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IMPACT

INNOVATIVE MANAGEMENT PRACTICES
AND CREATIVE THINKING

A JOURNAL FOR MANAGEMENT PROFESSIONALS

Best Investment Plans for **Senior** **Citizens**



Page 18

Greetings from **IMPACT**



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Dear Readers,

As September unfolds, India stands at the crossroads of festivity, governance, natural upheaval, and forward motion—each thread weaving a story of continuity and transformation.

On the night of September 7–8, India witnessed a rare and majestic total lunar eclipse—a Blood Moon visible from every corner of the country. Beginning at 9:58 PM IST and peaking around 11:41 PM, the celestial phenomenon stretched on until 1:27 AM, casting the Moon in vivid crimson hues and mesmerizing stargazers nationwide. Beyond its scientific allure, the event held deep cultural resonance, coinciding with Pitru Paksha—a sacred period for honouring ancestors—and inspiring rituals, prayers, and reflection.

Early September ushered in Kerala’s vibrant Onam (peaking on the 5th), with elaborate floral pookalam, sumptuous sadya feasts, and joyful cultural performances.

This gave way to Ganesh Visarjan on September 6, marking the poignant immersion of Ganesha idols.

The Vice-Presidential election, triggered early after the resignation of Jagdeep Dhankhar due to health reasons. Candidates C. P. Radhakrishnan (NDA) and B. Sudarshan Reddy (INDIA alliance) contended for the office in a rare mid-term poll—the first of its kind since 1987.

In a welcome economic reprieve, Tata Motors rolled out significant price cuts across its line up starting September 22, passing on the full benefit of GST 2.0 rate reductions—offering discounts up to ₹1.55 lakh. This strategic timing, aligned with the festive shopping surge, promises to buoy demand and bring new customers into the passenger vehicle market.

Industry forecasts reflect optimism: two-wheeler sales are expected to grow 5–6%, while passenger vehicle sales could see a modest 2–3% rise, echoing greater price sensitivity in the former segment.

September 2025 in India unfolded as a vibrant mosaic—where the cosmic intersected with the cultural, governance intersected with disaster, and economic relief intersected with regional openness. From the eerie beauty of the Blood Moon to the resilience echoed amid floods, and from spiritual renewal in festivals to institutional transitions and economic shifts—India will once again demonstrate its dynamism, diversity, and unwavering spirit.

Editorial Team

INSIDE

An Overview Of Managerial Implications
For Industries In The Paradigm Of New
Labour Codes In India! —

Dr S KrishnaKumar

4



Leveraging U.S Tariffs —

Mr. H. Narayanan

12



How C.M Anna Defused A Strident
No Confidence Motion Against His Govt,
In 1967 —

Dr. H.V. Hande

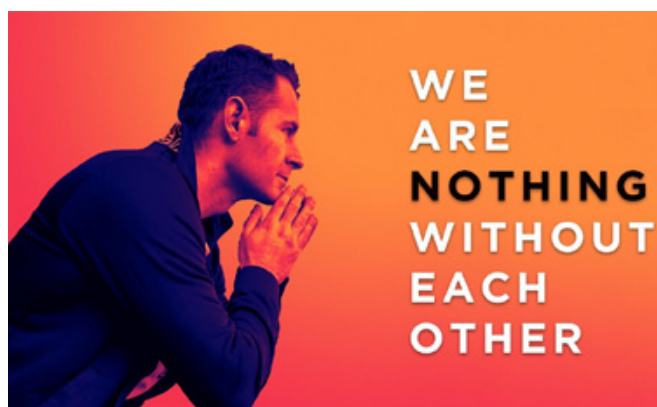
16



The Need for Safe Investments in Today's
India —

Mr. Vishnu Nagendran

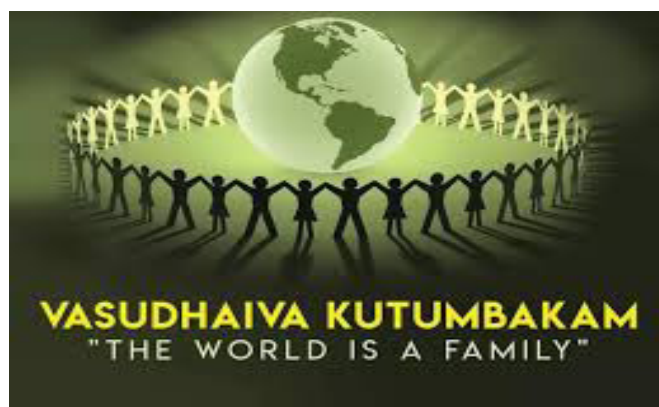
18



We Are Nothing Without Each Other! —

Mr. R. Venugopal

23



Chhoti Chhoti Si Baat —

Ms. Chinmayee

25

An Overview Of Managerial Implications For Industries In The Paradigm Of New Labour Codes In India

Introduction:

The Occupational Safety, Health and Working Conditions (OSHWC) Code, 2020 in India has significant managerial implications for each and every industry. OSHWC, 2020 entails a greater focus on enhanced health and safety provisions, responsibility for owners, agents and managers. The need and scope of commitment to welfare facilities for workers, including better working hours and leave policies in every facet of industry. Managers must now ensure compliance with stringent notification requirements for accidents and diseases, provide necessary training, and invest in a safe work environment, including welfare facilities like canteens and first aid.

The new labour codes in India for the future, aims to create a more business-friendly environment by simplifying and codifying 29 existing laws. In the hope that, this exercise will reduce administrative burden and enhance efficiency for industries. Managerial implications herein include a greater focus on worker welfare through enhanced safety and social security provisions, potentially leading to higher productivity, but this may also increase operational costs. Companies must invest in compliance frameworks, training, and digital platforms. Apart from anticipating state-specific

variations and fostering transparent communication towards a smooth transition and adaptation to the new regulatory paradigm.

Description:

The Industrial managers of the future must be prepared for increased operational costs related to compliance, new social security contributions, and enhanced workplace safety measures. The New Labour Codes, including the Industrial Relations Code 2020 and the Occupational Safety, Health and Working Conditions Code (OSHWC) Code 2020, have several key managerial implications for various industries, such as increased restrictions on retrenchment for larger establishments above 300 workers, mandated prior government approval for closures and layoffs, enhanced safety protocols.

CODE ON WAGES, 2019

- Revised compensation structures: The new uniform definition of “wage” requires at least 50% of an employee’s total compensation to be basic wages. This necessitates a restructuring of salary packages, potentially reducing employees’ take-home pay but increasing contributions to provident funds and gratuity.

- **Standardised wages:** The code mandates a statutory right to minimum wages for all workers, removing regional disparities. Industries will need to adjust their payroll to meet or exceed the national “floor wage” set by the central government.
- **Increased costs for employers:** With a higher percentage of salary designated as basic wages, employers will face increased statutory contributions for provident funds and gratuity. This will raise labor costs, particularly affecting small and medium-sized enterprises (SMEs).

INDUSTRIAL RELATIONS CODE, 2020

- **Workforce flexibility:** The threshold for establishments needing government approval for layoffs, retrenchment, and closures is increased from 100 to 300 employees. This offers greater operational flexibility to larger firms, though it raises job security concerns for workers.
- **Fixed-term employment:** The code formally recognizes fixed-term employment, with these workers receiving the same benefits as permanent employees. This allows businesses to adjust their workforce for specific projects or periods without relying on less-regulated contract labor.

