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KALYANA KARNATAKA CHAMBER OF COMMERCE & INDUSTRY

KKCCI NEWS



Celebrating
Diamond Jubilee Year

Vol. 01 - Issue 01

“Building Bridges Creating Opportunities “

April - July | 2025



On 02.04.2025, before taking the administrative reigns for 2025-27, the new team of Office Bearers and MC Members of KKCCI took Oath Taking Ceremony in the presence of Matoshree Dr. Dakshayani S. Appa , Chair Person Sharanabasaveshwara Samsthana, Kalaburagi.



On 02.05.2025 Padmashri Dr. C.N. Manjunath, Hon' ble Member of Parliament and Former Director, Sri Jayadeva Institute of Cardiovascular Sciences and Research was invited & felicitated by KKCCI.



On 1st June 2025 Sri V Somanna Hon'ble Minister of State for Railways, GOI visited KKCCI for the interaction on Railway development & long pending demands of Kalaburagi region.



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ಜನನ
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ವಿದ್ಯಾ ಭಂಡಾರಿ

ಲಿಂಗೈಕ್ಯ
14-08-2025

ಲಿಂಗೈಕ್ಯ ಡಾ. ಪೂಜ್ಯ ಶರಣಬಸವಪ್ಪ ಅಪ್ಪಾ

8ನೇ ಪೀಠಾಧಿಪತಿಗಳು, ಶ್ರೀ ಶರಣಬಸವೇಶ್ವರ ಸಂಸ್ಥಾನ, ಕಲಬುರಗಿ

ಡಾ. ಪೂಜ್ಯ ಶರಣಬಸವಪ್ಪ ಅಪ್ಪಾರವರು ಕಲಬುರಗಿಯ ಶ್ರೀ ಶರಣಬಸವೇಶ್ವರ ಸಂಸ್ಥಾನದ 8ನೇಯ ಪೀಠಾಧಿಪತಿ ಆಗಿದ್ದು, ಪ್ರಸಿದ್ಧ ತತ್ವಜ್ಞಾನಿ ಮತ್ತು ಆಧ್ಯಾತ್ಮಿಕ ನಾಯಕರಾಗಿದ್ದು, ಅನ್ನ ದಾಸೋಹವನ್ನು ಮುಂದುವರೆಸುತ್ತ ಶಿಕ್ಷಣ ಕ್ಷೇತ್ರದಲ್ಲಿ ಅದ್ಭುತ ಕ್ರಾಂತಿಯನ್ನು ನೀಡಿದರು. ಅವರು ಶರಣಬಸವ ವಿಶ್ವವಿದ್ಯಾಲಯ, ಅಪ್ಪಾ ಇಂಜಿನಿಯರಿಂಗ್ ಮತ್ತು ತಾಂತ್ರಿಕ ಸಂಸ್ಥೆ ಮತ್ತು ಹಲವಾರು ಕಾಲೇಜುಗಳು ಮತ್ತು ಶಾಲೆಗಳು ಹಾಗೂ ತರಬೇತಿ ಕೇಂದ್ರಗಳನ್ನು ಸ್ಥಾಪಿಸಿದರು. ಅವರು ಶೈಕ್ಷಣಿಕ ಅವಕಾಶಗಳನ್ನು ಕೇವಲ ಅನುಕೂಲಸ್ಥರಿಗಷ್ಟೇ ಮೀಸಲಿಡಲಾರದೆ, ಬಡ ವಿದ್ಯಾರ್ಥಿಗಳಿಗೂ ಸಹ ಶೈಕ್ಷಣಿಕ ಅವಕಾಶಗಳನ್ನು ಕಲ್ಪಿಸಿಕೊಡುತ್ತಿದ್ದರು. ಅವರು ಕಲ್ಯಾಣ ಕರ್ನಾಟಕ ವಾಣಿಜ್ಯ ಮತ್ತು ಕೈಗಾರಿಕಾ ಸಂಸ್ಥೆಯ ಗೌರವಾನ್ವಿತ ಸದಸ್ಯರಾಗಿದ್ದರು.

ಸಂಸ್ಥಾನದ ಅಧ್ಯಯನ ಕೇಂದ್ರ ಮಾಡುವುದರಲ್ಲಿ ಹೆಚ್ಚಿನ ಸಮಯವನ್ನು ಮೀಸಲಿಡುತ್ತಿದ್ದರು.

ದಿನನಿತ್ಯ ತ್ರಿಕಾಲ ಪೂಜೆ ಪುನಸ್ಕಾರ, ಹಬ್ಬ ಮತ್ತು ವಿಶೇಷ ಸಮಾರಂಭಗಳು ಸೇರಿದಂತೆ ವಿಭಿನ್ನ ಆಧ್ಯಾತ್ಮಿಕ ಚಟುವಟಿಕೆಗಳನ್ನು ನಡೆಸುತ್ತಿದ್ದರು. ಇಂತಹ ಅದರ್ಶವುಳ್ಳ ಧಾರ್ಮಿಕ ಮಹಾನ್ ಸಾಧಕರಿಗೆ, ನಮ್ಮ ಸಂಸ್ಥೆಯ ವತಿಯಿಂದ ವಿನಮ್ರ ಪೂರ್ವಕ ಶ್ರದ್ಧಾಂಜಲಿ.



