



# Journal of Andhra Chamber of Commerce ACG NEWSLINE

VOL. CXII | APRIL 2026



ACC & TN Womens Rise in Collaboration organized a Workshop on Social Media and Marketplaces for Business Growth was inaugurated by Tmt. Shajeevana R V., IAS (MD, TN-RISE), Tmt. Asha Ajith, IAS (COO, TNRTTP), Thiru. M K Anand, Chair - MSME Sub-Committee, ACC, and Tmt. Vijayalakshmi R, Secretary General, ACC



Seminar on Strengthening GMP Compliance for Pharma MSMEs Chief Guest address by Shri K. Raja Bhanu, Director General, Pharmaceuticals Export Promotion Council of India (PHARMEXCIL), Guest of Honor Shri V. Chandramouli, General Manager, SIDBI

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Villiannur Commune, Pondicherry - 605 502.

Contact : Dhandapani R., Chief Executive Officer, Mobile : +91 98400 35655 / dhandapani@sattva.in

#### CORPORATE OFFICE :

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Chennai - 600 028. Tel: 044 24612829, 24629190 / 9193 / 9194 / 9195, Fax : 044-24613245

E-mail: sattvacorporate@sattva.in | web : www.sattva.in

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

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VOL. CXII | APRIL 2026

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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](mailto:acc@andhrachamber.com)  
[andhrachamber1@gmail.com](mailto:andhrachamber1@gmail.com)

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# S T R I K E T I N G C O N T E N T

TITLE	Page No.
<b>Unit - 1 Chamber at a Glance</b>	<b>5</b>
From the President's Desk	6
<b>Chamber News</b>	<b>8</b>
Seminar on Strengthening GMP Compliance for Pharma MSMEs	8
“Two days Workshop on Social Media and Marketplaces for Business Growth”	10
Webinar on “China's Interests in India, Its Commercial Practices, and Strategic Takeaways for India”	11
Programme on “Sustainable Initiatives for MSME Growth – A Road Map”	12
Memories to Cherish	13

# CONTENTS


TITLE	Page No.
<b>Unit - 2 Nation First</b>	<b>18</b>
Indian Economy Overview	19
Indian Success Story	21
Employee Development	23
<b>Unit - 3 Kaizen Corner</b>	<b>24</b>
Madras High Court Judgments in VAT CST GST	25
Marketing Matters	28
Standards, Certifications & Regulations Updates	31
Can private standards undermine the benefits of FTAs?	35
Exports & Imports	38
Information Technology Updates	39
<b>Unit - 4 Self Development Corner</b>	<b>42</b>
Business Stories - Inspiration Matters	43
Travel - Relaxation Matters	45
Book - Review	46
<b>Unit - 5 Bulletin Corner</b>	<b>47</b>

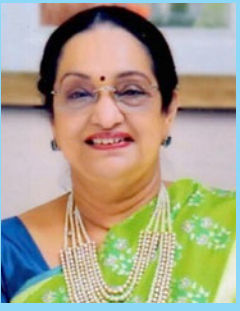




**Unit-1**  
Chamber at a Glance

**“Organize  
yourself before  
you organize  
others.”**





## From the President's Desk

**Dear Members,**

**Greetings from Andhra Chamber of  
Commerce!**

India's economic momentum continues to inspire confidence, with the Reserve Bank of India highlighting our strong resilience among Asian peers. Robust growth projections, stable macroeconomic fundamentals, and attractive valuations are positioning India as a preferred destination for global investors. This positive outlook creates a fertile environment for our businesses to expand, innovate, and collaborate internationally.

A significant development is the transformation of the Government e-Marketplace (GeM), which now supports multi-currency bidding and enables participation from foreign sellers. This move, aligned with upcoming Free Trade Agreements, opens new avenues for Indian enterprises to engage in global

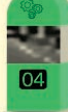
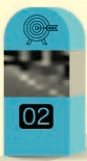
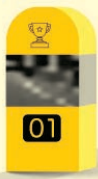
procurement ecosystems while enhancing competitiveness and transparency.

Further, progressive measures by the Reserve Bank of India to simplify MSME onboarding on TReDS and rationalize regulatory requirements for banks will improve liquidity access and ease of doing business—particularly benefiting our MSME members.

At the same time, sustainability is no longer optional. With over 63 million MSMEs contributing nearly 30% to GDP, the sector holds immense responsibility and opportunity. Water stewardship, waste management, and adoption of technologies such as Zero Liquid Discharge, membrane bioreactors, and waste-to-energy solutions can transform operational efficiency while ensuring environmental compliance. Initiatives like those led by Indian Institute of Technology Madras demonstrate how innovation can reduce costs and drive sustainable practices, especially in industrial clusters.

As we move forward, I urge our members to embrace these shifts—leveraging policy support, adopting advanced technologies, and aligning with global sustainability standards. Together, we can strengthen our competitiveness and contribute meaningfully to India's growth story.

**Dr. V L Indira Dutt**  
President



# ACC Milestones & Recognitions

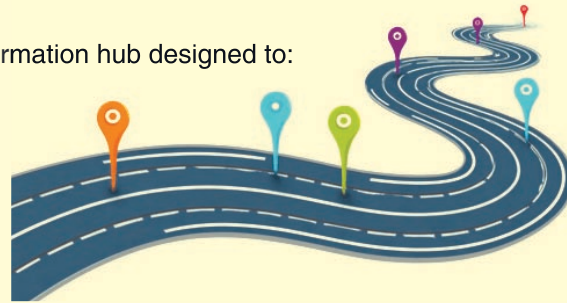


## India-US Trade Facilitation Portal Launch

We are pleased to inform you that the Andhra Chamber of Commerce has been designated as an authorized Nodal Office for the India-US Trade Facilitation Portal, launched by the Consulate General of India, New York.

The portal is a comprehensive digital B2B platform and information hub designed to:

- Connect buyers and sellers
- Promote Indian products globally
- Simplify trade procedures
- Support small businesses in entering the U.S. market



Members (exporters, importers and service providers) interested in conducting business with the United States are requested to register through the following link:

Registration Link: <https://indiaustrade.mea.gov.in/register>

**Please note that this facility is available exclusively to members of the Andhra Chamber of Commerce.**

## ACC New Services Launch

### ACC Career Connect

We are pleased to inform you that the Chamber has launched a new service – ACC Career Connect – designed to bridge the gap between member companies and aspiring professionals. This initiative aims to support our member organizations in identifying and recruiting qualified candidates / students who are eager to contribute to the growth and success of your business.

Through “**ACC Career Connect**”, companies can now post their manpower requirements and connect directly with a pool of qualified candidates seeking opportunities across various sectors.

To make use of this service, we invite you to visit the **ACC Career Connect** page under the **Services** section on our website [www.andhrachamber.com](http://www.andhrachamber.com) and submit your job postings. **There is a nominal fee of Rs.500/- + 18% GST = ₹ 590/- for posting your requirement.**

We believe that this platform will support your hiring needs and help you identify the skilled workforce.

Thank you for your continued support and engagement with the Chamber.



# CHAMBER



**“Seminar on Strengthening GMP Compliance for Pharma MSMEs”,**  
10 March, 2026 at Hotel Best Western Ashoka, Lakdikapul, Hyderabad.

Andhra Chamber of Commerce, Telangana State Chapter in association with Small Industries Development Bank of India (SIDBI) organized a Seminar for Pharma MSMEs benefit of the Trade & Industry.

Dr. VBSS Koteswara Rao, Vice-Chairman, Telangana State Chapter chaired the session and welcomed the Chief Guest, the Guest of Honor, Speakers and participants for the Seminar.

In his welcome address Dr. VBSS Koteswara Rao observed: The pharmaceutical sector is one of the most respected and globally recognized industries of India. Today, India is proudly known as the “Pharmacy of the World.” Our country supplies nearly 20% of the global generic medicines and vaccines to more than 200 countries across the globe. From life-saving vaccines to affordable generics, Indian pharma companies are playing a vital role in global healthcare.