CODE ON SOCIAL SECURITY, 2020

- **Shift in labor relations:** Stricter rules and longer notice periods for strikes, coupled with a higher membership requirement for a recognised negotiating union(s), aim to streamline dispute resolution. However, this could weaken collective bargaining power for trade unions.
- **Expanded social security coverage:** The code extends social security benefits like provident fund, gratuity, and maternity leave to a broader range of workers, including gig

workers and platform workers. Aggregators in the gig economy may need to contribute 1–2% of their turnover towards this.

- **Higher compliance burden for gig economy:** e-commerce and technology companies relying on gig and platform workers must create new systems to track these workers and ensure they receive statutory benefits. This will add new administrative and financial responsibilities.
- **Mandatory gratuity for fixed-term employees:** Fixed-term employees are now eligible for pro-rata gratuity, even if they have not completed five years of continuous service. It is too premature to conclude now, as it might have to undergo few iterations and interpretations prior to implementation.

OCCUPATIONAL SAFETY, HEALTH & WORKING CONDITIONS CODE (OSHC), 2020

- **New regulations on working hours:** A cap on daily working hours (eight hours) and regulated overtime pay will necessitate adjustments to work schedules, especially in sectors like IT and manufacturing.
- **Enhanced safety and health standards:** The code mandates stricter safety protocols and compulsory annual health check-ups for workers in hazardous industries. This requires investment in infrastructure and proactive safety management.
- **Support for women workers:** The code allows women to work night shifts with their consent and mandatory safety measures. It also incorporates provisions for crèche facilities in establishments with 50 or more employees.

The need for greater compliance with social security and contract labour provisions. A simplified regulatory framework for contractor licensing. Continuous Updating of HR policies,

review of contracts, and improve compliance systems to navigate these changes, which aim to simplify labour laws, expand worker protections,

and increase formal employment are discussed in Table 1 below.

Table 1 showing Industrial Perspective with Managerial implications for Industries as per OSHWC Code 2020

Serial Number	Industrial Perspective	Managerial Implications
1	Responsibility and Accountability	The OSHWC Code places direct legal responsibility on mine owners, agents, and managers to make financial and other necessary provisions for compliance, making them jointly and severally liable for any contravention. Managers must demonstrate “due diligence” to avoid penalties if a contravention occurs.
2	Enhanced Health and Safety Measures	Managers are obligated to ensure a safe and healthy working environment through the provision and maintenance of safe plant and work systems, safe handling and storage of substances, adequate information, instruction, training, and supervision. This also includes maintaining safe access and caution in work areas in ensuring sufficient ventilation, hygiene, and welfare facilities.
3	Stringent Accident Notification	Managers are required to immediately notify the inspector-cum-facilitator of any accident, injury, or dangerous occurrence, which is crucial for prevention and investigation.
4	Worker Empowerment and Rights	The Code grants workers the right to information about health and safety, to represent their concerns to employers, and to notify inspectors of potential risks. Managers must facilitate this by establishing safety committees and acting on workers’ feedback.
5)	Proactive Hazard Reporting & Management	Managers must implement systems for workers to report concerns about safety hazards or imminent danger, which must then be addressed immediately by the employer. This requires developing a culture of open communication and a clear process for investigating and rectifying reported hazards.

Serial Number	Industrial Perspective	Managerial Implications
6)	Broader Definition of Employer	The definition of “employer” is broadened to include those indirectly responsible for workers. Managers need to understand their extended responsibility and the potential for liability, even for workers employed through contractors.
7)	Worker Safety & Health	This code provides a unified legal framework for the safety, health, and working conditions of workers in every industry and its associated industrial sectors.
8)	Social Security	This code ensures that all workers, in the employed by the industry, receive comprehensive social security benefits such as health care and income security, previously covered by separate schemes like EPF and ESI.

Source : Author’s own

The OSHWC Code, 2020, requires industry managers to focus on enhanced safety, streamlined compliance, and better worker welfare through mandatory training, improved welfare facilities like canteens and crèches, strict enforcement of leave and working hours, and robust safety management systems. Managers must

adapt to unified digital registration, in a system where workers can report hazards, leading to improved safety culture and overall productivity. Managers must ensure that welfare facilities such as canteens, crèches, and first-aid are available, as mandated for all establishments under the new code.

Table 2 showing the Categories and Managerial Responsibilities as per OSHWC Code 2020

Serial Number	Categories	Managerial Responsibilities
1)	Employment of Women and Adolescents	To ensure adequate safeguards if women are required to work in hazardous operations. A strict prohibition on employing those under 18 in mines, with the exception of apprentices aged 16 and above, also requires careful HR planning, while promoting employment of women in all types of work.
2)	Work Hour and Leave Policies	Miners must adhere to a maximum of eight hours of work per day and a six-day work week, with provisions for overtime at twice the ordinary wages. Mine workers are also entitled to one day of leave for every 15 days of work, with accumulated leave carrying over for up to 30 days.

Serial Number	Categories	Managerial Responsibilities
3)	Financial Provision	Owners and agents of mines are responsible for providing the necessary financial resources to meet all safety and welfare obligations under the new code.
4)	Enhanced Training & Safety Culture	The code mandates continuous education and retraining for all employees, focusing on safety-oriented skills. Management needs to invest in comprehensive and ongoing training programs to foster a proactive safety culture within the location(s) of mining operations.
5)	Improved Working Conditions	Managers must ensure adequate ventilation, space, potable drinking water, and separate washrooms. This involves investing in infrastructure upgrades and hygiene management to provide a healthier and safer working environment.
6)	Mandatory Welfare Facilities	The Code sets a uniform threshold for welfare provisions, such as a canteen, crèche, and first aid arrangements, for establishments with 10 or more workers. Mining companies need to establish or enhance these facilities, which will require resource allocation and planning.
7)	Streamlined Digital Compliance	A unified digital system, The Shram Suvidha Portal, https://shramsuvudha.gov.in/home replaces manual, establishment-specific registrations. Managers must adapt to a single, electronic registration process and also to ensure their systems are compatible with the digital platform.
8)	Adherence to Working Hours & Leave Policies	A maximum of 8 hours daily and 6 working days a week are set, with specific provisions for mines. Workers are entitled to leave days for every 20 days of work. Managers must carefully plan work schedules, manage leave balances, and handle overtime requests, ensuring compliance with these new limits.
9)	Empowerment of Women in Mines	The Code permits women to be employed in all establishments and dangerous operations, including those with shifts beyond regular hours. Managers to facilitate the integration of women into all aspects of mining, including potentially hazardous roles, while ensuring all safety protocols are followed.

