



# Journal of Andhra Chamber of Commerce ACCG NEWSLINE



( Right to Left ) : Mr. M K Anand, Chairman, MSME& ICT Subcommittee & EC Member, ACC, Dr. Carsten Klein, Head, FNF, South Asia, New Delhi, Dr V L Indira Dutt, President, ACC, Ms. Madumathi IAS, Managing Director TANSIDCO, Government of Tamil Nadu, Prof. V Padmanand, Partner, Grant Thornton Bharat LLP, Dr. M.K Muthuvelu, Chairman, Meticulous Group & Senior Vice President, ACC



Inauguration of ACC STEAM Forum.



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# UNIT-1

## CHAMBER AT A GLANCE

An organization's ability to learn,  
and translate that learning into  
action rapidly, is the ultimate  
competitive advantage.

- JACK WELCH



## From the **PRESIDENT'S DESK**



**W**ith a mixed sense of humility and pride, I write today about another milestone that the Chamber has crossed in its rich heritage of over nine decades of service to Business, Industry and Trade. Established in 1928, the Chamber celebrated its 95th Anniversary on August 28th, 2023. The Chamber has seen the turbulent times of the pre-independence period, survived the partition of the nation, and marched on into the post-independence period and into the 21st century, with its flag flying high on its mast of a growing membership.

The standing stature of the Chamber today is testimony to the grit and tireless efforts of the stalwarts who initiated and built the Chamber over these times. The Executive Committee at the helm, has ensured that the ideals and goals of the Chamber have been steered in the right direction for effective representation of its members at various forums, industry-government interactions, and secular affinity in all matters relating to trade and industry.

Participation by all members - cutting across creed and language - in charting the growth of the Chamber, reflects the Chamber's democratic set-up, which has been its success.

These 95 years of the Chamber has also seen growth in the extension of the services of the Chamber to 3 states - Tamil Nadu, Andhra Pradesh and Telangana, with 5 offices - Chennai, Secunderabad, Vijayawada, Visakhapatnam and Nellore. A proposal for establishing our presence in the 4th State, Karnataka, is on the anvil.

As we celebrate this milestone, I make special mention of The Free Consultancy Services (FCS) of the Chamber which was established in 1973. This year also marks the 50th Anniversary of the FCS, which has benefitted many MSMEs. The Expert Panelists on the Free Consultancy Services, are available every 2nd Saturday of every month, for any clarifications and expert advise on business matters relating to Taxation, Company Law, Labour Law, Skill Development, Quality Standards and Certifications, International Trade, ESG, ICT and all things related to MSMEs. These Services are well received by our MSME Members and the Chamber is

privileged to recognize the time and efforts taken by the Panelists in extending their services for the benefit of all members. A special mention - Mr VV Sampath Kumar ( Indirect Taxation) has the distinction of being present at all the meetings of the FCS over the years. His dedication is appreciated by the Chamber.

A new Initiative of the Chamber this year is the creation of the Science, Technology, Engineering, Arts & Maths (STEAM) Forum by the Women's Business Forum of the Chamber. The ACC-STEAM Forum Focus will be to create connected conversations on STEM and Arts by creating a convergence between Industry, Academia, Research & Innovation Teams, Policy Makers, Governments etc on a frequent basis. It is an initiative taken by the Chamber to bring Sustainable Development Focus, and establish linkages with STEAM to address the Global Sustainable Goals (SDG) and Empower Women to Contribute to the Global Sustainable Initiatives.

STEM education has already proved to be the stepping stone to future success in the global workforce. STEM jobs are projected to grow 8.8%. Overall, since 1990, employment in STEM occupations has grown 79% - Pew Research Centre, January, 2018.

India is leading the way in STEM education, contributing a staggering 34% of global STEM graduates in 2021, according to the UNESCO Institute for Statistics. The number of STEM graduates in India is expected to grow from 2 million in 2019 to 10 million by 2025, while the demand for STEM-related skills in India is expected to grow by 50% by 2025, making it one of the world's largest STEM job markets. The country is also the third-largest unicorn hub. Aply, in 2019, the Indian government announced a plan to invest \$10 billion in STEM education over the next five years.

With this new initiative in STEAM in addition to the services of the Chamber in Industry 4.0 /skill development/advisory etc, we are tuned to the changing dynamics in industry and hope to surge forward into yet another decade of meaningful service to our members.

**Dr V L Indira Dutt**  
President





## Genetic Brain Profiling – Mind master

Behind Personality & Success ACC & MMA Joint Session  
on 11 August, 2023; Dr V L Dutt Hall, Chennai



Everyone has a potential that is called Aptitude. According to Ms Bhuvana Pashupathi, GBP expert, Aptitude and Personality can be mapped in an individual as early as 2 years of age with Genetic Brain Profiling using their Finger Prints

(Dactylography). As the patterns in finger prints can never be changed, they reflect how our brain functions in

some specific way and talk a lot about our core personality which remains with us life-long. Our finger print patterns get formed between the 13th and 24th week in the womb. Behavioural scientists have studied these patterns and have seen a correlation between these unique patterns and the individual's behaviour, what they think, how they reason, how they express themselves, how good they are with music/ sports/ creativity/ language etc, and how sensitive they are. Genetic Brain Profiling is a means of identifying your dominant learning, thinking, working preferences and how it affects your behaviour. It provides great insights into where people are coming from and provides a powerful tool for improving one's relationships.

GBP is thus useful across a spectrum of functions. Hiring process, choosing Career paths, Behavioural patterns in people etc. Hence Brain Profiling is now becoming an important tool for Decision Making in almost every field today.

The session was attended by 42 members and invitees.

## Conference on Industry 4.0 for MSMEs on the 23 August, 2023 held in Hotel Hyatt Regency, Chennai.

Andhra Chamber of Commerce in association with Friedrich Naumann Foundation for Freedom has organised a Conference on the Industry 4.0 for MSMEs on the 23rd August 2023 in Chennai with Grant Thornton Bharat as the Knowledge Partner.

Smt V L Indira Dutt, President of ACC in her welcome address said that Businesses of all sizes, especially Micro, Small, and Medium Size Enterprises (MSME), are significantly impacted by the rise of automation. For MSMEs, automation can provide a variety of advantages, including better productivity, lower prices, and higher quality. The COVID-19 pandemic has made it more necessary for MSMEs to implement automation and Industry 4.0 technologies to stay competitive. A great challenge for the future lies in the transfer of Industry 4.0 expertise and technologies in Small and Medium sized enterprises.

SMEs represent the backbone of the economy and have an enormous importance in equipping themselves for competitiveness. Industry 4.0 is transforming the way companies work, promoting greater productivity, better profitability, and higher positioning in an increasingly competitive and demanding global market. For MSMEs, automation can provide a variety of advantages, including better productivity, lower prices, and higher quality. The COVID-19 pandemic has made it more necessary for MSMEs to implement automation and Industry 4.0 technologies to stay competitive. A great challenge for the future lies in the transfer of Industry 4.0

expertise and technologies in Small and Medium sized enterprises.

This Conference will throw light on various aspects of Industry 4.0 and how MSMEs can effectively adopt the same in their business.

Mr M K Anand, Chairman, MSME & ICT Subcommittee of ACC gave an overview of the Conference and how MSMEs have to take Industry 4.0 seriously in their business.

Dr Padmanand, Partner, Grand Thornton Bharat LLP in his introductory address briefed about the various aspects of Industry 4.0 and also about their projects.

Dr Carsten Klein, Head, FNF, South Asia in his special address briefed about the objectives of FNF and said that this conference is the need of the hour for the MSMEs.

Smt Madhumathi, IAS., Managing Director of TANSIDCO in her inaugural address applauded ACC for organising such Conferences, as the forums like this helps the policy makers to know the pulse of the industry and the concerns of MSMEs.