However, as global demand increases, compliance standards are becoming more stringent. International markets today expect pharmaceutical products not only to be affordable but also to strictly adhere to Good Manufacturing Practices (GMP), quality assurance systems, and regulatory compliance frameworks.

For Pharma MSMEs, GMP compliance is not just a regulatory requirement — it is the passport to international markets. Whether a company wants to export to regulated markets such as the US, Europe, Japan, or Australia, or even to emerging markets in Africa, Latin America, Southeast Asia, and the Middle East, compliance with globally accepted manufacturing standards becomes essential.

GMP ensures that medicines are consistently produced and controlled according to quality standards, safeguarding patient safety and building trust among international buyers, regulators, and healthcare systems.



In fact, many of the non-tariff barriers in pharmaceutical trade are related to quality compliance and regulatory approvals. Companies that invest in strengthening their GMP systems, documentation, validation processes, and quality culture will find themselves far better positioned to expand into new export markets.

India's pharmaceutical exports have already crossed USD 27 billion, and the sector continues to grow steadily. But the next phase of growth will depend heavily on how well our MSME manufacturers align themselves with international regulatory expectations.

**Chief Guest Shri K. Raja Bhanu, Director General, Pharmaceuticals Export Promotion Council of India (PHARMEXCIL)**, focused on the importance of strengthening Good Manufacturing Practices (GMP) among Pharma MSMEs. He emphasized that GMP compliance is essential to ensure the quality, safety, and efficacy of pharmaceutical products. He highlighted that Pharma MSMEs form a significant part of India's pharmaceutical manufacturing sector contribute greatly to exports. However, many MSMEs face challenges such as infrastructure upgradation, regulatory requirements, and shortage of skilled manpower. He stressed the need to adopt updated GMP standards and modern quality management systems. The importance of proper documentation, validation, and quality control practices was also highlighted. He encouraged MSMEs to strengthen regulatory awareness to meet global standards.

Support from government initiatives and financial institutions was also emphasized. He also highlighted the role of PHARMEXCIL in promoting exports and guiding companies on international regulatory requirements.

**Guest Speaker Shri Tumma Rama Rao, GMP Auditor for Regulatory Compliance** made a detailed presentation on Strengthening GMP – Challenges for Pharma MSMEs in Regulatory Compliance. He explained the key regulatory requirements that pharmaceutical MSMEs must follow to ensure product quality and safety. He highlighted the practical challenges faced by MSMEs such as infrastructure limitations, documentation requirements, skilled manpower, and financial constraints. The presentation also emphasized the importance of maintaining strict Good Manufacturing Practices (GMP) standards. He stressed the need for proper quality systems, regular training, and internal audits. His presentation provided valuable insights to help MSMEs improve regulatory compliance and meet global standards.

**Guest of Honor Shri V. Chandramouli, General Manager, SIDBI**

**Shri V.V.R.Prasad, DGM, SIDBI** made a presentation on SIDBI Schemes – The presentation highlights the role of the Small Industries Development Bank of India (SIDBI) in supporting the growth and development of Micro, Small and Medium Enterprises (MSMEs). It explains the revised MSME definition and the



eligibility criteria based on investment and turnover. SIDBI provides financial assistance through both direct lending and indirect financing via banks, NBFCs, and other institutions. The schemes support MSMEs in setting up new units, expansion, modernization, and meeting working capital requirements. SIDBI also promotes entrepreneurship through venture funding and startup support. Overall, the initiatives aim to strengthen MSMEs, improve competitiveness, and encourage sustainable industrial growth.

Earlier Shri N. Pardhasaradhi, Hon. Advisor on Foreign Trade introduced the

Speaker and the Guest of Honor for the Seminar.

There was good interaction between the participants and the speakers, all the questions raised by the participants were answered by the speakers.

The Programme concluded with a Vote of Thanks proposed by Shri N. Pardhasaradhi, Hon. Advisor on Foreign Trade

ACC Pharma MSME members attended the programme and found it very useful.

### **“Two days Workshop on Social Media and Marketplaces for Business Growth”**

10 & 11 March, 2026, at TN RISE, Guindy, Chennai.

**The Andhra Chamber of Commerce, in collaboration with Tamil Nadu Rural Incubator and Startup Enabler (TN RISE) – Women Startup Council - Government of Tamilnadu,** successfully conducted a two-day intensive workshop titled “Social Media and Marketplaces for Business Growth” on March 10th and 11th, 2026, at TN RISE, Guindy, Chennai.

The session was inaugurated by Tmt. Shajeevana R V., IAS (MD, TN-RISE), Tmt. Asha Ajith, IAS (COO, TNRTP), Thiru. M K Anand Chair- MSME Sub-committee, ACC, and Tmt. Vijayalakshmi R, Secretary General, Andhra Chamber of Commerce, Thiru N Ravi Kumar Acting Secretary, ACC along with distinguished leaders who emphasized how digital platforms are opening new market opportunities for MSMEs from Tier 2

and Tier 3 regions. The program brought together 25+ women entrepreneurs from eight districts across Tamil Nadu, focusing on equipping them with practical digital tools to scale their businesses.

The workshop was led by Mr. Mohammed Ilias, a renowned international branding and marketing strategist and Founder & Director of BCC Martech. With over 12 hours of immersive training, participants were introduced to the fundamentals of leveraging digital platforms such as Facebook, Instagram, and WhatsApp Business for business growth.

Day 1 focused on building a strong digital foundation, including setting up Meta Business Suite accounts, optimizing social media profiles, and creating engaging content through effective product



storytelling and photography. Participants learned to establish a consistent brand identity across platforms, ensuring better visibility and customer engagement.

Day 2 advanced into performance-driven strategies, covering Meta Ads Manager, campaign creation, audience targeting, and analytics interpretation. A key highlight was the live advertisement launch, where each participant successfully created and deployed their own digital campaign, gaining real-time insights into reach and engagement.

The workshop achieved its objective of bridging the digital gap for women entrepreneurs, particularly from rural and semi-urban regions. Participants demonstrated increased confidence in adopting digital tools and expanding their market presence beyond local boundaries. The initiative marks a significant step toward empowering women-led enterprises to transform into sustainable, inquiry-driven digital brands, reinforcing Andhra Chamber of Commerce commitment to inclusive business growth.

### **Webinar on “China’s Interests in India, Its Commercial Practices, and Strategic Takeaways for India”,**

20 March 2026, Consultative Committee of City Chambers of Commerce – CCCCC

The session commenced with Hindustan Chamber of Commerce, Host welcomed the CCCCC Chambers Representatives and Participants. Shri. T Ramesh Dugar President, HCC introduced the Guest Speaker Ms. Garima Arora. International business strategist, Germany The following aspects were highlighted and elaborated by Ms. Garima Arora,

China’s engagement with India is shaped by a blend of economic ambition and strategic calculation. Its primary interests lie in expanding market access, securing supply chains, and strengthening geopolitical influence across Asia. Commercially, Chinese firms are known for competitive pricing, rapid scalability, and state-backed financing, enabling them to penetrate diverse sectors—from electronics to infrastructure. However,

concerns around data security, trade imbalances, and dependency risks persist.

For India, the key strategic takeaway is to balance openness with resilience. Strengthening domestic manufacturing, diversifying trade partnerships, and investing in innovation are essential. Equally important is building robust regulatory frameworks to ensure fair competition and safeguard national interests. By aligning economic growth with strategic autonomy, India can effectively navigate its relationship with China while securing long-term economic and geopolitical stability.

The programme concluded with a vote of thanks with participants attending the online programme.

## Programme on “Sustainable Initiatives for MSME Growth – A Road Map”

24 March 2026, 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 Jayashankar MS, Founding Director, Jayam SCM Consultants.

