs 2 lakh crore, taking its total non-fossil fuel capacity to about 262 GW. The government expects to sustain a similar pace of capacity addition in 2026, even as challenges related to land acquisition, right-of-way issues and delays in signing power purchase agreements continue to constrain fresh projects.

Union Minister for New and Renewable Energy Pralhad Joshi told PTI that India witnessed record growth in 2025, with about 45 GW of renewable capacity added between January and November, led by nearly 35 GW of solar installations.

"By the end of December, we will touch nearly 48-50 GW. The future is sunny and will be powered by renewables," he said, adding that momentum is expected to continue in 2026.

Industry estimates put investment requirements at around ₹4 crore per MW, implying ₹2 lakh crore for every 50 GW of capacity.

According to an IREDA study, India will require investments of about ₹30.54 lakh crore between 2023 and 2030 to meet its 500 GW non-fossil fuel target. Public sector financial institutions have already deployed about Rs 10.79 lakh crore into renewable projects since 2014, including ₹2.68 lakh crore in 2024-25 alone.

"We have witnessed a record growth in the renewable energy sector in 2025. We have installed a total capacity addition of around 45 GW achieved from January to November 2025, with solar energy leading the remarkable surge with almost 35 GW. By the end of the year in December, we will touch nearly 48 to 50 GW.

"...I am very optimistic about the future growth prospects of the sector. We expect to continue the momentum in the coming year in 2026," Joshi said.

The minister added that from 2014 till 2024-25, an amount of Rs 10.79 lakh crores (approximately) has been deployed by public sector banks, IREDA, PFC, REC, IIFCL, SIDBI and NaBFID (excluding private banks) towards renewable energy projects.

During the 2024-25 fiscal year, an amount of Rs 2.68 lakh crore (approximately) has been deployed by these institutions, he stated.

Vinay Rustagi, Chief Business Officer at Premier Energies, said that 2025 has been a highly charged year for renewables. New project commissioning has grown by more than 50 per cent over the previous year, with a big boost coming from PM Surya Ghar Yojana and PM Kusum scheme, he noted. The government has prepared a roadmap to give a boost to domestic manufacturing of cells and ingot-wafers to meet the entire domestic demand, he said. This has led to several companies announcing large investment plans in the sector. It was also a breakthrough year for storage, where the government announced another large capital subsidy scheme, leading to a spurt in storage tenders and auctions, he noted.

He pointed out that growing renewable power capacity has led to an imbalance in the grid, causing curtailment of power and delays in transmission capacity addition are slowing down project execution, particularly in Rajasthan.

He said the signing of a US-India trade treaty would help provide an attractive market avenue for Indian manufacturers.

"Outlook for the new year remains bright. We expect growth momentum in new installations to continue. More domestic manufacturing capacity is expected to come on stream, reducing the share of imports and forex outgo," he noted.

Laxit Awla, Executive Director and Chief Executive Officer, SAEL Industries Ltd, said, "2025 has been a year of profound acceleration for the Indian energy sector". He pointed out that the power sector is now shifting its focus from capacity expansion to capacity absorption, and grid integration continues to be the sector's major challenge.

Steps like mandating Long-Duration Energy Storage (LDES) obligations alongside existing viability gap funding to establish reliable, dispatchable capacity would augment the sector's growth, he suggested.

Hitachi Energy MD and CEO, India & South Asia, N Venu suggested that the focus should be on strengthening the transmission network, expediting the development of renewable energy zones, enhancing energy storage capabilities, and shifting from project-based to programme-based initiatives.

With focused efforts in 2026, India can enhance its energy security and strengthen its position in the global clean energy sector, he added.

Image Source: Internet for learning purposes only.

Source: https://www.thehindubusinessline.com/economy/india-exports-97-of-its-solar-modules-to-the-us-says-pl-capital/article70452736.ece?cx_testId=54&cx_testVariant=cx_1&cx_artPos=1&cx_experienceId=EXEPURFQAOW6&cx_experienceActionId=showRecommendationsK2WYEEDC7UY111

Madras High Court Judgments in VAT CST GST

Shri. V.V. Sampathkumar
Treasurer and Chairman, Indirect Taxes Sub - Committee,
Andhra Chamber of Commerce

Natural Justice: Requirements of 3rd Proviso to Section 161 of the respective GST enactments as per which, where a rectification adversely affects any person, the Principles of Natural Justice shall be followed by the Authority carrying out such rectification. The Petitioner has also not been vigilant in either approaching this Court earlier or by filing an appeal before the Appellate Authority instead the Petitioner filed the application for rectification of order which has been rejected. Considering the overall facts and circumstances of the case and considering the fact that the Petitioner has also not cooperated with the Respondents, to balance the interest of the Petitioner and the Respondents, this case is remitted back to the 2nd Respondent with conditions. **M/s. Anand Transports Vs 1. AC (ST) and 2. STO (FAC), Royapettah Assessment Circle, W.P.Nos.44477 and 44479 of 2025 DATED: 18.11.2025**

Opportunity: Impugned order was issued pursuant to the Show Cause Notice dated 07.08.2024. It is evident that the impugned order has been passed without affording the petitioner an opportunity to submit a proper reply or to be heard in person. The impugned order is clearly in violation of Sections 74 and 75 of the GST Act and also in violation of the principles of natural justice. The impugned order is quashed by this Court and the case is remitted back to the respondent to pass a fresh order on merits as expeditiously as possible. **Iyavoo Nadar Manohar Vs. Superintendent, Valasaravakkam, Chennai South, W.P.No.45719 of 2025 DATED: 27.11.2025**

Filing Appeal: Limitation for filing an appeal u/s 107 of the respective GST enactments, 2017 against the impugned Order has already expired. To balance the interest of both parties viz., the Assessee and the Revenue, the case is remitted back to the Respondent to pass a fresh order subject to the Petitioner depositing entire (100%) 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. Lalithambika Proprietrix of **M/s. Triumph Shipping Agency Vs. DCTO, Choolai Assessment Circle, W.P.No.45588 of 2025 DATED: 28.11.2025**

Notice not Uploaded & Natural Justice: Petitioner was issued only with notice in Form GST ASMT 10 and DRC 01A dated 16.10.2024, to which, the Petitioner has replied but DRC 01 was not issued. Petitioner has also attempted to demonstrate even in GSTN screen shot and dashboard would indicate that the copies of the notice in DRC 01 dated 16.11.2024 were not uploaded in GSTN and it was not available for the Petitioner to reply to the notice in DRC 01 dated 16.11.2024. Since the impugned order has been passed in violation of principles of natural justice, the impugned order was quashed and the case is remitted back to the Respondent to pass a fresh order on merits and in accordance with law as expeditiously as possible. **M/s. Circle India Coimbatore Vs. STO, Singanallur North Circle, W.P.No.35851 of 2025 DATED: 23.09.2025**