Source : Author's own

Table 3 showing Business Implications and Managerial action needed

Serial Number	Business Implications	Managerial actions needed
1)	Simplified Compliance	The consolidation of multiple laws into four codes streamlines administrative processes, lowering compliance costs and improving operational efficiency.
2)	Increased Flexibility	Greater flexibility in hiring and firing processes can make it easier for businesses to adapt to market changes with strict adherence to regulatory requirements in the future.
3)	Enhanced Business Environment	A more predictable and standardized regulatory environment encourages both domestic and foreign investment, contributing to economic growth and job creation.
4)	Improved Worker Productivity:	Transparent wage structures, better benefits, and a stronger focus on workplace safety and health is expected to enhance workforce morale, reduced absenteeism, and increased productivity.
5)	Develop Robust Compliance Systems	Implement comprehensive compliance frameworks, including regular audits and monitoring, to adhere to the new codes and avoid penalties.
6)	Invest in Workforce Development	HR team must plan and provide training and in management of teams on the new codes to ensure accurate implementation. A positive understanding of new employee rights and benefits, by the workforce is mandatory.
7)	Strengthen Workplace Safety	Prioritise and invest in occupational safety and health programs to meet the requirements of the Occupational Safety, Health and Working Conditions Code (OSHWC,2020), thereby ensuring a compliant and safe working environment.
8)	Adopt Digital Platforms	Utilise digital tools for compliance, dispute resolution, and process management to improve efficiency, transparency, accountability and accessibility.
9)	Monitor State-Specific Regulations	Update and stay informed about regional variations, as state-level rules may differ, requiring localised adjustments to compliance strategies.

Serial Number	Business Implications	Managerial actions needed
10)	Foster Transparency and Communication	Establish clear channels for communicating employee rights, benefits, and responsibilities under the new codes to build trust and a positive workplace culture.

Source: Author's own

Conclusion:

The long-term effectiveness of the new code's hinges on successful implementation, rigorous monitoring, and ensuring that the intended benefits reach all segments of the workforce. In the context of both the employers and employees, the new labour codes represent a major overhaul of the Indian employment landscape, bringing in reforms that have its effect in future. However, they also bring challenges, especially for small and medium businesses concerning managing their cost structures.

Employers will have to implement new policies concerning payroll and compliance, and employees will have to plan their finances based on the revised wage definitions. With India heading towards a more organised labour market, it is imperative that businesses and workers remain aware, ready, and equipped for the future ahead. The paradigm of new labor codes in India represents a landmark shift from a complex, fragmented regulatory framework to a more streamlined and standardised system.

For industries and managers, this transition is a dual-edged sword, presenting significant opportunities for operational efficiency alongside substantial challenges in compliance, workforce management, and industrial relations. The successful navigation of this new environment will require a strategic, proactive, and adaptable managerial approach. While the codes offer a

long-awaited push for formalisation and ease of doing business, managers must not view them merely as a checklist for compliance.

The managerial implications touch on fundamental business costs, workforce structure, and employee engagement. Industries that proactively invest in updating their policies, training their staff, and leveraging technology for seamless implementation are most likely to thrive in the new, modernised labor market. By fostering a culture of transparency, fairness, and continuous adaptation, managers can effectively balance business flexibility with enhanced worker protection, ultimately driving both economic growth and social equity. The ultimate success of this reform will therefore hinge on effective implementation and a commitment from leadership to embrace the spirit, not just the letter, of the new law.

The true value-add lies in how managerial actions and responsive implementations and not by simply meeting the new requirement. By harnessing them to create a more ethical, efficient, and ultimately, more profitable business for the future, organisations can elevate the new labor codes from a compliance necessity to a catalyst for strategic business transformation and competitive advantage. By reframing their approach, managers can unlock new opportunities in human capital management, operational efficiency, and enhanced brand equity. The ultimate success lies not in mere

adherence but in utilising the reforms to build a resilient, ethical, and high-performing work systems in particular and holistic organisations at large.

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Leveraging U.S Tariffs

Issue: The U.S. has implemented sweeping 50% tariffs (10% baseline + two layers totalling 50%) on over half of India's exports, hitting textiles, gems & jewellery, leather, marine goods, and more. This threatens up to £45 billion (≈ \$55 billion) in exports, risking macroeconomic slowdown and MSME crisis.

Macro Outlook

- GDP growth may dip by up to 1 percentage point; export-driven towns (Tirupur, Surat) are already seeing factory shutdowns and job losses.
- RBI and CEA offer measured optimism, citing minimal long-term impact and readiness to support.
- Domestic stimulus via GST overhaul (single-tier rates), tax cuts on hundreds of items, and credit incentives aim to boost internal demand.

Sectoral Hit

- Textiles & Apparel: Production stalls due to 30–35% price disadvantage; competition from Vietnam and Bangladesh.
- Gems & Jewellery: Domestic consumption enhancement via GST and packaging tax relief helps cushion export shock.



- Marine (shrimp): Shrimp prices have dropped dramatically, threatening coastal livelihoods.
- Pharmaceuticals, Electronics, Energy, Critical Minerals: Exempt from tariff levies, providing key lifelines.

Strategic Pillars

1. Targeted Relief and Stimulus

- o Fast-track liquidity schemes for MSMEs (textiles, marine, gems), modelled on the COVID-era package.
- o Expand domestic demand stimulus via tax relief, GST rationalization, and consumption vouchers.

2. Diplomatic Trade Negotiations

- o Propose sectoral mini-deals for tariff waivers on textiles, shrimp, gems. Offer reciprocal access in high-demand U.S. sectors like agriculture and ethanol.
- o Fast-track a Bilateral Trade Agreement (BTA) with phased tariff rollback.

3. Market Diversification

- o Encourage exporters to pivot trade to Japan, South Korea, EU, Latin America, Africa. Pharmexcil is already expanding into Africa, Latin America, China.
- o State-level roadmaps: e.g., Uttar Pradesh's \$500 billion exports vision including infrastructure incentives.

Execution Plan: Roles & Timelines

Stakeholder	Actions (0–3M)	Actions (3–12M)
Commerce Ministry / MEA	Negotiate tariff carve-outs; finalize export relief funding	Launch bilateral deals; roll out diversification campaigns
Finance Ministry / RBI	Announce export credit guarantees and working-capital relief	Monitor FX & stabilize rupee; adjust policy as needed
Export Councils (FIEO, Pharmexcil etc.)	Disseminate sector-specific compliance guidance; support documentation for export refunds	Establish new trade channels; coordinate exports & buyers' missions
States (e.g., UP)	Launch logistics & infrastructure grants, set export targets	Scale successful models to other states
Private Sector	Reorient supply chains; build RoO-compliant offerings	Invest in traceability, certification, higher-value products

Risk Mitigation and Contingency Planning

- Avoid retaliatory tariffs that could escalate trade tensions further.
- Guard against transshipment violations; implement digital CoO, blockchain traceability, third-party origin audits.
- Litigation-ready stance: Export councils should compile documentation to co-file for refunds if tariffs are struck down.

- Scenario mapping: Model macro shocks of 50% tariffs; simulate trade diversions and domestic substitution strategies.

Next Steps

- The U.S. tariffs are a serious shock—but also a moment to strengthen India's global trade resilience.
- With coordinated government-industry action—liquidity support, negotiation opening, market diversification—India can





preserve export momentum and accelerate structural reform.

- Immediate next steps:
 1. Cabinet nod for a targeted export relief package.
 2. Commerce Ministry to convene emergency sectoral working groups (textiles, gems, marine).
 3. Export councils to start refund documentation and diversification missions.
 4. States to operationalize crisis-support export ecosystems.