She also said that there are six million SMEs in India and they have to scale up and embrace Industry 4.0 in future. The basic theme of Industry 4.0 has four parts. First is you should be interconnected, there should be information transparency, the technical assistance has to be harnessed, there should be decentralised decision. This is what is the theme of Industry 4.0 and this is done through the technology. This is a challenge to us as our main issue





is Finance, as Machine learning costs Rs.60 lakhs which is a huge amount for MSMEs. Each State Government is coming out with policies for MSMEs. MSMEs cannot work as individuals. When they form a cluster and work, the challenges will be thwarted and Government is ready to support the initiatives. She thanked ACC for organising this useful Conference.

Dr M K Muthuvelu, Senior Vice President, ACC proposed vote of thanks.

The conference had four Technical sessions viz., Artificial Intelligence & Machine Learning for MSMEs, Digital Transformation in MSMEs, Smart Manufacturing in MSMEs, Skill training for Industry 4.0 and the experts in the respective fields discussed in length and presented the various aspects of Industry 4.0.

Artificial Intelligence and Machine Learning (IoT) for MSMEs:

Essentially, with regard to application and benefits AI helps in more efficient data driven decision making. In the production area simulation exercise by CAD helps create prototype in a digital environment reducing time lags and optimizing costs. In the logistics sector it helps in real time route optimization and monitoring of shipments. In the marketing area AI helps understand customer and consumer preferences and buying patterns better. So also, in the inventory management area IoT and sensors help monitor inventory as well as quality parameters. These are just a few illustrations. Arguably, there are challenges in terms of skilling manpower in the domain, higher capital expenditures in implementation and security of data. Today, the Government of India is supporting related initiatives through existing and subsidizing

3D printing initiatives and robotic simulation and training initiatives, and also supporting skill upgrading initiatives in the space.

Smart Manufacturing in MSMEs:

Today, ESG and responsible operation of a business is becoming increasingly important. Climate goals and Sustainable practices are becoming important even for accessing debt or equity. Related training and curriculum are being evolved in the state.

Skill training for Industry 4.0:

Global focus is on STEM which is deep tech focused. Industry 5.0 and 6.0 is deeper tech focused and on STEM. In this context, Gol has developed a deep-tech policy. In this context, Training of top management and promoters along with staff is most critical. Notably, Gol is presently encouraging establishment of in-house skill development centers for upskilling manpower on PPP mode.

Smart Agriculture and Agri-business:

Related technology has numerous applications in agri-business. The applications range from providing crop advisory, Efficient farm mechanization to provide more appropriate Market Intelligence based on analysis of patterns and range of parameters.

At the end of the program, Andhra Chamber of Commerce resolved to explore a strategy to practically introduce related technologies to the MSME sector by means of consortium-based delivery of services to optimize costs and resource outlays in implementing Industry 4.0 at the enterprise level.



## Creative & Problem Solving Techniques

25 August, 2023 @ Atluri Koteswara Rao Memorial Hall, Hyderabad

Andhra Chamber of Commerce, Telangana State Chapter in association with The Institute of Management Consultants of India (IMCI), Hyderabad Chapter organized an Interactive Session on “Creativity and Problem-solving skills” on Friday, August 25, 2023 at “Atluri Koteswara Rao Memorial Hall” of the Andhra Chamber of Commerce, Secunderabad for the benefit of the trade & industry.

Dr. V.B.S.S. Koteswara Rao, Co-Chairman, Foreign Trade Sub-Committee chaired the session and welcomed the Guest Speaker and participants for the Interactive Session on “Creativity and Problem-solving skills”. In his welcome address Dr. VBSS Koteswara Rao observed – The main abstract of the theme Creativity and Problem-Solving Skills is to identify the difficulties and setbacks faced by the business or Industry. Creative Problem Solving (CPS) involves breaking down a problem to understand it, generating ideas to solve the problem and evaluating those ideas to find the most effective solutions. It uses techniques to make the problem solving process engaging and collaborative.

Entrepreneurs are faced with solving many problems as they develop their ideas for filling gaps, either in their existing business or expansion of their business or in starting a completely new venture. Some of these problems include staffing, hiring and managing employees, handling legal compliance, funding, marketing, and paying taxes.

Beyond the mundane activities listed, the entrepreneur, or the team that the entrepreneur puts in place, is indispensable in maintaining the on-going creativity behind the product line or service offered. Innovation and creativity in the business are necessary to expand the product line or develop a ground-breaking service.

It is not necessary for the entrepreneur to feel isolated when it comes to finding creative solutions to a problem. There are societies, tools, and new methods available to spur the creativity of the entrepreneur that will further support the success and expansion of a new enterprise. The entrepreneur’s creativity will increase using collaborative methodologies. Some entrepreneurial collaborative methodologies include crowdsourcing, brainstorming, storyboarding, and conducting quick online surveys to test ideas and concepts, and team creativity activities.

Mr. Abdullah Ali Baig Mirza, Management Consultant in Human Capacity Building, addressed the participants on “Creativity and Problem-solving skills”. In his address Mr. Abdullah opined that these are only the tip of the iceberg of the real problems that corporates face. Unless we understand several concepts such as creativity, innovation, paradigm, attitude, knowledge, skills, habits, sympathy continuum (comprising cruelty, inaction, sympathy, empathy, and compassion), etc., the problems faced in the context of business cannot be handled in a holistic manner. In





his lecture, the speaker analysed and illustrated these with industry-relevant examples and management practices.

He also explained the Five Step Learning Model for Problem-Solving for solving every type of problem across functional areas of management and these steps include a) knowing your outcome by describing what you want to achieve b) taking action after taking collective concurrence from all most of the stakeholders c) have sensory acuity by continuous evaluation of your thoughts, feelings, results during the work d) have behavioural flexibility to change your method as and when required e) operate with a physiology and psychology of excellence.

The participants were asked to identify the problems in business. The top four common problems in the industry have been identified, and these are: a) Finance b) communication (both internal and external) c) Trust related issues d) marketing. The participants were divided into four batches and several ways and means were identified and validated. The participants were involved

in addressing the above problems and arriving at viable solutions.

Earlier Shri N. Pardhasaradhi, Hon. Advisor on Foreign Trade, introduced the Guest Speaker Mr. Abdullah Ali Baig Mirza. Dr. VBSS Koteswara Rao, Co-Chairman, Foreign Trade Sub-Committee extended the floral welcome to him.

There was a good interaction between the participants and the speaker. All the questions raised by the participants were answered by the Guest speaker.

Dr. VBSS Koteswara Rao presented a Memento to the speaker.

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

The Number of participants for the Programme were 45 .

Shri N. Pardhasaradhi, CEO, Kripa Exim and Hon. Adviser on Foreign Trade for his co-operation and support to the chamber in arranging High Tea for the programme.

## 95 th Annual Day Celebrations of ACC; 28 August, 2023; Hotel Taj Club House, Chennai

Andhra Chamber of Commerce, has a rich heritage of over nine decades of service to Business, Industry and Trade. Established in 1928, the Chamber celebrated its 95th Anniversary on August 28<sup>th</sup>, 2023. The Chief Guest was Ms Suchitra Ella, Padma Bhushan Awardee 2022, and Managing Director of Bharat Biotech.

The Day also marked the 50<sup>th</sup> Anniversary the Free Consultancy Services (FCS) of the Chamber which was established in 1973.

Dr. V L Indira Dutt welcomed the Chief Guest and the gathering and elaborated on the rich tradition of the Chamber over 95 years. She specially thanked the Executive Committee members for



their support and lauded the Expert Panelists on the Free Consultancy Services, which are available every 2nd Saturday of every month, for any clarifications and expert advice on business matters relating to Taxation, Company Law, Labour Law, Skill Development, Quality Standards and Certifications, International Trade, ESG, ICT and all things related to MSMEs. These Services are well received by our MSME Members and the Chamber is privileged to recognize the time and efforts taken by the Panelists in extending their services for the benefit of all members.