GST on Seigniorage fee/Royalty: Petitioner has not obtained GST registration and has not paid GST on the Seigniorage fee/Royalty for quarrying and transporting of mines and minerals under the Reverse Charge Mechanism (RCM). The following was stated in W.P.Nos.35883 and 35889 of 2025 dated 25.09.2025 by this Hon'ble Court. "The learned counsel for the Petitioner submits that the issue is now pending before the Hon'ble Supreme Court, as the dispute pertains to levy of GST on the Seigniorage fee/ Royalty paid for quarrying and transporting mineral. Considering the fact that the issue is pending before the Hon'ble Supreme Court, I am inclined to dispose of these WP at the admission stage, by directing the Respondent to keep all the proceedings in abeyance". Considering the facts and circumstances of the above case in W.P.Nos.35883 and 35889 of 2025, which are almost identical to the facts of the present case, this Court is of the view that the aforesaid order will hold good in respect of the present WP also. **M/s. Harish Enterprises, Vs. STO, Hosur North – 2 Assessment Circle, W.P.No.44197 of 2025 DATED: 19.11.2025**

Jurisdiction: In the reply to the SCN, the Petitioner has not challenged the jurisdiction of the Respondent for having invoked Section 74 of the respective GST enactment. Therefore, the challenge in the impugned order at this stage on the ground that no case was made out for invoking extended period of limitation cannot be countenanced. WP is disposed of by this Court by giving opportunity to the Petitioner to challenge the impugned order within 30 days from the date of receipt of a copy of this order. **M/s Dhanalakshmi Synthetics P Ltd, Vs STO (RS II), O/o the CTO & JC (ST) (Intelligence), Erode WP No. 2032 of 2025 DATED: 27-11-2025**

Application for Refund: Petitioner seeks to assign the impugned order dated 02.08.2024 whereby the refund application filed by the petitioner on 20.62024 for the export made during April 2020 to March 2021 has been rejected on the ground that the application filed on 20.06.2024 for the tax period between April 2020 and March 2021 beyond the period of limitation. The Court observed and held that since the petitioner has an alternative remedy, liberty is given to the petitioner to file a statutory appeal before the appellate authority within 30 days from the date of receipt of a copy of this order. **M/s. Process Drive India P Ltd vs 1. STO, Tirupattur Assessment Circle, 2.DC (GST Appeal) Vellore Camp Office W.P.No.41985 of 2025 DATED: 10.11.2025**

Date of Hearing and Order: Impugned order came to be passed on 04.06.2025, even before the scheduled date of hearing. Hence, there is a clear violation of the principles of natural justice in passing the impugned order. Considering the same, the impugned order dated 04.06.2025 is quashed and the matter is remitted back to the respondent to pass a fresh order on merits. **M/s. Udayam Stores, Vs. 1. STO, Gingee Assessment Circle, 2. GST Inspector (FAC) O/o the DC (ST), Villupuram. W.P.No.43042 of 2025 DATED: 10.11.2025**

No Scope for Interfering: Impugned orders have been passed after considering the reply and explanation given by the Petitioner. There is no scope for interfering with the impugned orders, both the WPs are to the dismissed, as there is no procedural irregularity. However, this Hon'ble Court gave an opportunity to challenge these impugned orders before the appellate authority within 30 days from the date of receipt of a copy of this common order. **M/s Mother Care Holidays Resorts Pvt. Ltd., Vs 1 JC of GST& CE, Chennai Outer, Chennai-40. 2.AC, Villupuram, Tindivanam Jurisdiction, WP Nos. 10105 & 10109 of 2025 DATED: 27-11-2025**

Deficiency Memo and Refund: It is claimed that there was excess payment of GST and sought for the refund of the same. It is for the petitioner to substantiate this claim with proper documents. Mere filing of a refund claim, without supporting material, is insufficient. Therefore, the writ petition is dismissed with liberty to the petitioner to furnish the necessary documents to substantiate that the excess amount was indeed reversed by mistake on 27.05.2024 within a period of 30 days. The respondent shall thereafter process the refund application under the Act without any reference to limitation. **The Thanthi Trust (Daily Thanthi), Vs 1. JC (ST), Chennai (Central) Divn., 2. STO, Purasawalkam Assessment Circle, 3. AC (ST), Chintadripet Assessment Circle, W.P. No. 42705 of 2025 Dated: 17.11.2025**

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

The Beautiful, Unfinished Puzzle: How Your Life is Meant to Be Played With

We've all encountered a jigsaw puzzle—perhaps as a child lost in a world of cardboard shapes, or as an adult helping a little one find the right piece. They come in all forms: simple ones with big, chunky pieces, or complex masterworks with hundreds of tiny, intricate parts.

A puzzle's magic isn't in how it arrives—already assembled or scattered in a box. It's true joy lies in the process: the deliberate act of taking it apart and putting it back together. Some follow the picture on the box for guidance. Others dive in, trusting their instinct to see patterns emerge. The really big puzzles demand teamwork, a shared effort toward a single, beautiful image. However, you approach it, the goal is the same: to connect the pieces and step back to admire the completed picture. Reading this, you might feel a wave of nostalgia—a memory of quiet afternoons, your child's focused frown, or even a team-building exercise where collaboration clicked into place.

Now, consider this: your life is that jigsaw puzzle.

Some of us start with a picture that seems put chiefly together—good health, a stable foundation. Others begin with pieces that appear mismatched or missing, born into challenges of health or hardship. But no one's puzzle stays static. Life, by its very nature, requires us to dismantle and reassemble constantly. We take apart old habits, beliefs, or situations to build the life we truly desire.

Our challenges come in all sizes. Some are those big, obvious pieces—a significant career shift, a loss, a move. Others are like the tiny, numerous pieces—daily stresses, small decisions that add up. To solve them, we might look to others for inspiration, studying how they assembled their own puzzles. Or we might choose to forge our own path, connecting pieces without a clear guide, trusting that a picture will emerge from our courage.

Speed isn't the point. Some assemble quickly, driven by intuition or necessity. Others are slow and methodical, examining each piece with care. Some thrive in the collective energy of solving puzzles with others. The real thrill isn't in the speed, but in the moment of fitting the final piece—the moment of clarity, resolution, and accomplishment. Similarly, some of us are quick problem-solvers, some are deep thinkers, and some find answers best in collaboration. The goal is the same: to create a coherent, fulfilling picture from the pieces we hold.

Every stage of life presents a new puzzle box to open. Your 20s might be a 500-piece landscape of exploration. Parenthood or a new career might feel like a 1000-piece whirlwind of colour and complexity. Each puzzle demands a fresh strategy, a renewed patience.