Export Council Checklist

Step Action

- 1 Document Export Transactions Immediately – Gather HS codes, payment proofs, CoO documents to support future refund claims.
- 2 Traceability & RoO Certification – Ensure rule-of-origin compliance via digital CoO, blockchain logs, supplier audits.
- 3 Bundle Compliance Services – Offer U.S. buyers complete documentation packages (forced-labour screening, origin, audits).
- 4 Lobby for Mini-Deals/Carve-Outs – Engage Commerce Ministry to pursue exemptions for sector products based on supply gaps.
- 5 Promote Value-Added Products – Support shift to sustainable, certified, differentiated

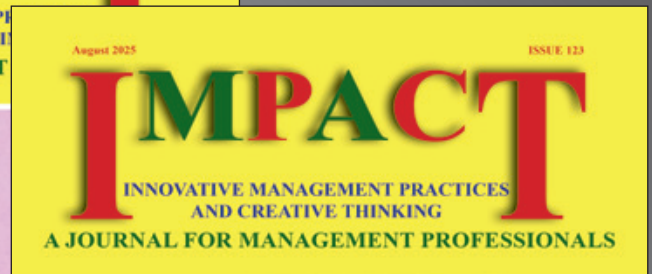
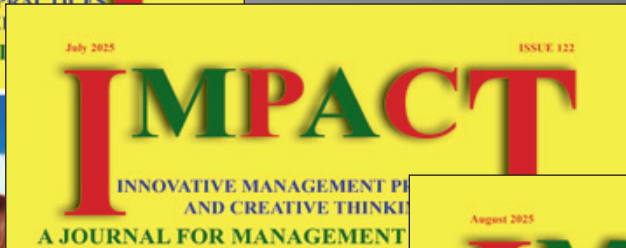
SKUs—e.g., LWG leather, eco-textiles, traceable seafood.

- 6 Run Diversification Campaigns – Organize buyer missions to new markets (Japan, EU, Africa, Latin America).
- 7 Engage MSME-friendly Finance Schemes – Help members access working capital at favourable rates via GOI export relief packages.
- 8 Monitor Legal Developments – Stay informed on U.S. Supreme Court rulings that could overturn parts of the tariff regime.
- 9 Coordinate with States – Partner with state export desks to offer shared logistics, warehousing, and trade support.
- 10 Communicate Internally – Educate members on tariff mechanics, mitigation strategies, and support schemes via webinars and bulletins.

- Opportunity: India can leverage this shock to reposition itself: diversify exports, negotiate carved-out exemptions, stimulate domestic demand, and become a compliance-safe alternative.
- Suggestion: A coordinated policy package combining export relief, trade negotiating flexibility, domestic stimulus, and rapid market diversification.

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How C.M Anna Defused A Strident No Confidence Motion Against His Govt, In 1967

After late lamented Arignar Anna became Tamilnadu Chief Minister in 1967 the leader of the Congress party (Main Opposition). Mr. G. Karuthiruman brought a 'No confidence motion' against the D.M.K Govt headed by Anna. I was then the Chief spokesman of the Swatantra Party, which was friendly towards the Govt.

The Leader of the Opposition, Mr. G. Karuthiruman attacked Anna's DMK Govt with

great fury. However, when I spoke, I, too, pointed out mistakes of the ruling party. But, my approach was more advisory, rather than a frontal attack on the ruling party.

Arignar Anna would never loose his temper during debates in the Assembly. Invariably, he used to counter the opposition with an apt simlie or a metaphor. Soon after Mr. G. Karuthiruman ended up his fiery speech. Chief Minister Anna stood up





to defend his Govt. He paused for a while and said calmly, “Both

Mr. Karuthiruman and Dr. Hande have attacked the Govt. But, while Karuthiruman spoke, he

attacked us, as if a cat was pouncing upon a rat, but when Dr. Hande spoke, it was like a cat protecting its Kitten”. The Whole Assembly plunged into laughter, forgetting the fury of the leader of the opposition

Mr. Karuthiruman, and rose, while Anna won the day.



Dr. H.V. Hande

*Former Health Minister of
Government of Tamilnadu.
Founder & Director of
Hande Hospital.*



The Need for Safe Investments in Today's India

In today's fast-paced and uncertain world, financial security is one of the most important pillars of happy and stress-free living. Whether you are a young professional, a retired senior citizen, or a family seeking stability, the ability to preserve your hard-earned money while earning steady returns is crucial.

India's economic landscape offers diverse investment options, but not all carry the same level of safety. Many individuals are wary of volatile assets like equities or cryptocurrencies, preferring safer avenues that protect capital and provide consistent income.

This is particularly relevant in:

- Retirement planning, where preservation of wealth is critical,
- Children's education funds, where predictability matters, and
- Post-pandemic financial recovery, where market fluctuations create uncertainty.



Alongside these safe investments, a relatively lesser-known strategy called the Systematic Withdrawal Plan (SWP) is emerging as a powerful tool for ensuring financial independence and happiness, especially during retirement.

This article explores:

1. Safe investment avenues available in India,
2. The role of SWP in creating a reliable income stream, and
3. How combining these strategies supports happy and worry-free living.

What Are Safe Investments?

Safe investments are financial instruments where the risk of losing your principal amount is minimal, and returns are stable and predictable. While they

generally offer moderate returns compared to high-risk investments, their reliability makes them ideal for long-term financial stability.

Key Characteristics of Safe Investments:

- Capital preservation as the top priority,
- Steady, predictable income streams,
- High liquidity for emergencies,
- Tax efficiency where possible.

Why Safety Matters Today

- **Inflation Protection:** With inflation averaging 5-6% annually, investments must at least match or beat inflation.
- **Market Volatility:** Recent market events like the COVID-19 crash showed the importance of stable investments.
- **Rising Life Expectancy:** Indians are living longer, necessitating reliable retirement income sources.

India offers a range of low-risk investment options, regulated by institutions like the RBI, SEBI, and government agencies. Here are some of the most popular avenues:

1. Fixed Deposits (FDs)

- Offered by banks and NBFCs.
- Guaranteed returns with interest rates between 6–7.5% annually.
- Senior citizens often get an additional 0.5% interest.
- Pros: Safe, predictable, widely accessible.
- Cons: Taxable interest; low flexibility.

2. Public Provident Fund (PPF)

- A government-backed savings scheme with a 15-year lock-in.
- Current interest rate: 7.1% (Q3 FY 2025), tax-free under Section 80C.
- Ideal for long-term retirement corpus building.

3. National Savings Certificates (NSC)

- Issued by the post office.
- Five-year tenure with guaranteed returns.
- Interest is taxable, but investments qualify for 80C deduction.

4. Senior Citizens Savings Scheme (SCSS)

- Tailored for individuals above 60 years of age.
- Current return: 8.2% annually, paid quarterly.
- Maximum investment limit: ₹30 lakh.
- One of the best retirement income options.

5. RBI Floating Rate Bonds

- Seven-year tenure.
- Return rate linked to the National Savings Certificate rate, currently 8.05%.
- No premature withdrawal except for senior citizens.

