



Journal of Andhra Chamber of Commerce ACG NEWSLINE

VOL. CXIII | MAY 2026



Industrial Visit to Raptee. HV

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CORPORATE OFFICE :

"HIGH GATE", Level 4, No. 153 (Old 82), Santhome High Road, Raja Annamalaipuram,
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E-mail: sattvacorporate@sattva.in | web : www.sattva.in

S. NARASIMHAN, Chairman
Mobile +91 98410 27456 / narsi@sattva.in

S. PADMANABHAN, Director
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EDITOR AND PUBLISHER
Andhra Chamber of Commerce,
Secretariat, Chennai

ANDHRA CHAMBER OF COMMERCE
“Velagapudi Ramakrishna Building”,
23, Third Cross Street,
West C.I.T. Nagar, Nandanam,
P.B. No. 3368, Chennai - 600 035.

☎ 044 - 24315277
24315278 / 24315279

✉ acc@andhrachamber.com
andhrachamber1@gmail.com

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Unit-1

Chamber at a Glance

**“Organizing is what
you do before you do
something
so that when you do it, it
is not all mixed up.”**

- A.A. Milne



From the President's Desk

Dear Members,

**Greetings from Andhra Chamber of
Commerce!**

India stands at a pivotal moment in its economic and industrial journey. Across sectors, we are witnessing a strong shift from traditional scale-driven growth towards innovation-led, globally integrated development. The pharmaceutical industry, in particular, reflects this transformation vividly. Long recognized as the “Pharmacy of the World,” India is now preparing for its next leap — driven by advanced research, smarter manufacturing, and stronger global regulatory alignment.

Recent reforms in the pharmaceutical regulatory ecosystem demonstrate a progressive policy approach that views regulation not merely as compliance, but as enabling infrastructure for innovation, investment, and public health. This transition is essential if India is to strengthen its position in global value chains and emerge as a leader in science-led healthcare solutions.

At the same time, the broader macroeconomic environment continues to demand resilience and strategic foresight. Global geopolitical tensions, particularly in

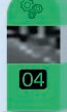
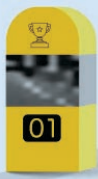
West Asia, have once again highlighted the importance of managing inflation, currency stability, energy security, and the current account deficit. India’s policymakers are actively assessing both the risks and opportunities emerging from these developments, while working towards sustaining growth and investor confidence.

Equally important is the renewed emphasis on structural reforms and trust-based governance. As highlighted by policy leaders, India’s next generation of reforms must move away from legacy systems rooted in excessive control and instead encourage transparency, ease of doing business, innovation, and entrepreneurship. Industry, too, has a critical responsibility — especially in increasing investments in research & development, technology adoption, and capacity building.

The Andhra Chamber of Commerce believes that India’s future growth story will be shaped by collaboration between government, industry, academia, and global partners. Timely payments to MSMEs, stronger industrial competitiveness, regulatory agility, and innovation-focused policies will collectively determine how effectively India captures emerging global opportunities.

As we move forward, Indian industry must remain agile, forward-looking, and globally connected. With the right policy environment and industry participation, India is well-positioned to achieve sustainable economic growth and reinforce its role as a trusted global partner across sectors.

Dr. V L Indira Dutt
President



ACC Milestones & Recognitions



Small Industries Development Bank of India (SIDBI) – ACC

The Andhra Chamber of Commerce (ACC) proudly congratulates Shri Nagendra Prasad, BSE-ACC, Telangana State Office on his outstanding achievement in generating the highest number of leads in the Country within a fortnight since the launch of the BSE Championship across the country in SIDBI. This remarkable accomplishment reflects his dedication, commitment, and proactive efforts towards supporting and strengthening the MSME ecosystem.



It is indeed noteworthy that SIDBI Regional Office, Hyderabad has consistently remained at the forefront in lead generation initiatives from the very beginning. Shri Nagendra Prasad’s contribution further reinforces ACC’s commitment to fostering MSME growth and creating meaningful business opportunities through active collaboration and outreach initiatives.

Please note that this facility is available exclusively to members of the Andhra Chamber of Commerce, Telangana State. For further details, contact 040-27840844.

Share Your Representations with ACC

Dear Readers,

The Andhra Chamber of Commerce (ACC) continues to actively represent the interests of its members with the Central and State Governments, as well as various Government Departments and Organizations.

To strengthen our advocacy efforts and ensure that your concerns, suggestions, and policy inputs are effectively communicated to the appropriate authorities, we invite all members to share their representations with us.

Whether it relates to:

- Policy challenges
- Industry-specific issues
- Ease of doing business
- Regulatory concerns
- Growth opportunities



your inputs are valuable and help us present a unified and impactful voice on behalf of the business community.

✉ **Kindly send your representations to:**

andhrachamber1@gmail.com

Together, let us work towards creating a more conducive and progressive business environment.

CHAMBER



Round Table Conference on “Growth Acceleration”

7 April 2026, Dr V L Dutt Hall, Chennai

ACC successfully hosted a Round Table Conference on “Growth Acceleration” for SME owners in collaboration with Wadhvani Foundation at the Chamber premises in Chennai. The interactive session witnessed enthusiastic participation from entrepreneurs and business leaders representing diverse sectors.

The session commenced with Shri. M.K. Anand, Chairman of the MSME Sub-Committee, ACC, who welcomed the participants and Mr. N. Ravikumar, Acting Secretary, ACC, formally welcomed the gathering and introduced session.

The conference was designed to help SMEs identify practical and scalable growth opportunities in an increasingly competitive business environment. Experts and industry facilitators shared insights on strategies for business

expansion, market diversification, and sustainable growth planning. Discussions also highlighted the importance of strengthening sales frameworks, improving operational efficiency, and leveraging innovation to remain competitive.

A major focus of the session was on helping SMEs explore opportunities beyond their existing markets, including expansion into new domestic territories and tapping into global business potential. Participants actively engaged in discussions, exchanged experiences, and explored collaborative approaches to accelerate growth.

The Chamber expressed its appreciation to all participants and partners for their valuable contributions, which made the session highly meaningful and impactful for the SME community.



Industrial Visit to Raptee. HV

25 April 2026, Mugalivakkam, Chennai.

The Andhra Chamber of Commerce (ACC), in association with MMA, successfully organized an Executive Industrial Visit to Raptee.HV, a pioneering force in India's electric mobility space.

Shri V V Sampath Kumar, Treasurer, ACC with the Executive Members and Group Captain Venkat, GM, MMA had the exclusive opportunity to witness first-hand how Raptee.HV is redefining the future of motorcycling with its high-voltage electric technology, designed to deliver performance comparable to traditional ICE motorcycles. The visit offered valuable insights into cutting-edge R&D,

advanced manufacturing processes, and the company's vision to accelerate India's transition to sustainable mobility.

The interactive session with Mr Phunith Kumar, CPO, Raptee.HV team enabled participants to understand industry challenges, innovation strategies, and emerging opportunities in the EV ecosystem.

This visit stands as a testament to ACC's continued efforts to bridge industry and knowledge, fostering meaningful engagement and forward-thinking perspectives among members.

Seminar on Business Profit Protection

29 April 2026, Visakhapatnam Public Library, Vizag

Mr. P. Narasiham, Member of the Executive Committee, ACC, Vizag chaired the seminar and warmly welcomed all the participants and the guest speaker to the seminar.

A special welcome was extended to the esteemed speaker, CA G. Vineeth, whose valuable insights and expert guidance greatly enriched the seminar session. During the seminar, he shared detailed knowledge on business profit protection, strategic tax planning, financial compliance, and business advisory services.

He has delivered financial impact to clients through strategic tax planning and compliance excellence. His expertise spans across serving High Net Worth Individuals, traders, contractors, and startups, where he provides end-to-end business structuring and advisory services. His practical insights and professional experience were highly appreciated by all the attendees.

The seminar was conducted successfully with good participation from attendees. The session covered important topics related to business profit protection and financial awareness, which received positive feedback from the participants.



Programme on “Design Thinking for Everyday Life: Simple Ideas, Smarter Decisions”

29th April 2026, ACC-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 Mr Sampathraghav R, Business Strategy Specialist, LTM - a Larsen & Toubro Company.

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 Mr Sampathraghav R,

The session aimed to provoke design thinking on handling day-to-day issues using design thinking principles, with a focus on practical applications beyond just software development.

The future of India’s design thinking, explaining how it can be applied across various industries and daily life to solve common problems. He highlighted examples like Microsoft’s sentiment analysis and emphasized the importance of empathy and understanding user needs. The discussion touched on how design thinking can help in making better decisions and creating products that address everyday challenges, with participants sharing examples of their own daily problems.

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 members and invitees.