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 Jayashankar MS,

### A FIVE-PILLAR GLOBAL RENEWAL ALLOCATION

- 1) Global Health & Pandemic Preparedness
- 2) Universal Education Access children
- 3) Climate Resilience & Clean Energy
- 4) Food Security & Rural Development
- 5) Economic Reconstruction & Peace-Building states

### World MSME’s Sustainable Wish List

- Net zero by 2070
- 80 million tons co2e reduction in the next 10 yrs
- \$ 30T economy by 2047
- ₹ 2 lakh crore private investment
- 2025 emissions est. 3.23 billion tons co2e
- Emission intensity reduction by 45% as compared to 2005 GDP  
Non-Fossil Fuel Power Capacity: 50 % by 2030

### 7 R’s for MSME’s

1. Rethink variety	2. Reuse – reverse logistics
3. Reduce	4. Refuse
5. Recycle Waste is money – innovation	6. Repair-refurbishing Industry
7. Recover – precious activity provided viable – innovations	

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.

# Memories to Cherish

**“Two days Workshop on Social Media and Marketplaces for Business Growth”**  
10 & 11 March, 2026, at TN RISE, Guindy, Chennai.



## “Seminar on Strengthening GMP Compliance for Pharma MSMEs”, 10 March, 2026 at Hotel Best Western Ashoka, Lakdikapul, Hyderabad.





## Programme on “Sustainable Initiatives for MSME Growth – A Road Map”

24 March 2026, Dr V L Dutt Hall, Chennai.



**Tmt.Rama Venugopal, EC Member, ACC, N Ravi Kumar Acting Secretary, ACC & Barnabas Immanuel. P, Assistant Secretary, ACC had a discussion meet with Dr Anand, CEO, Sri Ramachandra Innovation Incubation Centre (SRIIC) with his Incubatees at Dr V L Indira Dutt Hall, Chennai**



**Finland-India Partnership Roadshow and Precursor event to WCEF 2026 – H.C P Chidambaram, Honorary Counsel of Finland, with Dr Antti Herlevi, Counsellor, Embassy of Finland, New Delhi was attended by Barnabas Immanuel. P, Assistant Secretary, ACC at Chennai**



**Jeppiaar Industry – Academia Leadership Roundtable 2026 was attended by Barnabas Immanuel. P, Assistant Secretary, ACC at Chennai**





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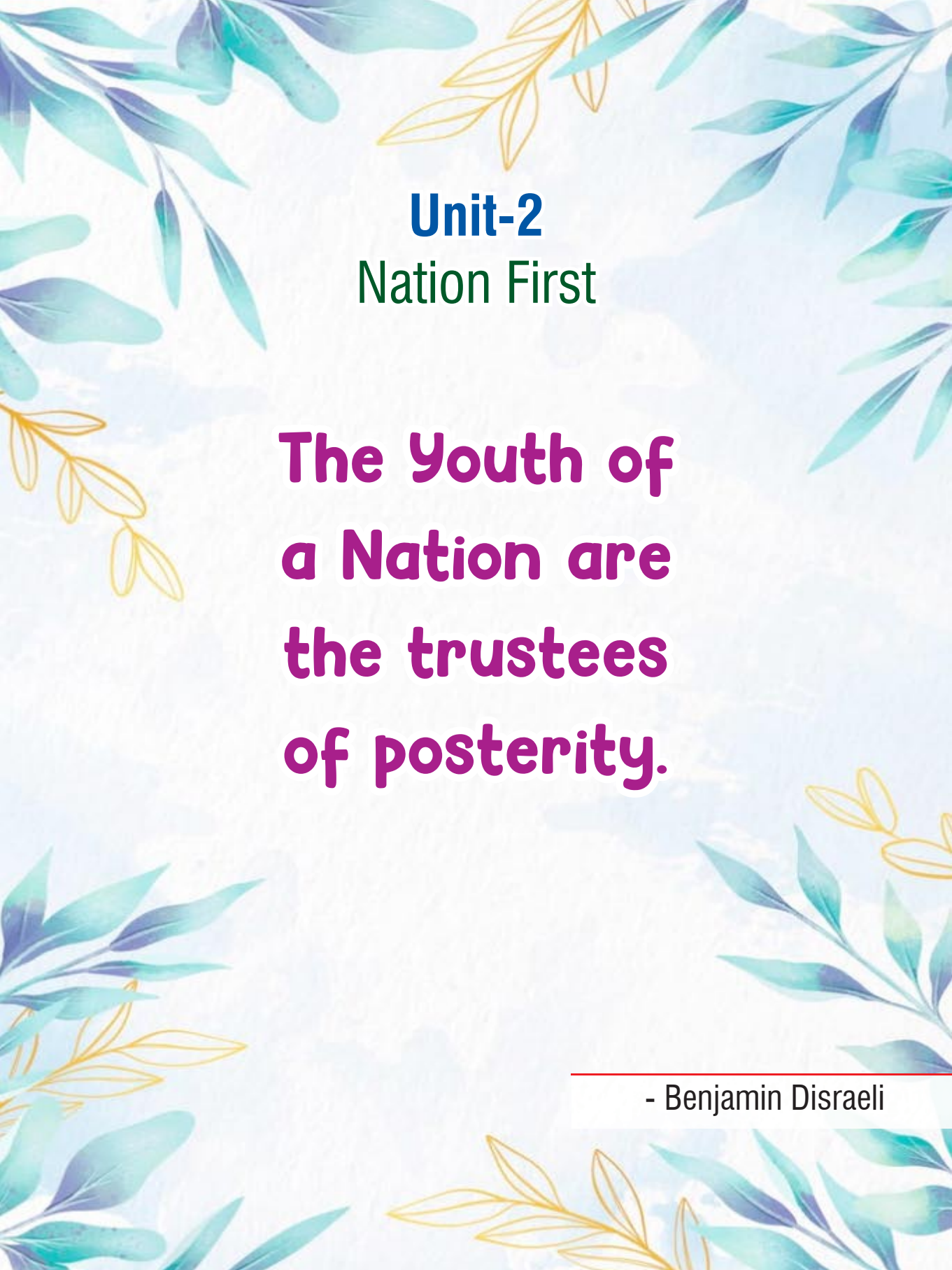
**Delhi** ➔ **Tel: +91-11-26432221/26432681;**  
**E-mail: [delhi@globedetective.com](mailto:delhi@globedetective.com)**

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## Unit-2

### Nation First

**The Youth of  
a Nation are  
the trustees  
of posterity.**

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- Benjamin Disraeli

# INDIAN ECONOMY Overview

## “Indian Economy Update: MSME Financing Reforms & Healthcare Sector Job Boom”



India’s economic landscape continues to evolve with policy support for MSMEs and strong employment potential in the healthcare and pharmaceutical sectors, reflecting a balanced growth trajectory.

The Reserve Bank of India (RBI) has proposed simplifying the onboarding process for Micro, Small and Medium Enterprises (MSMEs) on the Trade Receivables Discounting System (TReDS). By removing due diligence requirements, the move aims to enhance

ease of doing business and improve access to timely working capital. TReDS, a digital platform that facilitates the financing of trade receivables, enables MSMEs to upload invoices, which are then financed by multiple lenders through a transparent bidding process. The proposed changes are expected to streamline participation, ensure faster settlements, and strengthen liquidity for small businesses—an essential driver of India’s economic growth.



Simultaneously, India's healthcare and pharmaceutical sector is entering a high-growth, capability-led phase. According to a report by Adecco India, the sector is projected to generate 2 to 2.5 million new jobs by 2030. This expansion is being driven by increased demand across hospitals, diagnostics, telemedicine, clinical research, and pharmaceutical manufacturing. The sector's contribution to GDP is expected to rise from 3.3% in 2022 to nearly 5% by 2030.

However, this growth will also require significant workforce transformation, with

30–35% of employees needing reskilling to meet evolving technological and specialised job requirements. Demand for advanced R&D, regulatory expertise, and digital-health-enabled roles is set to rise substantially, alongside growing opportunities in tier II and III cities.

Together, these developments highlight India's focus on strengthening MSME financing ecosystems while building a future-ready workforce, reinforcing its position as a resilient and opportunity-rich economy.