6. Mutual Fund Debt Schemes

- Debt mutual funds invest in government securities and corporate bonds.
- Safer than equity funds but subject to minimal market risk.
- Ideal for Systematic Withdrawal Plans (SWPs).

7. Gold Bonds

- Sovereign Gold Bonds (SGBs) offer a safe way to invest in gold without physical storage risks.
- 2.5% annual interest + potential appreciation in gold prices.
- Tax-free capital gains after 8 years.

8. Real Estate (Low-Risk)

- Commercial real estate or rental properties can offer steady cash flow.
- REITs (Real Estate Investment Trusts) provide safer, regulated exposure to property.

Comparison Snapshot

Investment Option	Risk Level	Liquidity	Tax Benefits	Ideal For
Fixed Deposits	Very Low	High	No	Short-term safety
PPF	Very Low	Low	Yes (80C)	Long-term retirement
SCSS	Very Low	Moderate	Yes (80C)	Retirees
Debt Mutual Funds	Low	High	Indexation	Regular income via SWP
Sovereign Gold Bonds	Very Low	Moderate	Yes	Wealth preservation

SWP: The Game-Changer

A Systematic Withdrawal Plan (SWP) is a financial strategy that allows investors to withdraw a fixed amount regularly (monthly, quarterly, or annually) from their mutual fund investments, especially debt funds.

How SWP Works:

- You invest a lump sum in a mutual fund.
- Each month, a fixed sum is redeemed and credited to your bank account.
- The remaining amount continues to earn returns, ensuring growth.

Benefits of SWP

1. Regular Income Stream

Perfect for retirees or individuals seeking a “monthly salary” post-retirement.

2. Tax Efficiency

- Only the capital gains portion of each withdrawal is taxed, unlike FDs where the entire interest is taxable.
- After 3 years, debt funds benefit from indexation, reducing tax liability.

What are the investment options for RETIREMENT PLANNING?

Public Provident Fund (PPF)



National Pension System (NPS)



Mutual Funds



Fixed Deposits and Bonds



Employee Provident Fund (EPF)



Senior Citizen Savings Scheme (SCSS)



Equity-Linked Savings Schemes (ELSS)



Best Retirement Investment Options

Pradhan Mantri Vaya Vandana Yojana (PMVVY)

Post Office Monthly Income Scheme (POMIS)

Senior Citizens Saving Schemes (SCSS)

National Pension Scheme (NPS)

Mutual Funds

Annuity



3. Capital Preservation

If managed well, your principal investment remains largely intact while you enjoy consistent withdrawals.

4. Protection Against Market Volatility

By sticking to debt or hybrid funds, SWPs balance risk and return.

5. Flexibility

Investors can modify withdrawal amounts, frequency, or stop the plan at any time without penalties.

Example of SWP in Action

- Initial investment: ₹20,00,000 in a conservative debt fund.

- Expected annual return: 7%.
- Monthly SWP withdrawal: ₹15,000.

Outcome:

- The corpus continues to grow, while the investor receives ₹15,000 every month, covering expenses without depleting the principal quickly.

Combining Safe Investments and SWP for Happy Living

Financial stability is deeply connected to mental peace and happiness. A well-diversified portfolio of safe investments, supplemented with a carefully planned SWP, can ensure:

- Freedom from financial stress,
- Reliable income for daily expenses, and
- Wealth preservation for future generations.

Ideal Strategy for Different Life Stages

Life Stage	Safe Investment Focus	Role of SWP
Young Professionals	PPF, FDs, Debt MFs	Not necessary yet – focus on wealth building
Mid-Career	Mix of PPF, FDs, SCSS	SWP for secondary income or emergencies
Retirement	SCSS, Debt MFs, SGBs	Primary income source through SWP

Steps to Implement a Happy Living Plan

1. Assess Needs: Calculate monthly expenses and future goals like healthcare or travel.
2. Choose Safe Avenues: Allocate at least 70% of corpus to low-risk investments.
3. Set Up an SWP: Begin withdrawals from debt mutual funds.
4. Review Annually: Adjust withdrawals based on inflation and lifestyle changes.

Building a Worry-Free Future

A secure financial future is the foundation of happy living. In a world full of economic uncertainties and market fluctuations, prioritizing capital safety and steady income is not just a choice, but a necessity.

Safe investments like PPF, SCSS, and Sovereign Gold Bonds ensure wealth protection, while innovative tools like Systematic Withdrawal Plans

(SWPs) create a reliable cash flow that mimics a salary. This combination allows individuals, especially retirees, to live with dignity, pursue passions, and support their families without financial anxiety.

As Warren Buffett wisely said, "Do not save what is left after spending, but spend what is left after saving."

By wisely selecting safe investment avenues and implementing an SWP, Indians can truly experience financial freedom and happiness, enjoying their golden years with peace of mind and confidence.

Author: Vishnu Nagendran
Wealth Advisor.

**Readers are requested to send their
management related questions.**

IMPACT will get replies from management
experts.

Send your questions to:

impactjournalindia@gmail.com

We Are Nothing Without Each Other!

A bus full of passengers was moving in the ghat road amidst heavy rain, thunder and lightning. The driver was negotiating the bends in the road with great difficulty. The lightning almost hit the bus twice but missed it luckily and narrowly. The driver suddenly felt a premonition that there was an unlucky passenger in the bus due to whom the lightning was trying to attack the entire bus and in case that particular passenger got out of the bus, all other passengers and the bus would be safe and escape the catastrophe. But how to find out who was that unfortunate person?

The driver had a flash of thought. He stopped the bus and addressed all the passengers and shared with them his premonition and suggested that all should cooperate with him in finding out that odd man out and remove him from the bus so that all others including him and the bus would escape the calamity. The driver pointed his finger towards a lone tree on the road, just a few metres away and mentioned that all the passengers should go, touch that tree and come back to the bus one by one. The lightning would strike the unlucky fellow when he is at the tree and all others are lucky and the bus could leave the place and the driver could drive confidently without any mental fear of lightning and all could reach their destination safely.

Although this idea appeared to be a freaky one to a few, the majority was in favour of it so that

they could be also free of any tension. So started the exercise- one by one cautiously walked upto the tree, quickly touched the tree and rushed back to the bus. When nothing happened for the first few, others became courageous and did the exercise bravely. All were over, excepting one last passenger. Since the lightning did not strike any one so far, needless to say, every one thought that the last fellow was the doomed one and he was bound to be hit and the bus can leave the place comfortably.

The last fellow too began trembling and nervous and refused to experiment. But others did not agree and insisted that it was a gentleman's

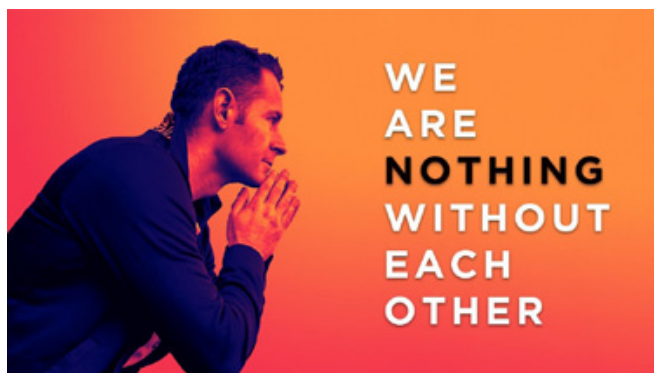


agreement and when all others have done the walk, he should also honestly take part. Well, no other go, the last passenger hesitatingly agreed and walked a few steps, tried to run back but was not allowed. So ultimately he inched towards the tree and reached the tree. When he was about to touch the tree, all others became tensed, some even closed their eyes and ears. But what happened?