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Memories to Cherish

Round Table Conference on “Growth Acceleration”

7 April 2026, Dr V L Dutt Hall, Chennai



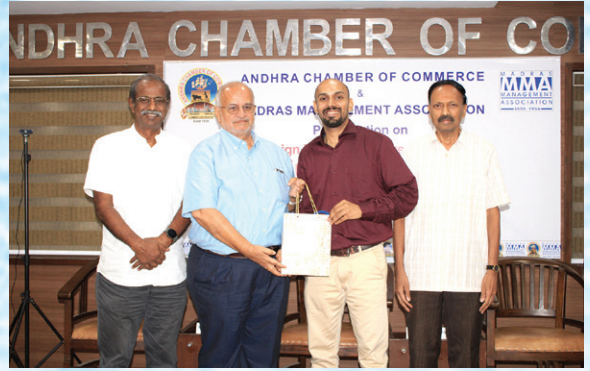
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Seminar on Business Profit Protection

29 April 2026, Visakhapatnam Public Library, Vizag





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Bengaluru ➔ **Tel: +91-80-25717905/06;**
E-mail: bangalore@globedetective.com;

Delhi ➔ **Tel: +91-11-26432221/26432681;**
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Unit-2

Nation First

**If the nation is rich
but people are poor,
the country cannot
be strong, and society
will be unstable.**

- Zong Qinghou

INDIAN ECONOMY

Overview

India's economy in May 2026 continues to demonstrate resilience amid an uncertain global environment. Strong domestic demand, infrastructure investments and expanding digital adoption remain key growth drivers, helping India sustain its position among the world's fastest-growing major economies. The Reserve Bank of India (RBI) and leading economic institutions project GDP growth in the range of 6.5%–7%, supported by manufacturing expansion, services sector momentum and government capital expenditure.

The manufacturing and infrastructure sectors have shown encouraging signs, with growth in steel, cement and electricity production reflecting continued industrial activity and public infrastructure development. India's services sector, particularly finance, technology and digital commerce, continues to contribute significantly to employment and economic output. Retail consumption and digital payments have also remained strong, indicating healthy domestic economic activity.

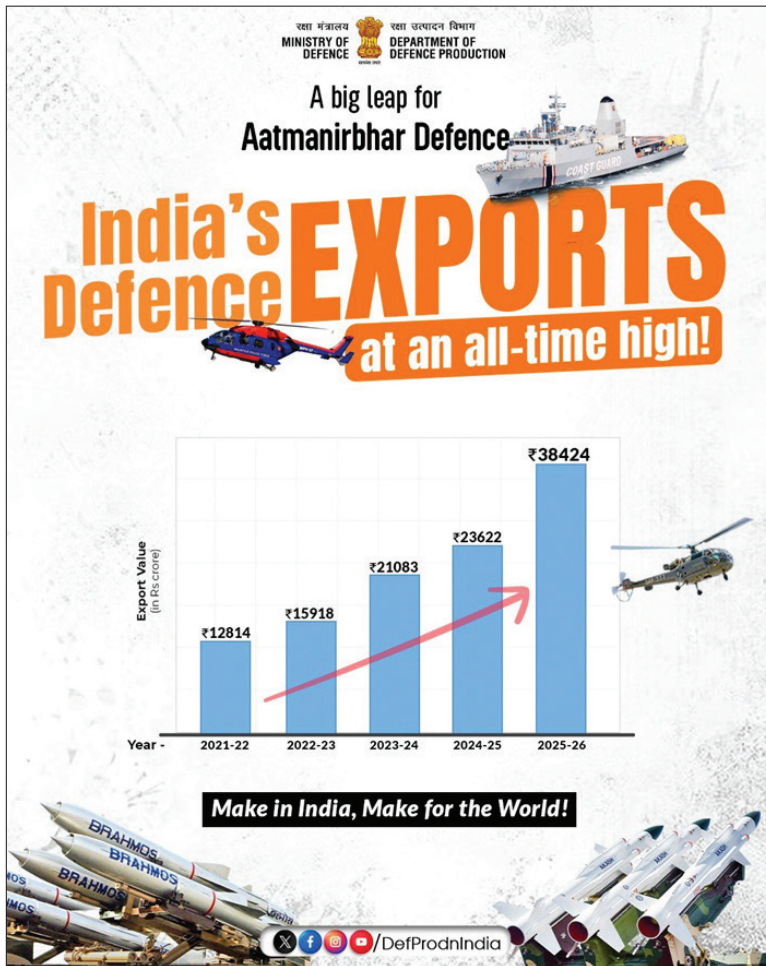
However, the Indian economy also faces emerging challenges. Rising global crude oil prices and geopolitical tensions in West Asia have increased inflationary pressures and impacted the rupee. Wholesale inflation has risen sharply due to higher fuel and energy costs, prompting concerns about future monetary tightening by the RBI. Economists are closely monitoring the impact of global trade disruptions, supply chain pressures and currency volatility on exports and investment flows.

Despite these headwinds, India's medium-term outlook remains positive. Continued reforms, infrastructure-led growth, digital transformation and rising domestic consumption are expected to strengthen economic resilience and create new opportunities for businesses, MSMEs and investors in the coming months.

Source: Internet

India Success Story

India's Defence Exports



Defence exports skyrocket to record Rs 38,424 crore in Financial Year 2025-26,

a massive 62.66% increase over previous fiscal DPSUs' exports soar by 151%, private sector contribution up by 14% India is marching ahead towards

becoming a global defence manufacturing hub: Raksha Mantri "Impressive defence exports success story being scripted under Prime Minister inspiring leadership"

Defence exports have touched an all-time high of Rs 38,424 crore in the Financial

Year (FY) 2025-26, marking a massive rise of Rs 14,802 crore (62.66%) over the previous fiscal year's figure of Rs 23,622 crore. In this landmark milestone, Defence Public Sector Undertakings (DPSUs) and the private sector have contributed 54.84% and 45.16% respectively.

This accomplishment of the Indian defence industry is in line with the Prime Minister's vision to position India among the world's top defence exporters. Raksha Mantri Shri Rajnath Singh has lauded this exemplary performance of the Department of Defence Production, Indian defence exporters & all other stakeholders and asserted that India is marching ahead towards becoming a global manufacturing hub for defence equipment. Raksha Mantri stated that under the inspiring leadership of Prime Minister, India is scripting an impressive defence exports success story.

DPSUs' exports surged by 151% compared to the previous year, with private firms showcasing their robust presence by recording an increase of 14%. In terms of value of contribution, the private sector accounted for Rs 17,353 crore worth of defence exports, while DPSUs contributed Rs 21,071 crore. Their respective figures in the previous financial year stood at Rs 15,233 crore and Rs 8,389 crore. This record high

figure indicates an increase by around three times in the last five years.

This sharp rise highlights the increasing global acceptance of Indian made defence products and the sector's growing integration into the international supply chains. Apart from being a successful global partner for systems/sub-systems, India is exporting defence equipment to more than 80 countries as of FY 2025-26. The number of exporters underwent a surge to 145 from 128, a 13.3% rise from the previous fiscal.

The Government's continuous endeavours towards ease of doing business and facilitation of defence exporters have paved the way for a performance oriented and globally competitive defence industry. To support defence exporters in this growth trajectory, the Department of Defence Production has streamlined defence export regulatory processes with a revamped online portal and simplified Standard Operation Procedure for authorizations.

Image Source: Internet for learning purposes only.

Source: <https://mod.gov.in/sites/default/files/Defence-exports-skyrocket-to-record-in-Financial-Year-2025-26.pdf>

EMPLOYEE DEVELOPMENT

The Truth About Giving Your Best Every Day



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

We all want to give our best. Sometimes we try so hard in our own fields—no matter the roles we play—that we stop working just for money or a promotion. Instead, we want to satisfy the person inside us. That inner drive doesn't show up every day, but when it does, we become determined, almost unstoppable.

Some of you may be in that state of mind right now—taking on a challenge just to prove something to yourselves.

But here's the reality: not every day is your best day. And sometimes, despite your best efforts, you fall flat with disappointment.

Many of us know what we should do to perform at our peak. But few of us know how to handle ourselves when things go wrong. The proof of this struggle is all around us—in the form of stress, depression, and in extreme cases, even suicide.

So, pause for a moment. Breathe. And pay attention to these five truths.

1. Face reality—without fear

We often use the word “reality” to describe something bitter or painful. But reality is just... reality. Is it humanly possible to give your best every single day? You already

know the answer. It's a big, honest no. Accept this fact. Then move on.

2. Your “best” changes over time

Have you ever looked back at something you once considered your best—only to realise it was just... work? Nothing special? That's normal. What's best today may not be best tomorrow. Move on.