Here is the most crucial lesson a puzzle teaches: You must be willing to be dismantled to be fully assembled. Growth requires taking apart what's comfortable. It asks you to scatter your own pieces, examine them honestly, and then choose—intentionally—how to put yourself back together, stronger and more complete than before.

So go ahead. Embrace your life not as a static portrait, but as a living, breathing puzzle. Take it apart with purpose. Assemble it with hope. And never stop playing the beautiful, challenging, and profoundly rewarding game of putting you together.

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

Unit-3
Kaizen Corner

If you think you can do a thing or think you can't do a thing, you're right.

- Henry Ford

Shout -Sales and MARKETING MATTERS

Mr.M.K. Anand
Chairman, MSME Sub-Committee
Andhra Chamber of Commerce

Sales Pipeline and Sales Funnel to Propel Your Business

A **sales pipeline** is a **visual and strategic representation of where potential customers (leads) are in the buying journey,** from first contact to final purchase. It helps businesses track, manage, and improve how sales opportunities move toward conversion.

What Is a Sales Pipeline?

Think of the sales pipeline as a
step-by-step flow of revenue creation.

Typical stages include:

1. Lead Generation – Identifying potential customers
2. Lead Qualification – Checking need, budget, authority, and timing
3. Discovery / Needs Analysis – Understanding the customer's pain points
4. Proposal / Demo – Presenting the solution and value

5. Negotiation – Pricing, terms, and objections
6. Closure / Conversion – Deal won (or lost)
7. Post-Sale / Relationship Management – Retention, upsell, referrals

Each stage answers one question: How close is this prospect to becoming a paying customer?

Why Is a Sales Pipeline Important?

1. Revenue Predictability

- Helps forecast sales accurately
- Shows expected cash inflow
- Reduces surprises in business planning

2. Clear Focus for Sales Teams

- Salespeople know **who to follow up with and when**
- Avoids random selling and wasted effort
- Improves discipline and accountability

3. Higher Conversion Rates

- Identifies bottlenecks (where deals get stuck)
- Enables corrective action at the right stage
- Improves close ratios over time

4. Better Customer Experience

- Structured, timely communication
- Relevant conversations instead of generic pitches
- Builds trust and professionalism

5. Scalability for MSMEs

- Founders move from “selling themselves” to “building a system”
- Easy onboarding of new sales staff
- Integrates well with CRM and automation tools

Sales Pipeline	Sales Funnel
Action-oriented	Conversion-oriented
Focuses on **process**	Focuses on numbers
Used by sales teams daily	Used by management for analysis

Pipeline = how deals move

Funnel = how many survive

Sales Funnel = Water Flow (Quantity View)

Analogy:

A funnel collecting rainwater

- A lot of water enters at the top
- Some spills, some evaporates
- Very little comes out at the bottom

What it represents:

- Number of leads at each stage
- Drop-offs and conversion rates
- Marketing effectiveness

Key Question it answers:

How many people are left at each stage?

Used by:

- Founders
- Marketing teams
- Strategy & planning

Sales Pipeline = Water Pipes (Process View)

Analogy:

A **pipeline carrying water through stages**

- Water moves step-by-step
- Pressure and leaks are monitored
- Flow speed can be controlled

What it represents:

- Actions taken to move deals forward
- Status of each opportunity
- Value of deals in progress

Key Question it answers:

What exactly must happen next to close this deal?

Used by:

- Sales teams
- Account managers
- Operations

One-Line Clarity

The funnel tells you where revenue is leaking.

The pipeline tells you where to apply pressure.

Strategic Insight (for MSMEs & Growth Leaders)

- **Marketing builds the funnel**
- **Sales manages the pipeline**
- **Leadership aligns both**

A weak pipeline is not a sales problem — it is a system problem.

- No pipeline → inconsistent revenue
- Poor pipeline → stressed founders
- Strong pipeline → predictable growth and valuation

Best Practices

- Define **clear entry & exit criteria** for each stage
- Keep pipeline stages **limited (5–7 max)**
- Review weekly, not monthly
- Automate follow-ups using CRM + WhatsApp + Email
- Measure:
  - o Stage-wise conversion
  - o Deal velocity
  - o Average ticket size

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

The Central Government of India pre-published the **draft rules for the four Labour Codes on December 30-31, 2025, for public consultation.**

The Centre has notified draft rules for the four new Labour Codes **on December 30-31, 2025.** These Labour Codes are – The Code on Wages, 2019, the Industrial Relations Code, 2020, the Code on Social Security, 2020 and the Occupational Safety, Health and Working Conditions Code, 2020.

The rules define workers, wages, types of employment, gratuity, bonus and social security of workers, including gig workers.

The Labour Ministry had announced the implementation of these four new labour codes on 21st November last year to simplify and streamline the existing, decades-old labour laws in the country.

Key take aways from Draft Labour Codes:

The Industrial Relations (Central) Rules, 2025 are draft rules issued by the Ministry of Labour and Employment to implement the Industrial Relations Code, 2020. These rules supersede previous regulations like the Industrial Disputes (Central) Rules, 1957, and the Industrial Employment (Standing Orders) Central Rules, 1946.

Key points from the draft IR code include:

- **Bipartite Forums:** Establishments with 100 or more workers must constitute a Works Committee with equal representation from the employer and workers to promote amicable relations.
- **Grievance Redressal:** Establishments with 20 or more workers must set up a Grievance Redressal Committee (GRC) with up to 10 members and equal representation. Aggrieved workers can apply to the GRC within one year of a dispute.
- **Trade Union Recognition:** The rules outline the process for recognizing a Negotiating Union or Negotiating Council. A single registered trade union with at least 30% membership of the total workers is recognized as the sole negotiating union.
- **Membership Verification:** If multiple unions exist, membership is verified through a secret ballot process managed by a verification officer.
- **Model Standing Orders:** The draft provides model standing orders for different sectors—Mines, Manufacturing, and Service—covering aspects like work hours, shifts, and termination.
- **Fixed-Term Employment:** Workers on fixed-term contracts are entitled to the same wages, hours, and statutory benefits as permanent workers doing similar work. They are eligible for gratuity after one year of service.
- **Work from Home:** For the service sector, employers may allow workers to work from home or remote locations based on agreed-upon terms.
- **Dispute Resolution:** Procedures for signing and filing settlement memorandums are detailed, whether reached through conciliation or mutual agreement.
- **Strikes and Lockouts:** Strict notice requirements are mandated; for instance, a notice of strike must be given in a prescribed format (Form-XI) to the employer and labor authorities.
- **Electronic Compliance:** Many processes, including filing applications, submitting returns, and serving notices, can be conducted electronically through designated portals

Source : https://labour.gov.in/sites/default/files/268942.pdf

The **Occupational Safety, Health and Working Conditions (Central) Rules, 2025** (OSH Code) provide a comprehensive framework for workplace safety and employee welfare across various sectors, including factories, mines, and construction.

