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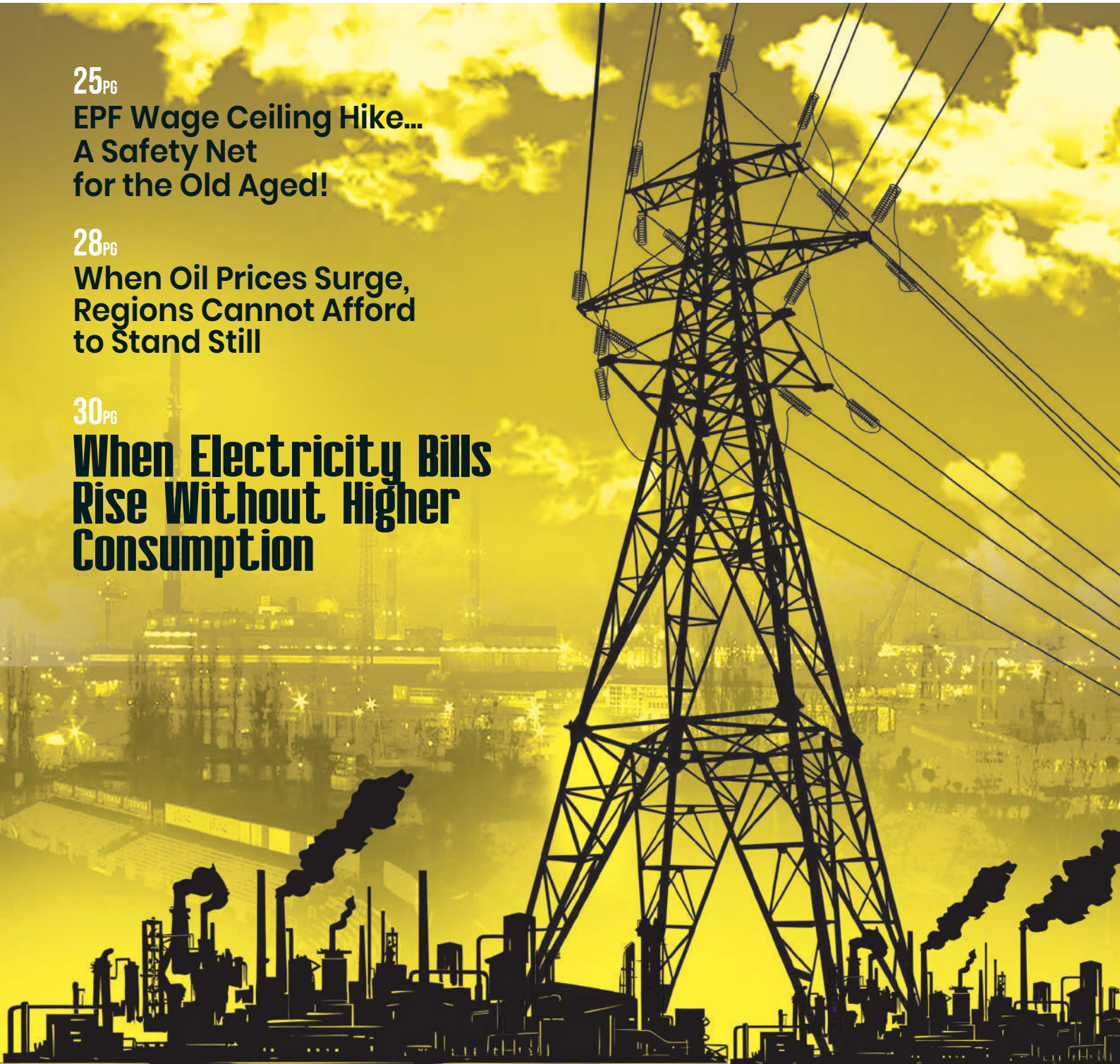
**EPF Wage Ceiling Hike...
A Safety Net
for the Old Aged!**

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**When Oil Prices Surge,
Regions Cannot Afford
to Stand Still**

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**When Electricity Bills
Rise Without Higher
Consumption**





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25 PG

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Higher Consumption**



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Dear Member,

It is encouraging to see that, following 7.8% GDP growth in the June quarter, India's FY27 growth outlook has received upgrades from the OECD, Asian Development Bank, S&P Global Ratings and Fitch Ratings, with forecasts now ranging from 6.9% to 7.1%. The organizations perceived a higher growth rate than estimated amidst strong domestic demand, investment, services and exports. However, the risks from continued US-Iran war, geopolitical uncertainties, weather disruptions due to El-Nino impact, and rising inflation predicts a probable lower growth rate in second quarter.

BRICS has emerged as a key platform for coordinating economic policy among major emerging economies and their growing economic weight globally. The 11 member countries of BRICS represent 49.5% of the global population, 40% of global GDP, and 26% of global trade underlining their substantial demographic and economic weight.

Notable outcomes of BRICS 2026 Summit under chairmanship of Hon'ble Prime Minister of India are: BRICS MSME Cooperation Portal, to serve as a digital ecosystem accessible to all BRICS member countries for enhancing MSMEs' access to markets and finance; BRICS Incubator Network, a digital interface/network to connect National Nodal Agencies, selected incubators and start-ups across BRICS countries to enable referral of qualified start-ups to incubators in other BRICS countries; BRICS Startup Innovation Fund to catalyse financing for early and growth stage startups and foster innovation driven entrepreneurship in member countries. I hope these initiatives help start-ups, MSMEs and Incubators in these countries in promoting innovations, internationalisation of start-ups and MSMEs.

The Government's recent decision to enhance the EPFO wage ceiling from Rs.15,000 to Rs.25,000 per month with effect from 17 September 2026 is an important development for the workforce and employers. The revision, after nearly 12 years, is expected to bring around 51 lakh additional employees under mandatory EPFO coverage, widening social security benefits. For industry, strengthening social security and workforce stability remains an important component of building a sustainable and future-ready workforce and we welcome the government's decision of revising the wage ceiling.

During the month, FTCCI, along with the German Indian Business Alliance (GIBA), engaged with Shri D. Sridhar Babu, Hon'ble Minister for IT & Industries, Government of Telangana, to explore avenues for strengthening Telangana-Germany economic cooperation. FTCCI and GIBA also hosted the Indo-German Gateway Conference, bringing together government, industry and the German delegation for furthering business and institutional collaboration.

I am pleased to share that FTCCI, in association with PFRDA, organised the workshop on "NPS – Strengthening MSMEs

through Social Security and Workforce Retention". The programme highlighted the importance of retirement planning and wider adoption of NPS among MSMEs, reinforcing the role of social security in employee welfare and workforce retention.

Women entrepreneurship and inclusive growth also received significant attention. With the support of the Ministry of MSME, Government of India, FTCCI successfully organised the International Conference on "Women Empowerment – Driving Inclusive Growth and Leadership. The conference brought together women entrepreneurs, industry leaders, policymakers and international speakers from Germany, Egypt, Armenia and the UAE, providing a platform for knowledge sharing, networking and collaboration.

The engaging Fireside Chat with Shri Vijay Kedia, moderated by Shri Prashant explained how even during periods of consolidation in the broader indices, individual companies and sectors could present opportunities for wealth creation. His experiences and perspectives on the Indian stock market, market cycles, investment strategies, insights into investment opportunities, market trends and emerging sectors and long-term wealth creation were received with enthusiasm and benefitted the participants.

Transformational Talk on the Human Side of Building a Company-Culture, Resilience, and Human-Centred Growth in the Age of AI by Ramon Ray 5X entrepreneur and author threw light on how AI cannot replace the human feelings and human touch for success of businesses and even individual relations.

I am pleased to inform that FTCCI submitted its recommendations during discussion on 'pan India horizontal audit on "Ease of Doing Business in MSME sector" relating to access to finance through Credit Guarantee Scheme, PMEGP, TReDS and various tax benefits to the Principal Director of Audit, MSMEs, and to the Director of Industries, Govt. of Telangana.

FTCCI will continue to focus on policy advocacy, MSME development, and invite members to share their challenges/difficulties, if any and also inputs with us for working more effectively.



K.K. Maheshwari
President



Google Unveils 5 Clean Energy, Climate Initiatives In India Across Solar, Farming and AI

Google on 10th September 2026 announced five new sustainability and clean-energy initiatives in India covering rooftop solar, utility-scale solar, climate-smart farming, climate technology research and AI-led climate innovation. The initiatives will use artificial intelligence (AI), geospatial data and satellite technology to support India's clean energy transition and climate goals.

Rooftop Solar and Clean Energy

Google's Solar API will provide solar potential assessments for more than 300 million rooftops in India, helping installers reduce the time and cost of site surveys.

Google has also signed a long-term agreement with ReNew Power for a 150-MW solar project in Rajasthan. Its second Scope 3-focused solar project in India, the agreement takes the total capacity under such projects to 300 MW.

<https://knnindia.co.in>

Delhi govt to give free 3kW solar panels to households by March 2027: Eligibility, subsidy

The Delhi government has set a target of providing free 3-kilowatt (kW) rooftop solar systems to around 2.30 lakh households with monthly electricity consumption of up to 400 units by March 2027, Chief Minister Rekha Gupta said on 1st September 2026.

The target was announced after the Delhi Cabinet approved the revised Delhi Solar Policy. Under the revised policy, eligible domestic electricity consumers will receive rooftop solar systems of up to 3 kW without making any upfront payment, subject to technical feasibility.

"Our target is not only to reduce people's electricity bills but also to support the installation cost of solar panels. The government will provide free rooftop solar panels to all households with a monthly electricity consumption of up to 400 units. The facility will benefit people who could not install rooftop solar panels earlier due to the high upfront cost," Gupta said at a press conference.