3. Obsession or passion?

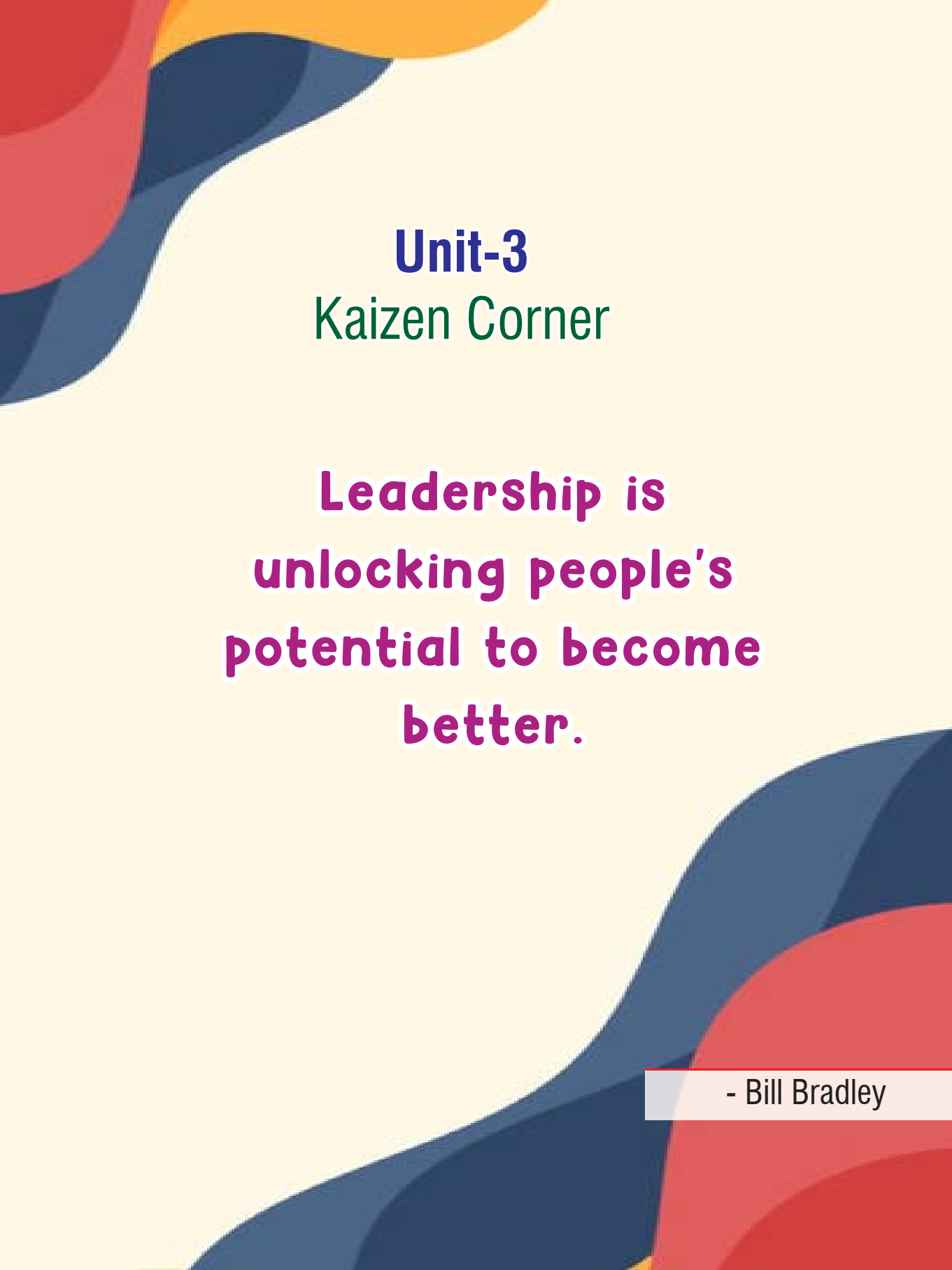
Ask yourself: Are you obsessed with giving your best? If yes, stop. Obsession burns you out. But if you are passionate about giving your best—that's different. That's sustainable. Move on.

4. Best is a process, not a destination

Do you believe that “best” is a never-ending journey, not a result? Then you're right. Move on.

5. Don't let dejection drive

Just because you couldn't give your best today doesn't mean you've failed. Let the desire to give your best sit in the front seat—and strap it in with a belt called “Never Say Die,” wrapped tightly around your mind and heart.



Unit-3

Kaizen Corner

**Leadership is
unlocking people's
potential to become
better.**

- Bill Bradley

Madras High Court Judgments in



VAT CST GST



Shri. V.V. Sampathkumar

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

No reply was filed, GST Cancellation:

The writ petition was disposed of at the admission stage with consent of both parties. The petitioner challenged the order dated 04.02.2026 in Form GST REG-19 cancelling GST registration (granted on 02.08.2018) with effect from 19.11.2025, pursuant to a show cause notice in Form GST REG-17 dated 19.11.2025, alleging non-functioning at the declared place of business. As no reply was filed, the order was passed ex parte. On the petitioner's request, the matter was remanded for fresh adjudication. The petitioner shall file a reply within 30 days, and the respondent shall pass a reasoned order after hearing.

Tvl.Ind Korosho Exim Vs CTO, Panruti Town, Cuddalore Circle, WP No. 8180 of 2026 Dated: 02-03-2026

GST Registration cancellation revocation: The writ petition challenged the order dated 21.07.2025 rejecting revocation of GST registration, which had

been cancelled on 09.01.2025 pursuant to an unanswered notice dated 21.12.2024 for non-filing of returns since July 2024; the subsequent notice dated 06.05.2025 in Form GST REG-23 was also not replied to. The Court remitted the matter for fresh adjudication subject to compliance with conditions in *Tvl. Suguna Cut Piece Center v. Appellate Deputy Commissioner (ST) (2022) 99 GSTR 386*, requiring filing of pending returns, payment of tax, interest and penalty in cash, and adherence to input tax credit restrictions, upon which registration shall be revived.

Tvl.AMR Trading Corporation, Vs AC ST, Porur, Chennai 116. WP No. 8236 of 2026 DATED: 03-03-2026

Payment by Instalment: The writ petitions challenged assessment orders dated 17.04.2024 and 24.08.2024 for AYs 2018-19 and 2019-20. While the petitioner was willing to pay the principal tax, waiver of interest and penalty sought

through representation dated 14.10.2025 was held to be governed strictly by statute and not grantable in writ jurisdiction. As the tax liability was admitted, no ground existed to interfere. The petitions were dismissed, granting liberty to seek instalment payment under Section 80 of the GST enactments, subject to eligibility. **P. Raju Contractor, Vs 1. DCTO, Tiruppur-III, 2. DSTO 2, Dharapuram Circle, W.P.Nos.8104 & 8110 of 2026 DATED: 04.03.2026.**

Notice was not seen and No-response to SCN. The writ petition challenged the order dated 19.09.2025 issued pursuant to notices dated 24.03.2025 and 04.04.2025, contending that the portal-uploaded notice was not seen and came to light only during recovery. Despite reliance on *Glaxo Smith Kline Consumer Health Care Ltd.* on limitation, the Court set aside the order and remitted the matter for fresh adjudication, adopting a balanced approach. Relief was granted subject to deposit of 25% of the disputed tax within 30 days and filing of a detailed reply with documents, upon which a reasoned order shall be passed within three months after hearing. **M/s. Viazia Enterprises Vs 1.AC (ST) (FAC), Medavakkam Assessment Circle, 2. Branch Manager, Karur Vysya Bank, T. Nagar Branch and others W.P.No.8505 of 2026 DATED: 4/3/2026**

Bank Attachment The writ petition was disposed of at the admission stage with consent of both parties. The petitioner challenged the order dated 08.01.2025 confirming demand in DRC-01 dated 26.06.2024, contending that replies to ASMT-10 and DRC-01A were not considered. Against a demand of ₹6,91,782, ₹1,50,850 had been recovered. Recording the petitioner's willingness to deposit 25% of the disputed tax and the respondent's consent, the Court remanded the matter for fresh adjudication. On such deposit, a reasoned order shall be passed within three months and bank attachment lifted; recovered amounts will be adjusted, failing which recovery may proceed. **Tvl BMS Earth Movers Vs DSTO-1 Ponneri Assessment circle, Chennai-3.WP No. 7765 of 2026 DATED: 02-03-2026**

Opportunity: The writ petition challenged the order dated 04.02.2026 in Form GST REG-19 cancelling registration retrospectively from 19.11.2025 for non-reply to the show cause notice alleging non-functioning at the declared place. Considering the petitioner's request, the Court granted liberty to file a reply within 30 days. Upon such compliance, the respondent shall pass a fresh order on merits in accordance with law. Until then, the registration shall be treated as under suspension. **Tvl.Sai Cashew Processors Vs CTO, Chennai Commissionerate, Panruti Town, Cuddalore circle, WP No. 8534 of 2026 DATED: 04-03-2026**