There was a heavy thunder and lightning and it struck the entire bus consisting of the driver and all other passengers and there was a huge fire, all perished and none escaped, EXCEPTING THE ONE SUPPOSEDLY UNLUCKY LAST PASSENGER WHO WENT TO TOUCH THE TREE!

So the last person who all thought was the unlucky fellow and would die, turned out to be the LUCKIEST who escaped and actually he was the ANGEL who saved the entire bus, its driver and all other passengers so far. The moment he left the bus towards the tree, the lucky charm too left with him and the calamity struck the bus!

**Without Each
Other We Are
Nothing.
Together We
Are
"Everything"**



The Lessons

Each person takes the entire credit for his/ her achievement with great pride, without knowing that success was due to the cooperation of many others like his parents, his children and siblings and his own colleagues. Without their willing participation, he could not have completed the task.

Alone I can 'SAY', but together we can 'TALK'.

Alone I can ENJOY but together we can CELEBRATE.

Alone I can SMILE but together we can LAUGH.

WE ARE NOTHING WITHOUT EACH OTHER!

R. Venugopal

*Mr. Venugopal has served in
LIC of India from 1968 to 2006
for 38 years and retired as an
Executive Director.*



Chhoti Chhoti Si Baat

A Personal Situation like that of the Trump's Tariff Imposition

Wednesday, 27th August -2025, Ganesh Pooja or Vinayagar Chaturthi. I had thought of doing everything on my own like decorating the Main entrance, cleaning up and decorating the Pooja area, preparing the Kolukattai, Sundal and Vadai. After several years, again the childhood memories were afresh, after the Independence Day celebration, I was super excited to celebrate the Ganesh Pooja. The rituals and traditions are a little different between Odisha and Tamil Nadu. In Odisha, Lord Ganesha is worshipped in the schools and colleges and in the public places with lots of grandeur by offering dry prasada like the beaten rice further beaten into powder and added with ground sugar along with several fruits cut into small small pieces and in Tamilnadu almost every household buys a little Ganesha and worships by offering the cooked Prasads like the Kolukattai. And on Tuesday evening when I was taking class, my domestic aid-Hema akka rang up to me telling her sudden emergency and her inability to come and clean up the house. As if Ganesha had listened to my wishes and wanted me to carry out this task also on my own. Well, when the spirit is high, even a low moment is addressed with a great smile. As soon as I returned from the class, the immediate task became sweeping, mopping and decorating the house. Dinner was simple Dosa and chutney. And after dinner we sat for watching some movies and it became late going to bed. But the spirit was on full swing and next day morning I got up early and prepared the

Prasads and my husband and son bought a small and cute Ganesha and we all did the pooja and enjoyed the Prasad like brunch.

Again in the afternoon we three sat together to watch the movie - 3BHK on the OTT platform. By the time the movie came to an end there were tears in my eyes as well as my husband's eyes.

In my second article- The Happy Homemaker, I had mentioned how I had met my husband and after returning from Delhi in 2005 I had mentioned everything to my parents. And my husband was trying to pass the exam but success was neither in his favour nor in mine. His parents were not aware of me and my parents were finding it difficult to wait for a boy about whom they had no idea. During those days when I was waiting for him, one day my father had asked me, "What will you do if he abandons you after several days of waiting?" And I had said, "What if someone abandons after the marriage!"



"The world suffers a lot. Not because of the violence of bad people but because of the silence of good people."

- Napoleon Bonaparte (1769 - 1821)

If he loves me truly he will be there with me and if he doesn't love me truly, it doesn't matter even if he marries me. Somewhere deep in my heart I believe that he will be there with me and in case he leaves me under parental pressure I will stay with you as your daughter."

Those days were very very painful for my family. More than four years passed away. I was trying to get settled and so did he. But success was not ready to get settled in our life. Waiting like this was becoming difficult and one day I asked him to tell to his parents about me. His family status, his failure and my family status must have been the reasons for him to dare not gather guts to open up to his parents. Finally I insisted him to tell else to let me talk to his parents. And I asked permission from my father to allow me to go to Coimbatore to stay in a hostel and work as a teacher till he reveals to his parents. Then my husband and two more friends had started a small company named I Pro Solutions in Coimbatore and his father was posted at Theni. I applied for the ad hoc post for a TGT in KV-Coimbatore and got selected and also got admission in a working women's hostel in Coimbatore. My husband was finding it difficult to reveal to his parents. His brother in law was posted at Delhi and he rang up to his sister and mentioned about me before telling to his parents.

The way my parents had got shocked, his family too was shocked. But, they behaved the most gentle way possible and invited me to come to

their house in Theni. I had visited their house before marriage by informing my parents. That was the first time I had met my parents in law in Theni where father in law was posted as the Dean of The Forestry Training College. I had prepared tea for them and they had liked my tea. A new journey was unfolding for all of us. No one knew how the course of life would be. Yet everyone was part of that new journey.

They liked me and decided to visit my house in Sunabeda to meet my parents and in the meantime the permanent teacher who was on leave returned back to school and I had to leave the ad hoc post and had to return back to Sunabeda along with my parents in law and husband. They had made arrangements to stay in the HAL Guest house and I proceeded to my own house. The next day, they all visited my house in the morning and in the evening our engagement was fixed up to be held in the nearby Jagannath temple. In the evening the engagement took place and next day they had returned back to Tamilnadu. It was in the month of May -2009. Another five months I was with my parents and preparation was going on for our marriage. While on one side a bureaucratic father and his luxurious lifestyle on the other side a middle class father and his simple living.

Though my father had loved me the most, he couldn't get me married the way he would have. I had chosen an Odia pattu saree bought by my father to wear on my marriage but I had to wear the Kanchipuram pattu saree chosen by my in-laws. My qualification was questioned to be printed on the Wedding invitation card and the marriage took place in Vellore as per the Tamil culture and I was welcomed in my new home with a broom and dustpan to take up the duty of a daughter-in-law by cleaning the bedroom for the sister-in-law and her husband.

And the journey that unfolded thereafter has been narrated by me in my other articles.