Key Points of the OSH Code 2025:

- **Mandatory Registration:** All establishments must register electronically through the Shram Suvidha Portal within specified timelines. A digital registration certificate is issued within 7 days of a complete application.
- **Health and Safety Committees:** Establishments are required to form a Safety Committee with equal representation from the employer and workers. These committees must meet

at least once every quarter (monthly for mines) to review workplace risks and safety measures.

- **Annual Health Check-ups:** Employers must provide a free annual medical examination for every employee who has completed 40 years of age.
- **Appointment Letters:** No employee can be employed without a formal appointment letter containing details such as designation, wages, and social security benefits. Existing employees must receive these within three months of the rules' commencement.
- **Accident and Disease Reporting:** Any accident resulting in death or serious injury (preventing work for 48+ hours) must be reported to authorities electronically within prescribed timeframes. Similarly, occurrences of notified occupational diseases must be reported.
- **Employment of Women:** Women can be employed before 6:00 AM and after 7:00 PM (night shifts) subject to their written consent and the employer providing adequate safety, lighting, and transportation.
- **Welfare Facilities:** Establishments must provide basic welfare facilities, including:
  - o Canteens for establishments with 100 or more workers.
  - o Creches (shishugruh) where 50 or more workers are employed.
  - o Ambulance Rooms for mines and construction sites with more than 500 workers.
- **Overtime Limits:** Workers are permitted to work overtime, but it is capped at a maximum of 125 hours per quarter.
- **Contract Labour Protections:** Contractors must ensure that contract workers receive wages not less than the prescribed rates. If they perform the same work as direct employees, they must receive the same holidays and working conditions.
- **Safety Officers:** Depending on the size and nature of the establishment (e.g., certain mines or factories), the appointment of qualified Safety Officers is mandatory to supervise workplace safety.

Source : https://labour.gov.in/sites/default/files/268944.pdf

The **Social Security (Central) Rules, 2025** (SS Code) provide the framework for the administration of social security benefits, including provident funds, insurance, gratuity, and maternity benefits. These rules supersede older regulations like the Employees' State Insurance (Central) Rules, 1950 and the Payment of Gratuity (Central) Rules, 1972.

Key Points of the SS Code 2025:

- **Mandatory Digital Registration:** Every establishment must register electronically via the Shram Suvidha Portal. A registration certificate is issued within 7 days of a complete application, or it is deemed registered automatically if not issued within that time.
- **Central Board and Funds:** The rules govern the administration of the Employees' Provident Fund (EPF),

Pension Fund, and the Social Security Fund for unorganized workers.

- **Income Limit for Dependents:** For the purpose of social security benefits, the income limit for “dependent parents” is set at ₹9,000 per month from all sources.
- **Gratuity Claims:** Procedures are established for claiming gratuity using Form-IV. Employers must pay the gratuity or provide a notice of rejection within a specified timeframe, detailing the reasons for any denial.
- **Gig and Platform Workers:** The code introduces a National Social Security Board specifically to recommend and monitor welfare schemes for gig workers and platform workers. Aggregators (like food delivery or ride-sharing platforms) must contribute to a social security fund for these workers.
- Maternity and Welfare: Establishments must maintain a Register of Women Employees (Rule 55) and provide benefits such as creches where 50 or more workers are employed.
- **Accident Reporting:** Employers are required to report accidents resulting in death or serious injury to the competent authority within 24 hours of the occurrence using Form - XXX
- **Unified Annual Return:** Employers must file a single unified annual return electronically by February 1st each year, covering details of all workers and benefits provided in the preceding year.
- **Employee Information:** At the time of hiring, employers must inform workers of their right to compensation and benefits in a language they understand, both in writing and through electronic means.
- **Dispute Resolution:** Provisions are made for appearing before a Competent Authority for the resolution of disputes related to gratuity or other social security claims

Source : https://labour.gov.in/sites/default/files/ss.pdf

The **Code on Wages (Central) Rules, 2025** is a draft set of rules issued by the Ministry of Labour and Employment to implement the Code on Wages, 2019. These rules unify and replace several older regulations, including the Minimum Wages Act, 1948, and the Payment of Wages Act, 1936.

Key Points of the Code on Wages 2025:

- **Minimum Wage Calculation:** The draft defines a “standard working class family” as consisting of a spouse and two children (equivalent to three adult consumption units). The minimum wage is calculated based on:
  - o 2,700 calories per day per consumption unit.
  - o 66 meters of cloth per year for the family.
  - o Housing rent at 10% of food and clothing expenses.
  - o Fuel, electricity, and miscellaneous items at 20% of the minimum wage.
  - o Education, medical, and recreation expenses at 25% of the minimum wage.

- **Skill Categories:** Occupations are categorized into four levels to determine wage rates: Unskilled, Semi-skilled, Skilled, and Highly Skilled.
- **Normal Working Day:** A standard working day is fixed at 8 hours. For those working a five-day week, the daily rate is derived from the hourly rate.
- **Weekly Rest Day:** Employees are entitled to at least one rest day per week (usually Sunday). If they work on their rest day, they must be given a substituted rest day and paid at the overtime rate.
- **Floor Wage:** The Central Government, in consultation with the Central Advisory Board and State Governments, will fix a "floor wage" that considers the minimum living standards of workers across different geographical areas.
- **Payment of Bonus:** Provisions include the "set on" and "set off" of allocable surplus for bonus payments, allowing an excess of up to 20% of the total salary to be carried forward for up to four years.
- **Contract Labour Protections:** In establishments where workers are employed through contractors, the proprietor is responsible for ensuring the contractor is paid enough to cover employee wages. If a contractor fails to pay the minimum bonus, the establishment owner must pay it directly.
- **Digital Compliance:** Most administrative requirements—such as filing annual returns, maintaining the Employee Register (Form I), and submitting applications—are to be handled electronically via the Shram Suvidha Portal.
- **Technical Committee:** A committee will be formed to advise the government on skill classification and the difficulty of work (e.g., underground work or hazardous processes) when determining wages.
- **Appeals and Claims:** Aggrieved persons can file appeals against decisions of the Authority using Form-III within specified timelines. Employers must deposit the claimed amount with the Appellate Authority before their appeal can be considered.

References :
https://labour.gov.in/sites/default/files/code_on_wages.pdf

These draft rules are open for public consultation, and stakeholders have been invited to submit objections and suggestions within 45 days.

The deadline for submitting public comments and suggestions on these draft rules are:

- January 30, 2026: For the draft Industrial Relations (Central) Rules, 2025.
- February 13-14, 2026: For the draft rules under the other three codes (Code on Wages, Code on Social Security, and Occupational Safety, Health and Working Conditions Code).