Violation of natural justice and alternative remedy: This case challenged a show cause notice u/s 76 of the CGST Act on taxability of natural gas transmission charges, with the petitioner claiming such transactions fall under State VAT and not GST. The High Court did not examine the merits and held the WP is premature, as only a notice had been issued without final adjudication. It reiterated that taxpayers must respond to statutory notices and exhaust alternative remedies before invoking writ jurisdiction, unless exceptional grounds like lack of jurisdiction or violation of natural justice exist. **Tvl. GAIL (India) Ltd. vs ADC GST & CE W.P.(MD) No. 13152 of 2020 dated: 15.04.2026**

Cancellation of GST Registration: The writ petition was disposed of at the admission stage with consent of both parties. The petitioner challenged the order dated 20.11.2023 cancelling GST registration with effect from 02.02.2023, being the date of the show cause notice, on the ground of non-filing of returns for six consecutive months and consequent ineligibility to file belated returns. The Court found no merit in the challenge and upheld the cancellation. The writ petition was dismissed, granting liberty to apply for fresh registration subject to payment of past dues. No costs were awarded and connected miscellaneous petitions were closed. **Tvl.M.S BLOCK and S.R BLOCK Vs The Supdt, Central tax, Coimbatore**

III~E, Coimbatore 641 045 WP No. 7911 of 2026 DATED: 02~03~2026

Fresh Adjudication The writ petition challenged the assessment order dated 23.08.2024 for AY 2019–20 confirming demand of ₹42,32,944 on alleged under-reporting and excess ITC, contending that ₹3,97,983 had already been dropped in appeal by order dated 16.12.2025. As the order was passed without reply to DRC-01 dated 20.05.2024, and on the petitioner's undertaking to deposit 50% of the disputed tax (excluding the dropped amount), the Court quashed the order and remanded the matter. The petitioner shall deposit and reply within 30 days; thereafter, a reasoned order shall be passed within three months, failing which recovery may proceed. **Tvl. Palepu Pharma P Ltd, Vs 1.STO, R.S. Puram Circle, Coimbatore-18, 2.AC (ST), R.S. Puram Assessment Circle, Coimbatore-18, WP No. 8187 of 2026 DATED: 03~03~2026**

Limitation and grant of opportunity: The writ petitions challenged appellate orders dated 08.01.2026 rejecting appeals filed on 22.09.2025 against assessments for AY 2021–22 and 2022–23 on limitation grounds. The Court noted the appeals were within the condonable period, accompanied by delay condonation petitions and 10% pre-deposit; one was filed on the last permissible day and the other a day earlier. Holding rejection



solely on limitation unsustainable, the Court set aside the orders and remanded the matters for consideration on merits, directing grant of opportunity of hearing before passing final orders. **Tvl.Raj Waterscape Properties P Ltd Vs 1. STO Gr XI, O/o JC (ST) Intelligence I, Chennai-6. 2.DC CT Appeals Chennai (Central), Chennai-6. WP No. 8162 of 2026 DATED: 03-03-2026**

Technical mistakes and substance over form: The petitioner sought benefit under the GST Amnesty Scheme u/s 128A, providing waiver of interest and penalty on payment of tax and withdrawal of appeal. The claim was rejected as the summary order showed only penalty due to a clerical error, though the original assessment included tax and interest. The High Court held that benefits under such schemes cannot be denied for technical mistakes and authorities must consider the substance of liability. The rejection was set aside and amnesty benefit granted. **Tvl.Big Peat Company vs. STO & DC (ST) (GST Appeals), Tirunelveli. W. P. (MD) No. 7536 of 2026 Dated: 23.03.2026.**

Refund and Stay order: The case dealt with appropriation of rebate/refund by the department during pending appeals despite a Tribunal stay. The assessee argued that it was illegal and sought refund after success. The High Court held that once a stay operates, recovery

cannot proceed, and any amount taken is deemed paid “under protest.” It further ruled that such refund claims are not barred by limitation, as the right arises only after final adjudication and directed refund of the amount. **Tvl. Sanmar Matrix Metals Ltd. vs Commerce of GST & CE C.M.A.(MD) No. 368 of 2022 dated: 08.04.2026. Attachment of Property:** The writ petition was disposed of at the admission stage with consent of parties. The petitioner sought lifting of property attachment dated 02.05.2025 arising from an assessment order dated 23.08.2024 for AY 2019–20, which had earlier been set aside on 17.04.2025 subject to 25% pre-deposit and remanded, resulting in a denovo order dated 07.10.2025. Noting this, the Court directed the respondent to consider the petitioner’s representation dated 27.11.2025 for lifting attachment within six months, while directing that the appeal dated 26.11.2025 be decided on merits in accordance with law. **Tvl. Colour Traders, Vs. The AC GST & CE, Pollachi Divn, 2. Sub Registrar, Negamam, Coimbatore District W.P.No.8087 of 2026 DATED: 03.03.2026**

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

Shout -Sales and MARKETING MATTERS



Mr.M.K. Anand

Chairman, MSME Sub-Committee
Andhra Chamber of Commerce

Consultative Selling:

The MSME Growth Engine for India's Next Decade

CONSULTATIVE SELLING TO SCALE NEW HEIGHTS

A Practical Guide for Indian MSMEs to Build Trust, Solve Problems & Grow Together

WHAT IS CONSULTATIVE SELLING?

Understanding the customer's problem deeply before recommending a solution.

ADVISOR

PROBLEM SOLVER

GROWTH PARTNER

WHY MSMEs MUST SHIFT

Old Way

- Relationship selling
- Discount-based selling
- Product pushing
- Credit-based selling
- Competing only on price

New Way

- Solutions that create value
- Higher trust & better margins
- Repeat business
- Premium positioning
- Long-term client retention

THE 7-STEP CONSULTATIVE SELLING FRAMEWORK FOR MSMEs

1

UNDERSTAND BEFORE YOU PITCH

Ask questions, understand pain-points, study their business, identify operational gaps.

Listen more. Speak later.

2

SELL OUTCOMES, NOT PRODUCTS

Customers buy results – lower costs, faster operations, better quality, higher profits & peace of mind.

Focus on the outcome they desire.

3

BECOME INDUSTRY AWARE

Know their industry trends, market risks, policy changes, customer behavior & supply chain challenges.

Knowledge builds credibility.

4

USE DATA TO BUILD CREDIBILITY

Use case studies, ROI numbers, before-after results, customer testimonials & metrics.

Data turns claims into confidence.

5

BUILD A PROBLEM DIAGNOSIS CULTURE

Identify revenue leakage, inefficiencies, digital expansion gaps, technology gaps & risks.

Diagnose first. Recommend later.

6

USE TECHNOLOGY SMARTLY

Adopt CRM, WhatsApp automation, digital catalogs, video demos & analytics.

Technology makes you faster & smarter.

7

BUILD LONG-TERM RELATIONSHIPS

Think partnership, not transaction. Create ongoing value for the next 10 years.

Become valuable. Stay irreplaceable.

4-WEEK IMPLEMENTATION PLAN

WEEK 1

CUSTOMER DISCOVERY

Meet top 20 customers. Ask about their biggest challenges, operational issues & expectations. Document everything.

WEEK 2

SALES TEAM REORIENTATION

Train teams to ask better questions, avoid early pitching & understand industry problems.

WEEK 3

BUILD SOLUTION SHEETS

Create Problem – Solution – Outcome sheets instead of product brochures.

WEEK 4

DIGITAL CREDIBILITY BUILDING

Build LinkedIn presence, share insights, client success stories, videos & WhatsApp catalogs.

EXAMPLE: PROBLEM → SOLUTION → OUTCOME

Customer Problem	MSME Solution	Business Outcome
Packaging damage	Reinforced carton design	Reduced returns & complaints
High power cost	Energy-efficient motors	Lower electricity bills
Slow lead tracking	CRM automation	Faster conversions & better follow-up
Inconsistent quality	Standardized process & QC	Better quality & happy customers

CONSULTATIVE SELLING WORKS ESPECIALLY WELL FOR:

Manufacturing MSMEs

Engineering Companies

FMCG Distributors

Industrial Suppliers

IT Service Providers

Healthcare Businesses

Logistics Companies

Agri Startups

Franchise Businesses

Professional Service Firms

BIGGEST MISTAKES MSMEs MUST AVOID

TALKING TOO MUCH

Listening creates trust.

COMPETING ONLY ON PRICE

Price wars destroy sustainability.

LACK OF FOLLOW-UP

Most deals are lost due to inconsistency.

SELLING GENERIC SOLUTIONS

Customization creates differentiation.

IGNORING AFTER-SALES ENGAGEMENT

Retention is more profitable than acquisition.

“Customers may forget your price. But they will always remember the business that helped them solve a critical problem.”

THE FUTURE BELONGS TO TRUSTED ADVISORS

Consult. Guide. Educate. Empower.

That's how MSMEs will grow, lead & create lasting impact.

CONSULTATIVE SELLING IS NOT JUST A SALES TECHNIQUE. IT IS A GROWTH MINDSET.