<https://www.livemint.com/in>

Waste-to-Power Plants Threaten People's Health

In a report that places a major question mark on the functioning of waste-to-energy (WTE) plants such as the ones at the Jawaharnagar dump yard here, the Centre for Financial Accountability (CFA) has said that WTE incineration plants were the single most polluting industrial sector in the country, surpassing open-cast coal mining, copper smelters, and thermal power plants.

Its report released on 4th September 2026 in Delhi, the CFA said the included findings were based on official monitoring data and inspection records of the Central Pollution Control Board, and the Delhi Pollution Control Committee. This data that was submitted to the Supreme Court and the National Green Tribunal, the CFA said, showed that WTE facilities score a cumulative Pollution Index of 100 out of 100, making them some of the most polluting entities.

<https://www.deccanchronicle.com>

Telangana discoms struggle as coal shortage hits power generation

Power generation has stopped at some of Telangana Power Generation Corporation Limited's (TGGENCO) thermal plants because of a shortage of quality coal and technical problems, leaving the state's power distribution companies (discoms) struggling to meet demand.

With generation disrupted at three TGGENCO thermal plants, the discoms are finding it difficult to buy enough power from the power exchange even at high prices. A 4,000MW Yadadri Thermal Power Station is among TGGENCO's thermal projects. Official Telangana records identify the station as a 5x800MW plant in Damarcherla, Nalgonda district.

<https://hyderabadmail.com>

India's Rooftop Solar Capacity Could Reach 132 GW by 2030: ISMA

India's rooftop solar capacity could increase to 132 GW by 2030 from the current 17 GW, with annual demand estimated at 9-15 GW through 2030, according to a report by the Indian Solar Manufacturers Association (ISMA). The report, titled Residential Rooftop Solar Market: Market Sizing and Growth Outlook, estimates that around 115 GW of additional rooftop solar potential remains untapped.

It said the PM Surya Ghar: Muft Bijli Yojana (PMSGMBY), along with state-level incentives, has supported the expansion of residential rooftop solar installations. According to the report, a typical 3 kW residential rooftop solar system, after central and state subsidies, has a payback period of 2 to 6.7 years across the 10 states with the highest rooftop solar adoption.

<https://knnindia.co.in>

India's power-sector CO2 emissions remain flat for 2 years as clean energy surge: CREA

India's power-sector carbon dioxide emissions remained completely flat between the first half of 2024 and the first half of 2026, as an unprecedented expansion of non-fossil capacity absorbed all growth in electricity demand, according to an analysis by the Centre for Research on Energy and Clean Air (CREA).

The independent research organisation highlighted that this represents "the first time in more than 50 years that there has been no growth in India's coal power over a two-year period, even as electricity demand grew overall," following a 2.2 per cent decline in emissions in the first half of 2025 and a 2.3 per cent rebound during the same period in 2026.

<https://energy.econom>



Manohar Lal Highlights India's Energy Security & Regulatory Reforms at G20 Meeting

India's energy security, clean energy expansion and regulatory reforms were discussed at the G20 Energy Abundance Working Group meetings in Houston, where Union Minister for Power and Housing & Urban Affairs Manohar Lal highlighted developments in the country's power sector and emerging energy technologies.

Energy Security and Clean Energy

Addressing the working group's sessions on September 15, Lal highlighted India's installed power capacity of 552 GW and a non-fossil fuel share of more than 50 per cent. He also cited progress in solar power, energy storage, nuclear energy and access to clean cooking.

Under the pillar on energy security and affordable baseload power, the Minister emphasised technology-neutral and inclusive energy pathways. He also highlighted India's international cooperation through the International Solar Alliance, One Sun One World One Grid and the Global Biofuels Alliance.

<https://knnindia.co.in>

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<https://knnindia.co.in>

BRICS summit 2026: What are the key takeaways?

The 11-member bloc, which accounts for 40% of global GDP, avoids condemning US-Israel war on Iran, showing divisions within the group.

What is BRICS?

The Global South grouping was initiated in 2006 by Brazil, Russia, India and China (BRIC). After South Africa joined the grouping four years later, it acquired its current name BRICS. The bloc has since expanded to include Egypt, Ethiopia, Iran, the United Arab Emirates, Saudi Arabia and Indonesia.

The BRICS nations constitute nearly half the world's population and account for approximately 40 percent of global gross domestic product (GDP).

The bloc has sought greater influence for developing economies in institutions traditionally dominated by Western powers and has pushed for reforms to bodies, including the World Bank, the International Monetary Fund and the World Trade Organization.

Conveying India's position, Modi insisted that the bloc should not be interpreted simply as an anti-Western

project. "BRICS is not against anyone," he said, while arguing that the Global South should play a bigger role in shaping global governance.

US-Israel war on Iran

The war was one of the biggest tests of whether the expanded BRICS could reach a common position.

Leaders expressed "deep concern over the continued escalation of tensions" in the Middle East and called for "maximum restraint", while urging countries to avoid actions that could further aggravate the situation. It did not mention the US, Israel, Iran or the Gulf states explicitly.

The declaration also raised concern over deliberate attacks on civilian infrastructure and peaceful nuclear facilities protected by International Atomic Energy Agency (IAEA) safeguards – language that could be seen as an indirect criticism of US and Israeli attacks on Iranian nuclear sites.

During the 12-day war in 2025, the US bombed three main Iranian nuclear facilities at Natanz, Isfahan and Fordow.

Russia-Ukraine war

The Ukraine war remains another source of tension within BRICS, particularly because Russia is a founding member of the group.

The declaration issued a generic call for

international disputes to be resolved through "dialogue, consultation, and diplomacy" without mentioning Ukraine.

However, BRICS leaders criticised unilateral sanctions not authorised by the United Nations Security Council.

"We call for the elimination of such unlawful measures, which undermine international law and the principles and purposes of the UN Charter," the statement said.

The position is significant for Russia, which has faced extensive Western sanctions since its full-scale invasion of Ukraine in 2022. India, meanwhile, has maintained close relations with Moscow, importing oil from Russia amid disruption to global oil supplies since the US-Israel war on Iran broke out.

Support for Palestinian statehood

BRICS adopted much more explicit language on Palestine. The declaration expressed "firm opposition" to the forced displacement of Palestinians and to attempts to change the geography or demography of the occupied Palestinian territory.

It called for an end to Israel's genocidal war on Gaza, unhindered humanitarian access, support for UNRWA, the UN agency for Palestinian refugees, and full UN membership for Palestine.

The bloc also reiterated its support for a two-state solution and the establishment of a sovereign Palestinian state based on the 1967 borders, with occupied East Jerusalem as its capital.

US tariffs

The declaration raised concern over "unilateral tariff and non-tariff measures" that distort trade, while also opposing sanctions imposed without UNSC authorisation.

Washington has imposed tariffs on several BRICS countries, including China, Russia and India, and President Donald Trump has previously described the grouping as "anti-American". He threatened additional tariffs against countries aligning themselves with it.

Speaking at the summit, Putin accused countries "accustomed to thinking in colonial categories" of using tariffs, sanctions and "brute force" to contain emerging competitors.

At the same time, the bloc called for cooperation to protect global trade, supply chains, energy flows and maritime security as wars disrupt international commerce.

Multipolar world

BRICS reiterated its "commitment to strengthening multilateralism and multipolarity", noting that a multipolar world can expand opportunities for

Emerging Markets and Developing Countries (EMDCs) to develop “constructive potential and enjoy universally beneficial, inclusive, sustainable and equitable economic globalisation and cooperation”.

Putin called for greater representation for Asia, Africa and Latin America on the UNSC and argued that the shift towards a multipolar world was being resisted by established powers.

Xi said BRICS countries should help steer the international order towards greater “equity and justice”, while Modi called for the Global South to move from being a rule-taker to a “rule-shaper”.

“We have to transform this pyramid of privilege into a platform of partnership,” Modi told the summit.

Yet India has also sought to distance BRICS from the idea that it exists simply to confront the West. “We are not against anyone; rather, we strive to move forward with the approach of taking everyone along,” he asserted.

<https://www.aljazeera.com>

Modi's developed-nation dream strains against India's growth gap



India likely grew at more than 7% last quarter, a pace most major economies would envy. Yet, that may still be too slow to deliver on Prime Minister Narendra Modi's dream of a developed nation.

Modi wants India to achieve that status by 2047, the centenary year of its independence from British rule. Getting there would require the world's sixth-largest economy

to grow at 9.25% annually for 21 years, according to Ashok Lahiri, a senior official at the country's apex government-run think tank.

The ambition, branded Viksit Bharat — or Developed India — has become a centerpiece of Modi's third term. However, assuming the current rate of growth, India's economy would fall short of his vision, according to several economists.

Growth averaged 6.3% between 2000 and 2024, well below the current potential rate of 7.5%-8%. The economy has grown at or above 9.25% just three times over the past 50 years — 1975, 1988 and 2021.

<https://www.japantimes.co.jp>

EPFO Launches Revamped Portal With Centralised National Database

The Employees' Provident Fund Organisation (EPFO) has launched a revamped portal with a centralised national database, enabling automated processing of interest credit, claims and member services to improve efficiency and reduce claim rejections.

Search Public Records

EPFO Launches Centralised Digital Platform

Labour and Employment Minister Mansukh Mandaviya said annual interest of Rs 1.44 lakh crore for FY26 will be auto-processed through the new system and credited to over 34 crore EPF accounts by July 15 after field-level verification.

He said the upgraded platform, developed under the Centralised IT Enabled Services (CITES) project, replaces the earlier decentralised system in which member records were maintained separately by regional offices.

With the migration to a single national database, EPF members can now access services and resolve account-related issues from any authorised EPFO office across the country, irrespective of their original regional office, reported The Indian Express.

<https://knnindia.co.in>



Case Law Alert

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Mr. Siddharth Surana
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As the GST law continues to evolve, we are witnessing increased enforcement efforts by the Department to identify and address non-compliance within the ecosystem. This has inevitably led to a rise in litigation.