EMPOWERING WOMEN, UPLIFTING HUMANITY



Dr. Lakshmi Patil Maka
Dean, Sharnbasva University, Kalaburagi

A Visionary Perspective by **Lingakya Poojya Dr. Sharnbaswappa Appaji**

"If you educate a man, you educate an individual. But if you educate a woman, you educate a family and ultimately a nation." This philosophy deeply resonated with Poojya Sharnbaswappa Appa, who foresaw the transformative power of women's education in building an enlightened society.

During the pre-independence era, the Hyderabad Karnataka region, under the Nizam's dominion was a region where social norms largely confined women to their homes, restricting them from engaging in education or participating in public life. In such a challenging environment, Poojya Doddappa Appa realized that true human development was impossible without the active participation and empowerment of women.

With this conviction, he sowed the seeds that laid the foundation for a new era of social progress. Poojya Sharnbaswappa Appaji further advanced this change by initiating educational opportunities for girls, and over several decades tirelessly worked toward women's education and empowerment.

- 1934 – The first school for girls, Mahadevi Girls Higher Primary School, was established.
- 1960 – Mahadevi Girls High School and Godutai Doddappa Appa PU College for Women were launched, paving the way for secondary and pre-university education.
- 1973 – Godutai Doddappa Appa Arts and Commerce College for Women began offering degree-level education, expanding opportunities for women in higher studies.
- 1999–2006 – Specialized institutions like Muktambika Residential Independent PU Science College for Girls (1999), Muktambika Residential BCA College for Women
- (2001), Muktambika Residential BBM College for Women (2004), Godutai College of Education for Women (B.Ed., 2004), & Komalatai Residential PU College for Girls, Basavakalyan (2006) were founded.
- 2011 & 2012 – The journey reached a new milestone with the establishment of Godutai Engineering College for Women (2011) and Godutai Engineering College for Women MBA program (2012), empowering women in the fields of Engineering, Management, and Technology.

In a society striving for equity, Engineering education for women is more than just a career path it is a journey toward independence, confidence, and nation building. At Godutai Engineering College for Women, Kalaburagi, this journey takes on a remarkable dimension the institution is led and nurtured by an entirely women faculty team.

In a field traditionally dominated by men, engineering education often comes with its own set of cultural and social barriers for young women. An all-women faculty team serves as a bridge, creating a safe, encouraging environment where girl students can dream beyond limitations.

This initiative is deeply rooted in the vision of Poojya Dr. Sharnbaswappa Appaji, who believes that true empowerment requires both education and leadership opportunities for women.

"When women lead, they don't just transform classrooms they transform communities."

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A Note from the

Editorial



KEDAR S. RAGHOJI

Vice President &
Editorial Committee Chairman, KKCCI, Kalaburagi

It is with deep gratitude that I take this opportunity to thank all the members of the Kalyana Karnataka Chamber of Commerce & Industry (KKCCI) for electing me as the Vice President of our esteemed Chamber. Your trust and confidence in my abilities inspire me to work with greater dedication towards the growth and progress of our business community.

As the Editor, I am pleased to present to you the first Quarterly Magazine of this term. This issue captures the tireless efforts, initiatives, and achievements of KKCCI over the past four months. Each article and update reflects the collective vision of our Chamber to strengthen trade, industry, and entrepreneurship in our region.

I extend my heartfelt appreciation to the Editorial Committee members, Office Bearers, and Managing Committee members for their unwavering support and valuable contributions in bringing this publication to life. Their commitment and teamwork have ensured that this magazine becomes not just an update, but a source of inspiration and information for all our members.

I am confident that with the continued support of our members, KKCCI will scale greater heights and play a pivotal role in shaping the future of commerce and industry in the Kalyana Karnataka region.

Together, let us move forward with renewed energy and purpose.

*"A Chamber's magazine is not just pages of print,
but the voice of its members and the vision of its future."*

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PRESIDENT'S Message



SHARANABASAPPA M. PAPPA

President, Kalyana Karnataka Chamber
of Commerce & Industry, Kalaburagi

Greetings to all my colleague members. My team's advance wishes for a bountiful Lord Ganesh Chaturthi and Deepavali festivals. I pray the almighty to bring you all happiness and wealth during this festival period.

This is my first letter after assuming the charge as the President of the Chamber and I once again thank all the members for electing me unanimously and entrusting the onerous responsibility of protecting the interests the business community and taking up the burning issues faced by the society in general and business community and Industrialists in particular.

Continuing the efforts of my predecessors, myself and my team had accorded prime importance to the regular follow up on the establishment of the PM-Mitra Mega Textile Park at Honnakiranagi-Farhatabad village, pending Railway projects, more particularly the need for establishing the Railway Division in Kalaburagi, introducing new trains, ensuring the full operational capacity of the Gulbarga airport, need for creating a Special Economic Zone (SEZ) in Kalaburagi district, which would draw more industries to the district and help the skilled and semi skilled unemployed youths of the region. During last 4 months the chamber has also organized many Seminars and Workshops on key of this region.

The members would be happy to note that the PM Mitra Mega Textile Park, a dream project of many which would enable many big textile manufacturing industries to establish their units in the proposed park and open new vistas of employment opportunities for the youths of the region, is fast becoming a reality.