The Chamber honoured the panelists with a ponnadai and presented with a citation as a token of recognition to their dedicated services to the Chamber. Mr V V Sampath, has the distinction of full attendance as the Panelist for Indirect taxation at the Chamber Hall. The panelists who were present to receive the citation at the event is as follow –

- Shri P.S.Kumar – Honorary Adviser - Environmental, Social & Governance (ESG)
- Shri V.V. Sampath Kumar - Honorary Adviser - Indirect Taxes
- Shri G. Ramachandran - Honorary Adviser - Company Law
- Shri R. Deenadayalu - Honorary Adviser - Company Law
- Shri M.K. Anand - Honorary Adviser – Best Business Practices, MSMEs & Startups

- Shri V.V. Ramesh - Honorary Adviser - Indirect Taxes
- Dr. S.R. Sundaram - Honorary Adviser - Corporate Law
- Shri S.B.Prabhakar Rao - Honorary Adviser - Environmental, Social & ; Governance (ESG)
- Smt. Rama Venugopal - Honorary Adviser - Standards, Certifications & Regulations for Businesses
- Shri P. Chiranjeevulu - Honorary Adviser - Direct Taxes, Income Tax & Company Law
- Shri Abhiramula Moksha Kalyanram - Honorary Adviser - Company Law & Intellectual Property Rights
- Shri. M.V.N.Rama Chandra Rao - Honorary Adviser - Indirect Taxes
- Shri. Paruchuri Lakshmana Rao - Honorary Adviser - Direct Taxes

The Expert Panelists awarded virtually at the event -

- Shri R.R. Padmanabhan - Honorary Adviser: Export-Import Trade
- Dr. V.B.S.S. Koteswara Rao - Honorary Adviser on Foreign Trade & Customs
- Shri T.S. Gopalan - Honorary Adviser - Labour Law
- Shri Manoj Pillai - Honorary Adviser on Immigration Law, Intellectual Property Rights, Trade Mark, Copyrights, Patents, Information Technology and Biotechnology
- Shri S.B.Prabhakar Rao - Honorary



- Adviser - Environmental, Social & Governance (ESG)
- Shri SSR Koteswara Rao - Honorary Adviser - Direct Taxes, Income Tax & Company Law
  - Shri N. Pardhasaradhi - Honorary Adviser - Foreign Trade & Customs
  - Shri Y.L.Narasimha Rao - Honorary Adviser - GST & Income Tax
  - Shri R. Vijaya Kumar - Honorary Adviser - GST & Income Tax
  - Smt. V. Uma Devi - Honorary Adviser - Labour Law
  - Shri. Raman Kumar Heda - Honorary Adviser - Labour Law
  - Shri G.Prabhakara Sastry - Honorary Adviser - Indirect Taxes
  - Shri R.Ananda Murthy - Honorary Adviser - Indirect Taxes
  - Shri K.K.V.T. Ramakrishna - Honorary Adviser - Direct Taxes

**The Chamber's Women Business Forum (WBF), launched the Women in STEAM Forum -STEM + Arts (Science, Technology, Engineering, Arts and Maths)** - which is a pioneering initiative by a Chamber of Commerce in the State of Tamil Nadu. STEAM Forum Focus is to create connected conversations on STEAM by creating a convergence between Industry, Academia, Research & Innovation Teams, Policy Makers, Government, etc on a frequent basis. It is an initiative taken by the Chamber to bring Sustainable Development Focus,

and establish linkages with STEAM to address the Global Sustainable Goals (SDG) and Empower Women to Contribute to the Global Sustainable Initiatives. Ms Rama Venugopal was the advisor on launch of the STEAM Forum. Ms Naina Shah, Member of WBF, took the lead in introducing the Women in STEM concepts and Ms Shylaja took the lead in introducing the Women in Arts concepts. The following were honoured and felicitated at the Annual Day Celebrations.

- Arts - Ms Aruna Guhan, Producer, Partner & Creative Director, AVM Productions
- Academia - Dr Indumathi M Nambi, Professor & President Women Forum, IIT Madras
- Research - Dr S Velvizhi, Head, Fish for All Centre, M S Swaminathan Foundation
- Engineering - Ms Vaishnavi Vignesh Raja, Director – EQuad Engineering Services
- Innovation & StartUp – Ms S Balakiruthiha, Founder Director, AegivionX; Co-Founder, Tarcin Robotics
- CMA Divya Abhishek - Youngest CMA Chairperson of Southern India Regional Council, Institute of Cost Accountants of India





# Memories

## TO CHERISH

ACC & MMA Joint Session on **Genetic Brain Profiling – Mind master Behind Personality & Success:**  
11 August 2023; @ Dr V L Dutt Hall, Chennai



**Conference on Industry 4.0 for MSMEs**  
23 August, 2023 @ Hotel Hyatt Regency, Chennai







**Creative & Problem Solving Techniques**  
 25 August, 2023 @ Atluri Koteswara Rao Memorial Hall, Hyderabad



**95<sup>th</sup> Annual Day Celebrations of ACC**  
 August 28, 2023 @ Hotel Taj Club House, Chennai











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# UNIT-2

## NATION FIRST



“The strength of a nation lies in the character of its people.” -Unknown

# Indian Economy Overview

**S**tronger-than-expected growth in the fourth quarter of FY23, driven by robust domestic investment, drove the International Monetary Fund (IMF) to revise India's real GDP growth forecast for FY24 upward by 20 basis points in its July 2023 World Economic Outlook (WEO). The robustness of domestic investment results from the government's continued emphasis on capital expenditure, which is expected to drive growth in the coming years. In the FY24 Budget, the Union Government increased the capital outlay by 33.3 per cent, raising the share of capital expenditure in total expenditure from 12.3 per cent in FY18 to 22.4 per cent in FY24 (BE). Measures implemented by the Union Government have also incentivised States to increase their capex spending. States capital expenditure increased by 74.3 per cent YoY in Q1 of FY24 to complement Centre's Capex increase of 59.1 per cent in the same quarter. Enhanced provision for capital expenditure by the government is now leading to crowding in of private investment, as evident in the performance of various high-frequency indicators and industry reports that highlight the

emergence of the green shoots of a private capex upcycle.

Though growth prospects have been strong, inflationary pressures have re-emerged, driven primarily by global disruptions, along with domestic factors. Headline CPI-C inflation spiked to 7.4 per cent in July 2023, with specific food commodities mainly driving the increase, while core inflation stayed at a 39-month low. Russia's decision to terminate the Black Sea Grain deal and dry conditions in major wheat-growing areas caused the price spike in cereals. Domestic factors like white fly disease and uneven monsoon distribution pressured vegetable prices in India.

In response to the developments in retail inflation and prices, the RBI's Monetary Policy Committee (MPC) has cautioned that the spike in food prices may lead to an increase in retail headline inflation in the near term, emphasising that these prices are expected to correct in the coming months. In this context, the committee decided to keep policy rates unchanged. It remained focused on withdrawing accommodation to ensure that inflation progressively aligns with the target while supporting growth.





Additionally, the RBI has implemented a temporary Incremental in Cash Reserve Ratio (I-CRR) of 10 per cent on banks' incremental net demand and time liabilities between 19th May 2023 and 28th July 2023 to ensure that liquidity levels do not hamper the policy rate transmission mechanism.