To support stakeholders in navigating these developments, RSM Astute Consulting Pvt Ltd is sharing timely and relevant updates on GST for the benefit of stakeholders.

RSM

01

PETITIONER / RESPONDENT

Petitioner : Nand Kishore Garg

Respondent : Assistant Commissioner, CGST

03

GROUND OF WRIT

The Petitioner challenged the rejection of his GST rectification application, which had been rejected on the ground that the prescribed period for adjudicating the application had expired. The Petitioner argued that the three-month period stipulated under Clause 4 of Notification No. 22/2024-CT is directory in nature, requiring the Authority to endeavour to dispose of the application within the prescribed period, but not operating to extinguish its jurisdiction or power to decide the application on merits after expiry of the said period.

04

ORDER

The Court quashed and set aside the rejection order, holding that the three-month period prescribed under Notification No. 22/2024-CT is directory in nature and not mandatory. The Court further clarified that the mere expiry of the prescribed three-month period does not render the competent authority functus officio or extinguish its jurisdiction to consider and decide the rectification application on merits. Accordingly, the matter was remitted to the Assistant Commissioner, CGST Division, Rudrapur, with a direction to consider and decide the rectification application on merits within three months.

02

COURT/ FORUM

In the Court of: Uttarakhand High Court

Writ Petition No : Writ Petition (M/B) No. 704 of 2026

RSM

01

PETITIONER / RESPONDENT

Petitioner : Paramount Agrotech Food (P) Ltd.

Respondent : State of Himachal Pradesh & Ors

03

GROUND OF WRIT

The Petitioner sought release of a GST refund of ₹7,77,375 along with interest, relying on an appellate order passed in its favour. The Petitioner contended that interest on the delayed refund was payable under Section 56 of the HPGST/CGST/IGST Acts. The Revenue disputed the entitlement to interest, contending that the refund application had been processed expeditiously.

04

ORDER

The Court disposed of the Writ Petition, holding that the Petitioner's claim for interest on the alleged delayed refund should first be raised before the appropriate GST authority under Sections 54 and 56. The Petitioner was directed to file the application before the concerned authority within two weeks from the date of the order. The authority shall consider and dispose of the application within 60 days from its receipt, while adhering to the principles of natural justice.

02

COURT/ FORUM

In the Court of: Himachal Pradesh High Court

Writ Petition No : CWP No. 11706 of 2026

Stakeholders' Meetings

Sri Jitesh V. Patil, IAS

Chairman & Managing Director, TGSPDCL

Venue : Federation House, FTCCI, Hyderabad



of Commerce and Industry (FTCCI), in its continuous efforts to promote conducive business environment in the state, apart from participating in policy formulations, is addressing the various challenges / issues faced by industrial and commercial enterprises and making efforts to mitigate/resolve them.

As a part of these efforts, keeping in view the importance of power sector in industrial growth, the Federation is conducting stakeholders' interactive meetings with Chairman and Managing Director (CMD) of TGSPDCL, Mr. Jitesh V. Patil on a monthly basis.

So far, 6 interactive meetings were held (including one VC with Solar Developers under PM KUSUM Scheme), and we are pleased to inform our members that large number of issues were addressed by CMD and taken necessary measures to resolve them.

The dynamic and proactive approach of Jitesh V. Patil is truly outstanding and Federation is very grateful for the opportunity given to our members to interact with him directly and bring to the notice of the officials, various challenges faced by consumers.

The Federation of Telangana Chambers of Commerce and Industry (FTCCI) expresses its sincere appreciation to Sri Jitesh V. Patil, IAS, Chairman & Managing Director, TGSPDCL, and his

Electricity and Industrial Growth

Electricity is a fundamental driver of industrial growth and economic development. A reliable, adequate and affordable power supply is essential for manufacturing, processing, infrastructure and services. The availability and quality of electricity directly influence industrial productivity, operating costs and competitiveness. Frequent power interruptions, voltage fluctuations and inadequate supply can result in production losses, equipment damage, higher costs and delays.

Availability and affordability also influence the investment decisions too as the Investors consider the supply and cost of power when deciding the location and scale of industrial projects.

The Federation of Telangana Chambers

dedicated team of Directors, for their consistent participation and constructive engagement in a series of high-level stakeholders' interactions.

The meetings held on 17 April 2026 (first interactive session), 22 May 2026 (second stakeholders' meeting), 16 June 2026 (third meeting), 21 July 2026 (fourth meeting), 3 August 2026 (dedicated Solar Interactive Meeting) and 20 August 2026 (fifth stakeholders' meeting) have strengthened the industry-DISCOM engagement and established a structured mechanism for addressing industry concerns.

CMD highlighted the contribution of industrial and commercial consumers to the economic growth of the state. He stressed the need for resolving the challenges and difficulties faced by them as they are the major contributors of revenue to the government and DISCOM.

FTCCI, in advance, is taking the inputs/feedback from its members for preparation of agenda of every meeting for constructive discussion and suggestions.

Key Issues Resolved and Actions Initiated:

Number of issues were brought to the notice of the officials that were resolved and / or taken necessary measures to resolve them.

The unblocking of leading kVArh for the purpose of KVAh billing for LT and HT consumers has caused a huge financial burden and this was represented to the Hon'ble Electricity Regulatory Commission and to DISCOM requesting for exemption of LT industry and extension of time to HT industry for installing the required equipment.

The DISCOM has responded favourably and agreed to extend the time for LT and HT consumers and we thank the CMD for his understanding and favourable report to ERC for the extension of time. We are pleased to inform

that LT consumers have received the refund of excess amounts paid towards electricity charges due to unblocking of the leading KVArh.

During the dedicated meeting with Solar developers under PMKUSUM scheme, a Google Sheet tracker for PM-KUSUM farmers was created and shared on the same day, enabling two-way communication and immediate logging of complaints. CE (IPC) was designated as the nodal officer for coordination.

The Behind-the-Meter and Zero-Export solar policy, including a possible regularisation window for existing plants established within sanctioned contract demand, is also under examination by CE (IPC) following formal representations from industry.

Several individual billing disputes, power-factor issues, meter-testing delays and captive/group-captive settlement matters are being examined on a case-by-case basis with the involvement of the Director (Finance & Legal).

Number of representations are received from affected consumers regarding un-informed frequent power-cuts and power-outages, causing interruptions in operations and damage to the materials under process. The problem was seriously considered by CMD and assured to take necessary measures to strengthen the transmission systems and the option of a second source of supply for consumers willing to bear the applicable one-time charges.

Policy Matters Requiring Higher-Level Intervention

CMD has also positively responded to recommend to the authorities on matters related to policy level considerations by the Government of Telangana, Telangana Electricity Regulatory Commission (TGERC) or the State Power Coordination Committee, including: restoration of the Load Factor Incentive, rationalisation of cross-subsidy and additional surcharges, relaxation

of Open Access restrictions and NOC requirements, enhancement of net-metering capacity limits and eligibility for 132 kV consumers, and development of a comprehensive Energy Transition Roadmap covering solar energy, electric mobility and clean cooking.

The CMD has indicated that such matters will be taken up at the appropriate higher forums and has encouraged FTCCI to submit sector-specific data and impact assessments to strengthen the industry's case.

Way Forward

The sustained dialogue between FTCCI and TGSPDCL has resulted in several operational improvements, strengthened coordination mechanisms and a structured approach to grievance resolution, while keeping broader policy matters under active consideration.

FTCCI remains committed to closely monitoring the pending action points and submitting well-documented and solution-oriented representations to the concerned authorities. The Federation will continue to facilitate constructive engagement between industry and the power sector with the objective of achieving improved service delivery and a more responsive power ecosystem for industries, commercial establishments, farmers and consumers across Telangana.

We invite members to send the issues to

Mr. Mahesh, Dy. Manager:
86884 00903
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SCAN TO KNOW MORE



From Telangana to Germany: Internationalisation Pathways for MSMEs



31st August, 2026
Federation House, FTCCI,
Hyderabad

FTCCI, in collaboration with the German Indian Business Alliance (GIBA) and Innovation Hub RheinMain, launched the Indo-German Gateway Programme. The programme is a structured 12-month pathway to help Telangana enterprises enter and establish themselves in Germany, using the RheinMain region represented by the cities of Rüsselsheim am Main, Raunheim am Main and Kelsterbach as a gateway to wider Europe. It offers institutional support of up to €25,000 per participating enterprise, subject to eligibility, milestones, approvals and resource availability, covering market assessment, market visits, establishment and market development.

Madhav R. Sulphule (Regional Passport Officer, MEA) as Chief Guest, who spoke of India's growing strategic role and praised German MSMEs' world-class output. Guest of Honour Nikhil Chakravarthy J, IAS (Commissioner of Industries, Telangana) said the state is shifting from "Ease of Doing Business" to

"Speed of Doing Business," citing 1.7 lakh graduates produced annually (about 25% of India's premium talent pool), 80% of manufacturing components sourced locally, and high seismic and geographic stability. He announced that Telangana will replace TG-iPASS with a new outcome-oriented facilitation framework under its Vision 2047 roadmap, alongside Industrial Policy 2.0, which introduces dedicated policies for Global Capability Centres, Data Centres, Leather & Lifestyle, Aerospace, Defence, Electronics and Life Sciences, along with competitive incentives for investments of US\$25 million and above.