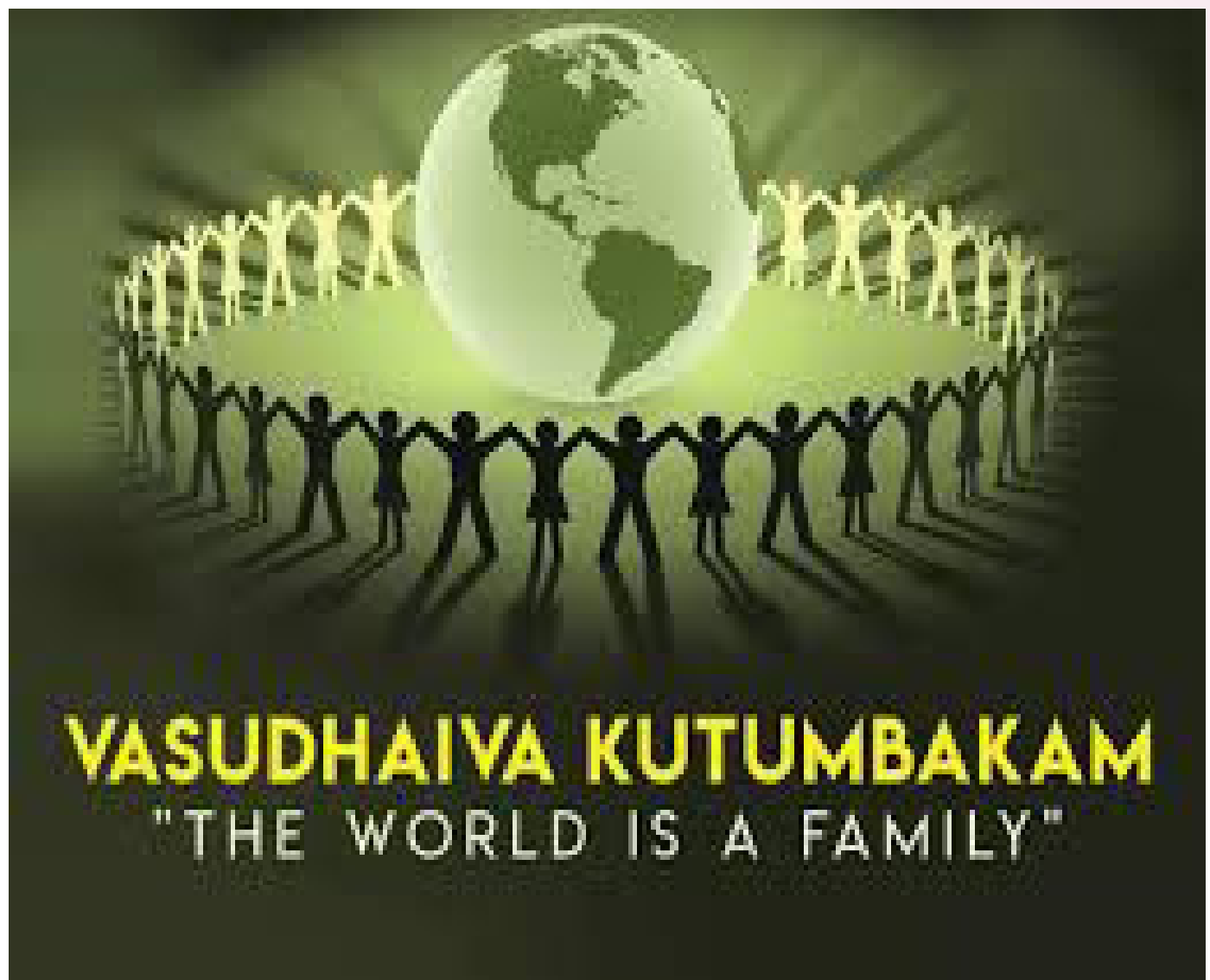
Well, the story of struggle and love and respect was going on .

For ten years, work and only work and even more work on festival days. I was carrying out the pooja in the house where we used to stay and then again we used to visit the house in Vellore and I used to work there as well. While friends were earning money, roaming around the world and were escalating on the ladder of career and success, I was earning humiliations, travelling between the rented house and the permanent house, going down and down in my life.

Everything has an end story including my story having its own end.

On the day of our engagement in Sunabeda, after visiting our type-1 quarter, my parents-in-law had felt very awkward about my family status and they had questioned their son about that and had asked him to forget me and settle for some better family in Tamilnadu itself. But that day alone, my husband had stood firmly in front of his parents and had made a clear statement of marrying me or staying unmarried. And his parents had agreed to him by accepting me.

Maybe, that incident had left a deep impact on my husband and after marriage he never stood for my rights rather kept quiet and the love story had turned into a legal battle for both of us not in the courtroom but within the living room.



My mother-in-law had developed a theory of her own where she believed that her children should not do any household works. Those works are done by the orderlies and servants. And by luck and fate they could get an IPS son-in-law where by my sister-in-law didn't have to work at all. But these principles were only for her children, not for the son-in-law and daughter-in-law. And it so happened that for a decade I had to toil working day and night doing the works of a dozen orderlies that they were getting free of cost and I was denied every right and freedom of mine.

It was only during the pandemic, when everyone got confined within the four walls and my in-laws family had to take up the broom and dustpan for the first time when the orderlies were stopped, that was the first stroke of faith over my fate.

Still, the relationship was not on track, the influence of my in-laws family was in full swing. Brother-in-law was posted at Delhi and when lockdown was declared and transportation and physical movements were restricted even amidst those chaotic situations, several kilos of Basmati rice, dry fruits, jaggery and pure ghee was able to reach the Chennai house of my sister-in-law and from there to my house. I was searching for ways to come out of the chakravayuh inside which my life had got trapped. I was clueless.

One day, my husband was attending his office from home and my son was somewhere in another bedroom. There was a knock on the door. When I opened up the door, a saint had come from the Thiruthani Murugan temple visiting door to door requesting for money and other helps to carry out some Yajna in the temple.

For the first time, I dared and gave away the one litre of ghee along with the steel container that had reached my house from my sister-in-law's house along with a hundred rupees.

Later one day, when my husband happened to ask about the ghee, I revealed the donation I had made. He was upset and also a little furious. But I kept arguing about the pandemic and the loopholes that are utilised by our leaders and the undue severity imposed on the public.

When we accept free offerings, our rights to freedom get curtailed.

We, both husband and wife, kept fighting regarding the rules and regulations and the gaps existing between the public and the public executives and the public representatives. I was the voiceless public who was working day and night and taking care of everything of that bureaucratic family and my husband was the top class leader enjoying every service of mine and yet denying me my basic rights.

Through that ghee can, I had dared to raise my actions against my husband's family for I had realised that those people who enjoy everything free of cost, end up in ego and arrogance and never give ears to those whose services they enjoy for free. During the pandemic, the ego and arrogance had taken the shape of fear and phobias. During the first lockdown, when many had left for their parents places, we three had stayed in Chennai and during that time my husband had seen me closely working day and night. Yet the wounds of arguments were afresh but new arguments were not there.

In terms of physical confinement, day long household chores were not new for me, but a new thing happened to me, I started writing and along with the broom and the dustpan, the pen and paper became another companion. After the first lockdown, when the trains and flights resumed services, I had visited my home with my son and my husband had moved on to Vellore to his parents place. But it so happened that again the second lockdown was imposed and we both mother and son got the opportunity to stay with



my parents for six long months and my husband had stayed with his parents.

That period of six months became the eye opener for him. First time he had stayed away from me and my services and first time he was watching his mother carry out few services when maids were not turning up. After six months when the second lockdown was removed and we were back in Chennai, the ground floor house that was locked for six months, needed lots of cleaning and we both worked together to clean up the mess created by the cockroaches and somehow I got affected by dengue fever and my platelet count went down and I was admitted in the hospital. Again my parents had rushed to Chennai, this time in flight tickets arranged by my husband. I recovered and returned home on the day of Vijaya Dashami and for the first time my parents were present with us on the day of our marriage anniversary on 25 th October. We both husband and wife had taken blessings from my parents and that was the day my father had blessed us happily for having chosen each other. His pain and agonies had got dissolved and that year for the first time my husband had bought me a golden ring and the journey that had begun in 2009 had entered into its golden era after 12 years of struggle.