Understand Deeply. Solve Meaningfully. Grow Together. #MSMEGrowth #ConsultativeSelling

India’s MSMEs are no longer competing only with the shop next door. Today, they compete with digital-first brands, AI-enabled businesses, aggressive pricing models, and global marketplaces.

In such a market, traditional selling methods are rapidly losing effectiveness.

Customers no longer want:

- “Just products”
- “Lowest price”
- “Pushy sales pitches”

They want:

- Solutions
- Clarity
- Trust
- Guidance
- Business outcomes

This is where **Consultative Selling** becomes the game changer for Indian MSMEs.

What is Consultative Selling?

Consultative selling means:

“Understanding the customer’s problem deeply before recommending a solution.”

Instead of acting like a salesperson, the MSME becomes:

- An advisor
- A problem solver
- A growth partner

The focus shifts from:

- “How do I sell?”
to
- “How do I help the customer succeed?”

Why Indian MSMEs Must Shift Immediately

Most MSMEs still depend on:

- Relationship selling
- Discount-based selling
- Credit-based selling
- Product pushing

But markets have changed.

Today’s customer compares:	If MSMEs continue competing only on price:	Consultative selling creates:
Online reviews	Margins shrink	Higher trust
Competitor pricing	Stress increases	Better margins
Delivery capability	Customers switch easily	Repeat business
Technology adoption	Growth becomes unstable	Premium positioning
Brand credibility		Long-term client retention
Post-sales support		

The 7-Step Consultative Selling Framework for MSMEs

1. Understand Before You Pitch

Most salespeople speak too early.

Instead:

- Ask questions
- Understand pain points
- Study the business model
- Understand operational gaps

Example:

A packaging supplier should ask:

- What is your monthly production?
- Where is wastage happening?
- Are customers complaining about durability?
- Is transportation damage affecting margins?

Now the conversation becomes strategic.

2. Sell Outcomes, Not Products

Customers don't buy products.

They buy:

- Cost reduction
- Faster operations
- Better branding
- Higher profits
- Reduced risk
- Peace of mind

Example:

Don't say:

“We manufacture cartons.”

Say:

“We help FMCG companies reduce transit damage by improving packaging strength.”

That changes perception instantly.

3. Become Industry Aware

Consultative selling requires business understanding.

MSMEs must learn:

- Customer industry trends
- Market risks
- Policy changes
- Consumer behavior
- Supply chain challenges

A textile MSME should know:

- Export trends
- Sustainability expectations
- Fabric innovation
- Retail demand cycles

Customers trust sellers who understand their industry.

4. Use Data to Build Credibility

Indian MSMEs often underestimate the power of simple business data.

Use:

- Case studies
- Before-after results

- ROI calculations
- Customer testimonials
- Operational improvement metrics

Example:

Instead of: “Our machine is good.”

Say: “Our machine reduced electricity consumption by 18% for a Tiruppur garment unit.”

That creates confidence.

5. Build a Problem Diagnosis Culture

Every MSME should train sales teams to identify:

- Revenue leakage
- Operational inefficiency
- Market expansion gaps
- Branding weakness
- Technology gaps

Salespeople should think like consultants.

Simple Rule:

Diagnose first. Recommend later.

6. Use Technology Smartly

Consultative selling becomes powerful with technology.

MSMEs should adopt:

- CRM systems
- WhatsApp automation
- AI-based lead qualification
- Digital catalogs

- Video demonstrations
- Customer analytics

Even small businesses can now appear highly professional.

Technology improves:

- Follow-up discipline
- Customer understanding
- Conversion rates
- Retention

7. Build Long-Term Relationships, Not Transactions

A transaction mindset says:

“How do I close this order?”

A consultative mindset asks:

“How do I become valuable to this customer for the next 10 years?”

This creates:

- Referrals
- Recurring revenue
- Strategic partnerships
- Cross-selling opportunities

Practical Implementation Plan for Indian MSMEs

Week 1: Customer Discovery

Meet top 20 customers and ask:

- What are your biggest business challenges?



- What operational issues are increasing costs?
- What support do you expect from suppliers?

Document everything.

Week 2: Sales Team Reorientation

Train teams to:

- Ask better questions
- Avoid immediate pitching
- Understand industry problems
- Present solutions

Week 3: Build Solution Sheets

Instead of product brochures, create:

- Problem → Solution → Outcome sheets
- Example:

Customer Problem	MSME Solution	Business Outcome
Packaging damage	Reinforced carton design	Reduced returns
High power cost	Energy-efficient motors	Lower electricity bills
Slow lead tracking	CRM automation	Faster conversions

Week 4: Digital Credibility Building

Create:

- LinkedIn presence
- Industry insights posts
- Client success stories

- Educational videos
- WhatsApp catalogs

Customers buy expertise before they buy products.

Consultative Selling Works Especially Well For:

- Manufacturing MSMEs
- Engineering companies
- FMCG distributors
- Industrial suppliers
- IT service providers
- Healthcare businesses
- Logistics companies
- Agri startups
- Franchise businesses
- Professional service firms

Biggest Mistakes MSMEs Must Avoid

✗ Talking Too Much	Listening creates trust.
✗ Competing Only on Price	Price wars destroy sustainability.
✗ Lack of Follow-Up	Most deals are lost due to inconsistency.
✗ Selling Generic Solutions	Customization creates differentiation.
✗ Ignoring After-Sales Engagement	Retention is more profitable than acquisition.

The Future Belongs to Trusted Advisors

The Indian MSME sector is entering a transformational decade.

AI will automate information. Digital platforms will reduce entry barriers. Competition will intensify.

But one thing will remain invaluable:

Businesses that deeply understand customer problems and consistently deliver meaningful solutions.

Consultative selling is not merely a sales technique.

It is:

- A leadership mindset
- A trust-building framework
- A scalable growth strategy
- A brand positioning tool

For Indian MSMEs aiming to scale sustainably across India and globally, consultative selling can become the bridge between:

- Survival and scalability
- Selling and significance
- Transactions and transformation

Final Thought

“Customers may forget your price. But they will always remember the business that helped them solve a critical problem.”

The MSMEs that learn to consult, guide, educate, and empower customers will not merely grow.

They will lead.

Image Source: Internet - for learning purposes only.

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

STANDARDS, CERTIFICATIONS & REGULATIONS UPDATES



Tmt. Rama Venugopal

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

Industry Alert: India Mandates Complete Shift to Eco-Friendly Pan Masala Packaging



Two parallel government initiatives mark a synchronized push to eliminate plastic pollution and drive sustainable innovation in the consumer goods packaging sector.

1. FSSAI Proposes Strict Ban on Plastics and Foils

The Food Safety and Standards Authority of India (FSSAI) has issued draft guidelines to ban all plastics, multi-layer laminates, and aluminium foils in pan masala and gutkha packaging.

- **Permissible Materials:** Naturally derived and biodegradable alternatives (paper, paperboard, cellulose) alongside rigid tin and glass containers.

- **Prohibited Materials:** All single-use plastics, polyethylene, polypropylene, PVC, synthetic polymers, and metallized layers.
- **Objectives:** Curbing multi-layer plastic waste that is notoriously difficult to recycle, aligning with National Plastic Waste Management Rules (2016), and supporting public health restrictions.
- **Impact:** Requires an immediate redesign of the industry's supply and packaging chains due to the distinct moisture and shelf-life traits of paper.

- **Public Consultation:** Issued on April 28, 2026. Stakeholders have 30 days to submit feedback to the CEO, FSSAI (FDA Bhawan, Kotla Road, New Delhi-110002) or via email at regulation@fssai.gov.in
- **Official Document:** [FSSAI Draft Notification PDF](#)

2. DoCA & BIS Launch “Biopackathon 2026”

Sustainable Packaging Mandate & Innovation Call

Complementing the new regulations, the Department of Consumer Affairs (DoCA) and the Bureau of Indian Standards (BIS) have launched a national hackathon to crowdsource plastic-free, food-grade sachet solutions.

- **Target Audience:** Solo participants or teams of students, researchers, startups, and industry professionals.
- **Requirements:** Submissions must be prototype-ready and backed by performance data regarding barrier properties and biodegradability.
- **Rewards:** 1st Prize: ₹10,00,000 | 2nd Prize: ₹7,00,000 | 3rd Prize: ₹5,00,000 (plus incubation, technical support, and pilot trial opportunities).
- **Deadline:** May 24, 2026.
- **Application Portal:** [BIS Bio Packathon Portal](#)

A Unified Push for Sustainable Industry Standards

These dual announcements signal a powerful, synchronized approach to governance. By aligning strict regulatory mandates with institutional support for innovation, the government is not merely imposing restrictions—it is actively fostering the commercial ecosystem required to meet them.