Stephan Wittekind (CEO, Innovation Hub RheinMain) positioned the RheinMain region as a natural landing hub for Indian companies, while Manfred Ockel, Mayor of Kelsterbach, spoke about the opportunities his city and region offer. K.K. Maheshwari, President of FTCCI, called internationalisation a continuing priority for the chamber and noted that Telangana's strengths in advanced manufacturing, automotive and mobility, aerospace, life sciences and digital technologies align closely with German and European

partnership interests. Srinivas Garimella, VP of FTCCI, highlighted Germany's strength in precision engineering and automation and stressed that innovation is essential for scaling. Co-chair Pankaj Diwan pointed to India and Germany's 75-year diplomatic and 25-year business relationship, noted that Germany receives 25% of India's exports to the European Union, and cited the presence of over 2,000 German companies in India. Nirmal Raman Kannaiyan (CEO, GIBA) and Selvakumar Periasamy (Chairman, GIBA) outlined further opportunities for Telangana enterprises, observing that Germany's ageing population and its youth's shift toward AI and newer technologies away from manufacturing is prompting Germany to seek collaborations abroad, including with India.

The visiting delegation subsequently toured T-Hub and met D. Sridhar Babu, Telangana's Minister to discuss bilateral trade and investment opportunities. The discussions concluded with commitments to lead separate delegations to Germany from T-Hub, FTCCI, and the State Government of Telangana in the near future.



International Conference on Women Empowerment – Driving Inclusive Growth and Leadership

10th September, 2026
Cyber Gardens, Hitech City,
Hyderabad

FTCCI, through its Women Empowerment Committee and with the support of the Ministry of MSME, Government of India, organized an International Conference on “Women Empowerment – Driving Inclusive Growth and Leadership” on 10th September 2026 at Cyber Gardens, Hitech City, Hyderabad, Ranga Reddy District. Bringing together over 250 including women entrepreneurs, industry leaders, policymakers, and international delegates from Armenia, Egypt, Germany, and the UAE, the event established a dynamic platform aimed at accelerating

women’s role in driving economic growth. The conference was actively supported by partner institutions, including NiMSME, ALEAP, COWE, WE-Hub, T-Hub, SERP, CED, Granules India, Apollo Pharmacy, SIDBI, and Beaute & Nutrie.

The International Conference commenced with the traditional lighting of the lamp. The grand inaugural session featured key dignitaries including;

Smt. Amala Akkineni, Actor, Co-Founder, Blue Cross of Hyderabad and Director, Annapurna College of Film and Media; Smt. Uma Devi Chigurupati, Executive Director, Granules India Limited; Sri C. S. S. Rao, IEDS, Joint Director &

HoO, MSME-Development and Facilitation Office; Smt. Uma Ghurkha, Chairperson, Confederation of Women Entrepreneurs of India (COWE) and Director, Thermogroup of Industries; Ms. Jyothi Reddy, Founder, Key Software Solutions Inc., USA & Founder of Jyothi Reddy Foundation, Sri K. K. Maheshwari, President, FTCCI; Sri Srinivas Garimella, Senior Vice President, FTCCI; and Dr. Tasneem Shariff, Chair, FTCCI Women Empowerment Committee.

During the inaugural session, Sri C. S. S. Rao, IEDS, Joint Director & HoO, MSME-Development and Facilitation Office, highlighted the various initiatives of the Ministry of MSME aimed at supporting



women entrepreneurs. He stated that women's empowerment is not only a social objective but also an important driver of economic growth. When women have access to finance, skills, technology and markets, they can build successful enterprises, generate employment and contribute significantly to the economy.

He further explained that under the Prime Minister's Employment Generation Programme (PMEGP), women beneficiaries receive an additional 10% subsidy compared to the general category, thereby supporting them in establishing new enterprises. He also highlighted the Stand-Up India Scheme, which facilitates bank loans ranging from Rs.10 lakh to Rs.1 crore for setting up greenfield enterprises by women and SC/ST entrepreneurs, thereby improving access to institutional finance.

Speaking on market access, Sri C. S. S. Rao stated that under the Procurement & Marketing Support (PMS) Scheme, women-owned Micro and Small Enterprises (MSEs) are eligible for 100% reimbursement of eligible expenditure, subject to the applicable scheme guidelines, for supported market-access activities. He also highlighted the MSME Sustainable – ZED Certification Scheme, under which women-



owned manufacturing MSME units can avail themselves of ZED certification at no cost, enabling them to focus on quality, productivity and environmental performance. He emphasised that these initiatives provide support across the entrepreneurial journey—from starting an enterprise and accessing finance to improving quality and reaching new markets. He further stated that MSME-DFO Hyderabad is committed to facilitating women entrepreneurs by creating awareness about Government schemes and providing entrepreneurship, skill development, technical and business support. He encouraged aspiring women entrepreneurs to believe in

their ideas, start with confidence, seek the right support and think beyond geographical boundaries.

Smt. Amala Akkineni, emphasised the importance of women believing in their own choices, ideas and aspirations. She stated that women's empowerment begins with possibility and that leadership is not simply a designation but involves responsibility, courage, empathy and the ability to inspire others. She encouraged women not to be afraid of starting small, noting that every successful enterprise begins with an idea and the courage to take the first step. She emphasised that families, educational institutions, workplaces, government and



industry all have an important role in creating an environment where women can grow, and that men must be partners and allies in building a more inclusive society. She concluded by encouraging women to pursue opportunities, discover their potential, lead with confidence and support one another, emphasising that when one woman rises, she can lift many others with her.

Ms. Uma Devi Chigurupati, Executive Director, Granules India Limited, stated that empowerment and inclusion are two sides of the same coin. She emphasised that organisations have a responsibility to create an environment where women can thrive by ensuring fairness,

respect and equal opportunity rather than concessions. She also highlighted that empowerment carries responsibility and encouraged women to take bold decisions, accept new assignments, step into unfamiliar territories and become torchbearers for others. She stated that true inclusion occurs when organisations open the doors and women have the confidence and courage to walk through them.

Smt. Uma Ghurkha, Chairperson, Confederation of Women Entrepreneurs of India & Director, Thermogroup of Industries, emphasised that a stronger woman contributes to building a stronger nation. She stated that women's

empowerment must begin at home by encouraging girls to dream big, take risks and believe in themselves, and should progress through economic empowerment and leadership. She further observed that true leadership is not about holding on to power but about empowering others.

Ms. Jyothi Reddy, Founder, Key Software Solutions Inc., USA, shared her inspiring entrepreneurial journey and personal experiences, which served as a strong source of motivation for all the participants. She spoke on the theme "Global Transformation: The Power to Rewrite Your Destiny," and encouraged women to believe in themselves, overcome challenges, embrace opportunities and have the courage to transform their lives and pursue their aspirations.

Sri K. K. Maheshwari, President, FTCCI, stated that women's empowerment is no longer a matter of social responsibility alone but has become an economic necessity and a powerful growth strategy. He emphasised that the next phase of India's growth must be more inclusive, with women at the centre of the transformation. He stated that the international conference provided an important platform to move the conversation from



empowerment to enterprise, from participation to leadership and from opportunity to measurable economic impact.

Dr. Tasneem Shariff, Chair, Women Empowerment Committee, FTCCI, emphasised that Viksit Bharat cannot be achieved with half of the human capital under-utilised. She highlighted the need to ensure that women are not only employed but are also represented in boardrooms, businesses, investment decisions, exports and economic leadership. She stated that the real measure of women's empowerment is not merely the number of women entering the system but the number of women who are enabled to shape and lead it. Dr. Tasneem further emphasised that women's empowerment is no longer only a social agenda but an economic imperative. She also highlighted the funding gap faced by women entrepreneurs globally, noting that women-only founding teams received a relatively small share of venture capital funding in 2024.

Sri Srinivas Garimella, Senior Vice President, FTCCI, proposed the Vote of Thanks for the inaugural session.

The day-long conference featured a series of keynote addresses and four thematic sessions:

1. Scaling Up from Rural to Global: Enhancing Competitiveness

2. Accelerating Growth of Women-Led Enterprises
3. Leadership in Next Generation
4. India-Armenia: Building Strategic Business Corridors & India's Gateway to Europe

The conference featured an impressive line-up of eminent speakers from India and abroad, representing government, industry, entrepreneurship, technology, finance, development and social impact.

The international speakers included Ms. Angela Heinssen, Founder & CEO, Lawfirm Kanzlei an der Luehe, Germany; Mr. Hossam Hawas, Regional Director – Middle East, East Africa & Asia, Sahara Group UK; Ms. Nvard Chalikyan, Associate Partner, Asteron Partners Private Equity Company, Armenia; and Ms. Sinda Hamdi, CEO, SaaQ Realtors and COO, Private Office of Sheikh Ahmed bin Faisal Al Qassimi, UAE.

Other speakers included Ms. K. Nikhila, IAS, Director, Telangana Fisheries, Government of Telangana; Ms. Sushma G. Dharamsoth, Director, Telangana Food Processing Society (TGFPS); Ms. Sattu Savitha, Director and Scientist-E, Bureau of Indian Standards, Government of India; Ms. Kalpana Rao, President, COWE; Ms. B. Annapurna, Vice Chairperson

– Skill Development, ALEAP; Ms. Ishita Saxena, Founder of Arezou & WE-Hub Entrepreneur; Ms. Priyanka Ravala, Senior Director – International Programs & Partnerships, T-Hub Foundation; Ms. Prerana Nayak, General Manager, Microsoft AI; Ms. Vaishali Neotia, VP – Strategy and Business, Agribridge; and Ms. Sheetal Shrikanth, Advisor, FTCCI Women Empowerment Committee.

The sessions were moderated by the Co-Chairs of the FTCCI Women Empowerment Committee, Dr. Nida Fatima Hazari, Ms. Pallavi Rupanagudi and Ms. Rashi Srivastava. The conference was coordinated by FTCCI Director Ms. Sangeetha and Assistant Manager Ms. Vishala.

The conference successfully concluded by Sri V. V. Sanyasi Rao, Advisor, Women Empowerment Committee.

Awareness Workshop on National Pension Scheme for MSMEs



17th September, 2026
Federation House, Hyderabad

FTCCI in association with the Pension Fund Regulatory and Development Authority (PFRDA), organized a workshop

The half-day workshop was attended by more than 80 private-sector employees and representatives of MSMEs and focused on retirement planning, social security and workforce retention.