Source: Internet

# India Success Story

## Strong Growth Momentum in India's Pharma Export Sector



Exports from April to February FY26 reached \$28.29 billion, marking a 5.6% increase from FY25, driven by formulations, biologicals, vaccines, and AYUSH products

India's pharmaceutical exports stood at over \$28 billion up to February of the current financial year, registering a growth of more than 5 per cent compared to the same period last year, a top official said on Saturday.

K Raja Bhanu, Director General of the Pharmaceuticals Export Promotion Council of India (PHARMEXCIL), said the sector, currently valued at around \$60 billion, is projected to grow to \$130 billion by 2030.

“Despite global challenges, pharmaceutical exports have been among the few sectors to maintain growth momentum. Exports during April–February FY26 stood at \$28.29 billion, reflecting a growth of 5.6 per cent

compared to the same period in FY25, led by formulations, biologicals, vaccines and AYUSH products,” he said, addressing the inaugural session of the ‘Chintan Shivir: Scaling Up Pharma Exports’.

He added that exports reached \$30.47 billion in FY2024–25, marking a year-on-year growth of 9.4 per cent despite global pricing pressures and trade volatility.

PHARMEXCIL Chairman Namit Joshi said India is likely to end the current financial year at levels similar to FY25.

Looking ahead, Bhanu said PHARMEXCIL aims to achieve \$65 billion in exports by 2030 through policy prioritisation, market diversification beyond traditional geographies, increased FDI inflows and improved regulatory efficiency.

India ranks third globally in pharmaceutical production by volume, with exports reaching over 200 markets worldwide, he said.

Notably, more than 60 per cent of India’s pharmaceutical exports are directed towards highly regulated markets, underscoring the quality and compliance standards of the industry.

The United States accounts for 34 per cent of exports, followed by Europe at 19 per cent, he added.

Joshi said tariff-related issues in 2025 led to higher procurement of medicines worth \$1.6 billion in the US, above normal levels, which is expected to impact FY26 figures.

“That is why we expect to end up close to last year’s performance, with some growth coming from that,” he said.

He added that exact figures would be available only after the March data is released.

**Image Source:** Internet for learning purposes only.

Source: Internet

# EMPLOYEE DEVELOPMENT



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

## *Mistake vs. Blunder: Know the Difference*

We all make mistakes in life. Some are small, some are big. But no matter the size, there is one thing they all have in common: every mistake carries a lesson.

Whether we learn that lesson or not? That is a choice.

Let's explore how we can approach mistakes differently—and benefit from them.

**Step 1: Realise:** First, we must recognise and realise that what we did was a mistake. Unless we truly see it, we will keep repeating it.

**Step 2: Accept:** Acceptance is the first step toward correction. Denial keeps us stuck. Acceptance sets us free.

**Step 3: Own:** There's a saying: Those who own the problem find the solution. When we take ownership of our mistakes, we create the willingness to correct them.

**Step 4: Analyse:** Look closely at what happened. Reflect on your own or ask

someone you trust for help. Understanding the “why” prevents the “repeat.”

**Step 5: Correct:** Find ways to make it right. More importantly, find ways to ensure it doesn't happen again.

**Step 6: Apply:** Put your learning into action. Try again. See if you've truly grown. Correction without application is just theory.

**Step 7: Improve:** Once you know you've done better, don't stop. Keep doing it right. Keep getting better. Growth never ends.

**Remember:** A mistake is not a blunder—if you learn and apply.

But without realising, accepting, owning, analysing, correcting, working on it, and improving? Then a mistake becomes a blunder.

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



**Unit-3**  
Kaizen Corner

**Leadership is  
the capacity to  
translate vision into  
reality.**

- Warren Bennis

## Madras High Court Judgments in



VAT CST GST



Shri. V.V. Sampathkumar

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

**Input Tax Credit:** The Court clarified that Input Tax Credit (ITC) does not arise merely from possession of a tax invoice. Under GST law, ITC becomes available only when statutory conditions (including actual tax payment and eligibility) are satisfied. It further held that Input Service Distributor (ISD) mechanism cannot distribute credit prematurely. The ruling reinforces that ITC is a substantive right subject to strict compliance, not a procedural entitlement. This judgment has significant implications for large enterprises managing centralized credits and audits. **Reliance Jio Info comm Ltd. v. Union of India WP Nos.: 27038 & 28371 of 2025 Date: 05.03.2026**

**Restoration GST registration:** The Court restored GST registration cancelled for non-filing of returns, accepting illness and mental stress as bona fide reasons. It emphasized that GST law should facilitate business rather than penalize genuine hardship. However, restoration was made

conditional upon filing pending returns with tax, interest, and penalty within a stipulated time. The Court also clarified that unutilized ITC cannot be automatically used without departmental scrutiny. This ruling reflects a balanced approach between compliance enforcement and natural justice. **Vinayak Enterprises v. Appellate Deputy Commissioner (GST) W.P. No. 24137 of 2025 Dated 11.02.2026**

**Mismatch of ITC:** In a case involving mismatch of ITC due to supplier default, the Court held that the purchaser should not be outrightly penalized without proper verification. Recognising the transitional challenges during early GST implementation, the Court remanded the matter for fresh adjudication. It directed the assessee to deposit 10% of disputed tax as a condition for reconsideration. The ruling underscores that substantive

benefit of ITC cannot be denied solely due to technical mismatches, especially where transactions appear genuine. **Muralikrishna Infracon Bangalore Private Limited vs Commissioner of Commercial Taxes (State Tax Officer) W.P.(MD)No. 5940 of 2026 Dated 04.03.2026**

**GST registration cancellation:** The Court quashed a show cause notice proposing retrospective GST registration cancellation (from 01.07.2017), holding such drastic action unsustainable. It observed that retrospective cancellation without proper justification violates fairness and GST scheme objectives. The Court directed authorities to follow principles laid down in *Suguna Cut Piece Centre* and proceed afresh with due process. The decision reiterates that procedural safeguards and proportionality must guide cancellation proceedings. **A J Power Center v. Assistant Commissioner (ST) WP No.: 9579 of 2026 Date: 10.03.2026**

**Summary of order:** The Court held that issuance of Form GST DRC-07 (summary of order) is mandatory for enabling statutory appeal. Without uploading the summary, the taxpayer's right to appeal is frustrated. Relying on Supreme Court precedent, the Court directed the department to issue DRC-07 and keep recovery in abeyance until

compliance. This ruling reinforces that procedural compliance by the department is essential for valid tax enforcement. **M/s. Macmet Engineering Ltd. v. State Tax Officer-III (Intelligence), Adjudication Cell, Vellore. WP No.: 19710 of 2025 Date: 19.02.2026**

**Late fee and Penalty:** The Court held that once late fee under Section 47 is levied for delayed filing of returns, additional general penalty under Section 125 cannot be imposed, as it would amount to double penalisation. The writ petition was allowed and penalty set aside. The judgment reiterates that specific penalty provisions override general penalty clauses. This ruling is significant in limiting excessive penal action and ensuring proportionality in GST enforcement. It strengthens the principle that penalty must be strictly in accordance with statutory scheme and cannot be duplicated. **M/s. Platinum Marketing v. The Assistant Commissioner (ST) FAC, Avadi Assessment Circle, Chennai. W.P. No.: 3913 of 2026 Date: 28.02.2026**

**Multiple demands:** The petitioner had previously received a scrutiny notice for FY 2018-19 regarding delayed tax payments. They complied by paying the full interest due via Form GST DRC-03. However, a different GST officer subsequently issued a fresh assessment order under Section 73, demanding the exact same interest amount (₹80,183) again. The Madras



High Court quashed the second demand, ruling that once a taxpayer has quantified and paid the tax or interest for a specific default, the department is legally barred from initiating fresh proceedings for that same liability. The court emphasized that internal communication gaps between GST officers cannot result in multiple demands against a compliant taxpayer. **M/s. Sri Velavan Fireworks v. The Assistant Commissioner (ST) –2, Sivakasi W.P.(MD)No. 1162 of 2026 dated 22.01.2026.**