The common objective is definitive: **to eradicate environmental degradation caused by multi-layer plastics while securing public health.** While FSSAI establishes the legal boundaries, Biopackathon 2026 offers the business community a collaborative runway to discover and scale viable alternatives.

For Chamber members, this transition represents both an operational challenge and a major market opportunity. The shift away from plastic laminates is now an imminent regulatory reality. We encourage members to view this as a catalyst for green innovation, explore partnerships with emerging biotech startups, and actively participate in the FSSAI consultation phase to help shape a resilient, sustainable supply chain.

References :

FSSAI Notification:

<https://fssai.gov.in/upload/uploadfiles/files/272132.pdf>

DoCA & BIS Call:

https://services.bis.gov.in/php/BIS_2.0/biopackathon/

Image Source: Internet for learning purposes only.



The Fallacy of One Nation One Standard

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

THE FALLACY OF ONE NATION ONE STANDARD

INDIA IS NOT ONE UNIFORM ENTITY. DIVERSE REALITIES DEMAND DIVERSE STANDARDS.

THE PROBLEM: ONE SIZE FITS NONE

A single standard ignores India's vast diversity and creates inequality, inefficiency, and injustice.

ONE STANDARD

- ☑ Education
- ☑ Healthcare
- ☑ Infrastructure
- ☑ Policy
- ☑ Regulation

DOESN'T FIT

VS

THE SOLUTION: CONTEXT-SPECIFIC STANDARDS

Tailored standards based on local needs, capacities, and aspirations lead to inclusive and sustainable growth.

HIMALAYAN REGION	RURAL INDIA	URBAN CENTERS	COASTAL AREAS
<ul style="list-style-type: none"> ✓ Disaster-Resilient Infrastructure ✓ Local Language Education ✓ Eco-Sensitive Development 	<ul style="list-style-type: none"> ✓ Affordable Healthcare Access ✓ Skill-Based Education ✓ Water-Smart Solutions 	<ul style="list-style-type: none"> ✓ High-Capacity Infrastructure ✓ Innovation-Driven Economy ✓ Efficient Public Transport 	<ul style="list-style-type: none"> ✓ Cyclone-Resilient Homes ✓ Fisherfolk-Centric Policies ✓ Sustainable Livelihoods

ONE NATION, MANY STANDARDS – EQUAL OPPORTUNITY FOR ALL

Inclusive Development	Better Outcomes & Efficiency	Stronger Local Ownership	Resilient & Future-Ready India
-----------------------	------------------------------	--------------------------	--------------------------------

UNIFORMITY MAY BE SIMPLE, BUT IT IS NOT FAIR. DIVERSITY REQUIRES FLEXIBILITY. INDIA NEEDS STANDARDS THAT FIT, NOT ONES THAT FORCE.

EXCLUDES THE MARGINALIZED

WASTES RESOURCES

CREATES REGIONAL DISPARITIES

SLOWS DOWN PROGRESS

One periodically comes across rhetoric advocating 'one nation one standard' or 'single national standard' while the government pushes on signing more and more free trade agreements with the aim of seeking access to global markets.

- Are the two approaches even compatible what to talk of if they are desirable in Indian context?
- Let us first examine what is this 'one standard' or 'single national standard' being talked about?

This question becomes important since we as a country mix regulations and standards unlike developed economies who, as defined in the WTO Agreement on Technical Barriers to Trade (TBT Agreement), treat standards as voluntary standards separate from regulations which are enforced by law and obligatory for businesses.

As we know, the Bureau of Indian Standards (BIS) is the acknowledged national standards body – so are its

standards THE national standard we are talking about?

Or are the 'standards' notified by the regulators like FSSAI in food or CDSCO in drugs and medical devices 'national standards'?

Let us consider some examples!

BIS has published two standards on organic foods:

IS 16550 : Part 1 : 2016 (Reaffirmed Year : 2021) - Organic Production System and Labelling of Organically Produced Products Part 1 Crop Based

IS 16550 : Part 2 : 2021 - Organically produced food products - Part 2, Animal based

Are these the national standards?

The Food Safety and Standards (Organic Foods) Regulations, 2017 reference the following:

- (i) National Programme for Organic Production (NPOP);
- (ii) Participatory Guarantee System for India (PGS-India).
- (iii) Any other system or standards as may be notified by the Food Authority from time to time.

The NPOP in turn refers to 'National Standards for Organic Production' which are referenced in FSSAI regulation too.

So which is the national standard?

Obviously the one prescribed by the regulator, FSSAI.

Not the ones published by BIS.

Incidentally while the BIS Act, 2016 confers on BIS the role of national standards body, it nowhere refers to 'national standard' but to 'Indian Standard' which is defined as:

(17) "Indian Standard" means the standard including any tentative or provisional standard established and published by the Bureau, in relation to any goods, article, process, system or service, indicative of the quality and specification of such goods, article, process, system or service and includes—

- (i) any standard adopted by the Bureau under sub-section (2) of section 10; and
- (ii) any standard established and published, or recognised, by the Bureau of Indian Standards established under the Bureau of Indian Standard Act, 1986, which was in force immediately before the commencement of this Act;

So while BIS has a legal right over the expression 'Indian Standard', it has no legal claim to expression 'national standard' – And rightly so!

This should settle one debate – that whatever 'standard' is notified by the regulator in a regulated sector becomes the 'national standard'.



This could be even be BIS standards as notified under the various Quality Control Orders or even by CDSCO for medical devices under the Medical Devices Rules, 2017.

Let us now consider the question of 'single national standard' or 'one standard'.

Is this feasible or even desirable?

Let us deal with regulated sectors first.

It's an accepted reality that in most sectors – be it agri food or pharma where we are huge exporters – domestic regulations are not at par with global regulations implying thereby that the 'national standards' are below global standards.

However, when we export, we need to meet global standards and in some cases, say Organic production by APEDA or selected food products like seafood or dairy by EIC, we have adopted and notified standards by law which are on par with global regulations. Only a part of the industry which can meet global standards and wishes to export needs to comply with such standards and not the entire domestic industry.

Which means that even in regulated sectors, we have actually notified different standards for domestic market and exports. And rightly so!

This actually reflects the reality of Indian industry in general – the inability to adopt

international standards in entirety in the domestic regulations given the large population of small and micro enterprises.

This means that while we may have domestic standards – national or Indian – there is a case for adopting international standards as aspirational standards at least for voluntary compliance to encourage industry to aim for these.

In fact, while notifying the licensing regulations in 2011, FSSAI recognized it could not prescribe HACCP for high risk sectors as is the global norm and chose to reference India HACCP standards for voluntary compliance thus:

“These are the basic - compulsory requirements for ensuring safety of the food manufactured in any premise and FBOs shall continuously try to improve the sanitary and hygienic conditions at the premises with a goal of attaining India HACCP standards within a - previously determined period.”

The India HACCP standards and certification were later introduced by QCI with the support of FSSAI.

Have reached the stage where we can prescribe HACCP by law for even high risk sectors 15 years later. Sadly, now. So India HACCP remains an aspirational standard that we do need.

The same applies to services.

What would be national standards in healthcare? Obviously those notified as minimum standards under the Clinical Establishment Act. Not the voluntary accreditation standards by NABH or other players in the market.

And in education? Regulatory standards set by UGC or AICTE or NCM or NCISM for compliance would be rightfully considered the national standards. Yet we felt the need for accreditation and rating and notified additional standards to promote excellence. That is the way it should be except that it would be desirable to house regulations and voluntary standards separately so that regulators focus on what is their real mandate – to enforce minimum standards!

The foregoing clearly shows that there is room for standards beyond ‘national standards’ even in regulated sectors to encourage industry to aim for global standards and excellence – maybe in a phased manner like Coffee Board’s recently launched coffee sustainability standard for plantations is aiming with three levels of standards to set growers on a journey towards sustainability.

There is also the tribe of private standards which challenge many sectors in India – agrifood, textiles, wooden handicrafts, paper etc. In some of these areas, India has developed standards to match globally accepted standards and successfully benchmarked them e.g. for

Forest management and Trees outside Forests standards of the NCCF (nccf.in) or IndGAP standards by QCI which for a while were benchmarked with GlobalGAP.

BIS has issued IS 15930 series of standards for good agricultural practices but are these the national standards or the ones by QCI which were once benchmarked with globally popular GlobalG.A.P. standards. Surely the ones by QCI if they work in the market.

The Coffee Board’s sustainable coffee standard for growers has been similarly developed with an intent to benchmark it internationally.

Therefore, we have to be realistic and practical – while we may develop standards which suit domestic industry, and enforce them by law, they may not work in global market and hence the need for multiple standards to encourage industry to aspire for them and promote excellence. Until we reach a stage where we can embrace global standards in our domestic regime.

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

Image Source: Internet for learning purposes only.

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

“Why Indian Mangoes Should Be the Champagne of Global Fruits.”