Sri R. Chandrasekaram, Joint Labour Commissioner, Department of Labour, Government of Telangana addressed the gathering as the Chief Guest and said that pension is a matter of self-respect when you retire, especially for those working in the private sector. While the system provides pension benefits to many government employees, those working in the private sector need to plan early to ensure a regular income after retirement. One should not have to depend on others after retirement and compromise on one's self-respect. He also described the National Pension System (NPS) as a "silent saving" mechanism and urged MSMEs to consider adopting NPS for their employees. He also encouraged

employees to become "pressure groups" advocating the adoption of NPS within their organisations.

Sri E.S. Ganesh Ram, General Manager, District Industries Centre (DIC), said NPS can be beneficial for both employees and employers. He described it as a form of financial protection for the future and highlighted the significant role of MSMEs in employment generation.

Sri Ajinkya Deshpande, Assistant Manager, PFRDA, gave an overview of NPS and its relevance to MSMEs. He said MSMEs are among the key growth engines of the Indian economy and play a major role in employment generation.

He said NPS was introduced for new Central Government employees with effect from January 1, 2004, and was subsequently adopted by State Governments and extended to the corporate sector. NPS was opened to all citizens on a voluntary basis from May 1, 2009.

"For many people, retirement planning takes a back seat during their working years. This is where NPS can play an important role," he said, highlighting its potential to support retirement security while also helping

organisations attract and retain talent.

The scale of the MSME workforce makes retirement planning a significant social-security issue. Government of India data shows that MSMEs employ more than 32.82 crore people across over 7.47 crore enterprises, making the sector the second-largest source of employment after agriculture. MSMEs also contribute around 31.1% of India's GDP, 35.4% of manufacturing output and 48.58% of exports.

Against this backdrop, the workshop focused on the need to bring retirement planning and social security into the employee-benefit framework of MSMEs.

The scale of NPS itself has also expanded significantly. According to PFRDA, as of September 13, 2026, NPS had 2.32 crore subscribers and assets under management of 17.57 lakh crore.

The private-sector segment has been growing rapidly as well. PFRDA's Annual Report 2024-25 states that active NPS accounts under the private sector stood at 66.45 lakh as of March 31, 2025, compared with 55.12 lakh a year earlier — a 20.6% year-on-



year increase. During FY2024-25, 12.01 lakh new subscribers enrolled under the private-sector segment. The report also states that 19,867 corporates had adopted NPS as of March 31, 2025.

Sri K.K. Maheshwari, President, FTCCI, said NPS has emerged as an important retirement-planning mechanism and stressed the importance of understanding its features, investment framework and benefits.

“You may retire from work, but you cannot retire from financial needs. Retirement planning therefore needs to become an important part of the employee-benefit framework, particularly in the private sector,” he said. He said NPS can be particularly relevant for private-sector employees

and MSMEs as they look at ways to strengthen employee welfare while also attracting and retaining talent.

Sri Srinivas Garimella, Senior Vice President, FTCCI, said that while NPS is mandatory for certain categories of government employees, participation in NPS by private-sector employees remains voluntary. He expressed hope that greater awareness among MSMEs and employees would lead to wider adoption of the system.

Sri Raghava Sampreet Mandali, Key Account Manager – AP & Telangana, HDFC Pension Fund Management Ltd., and Sri Anathagiri Sai Ganesh, Relationship Manager, UTI Pension Funds, provided detailed information on NPS products, processes and implementation.

The speakers highlighted that the

fundamental objective of NPS is to help individuals build a retirement corpus during their working years, providing financial support after retirement. They noted that a large section of India’s workforce does not have access to a traditional guaranteed pension and that NPS provides a structured and regulated mechanism for retirement savings.

The workshop also highlighted that retirement benefits can contribute not only to employees’ long-term financial security but also to employee satisfaction, talent attraction and workforce retention, making social security an increasingly important consideration for MSMEs.

Sri Vinod Kumar Agarwal, Vice President, FTCCI, proposed the Vote of Thanks.



HE Hamid Ahmadiyeh ,
Consul General,
Consulate General of the
Islamic Republic of Iran
Hyderabad and other
executives from Iran
consulate : 17th August, 2026
at Federation House, FTCCI

FTCCI Fireside Chat with Shri Vijay Kedia

Moderated by Shri Prashant Nair



18th September, 2026
Taj Deccan, Hyderabad

The programme was an engaging Fireside Chat with Shri Vijay Kedia, moderated by Shri Prashant Nair. Shri Kedia shared his experiences and perspectives on the Indian stock market, market cycles, investment strategies, insights into investment opportunities, market trends and emerging sectors and long-term wealth creation.

A key focus of the discussion was Shri Kedia's "RISE" framework, identifying four broad areas of long-term opportunity: R – Renewable

Energy, I – Infrastructure, S – Security, particularly cybersecurity and defence, and E – Emerging Technologies, including Artificial Intelligence, Electric Vehicles and battery storage.

Shri Kedia discussed the changing dynamics of the Indian market and observed that even during periods of consolidation in the broader indices, individual companies and sectors could present opportunities for wealth creation. He emphasised the importance of identifying businesses with strong potential rather than simply following popular market

themes.

The discussion also covered private and unlisted investments, IPOs, SMEs and mid-sized enterprises, corporate governance, technology adoption and the growing role of Artificial Intelligence in investment analysis. Shri Kedia cautioned investors to undertake adequate due diligence, remain selective and avoid herd mentality, particularly while considering IPOs and private market investments.

He further emphasised the importance of maintaining financial discipline through what he described as a "No-Gravity Zone", wherein investment decisions should not affect an individual's lifestyle or day-to-day financial requirements.

The Fireside Chat was followed by an interactive Question & Answer session, during which participants engaged with Speaker on various aspects of investing, markets and wealth creation.

The programme was attended by Members of the Managing Committee, Past Presidents, Chairs, Co-Chairs and Advisors of the Expert Committees, and other dignitaries.



Transformational Talk on The Human Side of Building a Company—Culture, Resilience, and Human-Centred Growth in the Age of AI



22nd September, 2026
Federation House, Hyderabad

FTCCI in collaboration with Woxsen's School of Arts & Design and Woxsen Foresight, organised an insightful Transformational Talk on "The Human Side of Building a Company – Culture, Resilience, and Human-Centred Growth in the Age of AI" on 22nd September 2026 at the FTCCI Surana Auditorium, Federation House, Hyderabad.

The session featured Mr. Ramon Ray, Global Keynote Speaker, 5x Entrepreneur and Author, New York, who shared valuable perspectives on building organisations that effectively integrate technological advancement with human values. His engaging and thought-provoking session focused on creating workplaces where technology and humanity work together to foster sustainable growth. Mr. Ramon Ray emphasised that "technology builds capacity, while culture builds trust." He highlighted that an organisation is fundamentally a human system in which employees, customers, partners and leaders collectively contribute to creating value. He noted that a strong

organisational culture is reflected in how people behave and make decisions even when the leader is not present.

The session further explored the importance of human-centred leadership, with emphasis on dignity, empathy, trust and meaningful connections, while maintaining high standards of performance and accountability. Leaders were encouraged to empower employees to take ownership, make decisions and create meaningful experiences for customers. A key message of the session was that technology should support and strengthen relationships rather than replace them. Mr. Ray emphasised that the future is not about choosing between technology and humanity, but about becoming technologically efficient while remaining deeply human.

As part of the session, Mr. Ramon Ray introduced the HUMAN Framework, offering a practical approach for leaders seeking to build more people-centric organisations:

H – Hear your people

Listen actively to employees and

understand their perspectives.

U – Understand their experience

Recognise the experiences, challenges and expectations of people within the organisation.

M – Model the culture

Leaders must demonstrate through their own actions the culture and values they expect from others.

A – Authorize people to act

Empower employees to take ownership, make decisions and contribute meaningfully.

N – Notice and reinforce humanity

Recognise and encourage behaviours that strengthen trust, empathy and human connection.

The Transformational Talk provided an important perspective on leadership and organisational growth in an era of rapid technological change. It reinforced the idea that innovation and human connection are not competing priorities, but complementary forces in building resilient, responsible and sustainable organisations.



The session concluded with a thought-provoking message from Mr. Ramon Ray: "Technology should scale our humanity, not replace it."

Sri K.K. Maheshwari, President, FTCCI, in his address, stated that the world is living through an era of extraordinary technological transformation. Artificial Intelligence is changing the way businesses operate, innovate, communicate and compete. However, while technology is advancing at an unprecedented pace, he emphasised that one element remains at the heart of every successful organisation — people.

He emphasised that a strong organisational culture cannot be created by technology alone. It is built through shared values, responsible leadership and an environment that encourages people to learn, innovate and take calculated risks. He further highlighted that resilience has become an essential quality for businesses. In the face of economic uncertainty, technological disruption, changing consumer expectations and global competition, organisations must remain prepared to adapt and evolve. He reaffirmed that FTCCI strongly believes in creating opportunities for entrepreneurs to learn, connect and grow, and that programmes such as the Transformational Talk form an important part of this endeavour.

Dr. Tasneem Shariff, Chair, Women Empowerment Committee, FTCCI, in her theme address, highlighted the importance of understanding the human dimension of business growth at a time when Artificial Intelligence and digital technologies are rapidly transforming the business environment.

She emphasised that technological advancement must go hand in hand with human values, inclusive leadership, resilience and meaningful relationships. While businesses increasingly depend on technology for efficiency and scale, the ability to build trust, inspire people and create a sense of belonging remains fundamental to organisational success. Dr. Tasneem Shariff noted that women entrepreneurs and leaders have an important role to play in shaping the evolving business landscape. She stressed the need to create workplaces and business environments where people are encouraged to participate, contribute, innovate and grow.