Processing of the establishment of Merchants' Co-operative Bank :-

It is my strong ambition to establish a Merchants' Co-operative bank for the benefit of the members of Trade & Industry who can avail the loan facilities of the bank in case of urgency. As a preliminary step, we had invited Sri Sharanagouda MD, Karnataka State Souharda Federal Co-operative Ltd. to the Chamber and discussed with him about the procedure to be followed in this regard.

GST issues :

It has brought to the notice of the Chamber, that the Commercial Tax department has started issuing notices to the un-registered dealers in respect of the payments credited to their accounts by Google Pay, Phone Pay and other mode of online payments, on the basis of the information collected from the banks. Further, the KKCCI is striving to solve the issue on priority basis.



Secretary's

Note



SHIVRAJ V. INGINSHETTY

Hon. Secretary, Kalyana Karnataka Chamber of Commerce & Industry, Kalaburagi

It is with immense pride and gratitude that I extend my heartfelt thanks to all the elders and members of KKCCI for unanimously electing me as the Hon. Secretary for the term 2025–27. This opportunity to serve our prestigious Chamber is both an honour and a responsibility that I deeply value.

Having served the Chamber for the past three terms, I have had the privilege of learning, growing, and contributing across different committees, including APMC, Information Technology, and other core activities of the Chamber. I assure you that I will continue to walk in the footsteps of my predecessors while striving to bring in fresh energy and ideas to further strengthen our Chamber.

Our present team is young, energetic, and diverse, with members representing different business fields. Sub-committees have been formed and entrusted with responsibilities, and meetings are being held regularly to address issues concerning trade, industry, and regional development.

Activities & Initiatives

During these four months, KKCCI has been actively engaged in a wide range of programmes, meetings, and initiatives aimed at strengthening business and industry in our region.

Our delegation participated in the India MSME Conclave at Bengaluru. We also hosted the Regional Sales Manager – South, Star Airways, to press for daily flights between Kalaburagi and Bengaluru. A South Korean semiconductor company, along with Zemicon Electronics Pvt. Ltd., visited the Chamber to explore setting up a semiconductor plant in Kalaburagi.

Padmashree Dr. C.N. Manjunath, Hon'ble MP & Former Director of Jayadeva Institute of Cardiovascular Sciences and Research, addressed members on "Secrets of Leading a Stress-Free Life." Around the same time, KKCCI organised

International Women Healthcare Day, with the District Commissioner, Kalaburagi as the Chief Guest, focusing on women's health and wellness.

Hon'ble Minister of State for Railways Sri V. Somanna visited KKCCI and interacted with members on the long-pending demands of the Kalaburagi region. The programme was highly successful, with several crucial issues discussed, including the change of Vande Bharat Express timings, the demand for a Railway Division at Kalaburagi, and the need to increase the passenger quota at Kalaburagi station.

During the visit of Hon'ble Union Minister Sri Prahlad Joshi to Kalaburagi, KKCCI had the opportunity to submit a detailed memorandum highlighting the region's key demands related to consumer affairs, food, and renewable energy.

On the occasion of MSME Day, KKCCI jointly organised the MSME Mahotsav with ICAI Kalaburagi. The Chief Guest was Sri Sharanabasappa Darshanapur, Hon'ble Minister for Small Scale Industries & Public Enterprises, Government of Karnataka. The full-day programme was highly informative, as officials from the District Industries Centre (DIC) and MSME–DI shared valuable insights on schemes of the Central and State Governments for MSMEs.

KKCCI also organised an awareness programme on Business Premises Security with Sri Raghavendra Bhajantri, IPS, Police Inspector, Chowk Police Station, Kalaburagi, who urged members to install CCTV cameras outside their business premises to help prevent thefts and strengthen safety.

In these months, we have conducted two Monthly Managing Committee Meetings at venues outside the Chamber premises to promote wider engagement.

The 2nd Monthly Managing Committee Meeting was held at Arujiva Ananda Kutumba, Kalaburagi, and was conducted successfully with active participation from members.

The 4th Managing Committee Meeting was held at Patil Rail Infra Pvt. Ltd., Hyderabad, combined with an industrial visit to the company, which has supplied railway tracks for the Chenab Bridge in Kashmir and developed patented railway products. Special thanks to L.S. Patil & Siddu S. Patil, carrying forward the legacy of Late Sri S.S. Patil, Past President of KKCCI & FKCCI, for arranging the industrial visit and meeting at Hyderabad.”

Ongoing Efforts & Advocacy

KKCCI continues to advocate for faster implementation of the PM MITRA Textile Park, which will create thousands of jobs and boost ancillary industries. We have also proposed the establishment of a Special Economic Zone (SEZ) for our region, which will open new avenues for industrial growth and employment.

“KKCCI has also stressed the revival of sick and underperforming industries to safeguard jobs, create new opportunities for entrepreneurs, and strengthen the industrial ecosystem of Kalaburagi and the Kalyana Karnataka region.”

The issues of traffic congestion and parking in the Super Market and surrounding areas have been taken up seriously by KKCCI. We have already held discussions with the District Commissioner and the Municipal Commissioner, and the matter has also been raised with the District In-charge Minister for immediate action.