India is the **world’s largest mango producer**, yet our export share remains disproportionately low despite the emotional and premium demand for Indian mangoes globally—especially in the U.S., Middle East, UK, and parts of Europe.

The problem is not demand. The problem is the **system around exports**.

Why Indian Mangoes are a Craze in the U.S.

Indian mangoes such as: **Alphonso** Benefits: stronger aroma they are available almost year-round
Mexican mangoes dominate because: **Banganapalli** higher sweetness logistics are streamlined

Kesar	regional identity	supply chains are organised
Himsagar	emotional connect for the Indian diaspora	quality is standardized
	“seasonal exclusivity.”	and retail integration is strong

India, on the other hand, exports largely in a fragmented, opportunistic way.

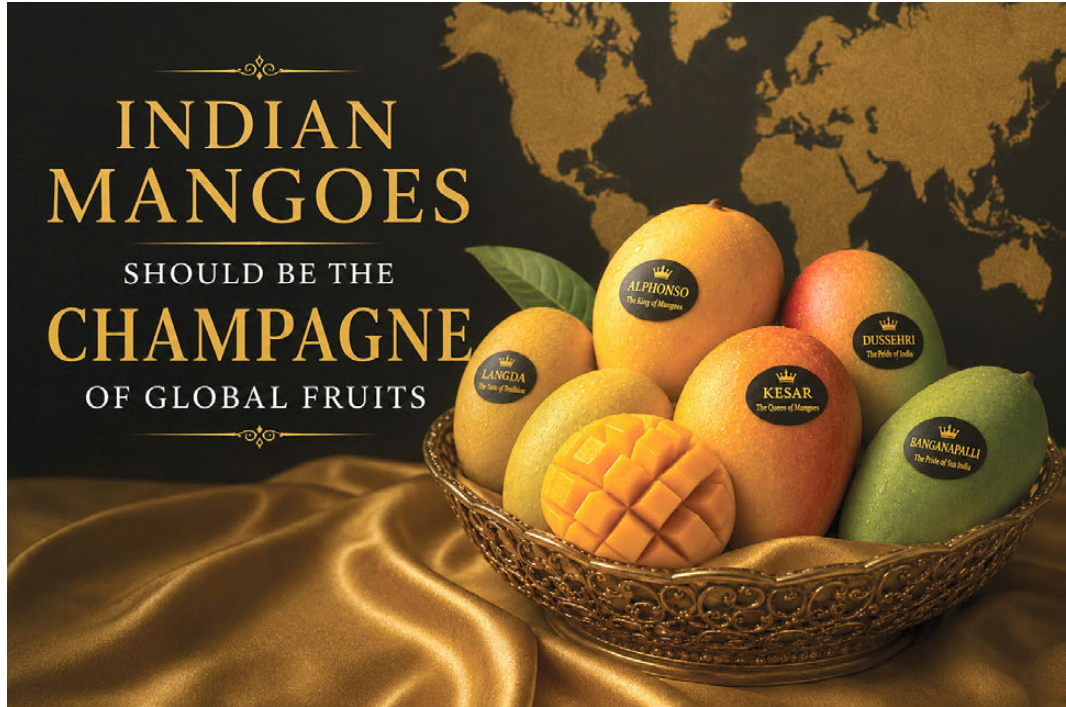
The Real Opportunity

If only 1% of Indian mango production is exported, that means:

The export potential is enormous even without increasing production.

India does not need to become “another Mexico.”
India should become:

Alphonso	stronger aroma	they are available almost year-round
Banganapalli	higher sweetness	logistics are streamlined



“The premium seasonal mango destination of the world.”

Like:

- Champagne from France,
- Wagyu from Japan,
- Swiss chocolates,
- Colombian coffee.

Indian mangoes should become a **luxury seasonal agricultural brand**.

What India Must Do

1. Shift from Commodity Export to Brand Export

Instead of mangoes from India

We should market:	with:
Ratnagiri Alphonso	GI tagging

Salem Malgova	origin stories
Banganapalli	terroir branding
Sindhu	farmer traceability
Imam Pasand	
Neelam	

This dramatically increases value realization.

2. Build Cold Chain & Air Cargo Ecosystems

One major bottle-neck:	Need:
post-harvest loss,	integrated packhouses
inconsistent ripening	vapor heat treatment
poor reefer logistics	irradiation facilities
	airport-linked agri export zones



The U.S. market especially requires:

- irradiation treatment,
- strict phytosanitary compliance.

India has limited facilities compared to the scale required.

3. Create “Mango Export Clusters”

Regions like:	To do's
Andhra Pradesh	farmer aggregation
Telangana	export-oriented grading
Maharashtra	traceability
Tamil Nadu	contract farming
Karnataka	logistics tie-ups

4. Use E-commerce & Diaspora Demand

Indian mango demand in the U.S. is emotional.

People:	Why not:
Track flight arrivals	Subscription mango boxes
Pre-book boxes	Direct-to-home diaspora delivery
Gift mangoes	Amazon/Walmart ethnic integration
Pay premium prices	Seasonal “Mango Festivals

This becomes not merely export but cultural commerce.

5. Increase Processing Exports

Fresh mango exports are seasonal and fragile.

But India can dominate:

- pulp,
- puree,
- freeze-dried mango,
- mango snacks,
- mango beverages,
- baby food,
- confectionery.

This extends export revenue beyond the season.

6. Build a National Mango Export Mission

India needs:

- coordinated APEDA strategy,
- market-specific branding,
- export incentives,
- logistics support,
- easier irradiation approvals,
- retail partnerships abroad.

Strategic Insight

Mexico wins on:	India can win on:
Efficiency	Taste
Continuity	Exclusivity
Logistics	Authenticity
	Emotional premium

India should not compete only on volume. India should dominate the **premium seasonal segment**.

That is where the real value lies.

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

INFORMATION TECHNOLOGY

UPDATES

DEEFAKE - USING AI & ML



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

A deepfake is a fake image, video, or audio made with AI (especially deep learning tech) that tricks people into thinking someone said or did something they never did. The name mixes “deep learning” and “fake.” Deepfake is a subset of AI and it uses smart AI to copy a person’s face, voice, or actions so realistically that it fools viewers.

Deepfake Working Mechanism

Deepfakes come from AI models trained on tons of real photos, videos, or audio of a person. The AI then creates new fake content that looks and sounds just like them.

They often use **GANs (Generative Adversarial Networks)**:

- One AI part (generator) makes fake content, like a video face or voice clip.
- Another part (discriminator) checks if it’s real or fake.
- They compete: The generator gets better when caught, and the discriminator improves when tricked.

There are other key AI tools are available, such as

- **Deep learning and neural networks** (like CNNs): Learn facial expressions, movements, and features from images/videos.
- **Autoencoders**: Squeeze a face into a simple code, then rebuild it—often swapping it onto another video.

How to design a Deepfake:

1. Collect lots of target person’s images/ videos/audio (various angles, lights, expressions).
2. Train the AI model on this data to copy them.
3. Swap the fake face/voice onto a real video/audio, frame by frame.
4. Fix glitches like colours, lip movement, or background for a natural look.

Deepfakes look super real because AI trains on thousands of examples, copying

tiny details like eye blinks, lighting, or voice tones. Even humans struggle to spot them.

Deepfakes in Financial Fraud

Deepfakes threaten banks and companies by faking trusted people in calls or videos, leading to huge money losses from scams.

Example: In 2024, a worker at a big company lost \$25 million. Scammers used deepfake video of the CFO and colleagues in a call, tricking the worker into a fake transfer.

Fraud has exploded since 2023 because people trust familiar faces/voices.

Common Fraud Types:

- **Boss Impersonation:** Fake CEOs/CFOs in video calls approve big payments.
- **Account Takeover:** Fake IDs to open accounts or access services, beating face/voice scans.
- **Investment Tricks:** Fake celeb videos push scam schemes.



Best Practices to adopt and to eradicate Deepfakes

Focus on spotting, stopping, and preparing your team.

a. Detection Tips

- Check eyes: Look for weird blinking or reflections (AI messes this up).
- Match lips to words: Watch for delays or off jaw moves.

b. Prevention Steps

- Share less personal info online (less fuel for fakes).
- Use multi-factor logins, limit access, and train staff on scams.

c. Team Protections

- Monitor social media for fakes and remove them fast.
- Set rules for hires, payments, and calls (use guides like OWASP).

Conclusion

Countermeasures like AI forensics, policy frameworks, and media literacy offer hope, but require global collaboration to balance innovation with accountability. Ultimately, deepfakes challenge humanity to redefine authenticity in an AI-driven world.

Layered defenses—blending tech, training, and policy—offer the strongest shield against deepfakes, minimizing risks while enabling ethical AI use.

Image Source: Internet for learning purposes only.

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

Unit-4

Self Development Corner

"Many times in life, we are held back from achieving our goals because we do not commit ourselves wholeheartedly. With an escape route in mind, we hold ourselves back from giving our all."