Sri Srinivas Garimella, Sr. Vice President, FTCCI, proposed the Vote of Thanks and expressed appreciation to the distinguished speaker, collaborators, participants and all those who contributed to the successful conduct of the programme.

The Transformational Talk provided

participants with valuable insights into leadership and organisational growth in an era of rapid technological change. The session encouraged participants to reflect on the role of culture, resilience, leadership, empowerment and human connection in shaping organisations that are prepared for the future.

A few members of the FTCCI Managing Committee, Co-Chairs Ms. Rashi Srivasthava & Dr. Nida Fathima and Members of the Women Empowerment Committee actively participated in the Transformational Talk and contributed to the meaningful exchange of ideas and perspectives during the session.

EPF Wage Ceiling Hike... A Safety Net for the Old Aged!

*J. Srinivas

The proposal to increase the wage ceiling under the Employees' Provident Fund (EPF) scheme has once again come into focus. The Centre is reportedly examining a proposal to raise the existing wage ceiling from Rs.15,000 to Rs.25,000. If implemented, the move is expected to bring more employees under the ambit of EPF and strengthen their retirement savings. With social security and financial stability during old age in mind, the need to enhance the wage ceiling has gained renewed importance. It is a notable point that Apex Court also while disposing a Public Interest Litigation in this regard has directed the Government to take an earliest decision in last January



The Employees' Provident Fund (EPF) scheme was introduced in the country to provide financial security to workers after retirement. The scheme was launched in 1952, when the wage ceiling was fixed at Rs.300, with the contribution rate being around 6.25 per cent. Over the years, the scope and contribution structure of the scheme underwent several changes.

The Employees' Provident Fund (EPF) scheme was introduced in the country to provide financial security to workers after retirement. The scheme was launched in 1952, when the wage ceiling was fixed at Rs.300, with the contribution rate being around 6.25 per cent. Over the years, the scope and contribution structure of the scheme underwent several changes. In 1976, the Employees' Deposit Linked Insurance Scheme was introduced, while the Employees' Pension Scheme (EPS) came into effect in 1995, by suppressing the erstwhile Family Pension Scheme, 1971. All these developments made a significant change in the social security canvas of India. At present the contribution rate is @12% and the prescribed wage ceiling limit is Rs.15000/-. The wage ceiling was revised almost 12 years back and it was increased from Rs.6,500 to Rs.15,000. At that time of introduction of the scheme in November, 1952 the minimum wage applicable to Central Government employees under the scales of the First Pay Commission was Rs.55. The EPF wage ceiling was fixed at approximately five-and-a-half times that amount. Thus, the wage ceiling was designed in such a way that the employees of the private sector who were drawing equalling to the Class I officers in the government will fall under the ambit of the Scheme.

Under the present Seventh Pay Commission applicable to Central Government employees, the minimum salary is now Rs.18,000.

Viewed against this, over the past 74 years, the present wage ceiling of Rs.15000/- for eligibility to get social security has declined from 5.5 times of the minimum wage to just 0.82 times of that. As a result, a large number of workers in the organised sector have remained outside the scheme thereby depriving the desired benefits. More over the Government while enhancing the wage ceiling to Rs.15000/- has taken a decision to bar the employees drawing the above wage ceiling to join in the Employees' Pension Scheme also an undesired move, due to which millions of employees joined in EPF were could not enrol them in to Employees' Pension Scheme 1995 from September 2014 onwards.

At present, employees whose wages fall within the prescribed wage ceiling are covered under EPF, the employee contributes 12 per cent of the eligible wages, while an equal contribution is made by the employer, subject to the applicable statutory provisions. 8.33% of the employer's contribution is diverted towards the pension scheme, while the remaining amount goes towards the provident fund.

The Wage ceiling under the Employees' Pension Scheme was increased only twice in the last thirty years. Since September, 2014 the present wage ceiling of Rs.15000/- remain unchanged. With wages and the cost of living rising considerably, there has been a growing demand to revise the ceiling so that employees

can accumulate a larger retirement corpus.

A long-term benefit

It is important to note that some employees might not be eligible to join in the Scheme due to the restricted wage ceiling, but parallelly there are certain employees who have joined but paying less contributions due to misinterpretation in wage definition there by getting lesser benefits. It is surprising to note that when a data analysed some time back out of 6 crore EPF members, 3 crore members are paying contribution only on Rs.6000/- wages per month. To overcome this ambiguity in the present Social Security Code- 2020 the wage definition was made in a such a way that 50% of gross wages must be treated as statutory wage for paying the contribution under the code for calculating all benefits under the code.

However, increasing the wage ceiling is not without its financial implications. The higher the eligible wage, the greater will be the contribution required from both the employee and the employer. Employers have been pointing out that raising the ceiling would increase their financial burden, particularly for establishments employing a large number of workers. Employees also worried about reduction in net pay, but it should be viewed as an investment in their own future financial security.

There is one more disputed issue involved since last wage ceiling, that

while enhancing the wage ceiling in September, 2014 the Government has introduced method of pro-rata pension. In this method the service of the employee will be bifurcated in to two parts. i.e. from 16-11-95 to 31-08-2014 as one part, and from -1-09-2014 to date of superannuation is another Part. After calculating an average salary of 60 months immediate before superannuation, the average salary or highest salary before 01-09-2014 whichever is less will be taken as pensionable salary to put in the formula for the service up to 31-08-2014. Similarly, the highest salary for the period after 01-09-2014 to date of superannuation or the average salary whichever is less will be taken as pensionable salary for the next period. This is reasonable for the employees who were paying contributions only up to the wage ceiling in all spells, but applying the

same formula to the applicants of Pension on Higher wages in view of orders of Supreme Court is not appropriate according to these applicants. In a recent judgement by Hon'ble High Court of Punjab & Haryana decided that the pro-rata pension cannot be made to such applicants of pension on higher wages, but it appears that EPFO is moving to apex court on this

Social security objective

At present in most of the states in India the prescribed minimum wage was already crossed Rs.15000/-. Even the minimum wage under Central Government is also now Rs.15000/-, Keeping so many years gap in between the enhancements will certainly keep away the eligible employees from out of the social security net, thereby defeating the very purpose of Social Security

Schemes,

The proposal to revise the wage ceiling, therefore, carries significance not merely as an increase in the contribution limit, but as a step towards providing employees with greater financial stability and to bring more employees in to the stronger social-security net in old age. However instead of keeping the employees who have crossed wage ceiling out of the scheme, better to make a mandatory provision to enrol all employees up to the wage ceiling, which will bring more employees in to ambit of the scheme, and will make a momentum towards the desired objective of Universal Social Security.

**Regional Provident Fund
Commissioner-II (Rtd.) and Advocate*



Sri Vinod Kumar Agarwal, Vice President, FTCCI attended as Special Guest in the Parishrama Adalat A Conciliation Conclave for MSME Delayed Payment Disputes : 21st August, 2026 at Federation House, Hyderabad.



Sri K. K. Maheshwari, President, FTCCI attended as Special Guest in the International Conference on Green Technology, Policy and Finance (ICGTPF 6.0) : 28th August 2026, Federation House, Hyderabad.

When Oil Prices Surge, Regions Cannot Afford to Stand Still



Patricia Fuller*
Champa Patel**

As tensions in the Middle East raise concerns about disruptions to global oil supply, including risks around the Strait of Hormuz, and as governments gather in Colombia for the first international conference on a just transition away from fossil fuels, a familiar reflex is re-emerging: in uncertain times, double down on fossil fuels. For many subnational governments, that instinct is not just outdated - it is also very risky.

States and regions, whether they are producing or importing fossil fuels, are where the realities of the energy system are felt most directly. They host extraction sites, refineries, power infrastructure, workers, supply chains, and communities. They also carry many of the consequences when fossil fuel markets become volatile: higher costs, pressure on public budgets, uncertainty for households and businesses, and growing exposure to economic shocks. That is why today's context does not weaken the case for transition. It strengthens it.

For fuel-importing regions, oil and gas price spikes can quickly translate into higher energy costs, supply pressure, and political demands for emergency subsidies. That makes the case for cleaner, more secure, and more locally rooted energy systems more compelling.

Subnational governments do not control everything, but many do have influence over planning, infrastructure, industrial development, public

transport, electrification, and support for renewable deployment. These are not abstract climate actions. They are central components of economic resilience and energy security.

For fossil fuel-producing regions, the challenge looks different but is no less urgent. Price surges may bring temporary revenue gains, but windfalls are not the same thing as long-term stability.

Regions that depend heavily on fossil fuel production still face the risk of future decline in demand, fiscal overdependence, and economic disruption if they do not use periods of strength to prepare for change.

The question is not whether a boom feels comfortable in the moment. It is whether a more resilient and sustainable future is being built. Some subnational governments are already showing what this can look like. Scotland has established a Just Transition Fund to support communities and projects linked to the net-zero transition. East Kalimantan in Indonesia has created a Regional Consultation Forum bringing together government, workers, companies, academia, media, and civil society to help shape transition planning. In Brazil, states including Paraná, Entre Rios and Santa Catarina have moved to restrict fracking. Quebec has banned oil and gas exploration and

production entirely. In India, Uttar Pradesh's solar policy has helped accelerate rural solar uptake, showing how subnational energy policy can support a different development path.

These examples are not identical, nor should they be. States and regions start from very different places. Some are trying to reduce dependence on imported fossil fuels. Others are trying to reduce dependence on producing them. Some are already moving. Others are only beginning. But they are all confronting the same underlying reality: fossil fuel dependence leaves regions exposed, and that exposure is becoming harder to ignore.

This transition is not without challenges. One of the hardest issues is economic diversification in regions that depend on fossil fuel revenues and jobs. There are still too few strong examples of success, especially for subnational governments working with limited powers and fiscal mobility. That is precisely why the issue needs more practical attention.

National governments and international agreements remain essential. But they are not sufficient on their own.