The price pressure in food items is expected to be transitory, as evident in the steady performance of the agriculture sector, along with fresh arrivals in the market. The agricultural sector is gaining momentum with significant monsoon and kharif sowing advancement. The procurement of wheat and rice has been progressing well, increasing the buffer stock levels of food grains to ensure food security in the country. Rural demand has sustained sequential momentum in Q1 of FY24, as seen in Fast Moving Consumer Goods and two-three-wheeler four sales, as a good rabi harvest strengthens purchasing power. Increasing minimum support prices and prospects of healthy kharif crops will further strengthen rural demand. Persistent geopolitical concerns continue to shadow the world trade growth, which is expected to decline to 2 per cent in 2023 from 5.2 per cent in 2022. Yet, India's external sector has displayed resilience with strong services export growth and robust investment inflows, highlighting investors' confidence in India's growth story.

The robustness of India's economic fundamentals is accompanied by strides made in human development. The recently released National Multidimensional Poverty Index Report by Niti Aayog demonstrates a remarkable decline in multidimensional poverty in India, attributable to the government's strategic focus on achieving universal access to basic amenities. With the national MPI nearly halving between 2015-16 and 2019-21, India is likely to achieve the SDG Target on multidimensional poverty much ahead of the timeline of 2030. India-related findings in the Global

MPI report by UNDP and OPHI reinforce the results. From an economic growth perspective, the 13.5 crore Indians escaping poverty between 2015-16 and 2019-21 and graduating to the middle class will boost the engine of self-sustained growth through consumption, savings, and human capital accumulation. While domestic consumption and investment demand are expected to continue driving growth, global and regional uncertainties and domestic disruptions may keep inflationary pressures elevated for the coming months, warranting greater vigilance by the Government and the RBI.

Monsoon rains in August have been deficient at the time of writing. The government has already taken pre-emptive measures to restrain food inflation, which, along with the arrival of fresh stock, is likely to subside price pressure in the market soon. The external sector requires a closer watch to strengthen merchandise export growth in the face of slowing global demand. Services exports continue to do well and are likely to continue as the preference for remote working remains unabated, typically manifested in the proliferation of Global Capability Centres.

In the Monthly Economic Report for June 2023, we wrote that elevated asset prices in financial markets posed some risk. In August, stock prices began to correct as sovereign bond yields rose in much of the advanced world. Geopolitical and geo-economic concerns have not abated, and they may be an enduring reality for quite some time. Consequently, maintaining macroeconomic stability is paramount to keep interest rates from rising too much, underscore India's relative attractiveness as a zone of performance and promise for domestic and international investors, and maintain steady economic growth. In the given circumstances, policies that maintain macroeconomic stability constitute macroeconomic stimulus.

Source: <https://dea.gov.in/>





# CHANDRAYAAN-3

India Success Story -  
Chandrayaan-3's success is  
a victory of Indian  
innovation & human capital



Former NASA official Mike Gold said Chandrayaan-3's success is a victory of Indian innovation, human capital, and the capabilities that will take India further. He also mentioned that what makes the success of Chandrayaan-3 amazing is the "relatively small number of resources that India has used."

On 24.8.2023, Chandrayaan-3's Vikram Lander and Pragyan Rover made a successful soft touchdown on the lunar South Pole. With this, India has become the fourth country to conduct a soft landing on the Moon's surface successfully.

"It is amazing to have the success that Chandrayaan-3 had given the relatively small number of resources that India has used; it is just a triumph of Indian innovation, human capital, and the capabilities that will take India even further," Gold was quoted as saying by ANI. Mike Gold is the Chief Growth Officer of Redwire Space, an American aerospace manufacturer and space infrastructure company.

"This (Chandrayaan-3) mission will gather invaluable data to help drive our understanding of the Moon, our ability to utilize resources, and ultimately, where we will establish settlements on the Moon. Whether the mission succeeds in landing or not, the mission itself, in my opinion,

is an overall success," he further noted.

The Redwire Space Chief Growth Officer also mentioned that Chandrayaan-3 will take NASA and ISRO's collaboration to the Moon. NASA and ISRO's collaborative projects focus on Earth at present.

Chandrayaan-3 will conduct a series of scientific experiments on the Moon in its life span of 1 lunar or 14 Earth days. Vikram Lander's payloads will measure the density of changes in near-surface plasma comprising ions and electrons, thermal properties of the Moon's surface near polar regions, seismicity around the landing site, and delineating the lunar crust and mantle structure.

These payloads will also experiment to understand the dynamics of the Moon system. Pragyan rover's payloads will analyze qualitative and quantitative elements to understand the lunar surface better.

The propulsion module's Spectro-polarimetry of Habitable Planet Earth (SHAPE) payload is designed to probe a variety of exo-planets, essential to prove the presence of life. The information collected will be utilized when India decides to go to the Moon in the future, either as part of an international collaboration or on its own.

Source: [www.businesstoday.in](http://www.businesstoday.in)





# Government Announcements

## GST UPDATES ON 18-07-2023:-

CBIC issued 8 circulars dated 17 July 2023

Consequent upon the recommendations of the 50th GST Council meeting CBIC has issued eight **Circulars No. 192 to 197** giving clarification to various issues on 17-07-2023.

A snap shot of the contents are:

1. **192/04/2023-GST** dated 17 July 2023 - Clarification on charging of **interest** under section 50(3) of the CGST Act, 2017, **in cases of wrong availment of IGST credit and reversal** thereof.
2. **193/05/2023-GST** dated 17 July 2023 - Clarification to deal with **difference** in Input Tax Credit (ITC) availed in FORM GSTR-3B as compared to that detailed in FORM GSTR-2A for the period **01.04.2019 to 31.12.2021**
3. **194/06/2023-GST** dated 17 July 2023 - Clarification on TCS liability under Sec 52 of the CGST Act, 2017 in case of **multiple E-commerce Operators** in **one** transaction.
4. **195/07/2023-GST** dated 17 July 2023 - Clarification on availability of ITC in respect of warranty **replacement** of parts and **repair services during warranty period**.
5. **196/08/2023-GST** dated 17 July 2023 -Clarification on taxability of share capital held in subsidiary company by the parent company
6. **197/09/2023-GST** dated 17 July 2023 - Clarification on **refund-related issues**
7. **198/10/2023-GST** dated 17 July 2023- Clarification on issue pertaining to e-invoice
8. **199/11/2023-GST** dated : 17-Jul-2023 - Clarification regarding **taxability of services provided** by an office of an **organisation** in one **State** to the **office** of that **organisation** in **another State** both being **distinct persons**.

These aspects were triggering a lot of uncertainty on GST liability and after the issue of these 8 Clarificatory Circulars they have been put to rest.







# GOVERNMENT ANNOUNCEMENTS

## Madras High Court Judgments in VAT CST GST

**Personal hearing:** As the opportunity of a personal hearing has not been granted to the petitioner, the impugned orders are thus set aside with directions. **HDFC Bank Ltd, Vs 1.DC (ST)-II, LTU, Chennai. 2. DC (ST)-IV, LTU, Chennai. W.P.Nos.17989, 17992 & 17996 of 2023**

**Opportunity:** As can be seen from the reference in the impugned orders, the exchange of notices and replies commenced effectively in 2019, and there has been no communication after the petitioner's letter dated 18.10.2019. The impugned orders were passed in July 2022, after a gap of nearly 3 years, without even affording the petitioner an opportunity for a personal hearing. Given this factual position, the impugned orders of assessment are set aside to enable the proceedings to be conducted according to the principles of natural justice and in accordance with the law. **M/s.KK Granite Marketing Vs AC (ST), RS Puram Assessment Circle, Coimbatore. W.P.Nos. 12992, 12994 & 12996 of 2023 DATED: 20.06.2023.**

**Appeal, Technical Glitches:** Petitioner has challenged a refund rejection order



*Shri V.V. Sampathkumar  
EC Member & Chairman, Indirect Taxes Sub-Committee, ACC*

dated 30.09.2022. Ld AGP pointed out that the refund order dated 06.10.2022 has been passed in error and on account of certain technical glitches. The reason for the petitioner approaching this Court is its inability to challenge the order dated 30.09.2022 by way of statutory appeal since the system does not accept the appeal in light of the order granting a refund. As the process for correcting the glitches is ongoing and may take some time, the petitioner is permitted to manually file an appeal challenging order dated 30.09.2022 before the first appellate authority within two weeks from receipt of a copy of this order. If filed as aforesaid, the appeal shall be taken on file without reference to limitation but ensuring compliance with all other statutory conditions. M/s.IFFCO Limited,



Puducherry-9.Vs CTO, GD-II,Puducherry-5. W.P.No.18849 of 2023 Dated: 26.06.2023.