**Delay:** The petitioner challenged an assessment order passed under Section 73 of the TNGST Act, which was issued after they failed to respond to a Show Cause Notice (SCN). The petitioner argued that the delay was due to a technical oversight by their accountant and that they possessed valid documents to prove their Input Tax Credit (ITC) eligibility. Court Condoned the delay with conditions. **M/s.Bhairavi Metal Works vs State Tax Officer, Royapettah Assessment Circle, Chennai W.P. No. 5982 of 2026 Date 09.03.2026**

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

# Shout -Sales and MARKETING MATTERS



Mr.M.K. Anand

## SMART AOP for SALES in FY 2026 - 2027

A Best Practices Guide Across MSME Units in India

Chairman, MSME Sub-Committee  
Andhra Chamber of Commerce

**SMART AOP FOR SALES IN FY26-27**  
**IN VUCA WORLD**

MSMEs Need: Consistent Revenue Growth with Controlled Risk

- 1 Reality-Based Targeting**  
Sales = Customers × Order Value × Frequency
- 2 3 Buckets Strategy**  
CORE 60% | GROWTH 30% | EXPERIMENTS 10%
- 3 Monthly Sales Architecture**  
• Daily - Calls & Leads  
• Weekly - Meetings  
• Monthly - Closures
- 4 Conversion Economics**  
Leads → Prospects → Customers
- 5 90-Day Rolling Plans**  
Plan → Execute → Review
- 6 Customer-Centric Selling**  
• Solve Problems  
• Build Trust
- 7 Multi-Channel Strategy**  
• Direct Sales  
• Online & Distributors
- 8 Cash Flow Focus**  
• Collections & Credit Cycle
- 9 Team KPIs Dashboard**  
• Sales, Marketing, Operations
- 10 Shock Absorbers**  
• Buffers & Backup

**SURESHOT FORMULA: Discipline | Speed | Flexibility**

**WINNERS ARE THE FASTEST ADAPTERS!**

For MSME owners, the goal is simple:

Consistent revenue growth with controlled risk and predictable cash flow

Let’s break this into a **practical, sureshot framework** you can actually deploy.

1. Start with “Reality-Based Targeting” (Not Blind Growth %)

Most MSMEs fail here.

Instead of saying: “Let’s grow 30% YoY”, build from:

AOP Formula:

**Sales Target = (Active Customers x Avg Order Value x Frequency)**

Break it into:

Existing customers growth (40–60%)

New customer acquisition (20–30%)

New product / upsell (10–20%)

*Insight:* Growth is engineered, not wished.

Building an **Annual Operating Plan (AOP) for Sales in FY 2026–27** in today’s VUCA (Volatile, Uncertain, Complex, Ambiguous) world is *not about prediction* anymore—it’s about **adaptability + precision execution**.



## 2. Segment Your Revenue Engine (3 Buckets Strategy)

Divide your sales into:

Core (Stable Revenue – 60%)	Growth (Scalable – 30%)	Experiments (Future – 10%)
Repeat customers	New geographies	New SKUs
High-conversion products	Channel expansion (online, distributors)	New pricing models New segments

In VUCA, survival = **don't depend on one revenue stream**

## 3. Build a Monthly Sales Architecture (Not Annual Guess)

Break AOP into:	Example:
• Monthly targets	• Leads per day
• Weekly conversion goals	• Calls per day
• Daily activity metrics	• Meetings per week • Closures per month

**Activity → Conversion → Revenue**

What gets measured gets scaled

## 4. Define “Conversion Economics” (Your Secret Weapon)

Every MSME must know:

Lead → Prospect conversion %

Prospect → Customer %

Customer → Repeat %

Example:

100 leads → 20 prospects → 5 customers

→ You need 2000 leads for 100 customers

This removes uncertainty completely.

## 5. Create a 90-Day Rolling AOP (Anti-VUCA Strategy)

Annual plans fail because markets change.

Instead:

Plan yearly vision

Execute in **90-day sprints**

Review monthly

Pivot quarterly

Think like a startup, not a static company.

## 6. Customer-Centric Selling (Not Product Push)

VUCA world = **customer behavior shifts fast**

Focus on:

• Problem-solving	Ask:
• Value communication	1. Why should customer buy NOW?
• Trust building	2. What pain are you solving?

### 7. Multi-Channel Sales Strategy (Non-Negotiable)

Don't depend on one channel.

Build:	3. Referral engine
1. Distributor network	4. Channel diversification = risk reduction
2. Digital funnels (WhatsApp, Instagram, Website)	

### 8. Cash Flow Linked Sales Planning

Sales without cash flow = danger.

Track:

• Credit cycle	Include in AOP:
• Collection efficiency	Collection targets
• Working capital days	Advance % strategy

### 9. Team-Level Accountability Dashboard

Each role must have KPIs:

- Sales team → closures
- Marketing → leads
- Operations → fulfillment
- Weekly dashboard review is compulsory

### 10. Add “Shock Absorbers” in Your AOP

VUCA reality:	Build buffers:
• Demand fluctuation	• Alternate suppliers
• Supply issues	• Flexible pricing
• Price volatility	• Backup channels

The “Sureshot” Layer (This is where most fail)

To make AOP actually work:

✓ Daily Discipline System	✓ Leadership Review Rhythm	✓ Decision Speed
Fixed sales hours	Daily: Activity review	Don't overanalyze
Fixed follow-up system	Weekly: Conversion review	Fast execution + fast correction
CRM tracking (no manual chaos)	Monthly: Revenue review	

### Final Strategic Insight

In FY 26–27:

Winners won't be the biggest  
Winners will be the **fastest adapters with structured systems**

Image Source: Internet - for learning purposes only.

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



**Tmt. Rama Venugopal**  
Chairman – S.C.R. Sub - Committee,  
Andhra Chamber of Commerce

# STANDARDS, CERTIFICATIONS & REGULATIONS UPDATES

## Export Promotion Mission: Building an Integrated Pathway for MSMEs in Global Trade

### - Trade Regulations, Accreditation and Compliance Enablement (TRACE)



The Export Promotion Mission (EPM) is a flagship initiative designed to provide coordinated support across key elements of the export ecosystem, including trade finance, standards compliance, logistics, overseas warehousing and market development.

Approved by the Government in November 2025, the Mission brings together multiple

export-support measures under a single, unified and digitally driven framework. With a total outlay of ₹25,060 crore for the period FY 2025–26 to FY 2030–31, EPM seeks to enhance export competitiveness and expand India’s global presence. The Mission is implemented through two integrated sub-schemes: Niryat Protsahan, which focuses on financial enablers and trade-finance support,



and Niryat Disha, which addresses non-financial, market-access and ecosystem enablers.

Through this framework, the Export Promotion Mission aims to:

- Improve access to affordable and diversified **trade finance**, particularly for **MSMEs and first-time exporters**
- Support compliance with **international quality, technical and sustainability standards**
- Strengthen export **branding, logistics and overseas warehousing capabilities**
- Expand **market access and trade intelligence support**
- Enable **broader participation of MSMEs, including growth of cross-border e-commerce exports**

### Trade Regulations, Accreditation and Compliance Enablement (TRACE)

The **Trade Regulations, Accreditation and Compliance Enablement (TRACE)** initiative is a pivotal scheme launched by the Directorate General of Foreign Trade (DGFT), under Ministry of Commerce in February 2026. It operates under the broader **Export Promotion Mission (EPM)**—specifically under the **Niryat Disha** sub-scheme—to help Indian MSMEs overcome non-tariff barriers in global trade.

Below is a detailed note on the TRACE initiative for industry stakeholders.

#### 1. Core Objective

The primary goal of TRACE is to **reduce the financial burden of international compliance** on Micro, Small, and Medium Enterprises (MSMEs).

- **Quality & Standards:** To help Indian products meet the stringent quality, safety, and technical standards of importing countries.
- **Market Access:** To enable MSMEs to enter regulated markets (like the EU, USA, and Japan) where certifications are mandatory.
- **Competitiveness:** To shift the focus from “price-only” competition to “quality-certified” competition in the global value chain.