KKCCI has also raised its voice against the recent hike in minimum wages, which directly impacts MSMEs, and continues to represent the concerns of industries before the concerned authorities.

Member Services & Chamber Milestones

We remain grateful to SIDBI Bank for their valuable contribution and continued support to the Chamber.

The tin shed fabrication work of the 4th floor, which was initiated in the previous term, has been continued and successfully completed in these months, further enhancing the Chamber’s facilities.

New ID cards and Membership Certificates reflecting the Chamber's new name (KKCCI) are being issued, and I request members who have not updated their details to kindly do so at the earliest.

Founded in 1966, KKCCI has proudly completed 60 years of service to trade, commerce, and industry. Guided by the vision of our founders and the dedication of successive teams, the Chamber has played a vital role in regional growth. As we enter our Diamond Jubilee year, we look forward to celebrating this milestone in a befitting manner - honouring our legacy while showcasing the strength and future potential of our region.

Closing Note

“KKCCI’s journey has always been about collective progress. With the dedicated efforts of our office bearers, governing committee members, and the wholehearted support of our members, I am confident that, with your continued cooperation and guidance, we will keep raising our voice for the socio-economic development of Kalaburagi and the Kalyana Karnataka region.

I once again thank all members for their trust and support.”

“With the continued support and goodwill of our members and well-wishers,
I remain committed to serve with dedication and to lead KKCCI
towards greater progress and new horizons.”

- SHIVRAJ V. INGINSHETTY

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Income Tax 2025 - 26 : What Businesses & Salaried Taxpayers Should Know

Income Tax 2025–26: What Businesses and Salaried Taxpayers Should Know

Why Income Tax Matters

Income tax is a key source of national revenue, supporting infrastructure, welfare, and development. Every eligible taxpayer must file returns on time to avoid penalties and scrutiny. The law recognises taxpayers by category (individuals, firms, companies, etc.) and income type (salary, business, profession, capital gains, etc.), ensuring fairness and compliance.

Key Highlights for FY 2025–26 (AY 2026–27)

The Income-Tax (No. 2) Law, 2025, under Section 115BAC (new regime), introduces major reforms:

- Higher Exemption: Income up to ₹4 lakh tax-free.
- Revised Slabs: Gradual increase up to 30% for income above ₹24 lakh.
- Enhanced Rebate (87A): ₹60,000 rebate makes income up to ₹12 lakh tax-free.
- Standard Deduction: Salaried individuals can claim ₹75,000.
- Zero-Tax Salary Threshold: Gross salary up to ₹12.75 lakh remains untaxed.
- Simplified Terminology: "Tax Year" replaces AY/PY.
- Faceless & Digital: Online assessments and appeals for transparency.
- Refund Clarity: TDS/TCS refunds allowed even on belated returns.
- Nil-TDS Certificates: Prevents unnecessary deduction for those with no liability.
- Donation Rules: Anonymous donations disallowed unless for social causes.
- Simplified Act: 536 sections across 23 chapters for easier reference.

New Regime Slabs at a Glance

Rs. 0 - Rs. 4 lakh	: Nil	Rs. 12 - Rs. 16 lakh	: 15%
Rs. 4 - Rs. 8 lakh	: 5%	Rs. 16 - Rs. 20 lakh	: 20%
Rs. 8 - Rs. 12 lakh	: 10%	Rs. 20 - Rs. 24 lakh	: 25%
Above Rs. 24 lakh	: 30%		

Old vs. New Regime: Which to Choose?

New Regime: Better for those with fewer deductions-simpler and efficient. Old Regime: Suitable if you claim heavy deductions (80C, HRA, LTA, 80D, housing loan interest, etc.).

Pro Tip: Compare both with your real income and investment numbers before deciding.

MSMEs & Professionals: Points to Note

- Nil-TDS Certificates support smoother cash flow.
- Digital Records are essential-assessments are now faceless.
- CSR & Donations: Maintain proper records to secure tax benefits.
- Dividend Rules: Clarifications provided to avoid double taxation.
- UPI–GST Notices in Karnataka: A Wake-Up Call Background

In 2025, the Karnataka Commercial Tax Department issued GST notices to thousands of small traders and vendors whose UPI

A. Venkat Chintamani Rao
MC Member and Chairman,
Taxation Sub-Committee



transactions exceeded ₹40 lakh annually, even for those dealing in exempt goods like vegetables or tea. This created panic-many vendors stopped accepting UPI and switched to cash, with boards reading "No UPI, Only Cash" outside shops.

Department's Stand

Officials clarified that GST liability depends on turnover, not mode of payment. Whether transactions are cash or UPI, GST applies if turnover crosses the threshold.

Relief Measures

- After protests and planned shutdowns, the state government rescinded notices issued to those dealing in exempt goods.
- A 'Know GST' campaign was launched to educate small vendors.
- A dedicated helpline was announced to address harassment and compliance queries.

Implications for Business Owners

- UPI trails are visible & can trigger compliance checks.
- Switching to cash is not a solution; compliance is turnover-based.
- Vendors must register and maintain proper books once they cross thresholds.

For Salaried & Homeowners

- Standard deduction: ₹75,000 (new regime).
- House-property deductions: Pre-construction interest and standard claims continue.
- HRA & LTA: Remain valuable mainly under the old regime.