Image Source: Internet for learning purposes only.

IMPARTIALITY OF REGULATORS

Shri. Anil Jauhri
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Regulations – be it in good or services – are mainly in public interest – on grounds such as health, safety, environment, deceptive trade practices, privacy of data, public order and national security. These have been duly codified in the WTO Agreements like the Agreement on Technical Barriers to Trade (TBT), the Agreement on Sanitary and Phytosanitary Measures (SPS) and General Agreement on Trade in Services (GATS).

Use of expression 'such as' implies that there may be more grounds in future and indeed climate action, sustainability, energy efficiency etc. have become grounds for regulation in many countries with Europe leading the way.

Regulators are therefore public service and expected to be independent and impartial.

While these attributes are implicitly expected from regulators, these concepts are seldom clearly defined nor specific requirements laid down in various statutes which provide for regulation of goods and services.

There is another aspect important in impartiality but not always clearly stated or understood.

Perception.

Impartiality is not merely about being impartial but also about being perceived to be impartial. Recalling the case of Chanda Kochar, even if she may have been absolutely professional in her conduct but the mere fact of participating in decisions related to her husband's companies would raise valid issues of perception of impartiality.

In the light of the above let us examine the independence and impartiality of regulators since their conduct impacts common man and businesses.

Can we define these terms?
Here are the suggested definitions:

Independence - freedom of a person or organization from the control or authority or influence of another person or organization

Impartiality - presence of actual and perceived objectivity

These are adapted from definitions given in ISO 17000:2020 **Conformity assessment — Vocabulary and general principles with changes in italics.**

What could affect regulators' impartiality?

If they were to be expected to be self-sustaining which means they charge fee from the industry which they regulate, it could produce a distinct possibility that they hesitate in taking strong action for the fear of losing revenue. Hence, the regulators are actually public service globally and funded by the state. They charge very nominal fee if at all they do – and there is no pressure on them to earn for themselves. **Any departure from this principle can undermine purpose of regulation itself.**

The regulators may be vulnerable to pressure from the government itself – which has led to **establishing regulators as independent bodies at an arm's length from the government** – a trend which is being followed in India too – FSSAI or TRAI or IRDA are ready examples of such separation from the government.

Another aspect that merits attention - **where are the regulators parked?**

Let us examine the history of regulations in India.

The Factories Act is about workplace safety in manufacturing industry – but who is custodian of this regulation. Not Ministry of Industry but Ministry of Labour.

Drug regulation is vested globally with Ministries of Health – not with Ministries dealing with pharmaceutical industry.

Same applies to food regulation which is again vested globally with Ministries of Health and not Ministries dealing with food industry.

Yet another example is that of chemical regulation or environmental regulation both of which are dealt with by Ministries of Environment globally and not Ministries dealing with industry or chemicals.

Pesticides are another example – regulated by Ministry of Agriculture rather than Ministry of Chemicals.

The reasoning being that Ministries dealing with that industry sector may be conflicted since their role is to look after the interests of that industry sector and promote its growth.

Going by this reasoning, **the regulations under the BIS Act, where line Ministries are notifying Quality Control Orders (QCOs), is going against the traditional**

and global approach and is fraught with risk of conflict of interest. Do we need to rethink this approach? Probably yes.

There is another area where this reasoning may apply.

India regulates exports also – it has a full-fledged Export (Quality Control & Inspection) Act for the purpose and indeed regulates several food items under it – seafood, dairy products, honey etc. through the Export Inspection Council (EIC). However, **there are some regulations which are placed with the commodity boards or export promotion councils whose primary mandate is to promote exports. That might also be considered conflict of interest.** How likely is a commodity board to take harsh action against exporters which may bring down exports? A question worth asking!

Let us now examine the activities which regulators should or should not undertake.

The main mandate of regulators is to verify compliance to regulations they have prescribed – either directly through their own machinery or use of third party agencies like food safety agencies used by FSSAI.

Given the above, it would be conflict of interest for them to engage in handholding of the industry they regulate.

However, a regulator (or accreditor or certifier) knows its regulation best and when a new regulation is introduced, it is best placed to sensitize the industry and related stakeholders.

So is training by regulators acceptable?

Training is globally not regarded as conflict of interest as long as it is generic and publicly provided. It can however be problematic – when a regulator visits an industry and confronts technical personnel trained by itself, how does one raise major issues which may imply the training was inadequate. Or the industry shows the certificate of training issued by the regulator himself in its defence?

In-house training in an organization by the regulator on the other hand can surely be problematic and should be a strict no.

It should therefore be expected that the regulators conduct a series of programmes to explain their regulations to all stakeholders. But no more. The same applies to certification scheme owners and accreditation bodies.

This the reason why the **National Accreditation Board for Certification Bodies (NABCB),** a constituent Board of the Quality Council of India, since its inception in 2000, never undertook training of certification or inspection bodies, a standard which has since been compromised in some way.

What if the regulators (or accreditation bodies or certification scheme owners) approve training providers or even consultants. Even certifying implementation resources or training providers would be perceived as conflict – imagine a third party food safety audit agency auditing a food business who shows that he has availed services of an FSSAI certified consultant to implement good hygienic practices or taken training from an FSSAI approved training provider. How likely is the 3rd party likely to raise a major issue lest it shows up regulator's system of approval as deficient and invites its disapproval?

Similarly, how does a regulator question an industry whose technical personnel are trained by its approved training provider? More so how likely a regulator is to raise an issue if the individual industry being evaluated has taken consultancy from its own approved consultant? Not likely since if a regulator rejects an industry or raises major issues in an industry where consulting was provided by its own approved consultant, it would reflect on the competence of regulator to approve consultants and bring him into disrepute.

Therefore, any form of handholding by regulator or even approving such resources for training and handholding can produce conflict of interest and undermine rigour of regulation.

In any case, given the unsatisfactory state of most regulations in India, its best that regulators focus on delivering robust regulation exclusively rather than get into activities which are best left to other stakeholders especially if there are viable mechanisms available which in this case are.

This is a perennial problem. Whenever a new regulation is brought in or even an accreditation or certification program in voluntary space is established, it needs two sets of resources – one for verification of compliance which the regulators or accreditors or certifiers need and two, for implementation of prescribed standards in the industry. Both, as has been amply shown above, cannot and should not be vested with the regulator (or accreditor or certifier) due to conflict of interest.