#### 2. Nature of Financial Assistance

TRACE provides support in the form of **partial reimbursement** of actual costs incurred for testing and certification. The scheme categorizes certifications into two lists:

Category	Reimbursement Rate	Annual Cap
Positive List (Standard Certifications)	Up to 60% of actual cost	₹ 25 Lakh per IEC
Priority Positive List (Critical/High-impact)	Up to 75% of actual cost	₹ 25 Lakh per IEC

*Note: Reimbursement is calculated on the cost net of taxes, duties, and cess.*

### 3. Eligibility Criteria

To avail of benefits under TRACE, an industry unit must meet the following:

- **MSME Status:** Must have a valid **Udyam Registration Number**.
- **Export License:** Must hold an active **Importer-Exporter Code (IEC)**.
- **Compliance History:** The entity must not be on the “Denied Entity List” of the Foreign Trade Policy.
- **Value Chain Participation:** The scheme is for MSMEs involved in international value chains (both manufacturing and merchant MSMEs, though merchant MSMEs are limited to specific notified tariff lines).
- **Graduation Clause:** MSMEs that outgrow their size category (e.g., from Medium to Large) remain eligible for support for **3 years** post-reclassification to ensure a smooth transition.

### 4. Scope of Coverage (What can be reimbursed?)

The scheme covers a wide array of conformity assessment activities, including:

1. **Testing & Lab Fees:** Charges for product testing in accredited laboratories.

2. **Certification Costs:** Costs for obtaining international marks like **CE (Europe), FCC (USA), REACH (Chemicals), and ISO standards**.
3. **Audits & Inspections:** One-time costs for factory audits, facility assessments, and market-specific licensing.
4. **Traceability Systems:** Implementation of systems required by overseas regulators to track the origin and journey of products.
5. **Consultancy & Data:** Fees for data generation (e.g., for EU REACH) and consultancy required to achieve compliance.

### 5. The Two-Stage Application Process

The scheme is fully digital and follows a structured workflow to ensure transparency:

- **Stage 1: Intent-to-Claim (IC)**  
Exporters must file an “Intent-to-Claim” on the DGFT portal before starting the certification or testing process.  
This registers the project with the government and secures the “intent” for future reimbursement.
- **Stage 2: Reimbursement Claim (RC)**  
Once the certificate/test report is obtained, the exporter submits the final claim.

Required Documents: Copy of the certificate/report, original invoices, proof of payment, and evidence that the certification is a market-access requirement.

The IC remains valid for 2 years to allow for long-duration certification processes.

## 6. Key Exclusions

Industry members should note that TRACE does **not** cover:

- **Deemed Exports:** Sales within India that are treated as exports for other benefits.
- **SEZ Sales:** Supplies to Special Economic Zones.
- **Export Performance:** Unlike some other schemes, TRACE is **not linked to export turnover**; it is a “readiness” support tool.

## Strategic Importance for Industry

For the Indian industry, TRACE is a game-changer because it addresses “**Standard-related Trade Barriers.**” By subsidizing up to 75% of the cost of complex certifications like **EU REACH** or **US FDA approvals**, the government is effectively lowering the entry barrier for small players to join the global supply chain, ensuring that “Made in India” is synonymous with “World Class Quality.”

By combining these non-financial enablers, **Niryat Disha** aims to reduce the “entry cost” for Indian businesses and ensure that the benefits of India’s various Free Trade Agreements (FTAs) actually reach the MSME level.

Chamber Members, industry members, other stakeholders are requested to contact Chamber’s Trade Support Desk at Secretariat for Trade Support Services and are invited to attend periodical trade promotion programs organised by the Chamber on all these topics to explore the opportunities.

Source of Information :

DGFT Portal

Scheme Guidelines

Apply for Support under TRACE initiative

<https://www.dgft.gov.in/CP/index.jsp?opt=Trade-Regulations-Accreditation-and-Compliance-Enablement>

<https://www.dgft.gov.in/CP/index.jsp?opt=Trade-Regulations-Accreditation-and-Compliance-Enablement>

PIB Notification

<https://www.pib.gov.in/PressReleasePage.aspx?PRID=2232079&reg=3&lang=1>

Image Source: Internet for learning purposes only.

# Can private standards undermine the benefits of FTAs?



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

There was a Chintan Shivir organized by the Export Promotion Council for Medical Devices (EPCMD) with the Department of Commerce (DoC) and Department of Pharmaceuticals (DoP) recently which had excellent representation of the medical device industry and provided a platform for interaction with the government as well as the regulator, CDSCO, which was also present.

Given that the prime mover was EPCMD, the focus was more on export of medical devices and one of the issues inevitably was relating to standards, and to be more precise, technical regulations, faced in the global market.

The issues raised have equal relevance across other sectors and hence this analysis which should help industry as well as other stakeholders understand the challenges.

One of the issues raised was that the Medical Devices Rules (MDR), 2017 refer primarily to BIS standards and hence undermine global acceptance. A fair argument!

Let us see what MDR, 2017 states:

“7. Product standards for medical device.  
— (1) The medical device shall conform to the standards laid down by the Bureau of Indian Standards established under section 3 of the Bureau of Indian Standards Act, 1985 (63 of 1985) or as may be notified by the Ministry of Health and Family Welfare in the Central Government, from time to time.

(2) Where no relevant Standard of any medical device has been laid down under sub-rule (1), such device shall conform to the standard laid down by the International Organisation for Standardisation (ISO) or the International Electro Technical Commission (IEC), or by any other pharmacopoeial standards.

(3) In case of the standards which have not been specified under sub-rule (1) and sub-rule (2), the device shall conform to the validated manufacturer’s standards.”

What if we were to switch the provisions related to BIS standards and ISO/IEC standards – that the medical device shall conform to ISO/IEC standards and where

no relevant standard is available, they shall conform to BIS standards.

This formulation will immediately change the perception about India – that India relies on international standards for medical devices.

It would also make exports easier and provide an opportunity to engage with overseas regulators to accept licensed devices being on par with their regulations.

Sounds easy, does not it? Why did the CDSCO not think of it or why do we not make this minor change right away?

But wait! Is that so easy?

Before such a formulation is prescribed, we need to ask – is our medical device industry in entirety ready to embrace international standards right away.

We have struggled to adopt international standards in several sectors which include agri-food and pharma – our strengths in exports – because the industry – composed as it is of micro and small industry - finds adoption of international standards a challenge.

Let us look at food – when the licensing regulations were drafted and notified by the newly set up regulator, FSSAI, in 2011, one question was whether we can prescribe HACCP for high risk sectors as is the global norm. We could not and therefore have made a mention of India HACCP standards in the preamble with an intent to encourage the food industry to

adopt HACCP voluntarily. Where are we now 15 years later? A recent conversation with a senior official in FSSAI indicated far from it.

Therefore, readiness of the industry for international standards is crucial if regulations have to be globally compatible!

In this regard, one can cite the example of the Bureau of Energy Efficiency which has introduced energy labelling first on a voluntary basis and after a few years mandated it as compulsory. There are currently 16 appliances under mandatory list and 23 in the voluntary list.

This phased approach is something which our regulators can, and should adopt!

It cannot be anyone's case that we would perpetually pitch lower standards in our regulations and yet aim to be Viksit Bharat!!!

Until such time India's regulations become globally compatible, the alternate is to devise a system for certifying exports to global standards – as successfully demonstrated by APEDA's organic certification and EIC's marine products certification programmes both of which have acceptance abroad chiefly by EU. In medical devices, QCI had launched ICMED 13485 Plus which is based on global standards and could fill that need – same is true of Ayush Premium Mark for ayush products for acceptance abroad – something that the government and industry need to understand.



Another issue raised was the availability of testing laboratories.

It has to be recognized that when there is little or no manufacturing in India, there is no incentive for anyone to set up labs. We had discovered during covid that even for N95 or PPEs we did not have labs because much of these items were imported.