**Condonation of Delay:** Ld Additional Government Pleader, who accepts notice for the respondents fairly, does not raise any strenuous objection to the suggestion of the Court that, having regard to the explanation tendered, the delay of 10 days may be condoned, and the appeals restored to the file of the appellate authority. In view of this, while rejecting the challenge to the orders of assessment, the Hon'ble Court acceded to the request for condonation of delay of 10 days with directions. **M/s. Sri Mutharamman Traders., Vs 1. STO, Madipakkam Assessment Circle, Chennai-35. 2.DC (ST), GST, Appeal Chennai-II, Chennai-6. W.P.No.18890 of 2023 Dated: 27.06.2023**

**Statutory appeal and Delay:** The reason for approaching this Court by way of WP is that as on date of institution of the WP, being 26.06.2023, the appeal was time-barred by a little over one month from the last date provided under the Statute for condonation of delay. As no serious objection is placed in this regard by the Ld Government Advocate while sustaining the impugned order of assessment, liberty is granted to the petitioner to challenge the same through statutory appeal before the first appellate authority. **Shree Agencies Vs 1. Assistant Commissioner (ST),Peddunaickenpet Assessment Circle, 2. Kotak Mahindra Bank Limited, Mint Street,Chennai – 79.W.P.No.19103 of 2023 Dated: 27.06.2023**

**VAT Refund:** WP filed praying to to direct the Respondent to sanction the refund of pre-deposit of Rs.4,11,181/- paid on appeal filed against Assessment Order No.33913203501/2007-2008, along with interest. Against the order in the first appeal, the State had filed an appeal before the Sales Tax Appellate Tribunal, which was disposed on 04.01.2022. Ld Government Advocate states that a Tax Case (Revision) has been filed, albeit, belatedly, pending in SR stage (SR.No.74673 of 2022) before this Court challenging order dated 04.01.2022. The claim for a refund can be considered only upon conclusion of the litigation. **M/s. Hariharan Spinners (I) Pvt Ltd Vs AC (ST),Pallipalayam Circle, Tiruchengode W.P.No.19008 of 2023 Dated: 27.06.2023**

**Maintainability of Statutory Appeals:** Writ petitions seeking mandamus directing the second respondent being the JC(ST) (GST–Appeals), to decide the question of maintainability of the statutory appeals pending before him (filed on 11.05.2023). On instructions from the officer present in the Court, Ld Government Advocate assured the Court that the petitioner would be heard and a decision taken regarding the maintainability or otherwise of the appeals within four weeks from today. In light of the assurances as recorded aforesaid, which would achieve the purpose of mandamus sought for by the petitioners, the court directed that no further directions are required. **M/s.Sundaram Clayton Ltd Vs 1.DC (ST)–II, LTU, Chennai–35. 2.JC (ST) (GST–Appeals), Nandanam–35. W.P.No.18770 of 2023 etc. DATED: 27.06.2023.**



**Tax Recovery without proper demand:** Regarding recovery actions, the Ld Government Advocate cannot provide a copy of the revision order and is unaware of the statutory provision to what that revision order relates. She has also been unable to provide any notice for revision or SCN issued before the passing of the mysterious revision order. R1 in proceedings in R.O.C.No.1376/2020/A3 dated 26.06.2023, a copy of which has been handed over to the learned counsel for the petitioner, confirms that the amounts recovered from Karur Vysya Bank of Rs.3,24,466/- will be refunded. This refund is directed to be made within 48 hours from today. With these, the matter was closed by the Court. **M.Kandhavel Vs 1.AC, Thindal Assessment Circle, Erode-1. 2. The Manager, Karur Vysya Bank, Erode-1.W.P.No.34184 of 2022 DATED: 28.06.2023**

**Writ of Mandamus:** In respect of a writ of mandamus for a pending refund of tax, Ld AGP clarified that the refund order has already been passed and what is awaited is the Government's sanction to transfer the amount to the credit of the assessee/petitioner. This was recorded and mandamus was issued to the respondent to credit the amount determined under the refund order dated 05.12.2022 for 2012-13 and 2013-14, along with interest in line with the applicable provisions, within 12 weeks from today. **Siemens Ltd. Vs**

**The Addl DCTO - IAC, Pudhucherry-5 W.P.Nos.19190 and 19192 of 2023 Dated: 28.06.2023**

**Writ for unfreeze bank accounts:** WP filed praying to issue a Writ of Certiorarified Mandamus to call for the records pertaining to the cancellation order vide reference No.ZA330221025608Z dated 05.02.2021 passed by the 3rd Respondent and quash the same and consequently allow the petitioner to file pay the remaining dues and file all pending returns and consequently direct the respondents to unfreeze petitioner-s abovementioned bank accounts. At the time of the hearing, the Petitioner is absent. The impugned order is dated 05.02.2021; hence, this WP instituted on 20.06.2023 is far beyond the statutory period provided for revision/appeal. Hence, this WP stands dismissed. However, the petitioner is at liberty to approach the competent authority in the CT Dept to seek the benefit of the ongoing amnesty scheme to restore registration. When filed, the competent authority shall consider such an application in accordance with law. **S.A.Umayaal Devi Vs 1.Commissioner of CT, 2.DC (State) Inspection – I, Intelligence – I, Chennai – 6. 3.AC (Circle) Royapuram, Zone-II, Chennai North, Tamil Nadu. W.P.No.18906 of 2023 Dated: 27.06.2023.**

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





# EXPORT AND IMPORT

## MULTILATERAL REFORMS IN INTERNATIONAL TRADE



*Mrs Rama Venugopal*  
*Chairman – Quality & Safety Committee*  
*Andhra Chamber of Commerce*

### **Need for Multilateral Reforms, Multilateralism Focus in International Trade and Commerce**

#### **- Role of Standards, Certifications and Regulations**

Multilateralism is not something new, this is almost a 75 year old concept.

Multilateralism focuses on collaboration and cooperation between various countries across the globe.

Multilateral trading is an integral part of WTO (World Trade Organisation) reforms . This was the structure based on which the international trade and commerce initiatives were built after the Second World War and global businesses, markets, economies were in alignment, to some extent following multilateralism diligently.

It took just one pandemic (what we had witnessed as COVID few years ago), to completely change the focus and dimension

and created cracks into this multilateral focus.

What we have seen, seeing after the pandemic is something called “Multipolarism” in the global markets. What is happening now is derailment of multilateralism, thus giving rise to Multipolarism where few markets, few countries and few economies try to dominate, dictate and command global trade practices. Multipolarism has also given rise to regional shift, regional focus and lot of national focus also across specific regions.

COVID also has paved the way for many emerging economies to play a crucial role in the global trade and global markets, India being one such country, where we have created a very strong positioning and space for ourselves as part of the global supply chain as a dominant player.

Multipolarism is also a factor, which is actually rattling the Global Governance



issues because multilateralism brought a Global Governance focus where the countries were in alignment on many things related to International Trade to some extent.

So when we are talking about G 20 Goals and Sustainability initiatives and SDG focus, it is time for us to reconnect and revive the multilateralism, bring it back into action and slowly gradually get out of this multipolarism focus.

Too much of Regional focus may sound good to start with in International Trade, but however later on, the regional focus may pave way for geopolitical tensions and trade disruptions, interruptions between the regional players too.