The success of the transition will depend on whether the regions at the centre of energy systems can anticipate risks, seize opportunities, and act early enough to shape their own futures.

High oil prices do not remove the

case for transition. They sharpen it. For regions that import fossil fuels, they underline the value of cleaner and more secure alternatives. For regions that produce them, they are a reminder that temporary windfalls should be used wisely. In both cases, the message is clear: the most resilient regions will be those that use today's instability to build tomorrow's security.

**President and CEO, IISD*

***Climate Group Executive Director for Governments and Policy, IISD*

When Electricity Bills Rise Without Higher Consumption

Sikinder Reddy
Thandra*

Understanding kVAh Billing, Leading kVArh and the Importance of Daily Monitoring

For an industrial or commercial consumer, a higher electricity bill is usually associated with higher production, longer operating hours or increased consumption. But what happens when consumption remains almost unchanged and the bill still increases?

One important factor is reactive energy and power factor. With the changing approach to kVAh billing in Telangana, consumers need to look beyond kWh consumption and understand how their electrical system behaves throughout the day.

Why Was the Billing Approach Changed?

Industrial electrical systems require both active and reactive power. Motors, transformers, compressors and other inductive equipment require reactive power for their operation. While reactive power does not perform useful work in the same way as active power, it affects the current flowing through the electrical network.

To manage lagging reactive power, industries commonly install capacitor banks or Automatic Power Factor Correction (APFC) systems. These compensate for reactive power and help maintain power factor near the desired level.

The challenge arises when the load changes. A capacitor bank that is appropriate at high production load can become excessive when machines are switched off or the plant moves to light-load conditions. This can push the system into a leading power factor, resulting in over-compensation.

TGERC approved the unblocking of leading kVArh for kVAh billing after considering the impact of reactive energy on the network. The Commission noted that both lagging and leading reactive energy can burden the network with additional current. The change also aims to encourage consumers to maintain their systems closer to appropriate operating conditions and provide more equitable



The Bharat Smart Services App is one example of a meter-monitoring approach that allows users to capture readings and track parameters such as kWh, kVAh, kVARh Lag, kVARh Lead and power factor, where supported by the meter. Daily readings build a history of consumption and power-factor behaviour, making it easier to identify changes before they become a monthly surprise.

treatment of reactive energy.

The change was therefore not simply a billing adjustment. It also places greater emphasis on responsible reactive-power management and avoiding excessive compensation.

TGERC approved the unblocking of leading kVARh for kVAh billing after considering the impact of reactive energy on the network. The Commission noted that both lagging and leading reactive energy can burden the network with additional current. The change also aims to encourage consumers to maintain their systems closer to appropriate operating conditions and provide more equitable treatment of reactive energy.

The change was therefore not simply a billing adjustment. It also places greater emphasis on responsible reactive-power management and avoiding excessive compensation.

What Has Changed in kVAh Billing?

kWh represents active energy-the electricity used to perform useful work. kVARh represents reactive energy associated with electrical equipment such as motors and transformers. kVAh represents apparent energy, taking active and reactive components into account.

Under the earlier calculation:
 $kVAh = \sqrt{[kWh^2 + (kVARh \text{ Lag})^2]}$

With leading reactive energy included: $kVAh = \sqrt{[kWh^2 + (kVARh \text{ Lag} + kVARh \text{ Lead})^2]}$

The practical implication is important: **leading kVARh can influence billed kVAh under the applicable provisions.** Therefore, a consumer may see a change in billing even when kWh consumption has not increased, particularly when excessive capacitor compensation causes the power factor to move into the leading region.

When Power-Factor Correction Becomes Over-Correction

Power-factor correction is an established practice in industry. The issue is not the use of capacitors; it is whether compensation matches the

actual load.

During production:

Higher load -> Higher reactive requirement -> Capacitor compensation

During breaks, shutdowns or low-production periods:

Lower load -> Lower reactive requirement -> Same compensation

If capacitor stages do not respond appropriately, the system can become over-compensated and move into the leading region. This makes continuous visibility important.

Maintaining a good power factor is therefore not simply about achieving a value close to unity at one point in time. The objective is **appropriate compensation across changing operating conditions.**

Why Daily Monitoring Matters

A monthly electricity bill tells an organisation what happened during the billing period. It does not necessarily reveal when a problem began.

Suppose a factory repeatedly moves to low load every afternoon and its capacitor system remains over-compensated. One day's deviation may appear insignificant. Repeated



over several weeks, however, it can become a pattern that is reflected in the bill.

The same principle applies to unnecessary equipment operation, demand peaks and abnormal consumption. By the time the bill arrives, the operating condition that caused the problem may have affected the bill.

A simple daily monitoring habit changes this from a reactive process to a preventive one:

Daily reading -> Trend identification -> Early action -> Verification

"A monthly electricity bill tells you what happened. Daily monitoring helps you understand when it happened."

What Should Consumers Monitor?

A practical monitoring routine can focus on a few key indicators.

Daily kWh consumption: Is usage consistent with production and operating hours?

kVAh: Is apparent-energy consumption changing unexpectedly?

Power factor: Is PF remaining within the desired operating range, or moving towards the leading region?

kVArh Lag and Lead: Is the facility under-compensated or over-compensated?

Maximum demand: Are unnecessary demand peaks occurring?

Operating pattern: Does consumption remain high during breaks, shutdowns or low-production periods?

These values become more useful when viewed as trends rather than

isolated readings.

Reducing High Electricity Bills: Start With the Reason

A high electricity bill should first be investigated rather than addressed through blanket energy-saving measures.

Reviewing several months of bills can reveal changes in kWh, kVAh, demand and power factor. This can be followed by checking major electrical loads, capacitor banks, APFC settings and operating schedules.

An energy audit can combine **bill analysis, on-site inspection, live measurements and power-quality checks** to identify where costs are arising. But an audit should not be the end of the process. Once a correction is made, continued monitoring is needed to confirm that the improvement is sustained.

For industries, practical measures may include correcting unnecessary operating hours, reviewing standby loads, ensuring capacitor stages respond to actual load, controlling demand peaks and investigating any mismatch between production and electricity consumption.

The principle is simple:

Measure first. Identify the cause. Correct the issue. Verify the result.

From Monthly Bill Checking to Daily Energy Management

Digital monitoring can make this process easier.

The **Bharat Smart Services App** is one example of a meter-monitoring approach that allows users to capture readings and track parameters such as **kWh, kVAh, kVArh Lag, kVArh Lead and power factor**, where supported by the meter. Daily readings build a history of consumption and power-factor behaviour, making it easier to identify changes before they

become a monthly surprise.

The approach is straightforward:

CHECK -> COMPARE -> IDENTIFY -> CORRECT -> VERIFY

Check the daily reading. Compare it with normal operating patterns. Identify unusual changes. Correct the underlying issue. Verify whether the improvement continues.

The objective is not to collect more data. It is to make electricity usage visible enough to support timely decisions.

For years, consumers have focused mainly on **how many units they consumed**. Increasingly, they also need to understand **how those units were consumed and how the electrical system behaved while consuming them**.

For industrial and commercial consumers, daily visibility can help identify abnormal consumption, reactive-energy behaviour and demand patterns before they become costly surprises.

An energy audit can identify where the problem lies. Corrective action can address the cause. Continuous monitoring can confirm whether the improvement lasts.

Measure daily. Understand the pattern. Correct early. Verify continuously.

The goal is not simply to react to a high electricity bill. It is to understand the electrical system well enough to **prevent unnecessary costs before they become part of the next bill**.

**Co-Founder & CEO
Bharat Smart Services*



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Business

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2	A - 539	P. SATYANARAYAN SONS PVT. LTD. Mail: accounts@pssjewel.in; pssvinay8020@gmail.com	Trading in all kinds of jewellery

COMPANY CATEGORY – PANEL- C

3	C - 2405	MEEZAN EDUCATIONAL SOCIETY Mail: ahmed0407@gmail.com Web: www.meezanedu.com	Educational Services & Training Society
4	C - 2406	VIDURA SYNERGY PVT. LTD. Mail:narsireddy@vidurabuildcon.com; shivareddy@vidurabuildcon.com; sruthi@vidurabuildcon.com	Manufacturing & Supply of Construction Aggregates, M-Sand
5	C - 2407	AARNA CONSULTANTS LLP Mail:vaasudevan.g@aarnallp.com; mshyam2909@gmail.com	Investment Advisory, Best Equity structured Finance
6	C - 2408	HUMANCARE WORLD WIDE PVT. LTD. Mail:dprajapati@humancareworldwide.com; hyd.bd@humancareworldwide.com Web: www.humancareworldwide.com	Services of Medical Assistance, Ambulance Service, Air Ambulance, Mortal remain transfer
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8	C - 2410	ADITYA PRIME EXIM PVT. LTD. Mail:adityaprimeexim@gmail.com; pranayrajsinghthakur@gmail.com; thakurpranay868@gmail.com	Trading and Exports & Imports of Agriculture and Spices
9	C - 2411	VICEROY TRAVELS PVT. LTD. Mail:info@viceroynettravels.com; imtiaaz@viceroynettravels.com; faraz@viceroynettravels.com Web:www.viceroynettravels.com	Travel related services
10	C - 2412	HILLS & VALLEY COUNTRY HOMES PVT. LTD. Mail:kasila.farms@gmail.com	Constructions
11	C - 2413	NAVYABHARATHI EDUCATIONAL SOCIETY Mail:santhosh.global@gmail.com; navyabharathi@gmail.com; kyathamshishir@gmail.com Web: www.navyabharathi.co.in	Educational Institution
12	C - 2414	CODE FACTS IT SOLUTONS PVT. LTD. Mail:shiva.tejonath@gmail.com; siva.rapolu@codefacts.com Web:www.codefacts.com	Software Services, IT Cloud Development, AI Transformation
13	C - 2415	BINARYTEK SERVICES PVT. LTD. Mail: director@binarytekservices.com; lavanyasri.neeli@gmail.com; nsrinivas78@gmail.com; neeli.dhevarshini@gmail.com Web:www.binarytekservices.com	Business and technology consulting services focused on digital transformation, process improvement, governance and automation. We provide business assessments, technology advisory, ERP solutions, implementation support and strategic consulting, with experience across