However, when there is regulation, even if there are few manufacturers, we need independent labs to enforce the regulation. Given the low volumes of most medical devices, there is little likelihood of private sector investment in labs except for those medical devices which are produced in large numbers in India.

There is evidence to show that when a sector was regulated and there was relatively large manufacturing capacity in the country, private sector invested in labs. Toys is one example – PPEs and N95 masks are another.

It therefore requires that government recognize this and invest funds in setting up labs where manufacturing capacity is low but testing is needed – maybe on public-private partnership model where government invest funds to set up labs and invites private sector to manage the lab operations. It may also be desirable to set up such labs in IITs and NIPERs which can also serve dual purpose of research and teaching labs.

This applies to all sectors under regulation or proposed to be regulated. It has to be appreciated that testing infrastructure is fundamental to product regulation.

It may be appropriate to mention that having labs or audit agencies in the country is not enough for global acceptance – they also need to adhere to applicable international standards. India is in a happy situation in this regard here which sometimes is not realised or highlighted enough.

The labs and the audit agencies need to be accredited and India's accreditation system has consistently been ranked in top 10 globally by a German study (<https://www.mesopartner.com/gqii>) which annually ranks the quality infrastructure comprising standards bodies (BIS in India), metrology institutions (NPL in India) and accreditation bodies. India's accreditation system is led by the national accreditation bodies, NABCB and NABL, but there are three private accreditation bodies (QAI, FDAS, IQAS – all in lab accreditation) too which have attained international equivalence.

However, to leverage this strength, we need labs and an industry which is willing to embrace international standards. This applies across sectors.

(adapted from author's regular column in 'Front Foot Forward' in [mediamap.co.in](http://mediamap.co.in))

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

# EXPORT AND IMPORT

## Can you resist a foreign arbitral award in India by re-arguing the same issues?



Shri R R Padmanabhan

Chairman, Foreign Trade Sub-Committee  
Andhra Chamber of Commerce

### The Honourable Supreme Court says NO.

In a significant ruling, the Supreme Court of India has reinforced a simple but powerful principle:

### Enforcement courts are not appellate courts.

If a party has already challenged an arbitral award before the *seat court* and lost, it **cannot reopen the same factual or merits issues in India** under the guise of “public policy” objections under Section 48 of the Arbitration and Conciliation Act, 1996.

The Court invoked the doctrine of **transnational issue estoppel** and reminded us:

India’s commitment under the New York Convention is clear. **Foreign awards must be enforced, except on limited, well-defined grounds.**

### What this means for businesses:

- No second bite at the cherry
- No re-litigation disguised as “public policy”



- Faster enforcement of foreign awards
- Greater confidence for cross-border trade

For exporters, investors, and global counterparties, this is a strong signal:

### India is aligning firmly with global enforcement standards.

#### Insight:

In international arbitration, strategy does not end with the award. It ends with enforceability.

And now, the message is clear. **You argue once at the seat. Not everywhere else.**

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

## Role of AI & ML in Cyber Insurance

### Introduction:

Cyber insurance is a form of insurance that enables businesses and organizations to address financial losses arising from cyberattacks, data breaches, and other online security incidents.

Cyber insurance sector has emerged as a cornerstone of contemporary risk management; as digital threats have evolved from technical disruptions into material systemic risks. In an environment where data constitutes a core corporate asset, the industry functions as a critical economic stabilizer. Its significance can be categorized into three primary functions, mainly on Financial Resilience, Security Controls, Support on Incident response.

In a nutshell, cyber insurance provides the financial and operational safeguards that allow businesses to operate with greater confidence in an increasingly adversarial digital environment. Cyber insurance policy can help cover costs such as investigations, data recovery, legal fees, customer notifications, and in some cases even fines or settlement amounts.

### **How AI & ML are reshaping the Cyber Insurance Operations**

Artificial intelligence is reshaping the insurance industry primarily in three key areas: underwriting and risk assessment, claims processing and management, and fraud detection. AI enables insurers to analyze data faster, make more accurate decisions, and deliver better customer experiences across the value chain.

## 1. Aldriven underwriting and risk assessment

- Traditional underwriting relied on manual review and standard risk tables; AI now analyses vast datasets, including historical records, IoT inputs, and realtime behavioral data, to uncover hidden risk patterns.
- Predictive analytics and machine learning improve risk prediction and pricing accuracy, allowing insurers to offer competitive rates to lowrisk customers while appropriately charging higherrisk ones.
- Natural language processing (NLP) extracts relevant details from unstructured documents (medical records, police reports, emails), giving underwriters richer insights without manual review.

## 2. Claims processing and management

- AI automates much of the endtoend claims workflow, from initial submission to settlement, enabling instant policy checks, validity assessment, cost estimation, and anomaly flagging.
- Many insurers report that Aldriven processing cuts settlement times

from weeks to days or hours for simple claims, improving customer satisfaction and lowering operational costs.

- Gen Alpowered chatbots and virtual assistants guide customers through claims filing, collect documents, and provide realtime status updates, offering 24/7 support and freeing human staff for complex cases.

## 3. Fraud detection

- Traditional rulesbased fraud systems were limited and prone to false positives; AI identifies subtle, complex patterns across large volumes of claims data to detect both individual and organized fraud.
- Machine learning models establish baselines of normal behaviour and flag outliers using hundreds of variables, including claim timing, location, provider history, and crossclaim correlations.
- NLP analyses language in claims narratives, medical reports, and communications to spot inconsistencies, exaggerated descriptions, or phrasing typical of fraudulent submissions.



AI is transforming insurance by making underwriting more precise, claims handling faster and smoother, and fraud detection more effective, thereby improving both risk management and customer experience.

### **Data Security and Privacy**

Data security and privacy are critical considerations. AI systems process highly sensitive information—such as medical records, financial data, and behavioral details—making insurers especially vulnerable to reputational harm, regulatory penalties and legal liability in the event of a breach.

AI also introduces new risks including adversarial attacks that manipulate model outputs and attempts to steal proprietary models. Insurers must therefore strengthen data governance across the AI lifecycle, enforce strict access controls, encrypt data, anonymize inputs where possible, and ensure thirdparty vendors meet equivalent security standards.

Privacy expectations extend to how data is collected and used. Customers increasingly demand transparency about what data insurers gather, how AI influences decisions, and the rights they have over their information. Leading insurers apply privacybydesign principles, minimizing data collection, enabling clear optouts, and giving customers greater control.

### **Implementation - AI Transformation and Strategy**

Implementing AI across insurance operations demands a structured, enterprisewide approach that goes well beyond procuring software. Insurers must develop clear strategic roadmaps, build supporting infrastructure, and manage significant organizational change to realize meaningful benefits. This includes investing in data science capabilities, upskilling existing staff, and establishing robust governance frameworks for AI model development, testing, monitoring, and explainability to regulators, customers and internal stakeholders.

### **Conclusion:**

AI is already enhancing underwriting speed and accuracy, streamlining claims handling, and improving fraud detection, with early adopters reporting cost reductions of 40%, and around 15% overall efficiency improvements.

As the technology matures across life, health, P&C, and commercial lines, sustained success will depend on continuous learning, adaptive organizational practices and a commitment to responsible, transparent AI that balances innovation with trust and stakeholder protection.

Source: Images from PIXELPLEX

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## 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

### Raptee.HV: Powering India's Electric Motorcycle Revolution

In the rapidly evolving landscape of electric mobility, Chennai-based startup Raptee.HV is emerging as a bold innovator, redefining how India approaches electric two-wheelers. Founded in 2019, the company set out with a clear mission—to bring cutting-edge electric car technology into the motorcycle segment, thereby accelerating the transition to sustainable mobility.

What makes Raptee.HV truly inspiring is its focus on solving real-world challenges rather than merely offering an alternative to internal combustion engine (ICE) vehicles. While India's EV market has largely been dominated by scooters, Raptee identified a significant gap in the motorcycle segment—a space preferred by millions of Indian riders. By targeting this underserved category, the company is not just innovating but also democratizing access to high-performance electric mobility.