Compliance & Refunds

- File returns on time to avoid penalties.
- Belated returns can still secure refunds.
- Reconcile with AIS, TIS, & Form 26AS before filing.

10-Point Checklist for 2025–26

1. Choose old vs. new regime early.
2. Inform employer for correct TDS deduction.
3. Update payroll for ₹75k deduction.
4. Compare deductions across regimes.
5. Apply for Nil-TDS certificate if applicable.
6. Digitise all proofs and invoices.
7. Document donations with PAN/receipts.
8. Review dividend structures.
9. Monitor advance tax instalments.
10. Do a mid-year tax review in December–January.

Conclusion

The new tax regime offers simplicity and zero tax up to ₹12 lakh, making it attractive for most salaried and small business taxpayers. However, the UPI–GST episode in Karnataka is a reminder that compliance is unavoidable. Whether paying by UPI or cash, tax liability is turnover-based. Early planning, digital record-keeping, and timely filing will keep businesses safe, compliant, and future-ready.



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Scope of Tourism development in KALYANA KARNATAKA region An insight



VINAY A. CHIKATWAR
MC Member &
Chairman, Tourism Development KKCCI
Kalaburagi

Kalyana Karnataka Chamber of Commerce & Industry Kalaburagi has a vision to make it a reach Tourism Sector and Industry Hub with this intension the new team of 2025-26 decided to make Tourism sector & Industry Hub in Kalyana Karnataka. So this new team exploring Tourism in other states and exploring Industry Hub in other states. So this Tourism and Industries are being given more prominence for their growth and development. Kalyana Karnataka Tourism sector is a vibrant blend of History, culture and natural beauty drawing lakhs of visitors annually. Kalyana Karnataka formally known as Hyderabad Karnataka is known for its rich historical and cultural Heritage Diverse cultural influences and ancient movements. The region is also recognized for its contribution to Kannada literature and language particularly during Kalyana Chalukya period. Additionally Kalyana Karnataka known for its historical sites like Gulbarga Fort and Sharanabasaveshwara Temple. However developing Kalaburagi Tourism sector would require improvements in Infrastructure, Marketing and Creating diverse tourist experiences. Improving roads, transportation, Accommodation, and Sanitation facilities are crucial to handle increase tourist traffic. Creating effective marketing both online and offline to showcase Kalaburagi's attraction to a wider audience in is essential. Economic benefits like job creation, Revenue generation & Investment opportunities.

Future Planning and Tourism

We have already narrated in the introductory note about scope for development tourism in Kalyana Karnataka region, further KKCCI should prepare a detailed blue prints of tourism scope in Kalyana Karnataka region with experts and motivate the interested aspirants by organising seminars experts conferences focusing on the schemes scope of MSME. As Kalyana Karnataka region is rich in cosmopolitans culture, religious heritage an ideal tourism can be established which in turn inspires and educate the coming generations.

There is lot of scope for tourism as there are two institutions in this Kalyana Karnataka region introduced tourism courses. The successful students can start their own enterprises in the field of tourism by assessing the tourist place in Kalyana Karnataka region. Along with, the Govt. of Karnataka is also supporting for the development of tourism sector so as to save the glorious culture of this region.

Highlights of Kalyana Karnataka

- Historical & Architectural Marvels: Gulbarga Fort, Basavakalyan Fort, Jama Masjid, Saat Gumbaz
- Religious & Spiritual Sites: Sharana Basaveshwara Temple, Buddha Vihar, Dargah Hazrat Khwaja Bande Nawaz Dargah ,Gachchina Matha
- Modern Attractions: Saigiri Water Park, SB Lake



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Empowering MSMEs: Credit and Financial Support for Industrial Growth in Kalaburagi



ABHIJEET R. PADASHETTY

MC Member, & Chairman, MSME Sub Committee

Kalaburagi district is located in the northern part of Karnataka, is known for its rich history, diverse agriculture, and prominent cement & industry. It was formerly part of Hyderabad State and became part of Karnataka in 1956. The district is a major producer of TOOR DALL and also has significant limestone deposits. The total Area of the district 10,951 sq km. Krishna and Bhima rivers flow through the district and it has predominantly black soil. A major contributor, with toor dal, jowar, bajra, paddy, and various fruits and flowers being cultivated. Kalaburagi is recognized as a cement-producing zone. Agro-based industries, food parks, & textile industries are also present. Kalaburagi district is considered to be the most industrial backward district in the country. Even Dr. Nanjundappa Committee also remarks that the Kalaburagi is most backward district in Karnataka. Though the district is backward it has many potentialities for the industrial growth. Only thing is that the region is lagging behind the political will and the passive attitude of the people.

Potentialities of Industries:

- 1. Dal Mills :** Kalaburagi is having strong agricultural base, especially in Toor cultivation, supports a large number of dal mills. The toor grown in this area is recognised under GI Tag.
- 2. Food Processing :** The district has potential for expanding food processing units, especially for perishable goods due to high temperatures during certain periods. Further, there is also scope for cold storage as Kalaburagi District is known for Grapes, Mango, Banana, Custard Apple and Vegetable especially Onion.
- 3. Stone Polishing:** The availability of Shahabad stone also opens opportunities for stone polishing and processing.
- 4. MSME Sector :** Kalaburagi has been identified as a zone for promoting MSMEs, with incentives and concessions offered by the state government.
- 5. Renewable Energy :** There is potential for developing industries related to renewable energy, such as solar energy & wind energy.
- 6. Skill Development :** There's a focus on skill development training to support the growth of industries and provide employment opportunities for local youth.