India has an excellent advantage in this respect which has neither been fully recognized or leveraged – the elaborate skill ecosystem with sector specific skill councils. Their main mandate is to cater to industry needs and certify professionals as well as trainers. Unfortunately, there has largely been a disconnect between regulators and skill councils even as India has issued a series of QCOs in various sectors under the BIS Act and regulations like in telecom and medical devices in last few years. This needs immediate change and skill councils sensitized to cater to this aspect of industry need. The Healthcare Sector Skill Council (HSSC) and the Life Sciences Sector Skill Development Council (LSSSDC) have recently moved in this direction and hopefully, other skill councils will follow the example.

Sector Skill Councils can set up independent systems to certify competent professionals and training providers for implementation of regulations and standards which the industry is faced with – even voluntary standards which are a demand especially in the global market in certain sectors like agri food and textiles more than others.

In conclusion, in order to uphold the highest standards of impartiality and independence, the regulators (and accreditors or certification scheme owners) should no doubt engage in explaining their regulations to stakeholders but no more. The system for creating competent resources for the industry in Indian context should be left to the Sector Skill Councils or other stakeholders with whom the regulators (and accreditors and certification scheme owners) should engage to help them set up an independent system.

(adapted from author's regular column in 'Front Foot Forward' in mediamap.co.in)

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

Shri R R Padmanabhan
Chairman, Foreign Trade Sub-Committee
Andhra Chamber of Commerce

Trade Finance for Exporters

A Practical handout for MSMEs

Why Trade Finance Needs Rethinking

For many MSME exporters, delayed payments, collateral-heavy loans, and limited bank credit remain major growth constraints. Today's export ecosystem offers new-age financing solutions combining banks, fintech platforms, insurance and buyer-led models to ease working capital pressure and accelerate exports.

This handout presents a stage-wise snapshot of financing options available to exporters.

1. Pre-Shipment Finance
(From order receipt to shipment)

Options Available

- Packing Credit (PCFC / Rupee Packing Credit) – Banks
- Supplier / Buyer Advance – Overseas buyers
- FinTech Working Capital Loans – FinTechs / NBFCs

Best Used For: Raw materials, production, and processing

Key Advantage: Enables execution of export orders

Watch-out: Collateral and export obligation compliance

2. Post-Shipment Finance
(After shipment, before buyer payment)

Options Available

- Export Bill Discounting (LC / Non-LC) – Banks
- Invoice Discounting (FinTech-led) – Digital platforms

Best Used For: Faster cash flow after shipment

Key Advantage: Liquidity without waiting for buyer payment

Watch-out: Document discrepancies and buyer credit risk

3. Receivables & Buyer-Linked Finance

Options Available

- Supply Chain Finance (SCF) – Buyer's bank / FinTech
- TReDS-linked receivable financing – RBI-regulated platforms

Best Used For: Exports to large, credit-worthy buyers

Key Advantage: Financing based on buyer strength, not MSME balance sheet

Watch-out: Buyer on boarding and platform integration

4. Contract Security & Risk Mitigation

Options Available

- Letter of Credit (LC) – Banks
- Standby Letter of Credit (SBLC) – Banks / Trade finance institutions
- ECGC Credit Insurance – ECGC

Best Used For: New buyers, large orders, credit exports

Key Advantage: Payment protection and reduced default risk

Watch-out: Cost, compliance, and issuer credibility

5. Growth & Scale Finance

Options Available

- EXIM Bank Lines of Credit
- ESG / Green Trade Finance

Best Used For: Capital goods, project exports, expansion

Key Advantage: Longer tenors and preferential pricing

Watch-out: Documentation and ESG disclosures

How Exporters Should Use This Guide

- Match finance type to export stage, not habit
- Combine 2–3 instruments, not a single loan
- Use insurance + discounting to lower cost of funds
- Explore buyer-led supply chain finance
- Maintain clean documentation and digital records

Key Takeaway : Trade finance today is an ecosystem, not a product.

Exporters who understand and combine financing options wisely gain faster cash flows, stronger resilience, and global competitiveness.

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

Digital Personal Data Protection (DPDP) Act

The **Digital Personal Data Protection Act, 2023** serves as India's primary legislative framework for the regulation of digital personal data. It seeks to harmonize the fundamental right to privacy for individuals with the necessity of processing personal data for lawful and economic purposes.

Enacted on August 11, 2023, the Act applies to all digital personal data processed within India. It also extends extra-territorial jurisdiction to data processed abroad if it involves offering goods or services to individuals within India. Following the notification of the DPDP Rules, 2025 on November 14, 2025, the framework is set for a phased implementation to be completed by May 2027.

To ensure compliance, the Act defines specific roles within the data ecosystem:

- **Data Principal:** The individual to whom the personal data relates.
- **Data Fiduciary:** Any person or entity that determines the purpose and means of processing personal data. They bear the primary responsibility for statutory compliance.
- **Data Processor:** An entity that processes data exclusively on behalf of a Data Fiduciary, operating strictly under their instructions without independent decision-making authority.
- **Consent Manager:** A registered entity providing a unified, interoperable platform that enables Data Principals to

manage, review, and withdraw consent across multiple Data Fiduciaries.

Seven Core Principles of Data Protection

The Act is anchored by seven foundational principles designed to prevent data misuse throughout its lifecycle:

- **Consent and Transparency:** Data must be processed based on clear, informed consent.
- **Purpose Limitation:** Data usage is restricted to the specific purpose described at the time of collection.
- **Data Minimization:** Only the data strictly necessary for the intended purpose should be collected.
- **Accuracy:** Fiduciaries must ensure data is correct and kept up to date.
- **Storage Limitation:** Data should not be retained longer than necessary for its original purpose.
- **Security Safeguards:** Reasonable security measures must be implemented to prevent breaches.
- **Accountability:** Entities are legally responsible for demonstrating compliance with the Act.

Rights and Obligations

Data Principals

Individuals are granted several key rights to maintain autonomy over their information:

- **Data Access and Correction:** The right to view, update, or erase personal data.
- **Consent Withdrawal:** The right to revoke processing permission at any time.
- **Nomination:** The ability to designate a representative in the event of death or incapacity.
- **Response Timelines:** Fiduciaries are generally required to respond to grievances or requests within 90 days.
- **Minor Protection:** Processing children's data requires verifiable parental consent, with exceptions for essential services like education.

Data Fiduciaries

- Entities must issue clear notices before seeking consent, report data breaches to authorities and affected users promptly, and appoint a Data Protection Officer (DPO) if classified as a "Significant Data Fiduciary."

Enforcement, Penalties, and Exemptions

Data Protection Board of India (DPBI) serves as the adjudicatory body responsible for overseeing compliance and handling inquiries.

Financial Penalties

Non-compliance carries significant financial risks to ensure deterrence:

- **Failure to implement security safeguards:** Up to ₹250 crores.
- **Breaches involving children's data:** Up to ₹200 crores.
- **General non-compliance:** Penalties vary based on the nature and gravity of the violation.