At the heart of Raptee's innovation lies its proprietary high-voltage architecture—technology typically seen in electric cars. Unlike conventional electric two-wheelers, Raptee's motorcycles operate on a 240V system, enabling faster charging, improved efficiency, and compatibility with widely available CCS2 car charging infrastructure across India.

This breakthrough eliminates one of the biggest barriers to EV adoption—charging anxiety—making electric motorcycles more practical for everyday use.

The company's flagship model, the T30, stands as a testament to its engineering excellence. Designed to compete with 250–300cc petrol motorcycles, the T30 offers a real-world range of over 150 km and rapid acceleration, delivering both performance and sustainability.

By ensuring price parity with traditional motorcycles, Raptee is strategically positioning itself to appeal to mainstream consumers, not just early adopters.

Another distinguishing factor is Raptee's commitment to deep technology development. The company has built an end-to-end in-house R&D ecosystem, covering everything from mechanical systems and electronics to embedded software. It has even developed its own Linux-based operating system for its motorcycles, enabling seamless updates, advanced telematics, and enhanced user experience.

This level of vertical integration is rare among startups and reflects a long-term vision of technological independence and scalability.

Raptee's journey from concept to commercialization has been marked by perseverance and strategic execution. With a fully operational manufacturing facility in Chennai and strong investor backing, the company has transitioned from a startup to a full-fledged EV brand.

Its ability to secure certifications, scale production, and attract funding

underscores both market confidence and operational maturity.



Mr Dinesh Arjun, Co-Founder & CEO, Raptee.HV

Beyond technology and business milestones, Raptee.HV symbolizes the spirit of new-age Indian entrepreneurship—ambitious, innovation-driven, and globally competitive. By blending sustainability with performance and affordability, the company is not only shaping the future of mobility but also inspiring a new generation of entrepreneurs to think boldly and build for impact.

As India accelerates toward an electric future, stories like Raptee.HV remind us that true innovation lies in identifying gaps, challenging conventions, and delivering solutions that resonate with real users. Their journey is not just about building electric motorcycles—it is about powering a movement.

Source and Image credits to: <https://www.raptee.hv.com/#overview>

TRAVEL -

RELAXATION

MATTERS

## Gulmarg, Jammu & Kashmir

### Overview



Gulmarg is a place where snow-capped peaks pierce the azure canvas of the sky, where meadows erupt in a riot of wildflowers in summer, and where a crisp mountain breeze carries the thrill of adventure.

This scenic hill station, nestled in the Pir Panjal range of the Himalayas, beckons you to leave the ordinary far behind. Transforming with the seasons, Gulmarg offers a breathtaking escape for every soul – a summer paradise bursting with blooms, a winter wonderland for snow enthusiasts, and a historic haven steeped in timeless charm.

As you ascend into this paradise in Jammu and Kashmir, an ineffable sense of wonder envelops you. Whether you're a seasoned adventurer seeking heart-pounding thrills or a nature enthusiast yearning for serenity amid stunning landscapes, Gulmarg has something for everyone. So, prepare to be enveloped by the magic of this fantasy land.

Witness nature's masterpiece unfold before your eyes as you explore the enchanting Alpathar Lake. Located at the base of the majestic Agharwat peaks, this magnificent lake transforms with the seasons - frozen in winter (earning its nickname The Frozen Lake) and surrounded by vibrant greenery in summer when the snow retreats.

At 4,200 meters above sea level, the charismatic Alpathar offers a breathtaking bird's-eye view of the entire valley, inviting you to bask in nature's paradise. If you're a golf enthusiast, get ready to tee off amidst breathtaking scenery at the Gulmarg Golf Course. Soaring 2,650 meters above sea level, this course isn't just challenging – it's the highest green course in the entire world!

Source and Image: <https://www.incredibleindia.gov.in/en/jammu-and-kashmir/gulmarg>

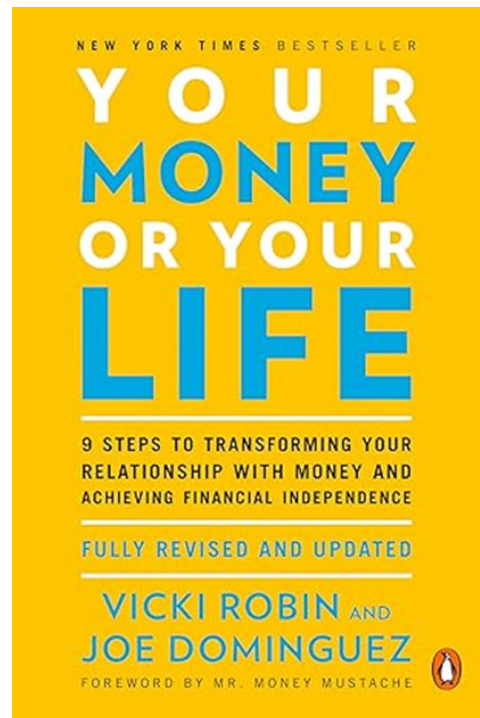
## BOOK REVIEW

### The Your Money or Your Life: 9 Steps to Transforming Your Relationship with Money and Achieving Financial Independence

For more than twenty-five years, *Your Money or Your Life* has been considered the go-to book for taking back your life by changing your relationship with money. Hundreds of thousands of people have followed this nine-step program, learning to live more deliberately and meaningfully with Vicki Robin's guidance. This fully revised and updated edition with a foreword by "the Frugal Guru" (New Yorker) Mr. Money Mustache is the ultimate makeover of this bestselling classic, ensuring that its time-tested wisdom applies to people of all ages and covers modern topics like investing in index funds, managing revenue streams like side hustles and freelancing, tracking your finances online, and having difficult conversations about money.

Whether you're just beginning your financial life or heading towards retirement, this book will show you how to:

- Get out of debt and develop savings
- Save money through mindfulness and good habits, rather than strict budgeting
- Declutter your life and live well for less



- Invest your savings and begin creating wealth
- Save the planet while saving money
- ...and so much more!

Source & Image: <https://www.amazon.in/Your-Money-Life-Transforming-Relationship/dp/0143115766>

## Unit-5

### Bulletin Corner

**"Becoming well known  
(at least among your  
prospects & connections)  
is the most valuable  
element in the connection  
process."**

- Jeffrey Gitomer

## 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
<b>Conference Hall</b>	Rs.	Rs.
First 4 hours	1,650.00	2,000.00
Every additional hour	200.00	300.00
<b>Meeting Hall - First Floor</b>		
First 4 hours	700.00	900.00
Every additional hour	100.00	150.00
<b>Hire Charges for LCD Projector &amp; Laptop</b>		
LCD Projector (Per Day)	700.00	700.00
Laptop (Per Day)	700.00	700.00

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



## ACC FACILITIES DR V.L. DUTT AC HALL, CHENNAI 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	5500.00
Every additional hour	750.00	1000.00
<b>Hire Charges for LCD Projector &amp; Laptop</b>		
LCD Projector (Per Day)	800.00	800.00
Laptop (Per Day)	600.00	600.00
<b>*Electricity charges applicable Rs. 100/- for every additional hour after 4 hrs &amp; GST 18% EXTRA</b>		

### FOR BOOKING MEETING AND CONFERENCE HALL

- PLEASE CONTACT SECRETARIAT AT CHENNAI : 044 2431 5277

### Important Note: 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.





## 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

**P. Venkata Rama Rao, Asst. Secretary**

## Advertisement Tariff

### ACC Newslines - Advt Tariff

#### for e-version

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

12 Issues of full page will be ₹ 20000 /- per annum plus GST

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

Email : andhrachamber1@gmail.com



## ACC NEWSLINE

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

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

**For Further Details Please Contact:**

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

# 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

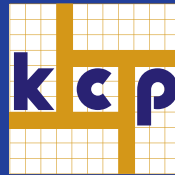
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CEMENT PLANT MACHERLA



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Hyderabad - 500033 Tel: 040 2325 3503 to 3505, Cell: +91 9866305145 / 9989597775, E-mail: ramakrishna.k@kcp.co.in