Every country needs to focus on protecting its National Trade interest which is a good and healthy sign but at the same time too much protectionism towards National Trade, Commerce initiatives, policies that are not in alignment with International Trade and Commerce is also not a healthy sign.

Markets like emerging economies, developed economies or under developed economies can't be on a disconnected mode in international trade arena.

In fact Standards, Certifications and Regulations drive International Trade and Commerce. When we are talking about the SDGs and the Sustainability initiatives and G 20 goals, there has to be a common consensus across the globe on alignment of Standards and the Regulatory frameworks across various markets, economies.

When we say world is a Global Village, what is critical for us is to get on to the interoperability mode, interoperability being the key word in

the global economy's dictionary now. This should ensure acceptance to movement of people or products or services the globe in a seamless manner.

Especially post COVID, we are seeing a lot of frictions in this particular space with a lot of restrictions on the people moment by enforcing regulations, market access conditions etc and same thing is happening with the trade of products and services too.

So when interoperability is going to be the key in global trade from now, what is needed is an acceptance for equivalence in the global markets, in the global economy, and not dominance where few countries and few markets dictate the global trade norms. Equivalence is something which needs recognition.

If we have to really link G 20 Goals and SDGs with the global trade and commerce initiatives, what is very critical in the global market is "inclusiveness" by accepting, including Standards and Regulatory frameworks and various Certifications into proper international alignment framework.

Addressing Equivalence has got to be part of each country's global trade dialogue, be it trade agreements, GATT agreements or FTAs etc. All these Global Trade related conversations should touch upon Standards, because especially if the climate change is going to be global action from now, this change is only possible when Standards are given due importance and recognition in the global trade discussions.

It is this focus on the Standards which is going to bring the direction to the global players to stay in alignment with the G 20 Goals. We do have ISO, an international



body for Standards Development and all the member countries of ISO have to be in alignment with this thought process.

Standards are very critical and they need to be part of these multilateral suggestions or discussions. Unless countries really address this dimension, equivalence is going to be a big question mark.

And Governance, if it has to really be addressed in the true spirit, global governance focus should be brought back and . The polarism that we are seeing is also not a healthy sign especially because the governance again should be in alignment with the governance of the global, regional or national players.

If countries don't delink global markets from this polarism effect, the global dream of achieving borderless economy, where free flow of trade happens across the borders, will only remain a dream.

Multilateralism in International Trade was addressing trade across borders seamlessly to some extent all these years and somehow suddenly the shift is happening and the transition is happening more towards multipolarism which needs an immediate correction.

So what is needed is a stronger Global Leadership which requires representation from Thought Leaders from various countries. Its time for the Global Leaders to get onto a dais and then start the dialogue, try to reduce trade frictions and ensure that products or the goods or the people move across the borders seamlessly.

At the end of the day, all these products/ goods that are reaching the global markets, which are served to global population need to be Safe, that they are Quality products is an assurance that countries have to commit globally. This is an assurance that is needed and assurance that can be given by include including Standards, the Regulations into various trade and commerce discussions.

So may be it's time to again bring back and reconnect and revive the multilateral reforms and trade focus. The challenges that countries foresee in bringing back multilateralism focus is linked to global rise of populism across various parts of the world. This is something which is pushing back the multilateralism actually, from the global focus because suddenly especially after the COVID, the global leaders have started prioritizing the national interests over the global interest.

And a lot of protectionism and protectionist policies are also seen that are being introduced in the global markets which are causing a lot of impediment to the international trade and cooperation, especially movement of people or products or services. And what we are seeing is a lot of geopolitical tensions. And then policy differences across the countries on global era. All these things have actually paved way more of for more multipolarism approach. So these are all the challenges which the global markets have to address on priority basis.

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







# **UNIT-3**

## **KAIZEN CORNER**

**EXCELLENCE IS  
A CONTINUOUS  
PROCESS, NOT  
AN ACCIDENT.**

A. P. J. Abdul Kalam

# BUSINESS MATTERS



## THE ROLE OF DATA ANALYTICS IN MODERN BUSINESS DEVELOPMENT

### Introduction

In today's hyper-competitive business landscape, staying ahead of the curve is essential for long-term success. Modern business development has evolved beyond traditional methods, with data analytics emerging as a powerful tool for gaining insights, making informed decisions, and achieving sustainable growth. This article explores the pivotal role of data analytics in modern business development, highlighting its benefits, applications, and best practices.

### The Power of Data Analytics

Data analytics, or data-driven decision-making, examines large data sets to uncover hidden patterns, correlations, and trends. In business development, data analytics offers many opportunities to gain a competitive edge. Here's how:

#### Market Research and Segmentation:

Data analytics enables businesses to gather extensive market intelligence. Companies can precisely identify target customer segments by analyzing demographic, behavioral, and psychographic data. This



Mr. S. Prakash

information allows for tailored marketing strategies that resonate with specific audiences.

**Customer Insights:** Understanding customer behavior is crucial for business development. Data analytics helps in tracking customer interactions, preferences, and feedback. This data allows businesses to personalize their offerings, improve customer experiences, and enhance customer loyalty.

**Competitor Analysis:** Staying ahead of competitors requires a deep understanding of their strategies and performance. Data analytics allows businesses to monitor competitors' activities, pricing, and market positioning, providing valuable insights for developing counter-strategies.



**Sales Forecasting:** Predicting future sales trends accurately is key to business development. Data analytics models can analyze historical sales data, market conditions, and other relevant factors to forecast sales, helping businesses allocate resources effectively.

**Risk Management:** Every business venture involves risks, but data analytics can help mitigate them. By analyzing historical data, companies can identify potential risks and develop strategies to manage or avoid them.

## **Applications of Data Analytics in Business Development**

Now that we've established the importance of data analytics, let's delve into specific applications within the realm of business development:

### **1. Customer Relationship Management (CRM)**

Data analytics plays a central role in CRM systems. Businesses can create personalized marketing campaigns by analyzing customer data, tracking customer interactions, and forecasting customer behavior. This leads to improved customer retention and increased sales.

### **2. Lead Generation and Nurturing**

Through data analytics, businesses can identify potential leads more effectively. Advanced algorithms can assess the

likelihood of a lead converting into a customer based on their behavior and engagement with the company's digital assets. This allows for more targeted and efficient lead nurturing efforts.

### **3. Pricing Optimization**

Optimizing pricing strategies is a critical aspect of business development. Data analytics can analyze market dynamics, demand patterns, and competitor pricing to determine the optimal price point for products or services, maximizing profitability.

### **4. Product Development**

Data-driven insights can guide product development efforts. By analyzing customer feedback and market trends, businesses can identify gaps in the market and create products that meet specific customer needs.

### **5. Expansion and Market Entry**

Data analytics can provide valuable insights when considering expansion or entering new markets. By analyzing market conditions, consumer behavior, and competitive landscapes, businesses can make informed decisions about where and how to expand.

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# 14 RULES FOR FINANCIAL WELLNESS-PART-1



Mr. Ravi Padmanabhan

## 1) Create your will

Most people avoid writing a WILL, which is one big mistake that impacts families in a big way. No matter your age or the number of assets you hold, the absence of a written WILL can create a big issue for your family. The amount of running around, frustration, and chaos created by a missing will is huge.

## 2) Ensure that all your bank accounts and investments have a nomination

When making any investment, you must choose a “nominee.” Most investors do not take this action very seriously, so the family members face many issues if something goes wrong. Also, people sometimes do not understand the meaning of nominee and face unwanted situations.

## 3) Maintain a budget

“You cannot control if you cannot measure.”

Use an Excel sheet or an app to maintain your daily expenses and income. This way, you can track your expenses and know where you spend your money. This is a great way to gain control over your finances

## 4) Have a health insurance

With increasing medical costs, it is extremely important to have health insurance in place. Lack of health coverage can be costly as you can end up paying your long-term savings for some unexpected health emergencies.