Driving Factors for the Growth of Industries.

1) Supportive Government Policies, 2) Infrastructure Development:

Credit and Financial Assistance to MSMEs

Prime Minister's Employment Generation Programme (PMEGP)

Description: The scheme aims to generate employment opportunities in rural as well as urban areas of the country through setting up of new self-employment ventures/projects/ micro enterprises.

The Scheme is implemented by Khadi and Village Industries Commission (KVIC), as the nodal agency at the National level. At the State level, the Scheme is implemented through State KVIC Directorates, State Khadi and Village Industries Boards (KVIBs) and District Industries Centres (DICs) and Banks.

Only new projects are considered for sanction under PMEGP.

Nature of Assistance: Subsidy under PMEGP (% of project cost): General category 15% (Urban), 25% (Rural); Special Category (including SC/ ST/OBC/ Minorities/Women, Ex- servicemen, Physically handicapped, NER, Hill and Border areas, etc.): 25% (Urban), 35% (Rural).

Who can apply: Any individual, above 18 years of age can apply (For project costing above 10 lakh in manufacturing and in 5 lakh in service sector. He should have passed at least VIII standard. Self Help Groups, Institutions registered under Societies Registration Act, 1860; Production Co-operative Societies, and Charitable Trusts are also eligible.

How to apply: Only online application is accepted. The beneficiaries can submit their application online at <https://www.kviconline.gov.in/pmegpeportal/pmegphome/index.jspt>.

2% Interest Subvention Scheme

Description: The Scheme aims at encouraging both manufacturing and service enterprises to increase productivity and provides incentives to MSMEs for onboarding on GST platform which helps in formalization of economy, while reducing the cost of credit. The Scheme is in operation for a period of two financial years FY 2018-19 and FY 2019-20.

Nature of Assistance: The interest relief will be calculated

at two percentage points per annum (2% p.a.), on outstanding balance from time to time from the date of disbursement/drawal or the date of notification of this scheme, whichever is later, on the incremental or fresh amount of working capital sanctioned or incremental or new term loan disbursed by eligible institutions.

Who can apply: All MSMEs who have Valid Udyog Aadhar Number [UAN] and Valid GSTIN Number shall be eligible as beneficiaries under the Scheme.

How to apply: MSMEs may apply to eligible lending institutions under the scheme.

Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE)

Description: Ministry of Micro, Small and Medium Enterprises and Small Industries Development Bank of India (SIDBI) jointly established a Trust named Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE) in order to implement Credit Guarantee Scheme for Micro and Small Enterprises (MSES). The corpus of CGTMSE is contributed by Government of India and SIDBI.

Nature of Assistance: Collateral free loan upto a limit of 200 lakh.

Who can apply: New as well as existing Micro and Small Enterprises.

How to apply: SMEs meeting the eligibility criteria may approach eligible banks/financial institutions/Regional Rural Banks/NBFCs.

Infrastructure Support to MSMEs Technology Upgradation and Competitiveness Scheme for MSMEs

Financial Support to MSMEs in ZED Certification Scheme

Description: The objectives of the scheme include inculcating Zero Defect & Zero Effect practices in manufacturing processes, ensure continuous improvement supporting the Make in India initiative. The scheme envisages promotion of Zero Defect and Zero Effect (ZED) manufacturing amongst MSMEs so as to promote adaptation of Quality tools/systems and Energy efficient manufacturing, Encourage MSMEs to constantly upgrade their quality standards in products and processes, to drive manufacturing with adoption of Zero Defect production processes and without impacting the environment.

Nature of Assistance: The subsidy provided by the Government of India for Micro, Small & Medium Enterprises will be 80%, 60% and 50% respectively.

Who can apply: All MSMEs registered under MSME Act, 2006 as amended from time to time and also to MSMEs which are included as per executive orders issued by AS & DC (MSME) consistent with MSME Act from time to time.

How to apply: The ZED Certification Scheme is a 4-step online process (www.zed.org.in).

Lean Manufacturing Competitiveness Scheme (LMCS)

Description : The objective of the scheme is to enhance the manufacturing competitiveness in MSMEs through the application of various Lean Techniques by reducing waste, increase productivity, imbuing a culture of continuous improvements etc.

Nature of Assistance : Provision of financial assistance to MSMEs upto Rs. 36 Lakhs (maximum) per mini cluster of 10 units for a period of 18 months or till completion (GOI: Units: 80:20, Rs. 28.8 Lakhs: Rs. 7.2 Lakhs).

Who can apply : All registered Micro, Small and Medium Enterprises (MSMEs) having valid Udyog Aadhaar Memorandum and engaged in manufacturing activities are eligible to avail the benefit of LMCS Scheme.