Exemptions

The Act provides specific exemptions where the standard provisions may not apply, including:

- Legal enforcement and judicial functions.
- Prevention and investigation of crimes.
- Specific cross-border contractual obligations.
- State-notified exemptions for national security or public order.

Latest Amendments on DPDP (2025)

Ministry of Electronics and Information Technology (MeitY) notified the Digital Personal Data Protection (DPDP) Rules, 2025 on Nov 14, 2025; these rules provide the necessary operational framework to implement the 2023 Act, in consultation with the input from external Stakeholders.

Key Amendments

The final rules refine the January 2025 draft by adopting a clearer phased rollout

- Immediate effect for foundational provisions, Consent Manager registration after 12 months by November 2026, and full obligations like security safeguards and audits by May 2027 and the timeline is 18 months from the date of notification.
- Changes include shifting from "itemized" to "specific" descriptions in privacy notices, flexible language for security measures and stricter rules for children's data like verifiable parental consent.

Compliance Obligations

- Data Fiduciaries must issue clear consent notices detailing data use, purposes, and rights.
- Significant Data Fiduciaries (SDFs) face extra requirements like Data Protection Impact Assessments (DPIAs) and annual audits.
- Penalties remain steep under the Act—up to ₹250 crores for security failures, ₹200 crores for breach non-reporting or child data violations—with the rules specifying timelines like breach notifications.

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

The Evolution of the Boardroom: Why Interdisciplinary Directors are the New Corporate Requirement

Shri. Venkat Ramana Nandyal
LM
Andhra Chamber of Commerce

For decades, the composition of the Indian boardroom followed a predictable blueprint: a mix of industry veterans, legal minds, and financial auditors. While this "siloed" expertise served companies well in a stable economic environment, the landscape of 2026 has rendered this model obsolete. Today, the most significant corporate risks—from AI ethics and climate-related financial disclosures to global supply chain volatility—do not respect departmental boundaries.

We have entered the era of the **Interdisciplinary Director.**

The Death of the Single-Subject Expert

In a modern mid-cap company, an operational failure is no longer just a "plant issue." If a chemical process fails, it immediately triggers a cascade of financial liability, ESG regulatory breaches, and algorithmic trading triggers. A director who only understands the balance sheet, but not the chemical engineering principles behind the asset, is navigating with half a map.

Interdisciplinary directors act as the "connective tissue" of the board. They possess the rare ability to perform a **Technical Fiduciary** role—validating that the mathematical models and engineering processes beneath corporate claims are robust and ethically sound.

The Triple-Threat Competency

To add true value in 2026, a director must master three distinct "languages" that were previously kept separate:

1. Engineering Rigor: As the EU AI Act and India's DPDP Act redefine compliance, boards need directors who understand the "physics" of the business. Whether it is a petrochemical plant or a data center, technical literacy is the only defense against "greenwashing" and "tech-washing."

2. Financial Stewardship: Institutional investors are looking past surface-level profits, interdisciplinary directors can translate technical process improvements directly into long-term valuation and "Investor-Eye" readiness.
3. Decision Science & AI Governance: We are moving from "Digital Transformation" to "Algorithmic Governance." The board's new duty is to oversee Agentic AI—systems that make autonomous decisions. This requires a director who understands the science of decision-making to ensure these tools enhance, rather than endanger, corporate strategy.

Strategic Momentum Over Compliance

The goal of the modern board is no longer just "protection" but "prediction." Interdisciplinary directors allow boards to shift from passive "Check-the-Box" compliance to Active Risk Optimization. By bridging the gap between the shop floor, the trading desk, and the data lab, these leaders ensure that the board is not just a reactive observer of management but a proactive architect of corporate resilience. For the member companies of the Andhra Chamber of Commerce, embracing this cognitive diversity is the surest way to secure a competitive advantage in an increasingly complex global market.

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

Palnadu village startup converts paddy waste into tableware

These products are biodegradable, single-use and decompose within 90 to 120 days

As plastic waste from social functions continues to pile up across cities and villages, a women-led startup in a village near Narsaraopet is converting paddy waste into fully biodegradable tableware, offering a practical and scalable alternative to plastic.

Kakani, a small village in Palnadu district, is quietly emerging as a hub of green innovation with the launch of 'Agriware,' a startup founded by Rayudu Rajya Lakshmi and Venkata Ramana. The enterprise manufactures biodegradable plates, cups, glasses, spoons, and bowls using agricultural by-products such as rice husk, rice bran, and paddy straw. Driven by concerns over plastic pollution, the two women, along with their husbands Rayudu Bhanu Kiran and Murali Krishna, explored eco-friendly materials and invested nearly Rs 3 crore, including bank loans, to set up the manufacturing unit.

"Whenever we attend any function, small or big, we see extensive use of plastic plates and cups. After use, they are dumped in public places or landfills, posing a serious threat to the environment. That is what inspired us to create plastic-free, pollution-free alternatives," said Rajya Lakshmi.

Three high-end machines, each costing around Rs 60 lakh, were procured from Bengaluru. Each machine can manufacture about 1,500 items per day. Though the unit was established in 2024, full-scale production began around six months ago after the machinery was installed.

The products, available in 10 to 12-inch plate sizes, are designed for single use but stand apart for their environmental and health benefits. Made entirely from paddy waste, they are 100 per cent biodegradable and decompose naturally within 90 to 120 days. Being non-toxic, the used plates can even be fed safely to cows and buffaloes along with regular fodder.

The manufacturing process uses technology supported by the Council of Scientific and Industrial Research (CSIR). The raw material mixture is heated to about 400˚C and moulded into plates, cups, and bowls. Apart from being eco-friendly, the products are said to retain trace nutrients such as Vitamin B and K, making them a healthier option compared to plastic or thermocol items.

“These products dissolve safely in both land and water. If they enter water bodies, they slowly break down and even serve as feed for fish and prawns,” said Bhanu Kiran, managing partner.

Initially aimed at exports to the United States and Europe, for which samples were sent and negotiations held, the venture is now witnessing strong domestic demand as awareness grows. Orders are coming in from Hyderabad, Vijayawada, Guntur, Visakhapatnam, and Bengaluru, particularly for family functions and public events. Currently, plates are priced at Rs 7 (each), cups at Rs 3, and bowls at Rs 4.

“Compared to traditional alternatives such as plantain trunk/stem these products are more elegant in appearance and less prone to fungal growth, making them suitable for wider use,” said Rajya Lakshmi.

Despite challenges such as high power consumption and the need for continuous skilled labour monitoring, sourcing raw materials has been easy. Rice husk is procured from nearby rice mills, while paddy straw is sourced directly from local farmers, providing them with additional income.