## 5) Create a savings buffer or a contingency fund

Ideally, 6 to 12 months of your monthly living expenses can be kept in liquid investments such as savings or short-term funds. Enough liquidity can help you sail through periods of uncertainty or transition in your jobs. It helps you to sleep peacefully without carrying stress.

## 6) Teach your family about Money

We often see that only one member of the family handles money. This situation carries a big risk in case this person is no more.



The rest of the members are unsure of the financial situation. In a few cases, they are clueless about the family's investments, as it was not discussed openly. So, start involving your family to understand money.

### 7) Keep learning

Ideally, spend a few hours learning something new on personal finance or investing every month. This way, you can gain more clarity on managing money and start implementing the same.

The purpose of education is not knowledge but also action.

### 8) Review periodically

It is important to review your finances as personal finance is an ongoing journey. Every year, focus on making your every year your best financial year. Commit to reviewing your finances every six months.

**Mr. Ravi Padmanabhan**

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



# EMPLOYEE MATTERS



## NATURAL INTELLIGENCE FIVE TIPS FOR GIVING EFFECTIVE EMPLOYEE FEEDBACK

Asking the right questions is a major component of running an effective and efficient one-on-one meeting. While each meeting and employee will require a different set of questions, some general best practices are helpful to follow.

Below, we've compiled a list of our favorite questions to ask in a one-on-one meeting. This list is not exhaustive, but hopefully, it can spark strong discussions with your direct reports. You can also use the order of the below-outlined topics, picking a few questions from each section, as a rough meeting template for your next one-on-one.

### Personal Life

- How's it going?
- How was your weekend?
- How has your work/life balance been recently?
- Are there any non-company issues that might make it challenging to focus on your work?

### Productivity

- What did you focus on this week?
- What are your goals for next week?
- What have you accomplished in the past week that you are most proud of?
- What's your biggest roadblock right now?
- Is there something or someone holding you back now?
- What can I do to make your life easier?

### Collaboration and Teamwork

- Do you feel like the team is communicating effectively? If not, what could be improved?
- Is there a problem on the team that I might not be aware of?
- Do you feel connected with the rest of the team? Is there anything I can do to help?

### Career Development

- What aspect(s) of your role do you love and why?
- What aspect(s) do you dislike and why?
- Do your current job and responsibilities align well with your career goals?
- Our team will take on additional projects in the next few weeks. Would you have any interest in working on one of them?
- Are there any skills you're interested in learning or improving?
- Are there any conferences you'd like to attend or courses you'd like to take?

### Manager Feedback

- Do you have any feedback for me?
- How can I change my management style to support you better?
- Can we change anything about these meetings to make them more impactful for you?
- Is there anything we didn't get to today that you'd like to discuss in our next meeting?
- Would you like me to share more updates from the leadership team? If so, what kind of information would be helpful?





SALES

MARKETING

# SHOUT - SALES AND MARKETING MATTERS

## How can you support MSMEs?

In India, supporting Micro, Small, and Medium-Sized Enterprises (MSMEs) to encourage economic growth, job creation, and entrepreneurship is essential. Below are a few ways you may support MSMEs in India: Whenever possible, buy from MSMEs when you need goods or services. Our support of their businesses directly impacts their growth and sustainability.

**Collaboration:** If your company is larger, you might want to think about working with MSMEs as distributors, suppliers, or service providers. They may have new opportunities and markets as a result.

**Mentoring:** Offer your knowledge as a mentor or advisor to MSME owners. They can successfully overcome obstacles by sharing their ideas, counsel, and business expertise.

**Investing:** If you have the resources, think about funding promising MSMEs. They can get the money they need from your investment to grow and innovate.



Mr.M.K. Anand  
Chairman, MSME & ICT  
Sub-Committees, ACC

**Access to Finance:** Assist in connecting MSMEs with financial organisations providing loans, grants, or funding programmes tailored to meet their requirements.

**Building capacity:** entails setting up training sessions, webinars, and workshops to help MSME proprietors improve their business acumen. This might cover matters like marketing, money administration, and technological adoption.

**Aid MSMEs:** in gaining access to new markets and clients. This can entail supporting them in creating a web



presence, attending trade shows, or networking activities.

**Technology Adoption:** Assist MSMEs in utilising technology to enhance operations, access a larger audience, and boost productivity.

**Advocate for MSMEs:** by educating decision-makers, business associations, and the general public about the value of doing so.

**Networking:** Introduce owners of MSMEs to other business owners, subject-matter experts, and possible customers. Networking can result in beneficial collaborations and partnerships.

**Government Programmes:** Inform MSMEs about the many government initiatives, financial incentives, and subsidies available. They may be able to get resources through this to expand their enterprises.

**Support skill development initiatives** that prepare people for work in MSMEs, improve their employability and support the expansion of these companies.

Encourage businesses and government organisations to embrace supplier diversity initiatives that offer MSMEs preference during the procurement process.

**Promotion:** Encourage others to support MSMEs and share success stories and positive interactions with them.

**Promotion of Ease of Doing Business:** Promote laws that make it easier to comply with regulations, cut down on red tape, and foster an atmosphere where MSMEs can flourish.

Each MSME is different, and their demands may vary. Before assisting them, it's critical to comprehend their unique difficulties and objectives. Additionally, because they frequently offer insightful information and useful tools, think about cooperating with regional business associations, industry chambers, and organisations that help MSMEs.

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*Disclaimer: the views expressed in this article are solely the opinion of the author.*



# UNIT-4

## SELF DEVELOPMENT CORNER

“Knowing others is intelligence; knowing yourself is true wisdom. Mastering others is strength; mastering yourself is true power.”

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LAO TZU



# Inspiration MATTERS

## Eric Yuan-Founder of Zoom



### Early life and struggles

**E**ric Yuan was born on 20 February 1970 in China. His parents worked as geology engineers. In 4th grade, Yuan collected construction scraps and wastes and recycled them for cash. After school, he attended Shandong University of Science and Technology, graduating with a degree in applied mathematics. During his first year of college, Yuan

took 10-hour train rides to visit his girlfriend. This inspired him to create videoconferencing software as he wanted to find an easier way to see and talk to her. This idea had always been in his mind, and he eventually created Zoom. After college, Yuan attended China University and got his masters in geology engineering.

After his master's, he moved to Beijing. Later, he attended a training program in Japan. 1995, Bill Gates visited Japan, and his speech inspired Yuan to move to the United States. Before moving to America in 1997, Yuan's visa was rejected nine times. He also spoke very little English and struggled to communicate. But he did not give up. Finally, he reached the USA and joined WebEx, a start-up based on video conferencing. In 2007, Yuan became the vice president of engineering at WebEx.

In 2011, he proposed creating a smartphone-friendly video conferencing system. However, the idea was not welcomed at WebEx. Hence, Yuan quit his job and started his own company, Zoom Communications. He served at Cisco WebEx for a long time until Cisco's team of ten engineers grew to two hundred engineers. He has played a vital role in WebEx's growth. He believed in himself and his ideas. And his hard work paid off.

### Zoom

After quitting his job at Cisco Systems, Eric Yuan started his own video conferencing company, Zoom Communications. He launched the software in 2013, with 1 million users



by May. In 2017, Zoom became a unicorn company with a \$1 billion valuation. Due to the COVID-19 pandemic, Zoom saw a significant increase in users as millions started using the application for various purposes. Yuan's net worth reached \$17 billion in less than two years. He is one of the wealthiest people in the United States.

Today, the company is worth around \$35 billion. Within two years, Zoom became more worth than Lyft and Pinterest. Yuan's hard work and passion helped him create one of the most successful companies in the world. He always believed in himself and his dreams. In 2020, Times magazine named Yuan the Businessperson of the Year. In addition, they included him in the Times 100 Most Influential People of 2020.