How to apply : Office of DC (MSME), Ministry of MSME is implementing this scheme through MSME-DIs/TCs/Central Govt./State Govt. and its institutions are found relevant for the successful implementation of the scheme

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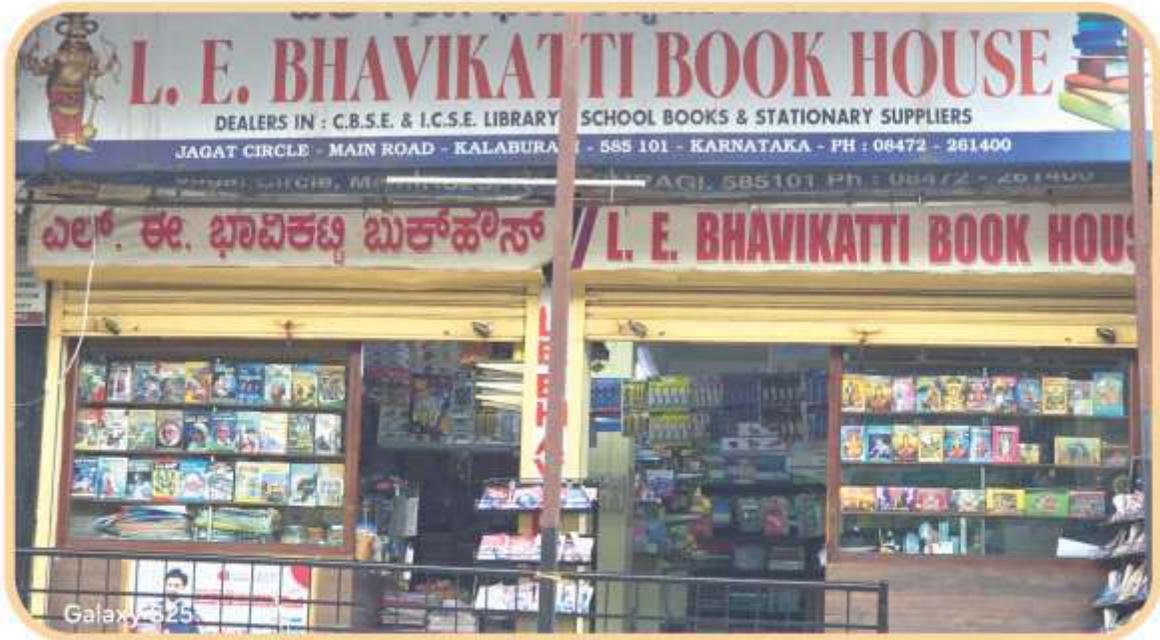


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“Healing Hearts & Minds : Stress-Free Living, Women’s Health & Yoga with KKCCI”

I am very much thankful to all the members of KKCCI for having elected me as Managing Committee for the first time. After assuming as Managing Committee member, the Managing Committee selected me as Chairman of Health and Sanitation Sub-Committee. The Sub-Committee is constituted with Sri Vijay Gilda as its Co-Chairman.

The main aim of this said Committee to enlighten the society in regard to health care. The first Health and Sanitation Sub-Committee meeting was conducted and resolved to conduct a health camp in association with Arujeeva on the eve of International Women's Health Care day on 28-05-2025. The Sub-Committee is also committed to focus on the general health care day of KKCCI members also so as to enable them to lead not only business life but also healthy life. Further, the Committee will be formulating and organising health awareness camps in future.

The Health & Sanitation Sub-Committee conducted following 3 major programmes focusing on Health awareness. They are

- 1. Padmashree Dr. C. N. Manjunath MP, Eminent Heart Surgeon's is talk on Stress free life.**
- 2. Women's World Health Care Day.**
- 3. World Yoga Day**

1. Padmashree Dr. C. N. Manjunath MP and eminent Cardiologist and Padmashree Awardee.

TIPS TO LIFE WITHOUT STRESS

The KKCCI invited Dr. C. N. Manjunath and felicitated him on 02-05-2025. In his address he emphasised very much on Stress free life style. The highlights of his speech are as following. He enlightened the audience with great smile.

- a) Smiling is universal language
- b) Stress is the major reasons for drastic disease
- c) The sun-moon have not changed, it is the human beings changing on greedy needs which in turn effected the human relationships
- d) Money and mobile are the worst inventions
- e) Instead of colourful life style it should be a model life.



SYED MOUZAM ALI
MC Member &
Chairman, Health & Sanitation, KKCCI



2. Women's World Health Care Day:-

The KKCCI organised one day programme on Women's World Health care Day on 28-05-2025 Dist. Commissioner Fouzia Tarannum inaugurated the function. The programme was organised in collaboration with Manaviya Kalyana Trusts "ARUJEEVA".

Dist. Commissioner concerned with the women who cares her family without caring her own health, so such women should be given necessary health care tips. Arujeeva's

Nsaturopathy Dr. Rekha M V and Smt Laxmi Patil Maka Dean Sharanbasva University delivered speeches on this occasion.

3. International Yoga Day:-

In collaboration with KKCCI Kalaburagi the ARUJEEVA conducted 11th International Yoga Day on 21-06-2025 at Chandrashekhar Patil Stadium Kalaburagi. On this occasion free health check up was carried out by Arujeeva and one week free medicine was also distributed to the needy patients.