Notably, more than a few decades ago, eminent scientist, former director general of CSIR Prof Yelavarthy Nayudamma, who also hails from the same region, highlighted the vast potential of paddy by-products such as straw, husk, and bran. He explained their use in manufacturing cardboard, roofing material, mushroom substrates, fuel, silicates, porcelain items, particle boards, activated carbon, fillers, and bricks.

Today, initiatives like Agriware are turning that long-held vision into reality, benefiting farmers, reducing plastic pollution, and strengthening environmental sustainability.

Source and Image credits to: https://www.newindianexpress.com/good-news/2025/Dec/28/palnadu-village-startup-converts-paddy-waste-into-tableware

TRAVEL - RELAXATION MATTERS

Minicoy, Lakshadweep Overview

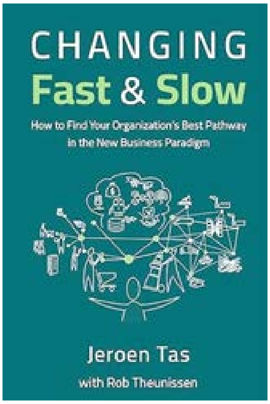
The southernmost island of Lakshadweep, Minicoy, stands out for its distinctive Maldivian culture. The locals speak Mahl, write in Thana script for religious sonnets, and adopt a Maldivian style in their attire, resembling long toga-like capes. Minicoy, the southernmost island in the Lakshadweep Sea, boasts a stunning crescent shape and a magnificent lagoon with a secluded beach. The lake, surrounded by the sole cluster of mangroves in the Lakshadweep Islands, adds to the island's charm. Minicoy Island is approximately 300 km away from the airport. However, we recommend opting for the water route, as numerous passenger ships connect Kochi to Minicoy.

Things to see and do: From stunning coral reefs to picturesque lagoons, and from coconut groves to thoughtfully arranged beach huts, Minicoy has a wealth of offerings. Whether you're into scuba diving, snorkeling, parasailing, kayaking, water skiing, deep-sea fishing, sailing, glass-bottom boat rides, or fishing, this place has all your interests covered. A stroll through vibrant villages along the shore unveils charmingly painted houses. Near Aloodi village, a local-followed old sundial reflects a time roughly 45 minutes behind IST and the 1885-built lighthouse provides unparalleled views. Lakshadweep, with its captivating islands, diverse marine life, and rich cultural heritage, promises an unforgettable experience for travellers. Whether you seek adventure in the vibrant coral reefs, relaxation on pristine beaches, or a taste of authentic cuisine, each island has something unique to offer.

Source and Image: https://www.incredibleindia.gov.in/en/lakshadweep/kavaratti/lakshadweep-travel-guide

BOOK REVIEW

Changing Fast and Slow:
How to Find Your Organization's Best Pathway in the New Business Paradigm



The world's most valuable companies are platforms. They don't just adapt to change—they orchestrate it. They are not among the 70% of organizations that fail.

What do they know that others don't? Changing Fast and Slow is a strategy guide for our current moment. It explains how to navigate the complex paradigm shift going on in business today. Businesses succeed by changing their perspective: from scarcity to abundance, from value chains to value networks, from pipelines to platforms, and from controlling their markets to making a contribution. They no longer transform through one-time projects, but in three successive waves of change.

Jeroen Tas understands the dynamics of today's successful companies. He co-founded a multi-billion-dollar tech startup, developed the world's first Internet banking platform, and led to medtech innovation at Philips, touching billions of lives. Together with business transformation expert Rob Theunissen, he has analyzed why some organizations surf the waves of change while others drown in them. The answer lies in understanding that systemic transformation happens in three pace layers simultaneously, each at a different speed—and success requires mastering all three.

- The Operational Pace Layer (fast): Where innovation and daily adaptation happen
- The Strategic Pace Layer (medium): Where structures and resources shape possibilities
- The Existential Pace Layer (slow): Where core beliefs, risk-attitudes, and culture ultimately determine success

When these three layers aren't aligned, even the best strategies fail. When they move in concert, transformation becomes natural.

Most organizations fail to transform because they attack change at only one pace layer—usually racing to adopt new technologies or restructure operations—while their deeper systems pull them back to the status quo. It's like trying to turn a ship by only adjusting the sails while the anchor remains down.

Corporate leaders are using Changing Fast and Slow to reorient their businesses to today's platform-based ecosystems. They are learning to sell to a broad ecosystem of producers and customers, to recognize their own pace of change and accelerate it, and to do all this without internal resistance or backlash.

Source & Image: https://www.amazon.in/Changing-Fast-Slow-Organizations-Business-ebook/dp/B0FNDRVP52

Unit-5
Bulletin Corner

"It occurs to me that our survival may depend upon our talking to one another."

- Dan Simmons

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

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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

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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

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- 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

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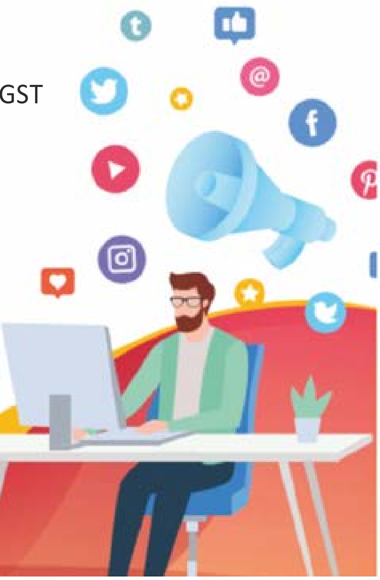

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ACC NEWSLINE

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

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.

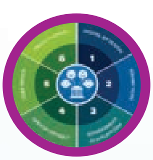
Organize Business Delegations to foreign countries for development of two-way trade between Indian and respective countries

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.

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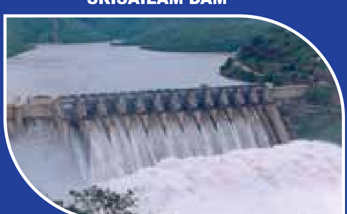

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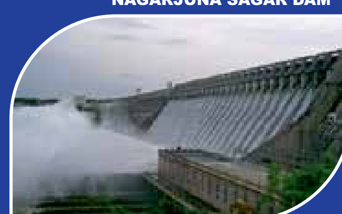

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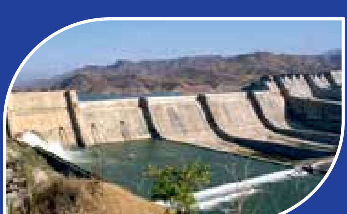
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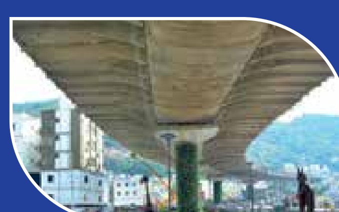
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