### Life Lessons from Eric Yuan

Initially, Yuan's idea of creating a web conferencing app was rejected. He went ahead and quit his job to pursue his dreams. We should always believe in ourselves and never give up. Hard work is the key to success. It teaches us dedication, determination, and perseverance. Finally, always try to learn from your mistakes.

**Source: [www.failurebeforesuccess.com](http://www.failurebeforesuccess.com)**

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## HEAVYWEIGHT AND LIGHT WEIGHT

An old monk and a disciple were walking behind two people. The disciple asked the monk, "Master, among the two, one person is walking fast, whereas the other is slow and looks tired; can you tell me why?"

The master said – "Go in front of them and observe whether they have similar physical features and belong to the same age group."

The disciple did the same and returned to the master and said, "Master, they look similar in both parameters."

Master asked, "Did you observe the fast person was not having much weight with him?"

The Disciple said, "Yes, master, whereas the other person was carrying a heavy backpack."

The master said, "When there is a heavy bag behind us, our ability to move faster reduces; similarly, in life, many people

carry heavy weights like Pride, Ego, Hate, Revenge, Guilt, Regret, etc. These heavy weights reduce our briskness, stifle our ability to have a pleasant journey, and make it painful, and we suffer profusely till we reach our destination. When we are free from heavy weights, we move faster, our journey becomes pleasant, and we reach our destination without much suffering.

Both travelers are lessons in our lives; heavyweights teach us "How we shouldn't lead our life, and the lightweight teaches us the power of being light."

Remember, the man with heavy weight is not only a burden to self but also a burden to others, whereas the man with light weight is easy to deal with and pleasant to relate to.

In life, it is not what we acquire that makes us effective; it is what we let loose that makes us effective.

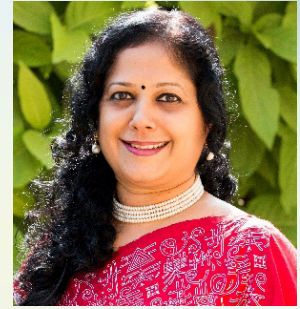
Let our life not be heavier and shorter, but let it be lighter and longer.





# FITNESS MATTERS

## LIVING 360<sup>0</sup>



**Ms. Gita Krishna Raj**

*My Dear Readers,*

### **Greetings from Maverick!**

There is a huge difference between Knowledge and Understanding. Knowledge refers to gathering information through education and experience. Understanding, however, refers to knowing the cause or the intended meaning of something. Knowledge precedes understanding. But not every bit of knowledge translates into understanding.

For example, students of class 3 are taught about living things. They are educated that all living things need oxygen, food, water, and sunlight to live. This piece of information is available to everyone above the age of 7. However, not everyone understands the intended purpose of this piece of information. Let us break it down:

1. We need oxygen to survive in the atmosphere and within our body through breathing. How many of us take the time to learn and practice breathing correctly. From the land that presented the science of Pranayama to the world, we are so lost in the knowledge and pomp of presenting yoga as a science, but not all understand the value of it. With every breath, you are reborn.
2. We need food - but what kind? How much? How often? The average person consumes three meals daily, seven

days a week. But not many are aware or conscious of what, when and how much they consume. Isn't it time to understand that every morsel counts?

3. Without water to drink, we cannot live. But most of us are perennially dehydrated. In his book 'Your Body's many cries for Water', Dr Batmanghelidj elaborates on how every symptom or ailment we perceive is our first craving for water. Cherish every sip of water.
4. Every living thing takes its cues from the sun - time to sleep, time to wake up, time to mate, time to hibernate... Humans have created 24-hour worlds with artificial lights to keep the system functioning without a break. We work the midnight shift to the detriment of our bodies. Early rising is not a moralistic view but a correlation to our hormonal health - to ensure your cortisol and melatonin dance in sync with your functional needs.

Over the next few issues, let us look into each aspect in detail and add to these four, the most crucial fifth - the need to Move!

Yours in well-being.

Ms. Gita Krishna Raj

**Written by: CEO, Maverick**

**[www.gitakrishnaraj.com](http://www.gitakrishnaraj.com)**

*Disclaimer: The views expressed in the article are solely that of the author*







## TRAVEL- RELAXATION MATTERS - PULICAT

### THIS LAKE IS TAMIL NADU IS HOME TO A LARGE VARIETY OF BIRDS

This stunning brackish water lagoon is a hidden gem to explore, located on the border between Tamil Nadu and Andhra Pradesh. Besides spotting rare wildlife, there are plenty of inlets and lagoons around this lake that make boating around it a popular activity. It is also an excellent spot for fishing, whether you're an experienced angler or a beginner looking to try something new.

One of the most interesting things about Pulicat Lake is the incredible variety of flora and fauna that call it home. The lake is home to over 100 species of migratory birds, making it a birdwatcher's paradise. From flamingos to pelicans to storks, you can spot a huge range of feathered friends in their natural habitat. The nearby Pulicat Bird Sanctuary is a must-visit for anyone interested in birdwatching or wildlife photography. The sanctuary is home to various endangered species, including the Indian smooth-coated otter and the blackbuck. The lake also has several fish species, including prawns, crabs, and mullets. The local fishing industry is a vital part of the area's economy. A

walk through the fishing villages along the lake's shore is a fascinating insight into the lives of the people who call this place home.

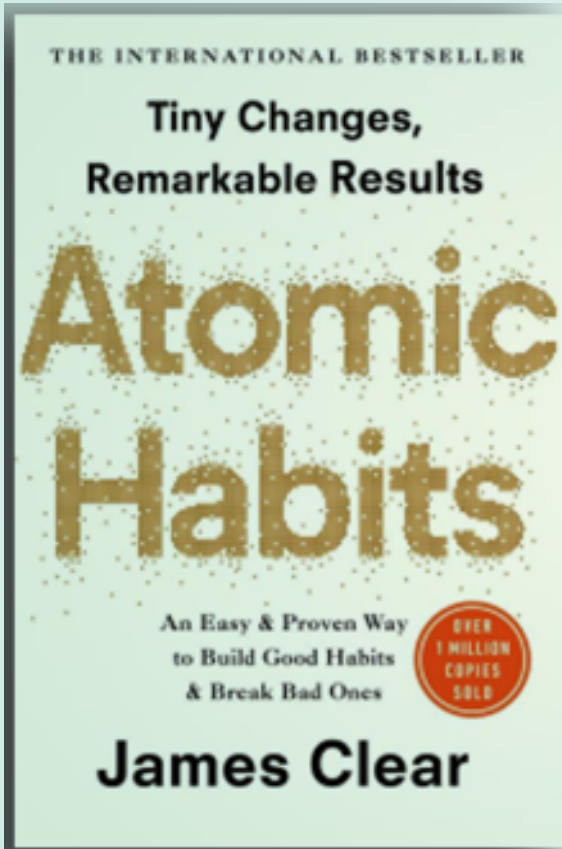
For history buffs, the area around Pulicat Lake is steeped in rich cultural heritage. Pulicat was once a Dutch colony, and there are still several colonial-era buildings and monuments in the area. The Dutch Cemetery dates to the 17th century and is a fascinating glimpse into the region's colonial past. This has resulted in a blend of cultures and traditions. Visitors to the area can experience the unique food, music, and customs of both states, making it a truly unique and immersive travel experience.

But perhaps the most attractive thing about Pulicat Lake is its sense of peace and tranquility. Away from the hustle and bustle of the city, the lake is a place where you can truly connect with nature and disconnect from the stresses of everyday life.

The best time to visit is between October and March when migratory birds arrive in droves.



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# UNIT-5

## BULLETIN CORNER

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*- Gordon Gekko  
Wall Street*



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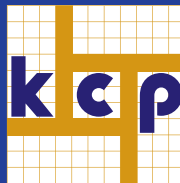
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