Sri Allamprabhu Patil Hon'ble MLA Kalaburagi South, B. Fouzia Tarannum, Deputy Commissioner, Kalaburagi, Sri Adduru Srinivaslu, Superintendent of Police, Kalaburagi, Sri Sharanappa Dhage Commissioner of Police Kalaburagi, Dr. Sharanabasappa Khyatnal DHO Kalaburagi, Dr. L. S. Patil Executive Chairman, Patil Rail Infrastructure Pvt. Ltd. Hyderabad, President, Hon. Secretary and Managing Committee members, KKCCI Kalaburagi have participated in Yoga. District Administration and Ayush Department also co-sponsored the event.



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KKCCI Embracing the DIGITAL ERA

ANAND R HOLKUNDI

MC Member,
Chairman – Digital & Media
(incl. Social Media)
Sub-Committee, KKCCI



In today's fast-evolving world, where speed and connectivity shape the success of enterprises, embracing digital transformation is not a choice, it is a necessity. As part of the Kalyana Karnataka Chamber of Commerce and Industry (KKCCI), we have always believed in staying relevant, responsive, progressive & are proud to recognize this shift & actively adapt to it.

Over the past four months, our Digital and Media Sub-Committee, including Social Media, has been working with a single vision: to connect our business community more effectively, more transparently, and more efficiently. With this in mind, we are delighted to announce the launch of the Official KKCCI WhatsApp Channel, a bold step toward creating a digital-first communication ecosystem for our chamber

This transformation is ongoing. Prior to this, KKCCI successfully launched official website, and in the coming days also we will continue to expand our digital presence across multiple platforms to ensure that KKCCI remains accessible, engaging, and forward-looking. From integrating event calendars and business resources online to strengthening our presence on social media, this is just the beginning of our digital journey.

This channel serves as a one-stop digital communication platform for all KKCCI members. From real-time updates on programs, events, policy changes, and glimpses of our chamber's dynamic activities, the channel bridges the gap between information and action. In just a short span, it has proven to be a vital tool for strengthening engagement within our growing fraternity.

This initiative is not just about convenience, it's about creating a digital culture within KKCCI that aligns with the aspirations of New India and reflects the dynamic energy of Kalyana Karnataka's business community

I extend my sincere thanks to the President, Secretary, Office Bearers And fellow MC Members who have supported this transition.

KKCCI warmly invites all members to join the WhatsApp channel "KKCCI" to stay updated about our programs, events, Visual glimpses and highlights of chamber activities. It's your direct digital link to everything happening at KKCCI



“Ultimately, it's not just about technology, it's about people. Technology empowers people to connect, collaborate, and achieve more together.”

- **Satya Nadella** CEO, Microsoft



KKCCI's Green Initiative:
Plantation Drive on World Environment Day

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On 26.04.2025 Team KKCCI 2025-27 organised Abhinandana Program to express heartfelt gratitude to the esteemed members of Kalyana Karnataka Chamber of Commerce Kalaburagi.



Team KKCCI visiting Patil Rail Infrastructure Pvt Ltd., Hyderabad for the industrial visit in response to the invitation by Dr. L.S. Patil S/o. (Dr S.S. Patil past president KKCCI, FKCCI) Chairman of Patil Group on 12.06.2025



KKCCI Jointly with Kalaburagi branch of SIRC of ICAI on 27.06.2025 organised MSME Mahostav 2025 ,The Programme was inaugurated by the Hon. Minister for Small Scale Industries and Public Enterprises Sri Sharanabasappa Darshanapur.



Team KKCCI visits Arch Vistara 2025 held at Kalaburagi showcasing innovations in Architecture & Urban Development on 03.05.2025



Team KKCCI visiting India MSME Conclave 2025 held at Bengaluru on 30.05.2025



Team KKCCI attended a special meeting organised by Bidar Chamber of Commerce and Industry in association with FKCCI at bidar on 19-07-2025 and met Sri Eshwar Khandre hon'ble Minister of Forest, Ecology and Environment, Govt of Karnataka



On 14.05.2025 Dr. Kris Murthy, Executive Director Kahana Foundation, Director Scotline Healthcare, Logistic Marshal Republican National Committee & Chief White House Correspondent had an interaction on vision for Kalaburagi at KKCCI.



On 12.07.2025 KKCCI convened its 4th Managing Committee Meeting at Mercure Hotels Hyderabad during the Industrial Visit to Patil Rail Infrastructure Pvt Ltd.



On 24.04.2025 KKCCI conducted the candle march to stand in Solidarity Against terrorism & Promote Peace and to condemn the Pahalgam Terrorist Attack with various organisations.



Team KKCCI at The Hindu Business line MSME Growth Conclave Bengaluru met Sri Priyank Kharge Cabinet Minister for Rural Development & Panchayat Raj on 25.06.2025

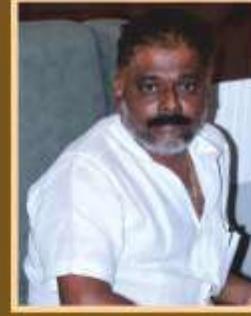


On 24/05/2025 KKCCI In Interaction With Sri Sharanagouda G Patil Managing Director, karnataka State Souharda Federal Co-operative Ltd, Bengaluru & Sri S.D Patil President, Kalaburagi Jilla Souharda Sahakarigala Vakkuta



Sri Raghavendra Bhajantri Police Inspector, Chowk Police Station addressing Interaction meeting with Affiliated Associations Presidents and Members on 06.07.2025

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