Business Stories - Inspiration Matters

Flo Mobility: Driving India's Construction Automation Revolution

India's startup ecosystem is witnessing a new wave of innovation where artificial intelligence, robotics, and automation are transforming traditional industries. Among the emerging pioneers in this space is Flo Mobility, a Bengaluru-based deep-tech startup that is redefining how construction sites operate through autonomous robotics and intelligent mobility solutions.



Founded in 2020, Flo Mobility was established with a vision to bring autonomy into real-world industrial environments. The company focuses on developing AI-powered autonomous robots capable of handling material movement and site

operations in large-scale construction projects. At a time when the construction industry globally faces labour shortages, rising operational costs, safety concerns, and delays in project execution, Flo Mobility is introducing technology-driven efficiency to one of the least automated sectors in the economy.

The startup's flagship innovation is its autonomous electric material-handling robot, designed to transport heavy construction materials across project sites without direct human intervention. Equipped with advanced sensors, LiDAR systems, computer vision, GPS-enabled navigation, and edge AI computing, these robots can safely navigate complex and dynamic construction environments. By automating repetitive transportation tasks, Flo Mobility enables workers to focus on higher-value activities while significantly improving productivity and reducing workplace accidents.



What makes Flo Mobility particularly inspiring is its “India-built, global-ready” philosophy. The company has developed its technology specifically for challenging Indian site conditions, where terrain, weather, congestion, and operational unpredictability demand robust engineering solutions. This practical and scalable approach has already attracted leading infrastructure and real-estate companies such as L&T, Godrej, Sobha, KEC International, and Total Environment, among others. Their growing customer base reflects increasing industry confidence in automation-led construction management.

Flo Mobility’s growth trajectory has also gained investor attention. In 2026, the company secured USD 2.5 million in pre-Series A funding led by Mela Ventures and Arali Ventures. The investment is expected to strengthen manufacturing capabilities, expand deployments across India, and accelerate international expansion, particularly in the Middle East and other global infrastructure markets.

Beyond business success, Flo Mobility represents the future of sustainable and intelligent industrial ecosystems. Its electric autonomous robots contribute to reduced emissions, safer workplaces, and more efficient resource utilization. The startup demonstrates how Indian innovation can solve global challenges by blending engineering excellence with practical industry applications.

Inspiration often comes from those who dare to rethink conventional systems. Flo Mobility’s journey from a visionary startup to a recognized robotics innovator highlights the transformative power of technology, entrepreneurship, and persistence. As India moves toward smarter infrastructure and digital transformation, companies like Flo Mobility are not merely building machines — they are building the future of modern industry.

Source and Image credits to: <https://flomobility.com/>

Sarmoli, Uttarakhand Overview

TRAVEL -

RELAXATION

MATTERS



The enchanting Himalayan Haven

In the heart of the Western Himalayas lies a picturesque village that seems like it's straight out of a postcard. Sarmoli Village, with its pristine natural beauty and vibrant cultural heritage, is a hidden gem that awaits your exploration. Tucked away at 2300 meters above sea level, this quaint village is a testament to the vibrant rural life of Uttarakhand. With the majestic Nanda Devi gracing its eastern horizon and the snow-capped Panchachuli peaks guarding its valleys, Sarmoli offers an immersive experience that captures the essence of the Himalayan way of life. Moreover, the village has been recognized as the best tourism village in the country, and a visit here promises an unforgettable journey into the heart of the Himalayas.

Sarmoli's natural beauty is nothing short of breathtaking. Imagine waking up to the serene embrace of the Western Himalayas, surrounded by iconic peaks

such as Nanda Devi, Trishuli, and Hardeol. To the east, the snow-capped Panchachuli peaks rise dramatically across the Gori valley, forming a stunning backdrop to the village's serene existence.

The Gori valley, home to Sarmoli, is renowned for its rich natural biodiversity. It has been recognized as an Important Bird Area by both BirdLife International and the IUCN, boasting an impressive 325 bird species. This makes it a haven for birdwatchers and nature enthusiasts who can explore the valley's lush landscapes and spot rare avian species.

Sarmoli serves as the perfect starting point for day hikes and multi-day treks to Khalia Danda, Milam and Ralam glaciers, and the Nanda Devi Base Camp. Whether you're an experienced trekker or a novice hiker, these trails promise breathtaking vistas and encounters with the pristine Himalayan wilderness.

Source and Image: <https://www.incredibleindia.gov.in/en/rural-tourism/sarmoli>

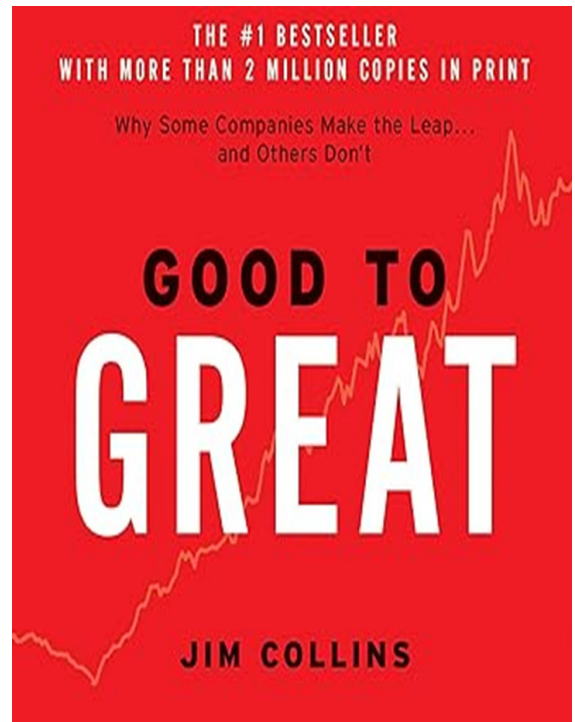
BOOK REVIEW

Good to Great

Built To Last, the defining management study of the nineties, showed how great companies triumph over time and how long-term sustained performance can be engineered into the DNA of an enterprise from the very beginning.

But what about companies that are not born with great DNA? How can good companies, mediocre companies, even bad companies achieve enduring greatness? Are there those that convert long-term mediocrity or worse into long-term superiority? If so, what are the distinguishing characteristics that cause a company to go from good to great?

Over five years, Jim Collins and his research team have analyzed the histories of 28 companies, discovering why some companies make the leap and others don't. The findings include:



- Level 5 Leadership: A surprising style, required for greatness.
- The Hedgehog Concept: Finding your three circles, to transcend the curse of competence.
- A Culture of Discipline: The alchemy of great results.
- Technology Accelerators: How good-to-great companies think differently about technology.
- The Flywheel and the Doom Loop: Why those who do frequent restructuring fail to make the leap.

Source & Image : <https://www.amazon.in/Good-Great-Companies-Leap-Others/dp/B079TP5CZ3/>

Unit-5

Bulletin Corner

"Networking is not about just connecting people. It's about connecting people with people, people with ideas, and people with opportunities."

- Michele Jennae

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

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- PLEASE CONTACT SECUNDERABAD OFFICE : 040 2784 0844**

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RENTAL TARIFF



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.

	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.”

23, Third Cross Street, West C.I.T. Nagar, P.B. No. 3368, Nandanam, Chennai - 600 035.

Phone: 044-24315277, 24315278, 24315279

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

R. Vijayalakshmi, Secretary General

SECUNDERABAD



“T.G. Venkatesh Bhavan” 602 & 603, Chenoy Trade Centre, VI Floor, 116, Park Lane, P.B. No. 1716, Secunderabad - 500 003 (T.S.).

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

G. RAMANJANEYULU, Joint Secretary

VISAKHAPATNAM



Door No. 1E, 1st Floor, Sai Sadan Apartments, Near Diamond Park, Dwaraka Nagar, 3rd Lane Visakhapatnam 530016 (AP).

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

V. THRINADHA RAO, Deputy Secretary

VIJAYAWADA



Siddhartha Hotel Management College Premises, Pinnameneni Poly Clinic Road, Technical Nagar, Vijayawada-520 010 (A.P.)

Phone: 0866-2472500 E-mail: andhrachambervijayawada@gmail.com

P. Venkata Rama Rao, Asst. Secretary

NELLORE



No 24-2/395, Saraswathi Nagar, Magunta Lay-out, Nellore - 524003, A.P.

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

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The space will be allotted on first come first serve basis. Member Organisations will be given first preference. We welcome your support to have more reach out and more viewing for your Advt and Business

Please contact

Mr. N. Ravikumar, Acting Secretary, Andhra Chamber of Commerce

Tel : +91 44 24315277 +91 9840248688

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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.

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For Further Details Please Contact:

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

... and more

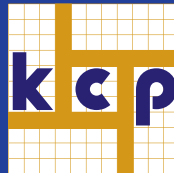
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