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15	C - 2417	MENTHRA INDIA PVT. LTD. Mail: omkar@menthra.ai Web:www.menthra.ai	Menthra is an online platform that helps you cope with stress, burnout, and workplace pressure with the help of AI Companion and Live Therapists that learn your patterns, reveal triggers, predict cycles, and measure growth. Continuous engagement also gives organisations anonymised wellbeing trends and early stress signals within a privacy-first framework.
16	C - 2418	PHARMAPACK TECHNOLOGIES (INDIA) PVT. LTD. Mail:sparesindia@pppharmapack.com Web: www.pppharmapack.com	PHARMAPACK: Focuses on the research, development, and integration of smart packaging systems, including electronic tablet and capsule counters, automatic inspection machines, smart bottle packaging lines, flexible packaging systems, and track-and-trace serialization solutions.
17	C - 2419	BRAHMAPUTRA TOURS LLP Mail:hydbrahmaputra@gmail.com; rabi@brahmaputratours.com; debajeet@brahmaputratours.com Web: www.brahmaputratours.com	Tour Operator
18	C - 2420	VIJAYAVANI LIMITED Mail:vv1@vijayavani.co; sneha@vijayavani.co; venugopal@vijayavani.co; info@vijayavani.co Web:www.vijayavani.co	Trading & Whole sale Distribution
19	C - 2421	S4 AGRO FARMS PVT. LTD. Mail:S4agrofarm@gmail.com; siminbadar@yahoo.com; sanatouseef2304@gmail.com	S4 Agro Farms From our own farm to consumers. We grow organic fruits and vegetables on our own land and offer free-range eggs, pulses, cold-pressed oils, pure ghee, dried herbs, and a plant nursery. We also empower homemakers by showcasing and marketing their homemade products on our platform.
FIRM / INDIVIDUAL / PROPRIETARY CONCERN – PANEL- D			
20	D - 2951	CHALLA SATEESH CHANDRA – Advocate Mail:challasateesh.supremecourt@gmail.com; llpchallasateeshchandra@gmail.com	Advocate- Legal Services
21	D - 2952	SAHITHI VINNAKOTA - Advocate Mail:vskammili@gmail.com	Advocate- Legal Services
22	D - 2953	DHAN REDDY ENTERPRISES Mail:dhanreddyenterprises@yahoo.com	Trading of spare parts and service works of heavy earth moving machinery repair works
23	D - 2954	VISHAL FUELS C/o. Wish Fuels Mail:vishalfuelsbpcl@gmail.com	Trading of Fuels

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24	D - 2955	AK GROUP MANAGEMENT Mail:akgroupmanageentservices@gmail.com; u.anilkumar2641@gmail.com	Man Power Supply, Integrated Staffing services (Consultant)
25	D - 2956	AJ LEGAL Mail:jyotiad@gmail.com	Legal Services
26	D - 2957	MARUTHI TECHNOLOGIES Mail:maruthi.technologies3@gmail.com; kmaruthi.sv@gmail.com; info@maruthitechnologies.in Web:www.maruthitechnologies.in	Software Training, Development, Staffing, Digital Marketing
27	D - 2958	NEXORA Mail:zaynabro65@gmail.com; shafiq1033@gmail.com; amena.ift@gmail.com	Computer Programming, Web Page Designing
28	D - 2959	VAZIR ENTERPRISES Mail:manzoornaveed9@gmail.com	Trading, Resellers of Metals, Paper & Plastic And Real Estate Services
29	D - 2960	GALA DELIGHTS Mail:info.galadelights@gmail.com	Trading of dry fruits, fruits and allied items
30	D - 2961	3A & SYSTEMS Mail:3aaa.systems@gmail.com; info@3asystems.net	Trading, Exports & Imports of Adhesive Dispensing systems and quality assurance systems, glue dispensing systems, and spare parts
31	D - 2962	SADIQ ALI & ASSOCIATES Mail:sadiqali08@gmail.com	Internal Audit, GST Registration & Returns Filing maintenance of Accounts
32	D - 2963	MAHAVEER GLASS PLYWOOD Mail:wnpsupershop@yahoo.com	Manufacturing of Glass and Glass Products, non- metallic Products
33	D - 2964	NEHA REALTORS Mail:nagaraj@neharealtors.com; nagaraj@yahoo.com Web:www.neharealtors.com	Real Estate Services-Buying, Selling, Leasing, Commercial, Residential and Agricultural Properties In India & Abroad
34	D - 2965	ZAAIK GLOBAL ENTERPRISES AND TRADING CO. Mail:imaad@zaaikenterprise.com; zainab@zaaikenterprise.com	Trading of Food Products
35	D - 2966	PRANAV ENTERPRISES Mail:vijkumar_82@yahoo.co.in	Trading and exporting of Construction Material
36	D - 2967	MAXCURE PEST CONTROL Mail:ganapatireddy@gmail.com; maxcurepco@gmail.com Web:www.maxcurepestcontrol.com	Pest Control Services
37	D - 2968	ATLAS TRADING CO. Mail:babu.pulla@gmail.com; vaishnavipulla40@gmail.com	Trading and Exports of Agri Products
38	D - 2969	BHAGYALAKSHMI & CO. Mail:bhagya@blc10.com; vaishnavi21022000@gmail.com	Chartered Accountant services - ERP Assurance, Integrated Internal Audit
MICRO, SMALL & MEDIUM ENTERPRISES (MSME) – PANEL- E			
39	E - 1966	BALAJI FOOD FLAVOURS Mail:nimmismasala@gmail.com Web:www.nimmismasala.com	Manufacturing of gravy, blend-spices, margination masala, whole spices
40	E - 1967	HELIOLITE INDIA PVT. LTD. Mail:helioliteindia@gmail.com	Manufacturing, Trading and Exports of Construction, Chemicals

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41	E - 1968	SRI KRISHNA NUTRI PHARM INC Mail:srikrishnanutripharminc@gmail.com; biomatrix2011@gmail.com	Manufacturing of Pharmaceuticals & Bulk Drugs
42	E - 1969	HOFFEN MOULDS PVT. LTD. Mail:hoffenmoulds@gmail.com; pratap@hoffen.in; diyamanthena@gmail.com; sindhmallika357@gmail.com Web:www.hoffen.in	Manufacturing of Rubber and Plastic Products
43	E - 1970	MILLOWS FOODS Mail:neelima@nutrimellows.com Web:www.nutrimellows.com	Manufacturing of Premium Healthy Snacks
44	E - 1971	AIRATEK PVT. LTD. Mail:ganesh.r@airatek.in; spandana.k@airatek.in	Manufacturing of precision components
45	E - 1972	CUT AND SEW DESIGN LLP Mail:bespoke.rahulchhabria@gmail.com Web:www.rahulchhabria.in	Manufacturing, Fashion Design of Textiles and Other Fashion Goods
46	E - 1973	DISHA FOODS PVT. LTD. Mail:accounts@bakemate.in	Manufacturing of Cookies
47	E - 1974	BHAVE TECHNOLOGIES PVT. LTD. Mail:info.buvvas@gmail.com; sobharani.k@buvvas.com Web:www.buvvas.com	Manufacturing of POS Solutions
48	E - 1975	PRATHIBHA BIOTECH PVT. LTD. Mail:prathibhabitech862@gmail.com; prathibha-biotech@yahoo.com Web: www.prathibhabitech.com	Manufacturing of Agri-biotech products
49	E - 1976	RAPIDSENSE SAFETY TECHNOLOGY PVT. LTD. Mail:accounts@rapidsense.in; chaitanya@rapidsense.in; likitha@rapidsense.in; dhanush@rapidsense.in Web:https://rapidsense.in	Rapidsense Safety Technologies is a specialized safety solutions provider dedicated to protecting lives, critical infrastructure. We design, Manufacturing, supply, and support reliable fire detection, fire suppression, and life safety systems tailored for industrial, commercial, and institutional environments. Driven by precision engineering and a strong commitment to safety standards, Rapidsense delivers solutions that respond instantly when it matters most.
50	E - 1977	SHRI MARUTRIX INFRA PVT. LTD. Mail:shrimarutrixinfra PvtLtd@gmail.com Web: www.shrimarutrixinfra.com	Manufacturing, Trading & Services Fire rated doors control panels
51	E - 1978	NU-WAY HEATTRANSFER PVT. LTD. Mail:accounts@nhtl.co.in	Manufacturing of Air Cooled Heat Exchangers
52	E - 1979	AALIQADR HYDRAULICS PVT. LTD. Mail:mustafa@aaliqadr.com; info@inquiries.aaliqadr.in Web:www.aaliqadr.com	Manufacturing, Trading and Exports of Hydraulics hose fittings & Pharma hoses.



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Smt. Shikha Goel, IPS, Principal Secretary to the Government, Home Department and Director, Telangana Cyber Security Bureau : 12th August, 2026



Sri K. K. Maheshwari, President, FTCCI graced the occasion as a Guest at the Inaugural Session of Clean Energy Meet 2026 : 21st August, 2026



Smt. Dansari Anasuya, Hon'ble Minister for Panchayat Raj & Rural Development and Women & Child Welfare, Government of Telangana: 24th August, 2026



Smt. Gadwal Vijayalakshmi, Chairperson, Telangana State Women's Commission: 24th August, 2026



Farewell to Gareth Wynn Owen, UK Deputy High Commissioner in Hyderabad : 24th August, 2026



Dr. Sampath Kumar , Additional DGFT, DGFT RA Hyderabad : 22nd September, 2026



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