Slowly our relationship was resuming its due balance and respect. But a real new beginning requires a real The End of some old happening.

My mother-in-law had to undergo eye surgery for cataract and glaucoma and they decided to carry out the same at Sankar Netralay and I took care of them during both the processes. Surgeries were successful and they were visiting Chennai for reviews. It was during one such review, my husband was in the office, my son was in the school, I had completed the lunch and was waiting for them to return from the review. Parents- in- law returned from the hospital and we were sitting and talking to each other when my mother- in- law was busy narrating her daughter's childhood demands of a luxurious life and then she ordered me saying, "You do whatever you want to but my son will not do any work."

That day, I couldn't control my years of feelings and suppressions and right in front of my father-in-law, I shouted at her, saying, "How dare you speak so!"

And for almost half an hour I raised my voice against her in English and my father- in- law was listening to everything and she was speechless not having a single word to utter in English.

And soon after that I had offered them lunch and after such humiliations she was neither able to deny the food nor was able to eat happily.

That moment was like the moment when the American president slapped tariffs on India and India stood strong and voiced for its rights. Till now the issue is going on between India and America and we all know the subsequent geopolitical changes that are taking shape to reshape the future of the world economy as well as politics. At the national level, the PM and the other leaders are standing strong the way I stood strong in my personal life.

I stopped talking to them, I stopped visiting the house, where I was never welcomed happily and I focused on rebuilding my career and my

personal life. By this time, my father who had abandoned me emotionally was back with me. My husband who had abandoned me emotionally was understanding me and personally as an Individual I had stopped every arguments for justice and had started to reclaim my career.

Amidst such open declaration of inner feelings among the family members, particularly between me and my mother-in-law, one day my mother in law rang up to me and reminded me of how I had visited Coimbatore before marriage and I was behind her son for their wealth and my father's status being of no match to that of my father-in-law. I who have never seen any government servants saluting to them and doing all the works in their house, how could I understand the glamour and prestige of a bureaucratic family. And then she further slapped another tariff hike like condition stating, "I will come and stay in my son's house and make you work day and night and let me see what you can do." And I had a very simple reply stating, "You have every right to come and stay in your son's house and you need not do any work and I will work till my body allows me to do the works."

And the person who was hesitating to visit the rented house, started visiting purposefully to put me into more hardships. And one Sunday, they returned from the Marina beach, enjoyed breakfast, were relaxing watching TV and I was running from morning preparing notes for a PPT to take a demo class in the afternoon and I had to prepare biriyani for the lunch and had to sit with my son for his maths assignments.

I was carrying out every task dedicatedly and suddenly maybe the feeling of guilt made my mother-in-law come out of the bedroom and she sat down to clean up the coriander leaves and mint leaves and I happened to come out of the kitchen to help my son for some maths sum and seeing her picking up the bunch of coriander leaves, I shouted, "How dare you pick up that, if I

can carry out so much of work on my own, I can do that small work as well."

That's all, she got so scared that she got up from the floor and got back to her bed. This time I shouted in front of my husband, my son and my father-in-law. And after serving them hot biriyani I sat for taking my class and my husband had helped me in preparing the PPT. When father-in-law was instigating my husband for such behaviour of mine, first time, my husband didn't say anything.

After that incident, they didn't dare to humiliate me for anything. I was always self dependent. Yet the final solution had not come. War or cold war, both are harmful. But when the war is for peace, how can we be happy by maintaining distance from our own people after the war of justice. To forgive someone who has hurt you so much is not that easy. But then, fighting for self right is also worth it. My intention was never that of causing any harm to my parents-in-law. But, they had made my life miserable and my husband had become the silent spectator of everything. He stood firm for fulfilling his wish and after that he never thought of my wishes.

In that movie-3BHK, the sister who was married into a wealthy family finally attacked her husband and came out of the trap of humiliation and emotional violence and started living with her parents with her child but I didn't do that. I removed the Thali from my neck and threw it away onto my husband's hand and decided to wear only the Metti or the toe-ring that is common to both the cultures as a symbol of marriage and demanded my husband to buy me a golden chain with his own earning that I would wear happily. And he who had never got me anything after marriage, finally took one year to save some money and buy a small chain and that made him realise the value of those few gold jewellery that my father had given me as a middle class father working as a technician

against those huge chains of his family earned easily.

And now, when we have shifted to a house on the second floor, my mother-in-law, who has developed rheumatism and is unable to climb the steps, is not able to come home even if she thinks of coming. The sister-in-law who decided to stay away from Arunachal Pradesh where the Brother-in-law is posted as the DGP, realised the essence of a homemaker when she attempted to raise her children without the free orderlies. Now, we visit our parents, in our sister-in-law's house where parents are able to climb up to the fourth floor because of the lift and prefer to stay there whenever they come to Chennai and I am not forced to visit the Vellore house after working hard for every festivities and celebrations, rather we are spending some time together like watching TV.

This year, in the month of April, before my birthday, my mother-in-law offered me a plate of fruits, flowers and some cash and said, "All these years I never felt like doing anything for you, first time I am giving you something, please accept it and get something for your birthday."

I accepted and we both husband and wife took blessings from our parents-in-law along with our son and a new phase of life has begun for both of us.

That day, by the time the movie was coming to an end, my husband had realised the amount of pain I had gone through in his house because of his silence and yet I had tried to live a happy life with him and that's why there were tears in his eyes and sensing his realisation, there were tears in my eyes too.

Hope, very soon, Donald Trump will realise his mistakes that he has committed by trying to impose unacceptable tariff conditions and India's strong stand is the sign of raising voice

for one's self respect and dignity in front of a huge economy who has forgotten the essence of the huge democracy that India is. The courage to live a dignified life, the courage to rise from the scraps, the determination and dedication to peaceful coexistence and the courage to raise voice against those who believe that the rich has the right to humiliate the poor is reflected in India's decisions against America's tariff imposition. India is a very rich country, its invisible wealth of tolerance, peaceful coexistence and universal brotherhood would soon culminate into external wealths of a much better democracy, much better developmental works and a much more socially just society that would stand as a role model for every other nation.

Somewhere I read, "The world suffers much not because of the violence of the bad people but because of the silence of the good people." And also I read that, "Injustice anywhere is a threat to justice everywhere."

For various reasons good people are becoming silent and I have tried to remain a good person by not remaining silent but by voicing for the voiceless as well as by standing against my own people for my own self.

Chhoti Chhoti Si Baat, between me and my family members, may be similar to those Badi Badi Si Baat between my country and its counterparts for India believes in Vasudeva Kutumbakkam.

Ms. Chinmayee

Am a full-time homemaker and a self-taught passionate artist and an amateur writer looking forward to take my passions to a professional level. I have written certain situational stanzas in English and an amateur autobiography of my life experiences from 1999 to 2021 in Odia titled Baishī Pahache meaning on the 22nd step.



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