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KERALA GLITTERS AT DAVOS!

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GOLD PRICE HITS NEW RECORDS EVERY DAY, CROSSES Rs1.30 LAKH PER SOVEREIGN

N M PRABHAKARAN

The glitter of the yellow metal knows no boundaries as it sets new records every day, the new one being Rs.1.30 lakh for a sovereign (8 grams) on January 29 and is all set to surpass it in the coming days. Though bullion traders, gold loan companies and those who own substantial quantity of gold are a happy lot and they have smile on their face, those families who are on the verge of conducting weddings for their daughters are a bewildered group as gold is the corner stone of weddings in Kerala. The prestige and ego of brides' families hinge on the quantity of gold that the brides wear on the D-day. It is quite natural that brides' parents spend sleepless nights as gold is surging ahead without any break. During the last six months gold price skyrocketed by 25%.

The unprecedented surge in gold prices driven by intense global uncertainty, geopolitical tensions (like trade disputes), weak US dollar, and persistent demand for safe-haven assets, with forecasts suggesting further rises. Key drivers include central bank buying, inflation hedge demand, and investor flight from riskier assets, with analysts projecting continued strength into 2026.

Key Drivers of the Price Surge

- **Safe-Haven Demand:** Global instability from political conflicts and economic slowdowns pushes investors towards gold as a store of value.
- **Geopolitical Tensions:** Threats of new tariffs and trade wars increase uncertainty, boosting gold's appeal.
- **Weak US Dollar & Interest Rates:** A weaker dollar makes gold cheaper for foreign buyers, and expectations of lower interest rates make non-yielding gold more attractive.
- **Central Bank Purchases:** Central banks are increasing gold reserves to diversify away from the dollar, creating structural demand.
- **Inflation Hedge:** Gold's historical ability to preserve wealth against inflation remains a major draw.
- **Global:** Spot gold crossed \$4,700/ounce and then \$4,800/ounce, hitting fresh all-time highs.



gold cheaper for foreign buyers, and expectations of lower interest rates make non-yielding gold more attractive.

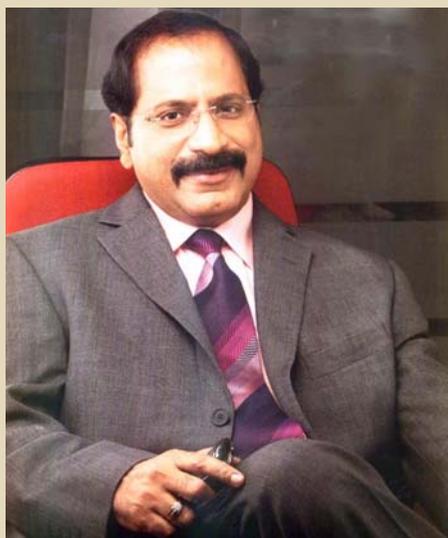
Experts in the field of bullion markets express strong feelings in favour of further hike in gold prices and they opine that there is practically no scope for a substantial fall in the gold prices in the near future.

are flocking to gold as a safe haven of asset against the weakening dollar and global economic uncertainty.

Local jewellers in Kerala report a mix of panic buying and a lull in new wedding purchases due to the high cost. The daily volatility continues to impact middle class families which are always keeping an eye on the trends of bullion prices.

As the gold price continues its jump, the parents of girls who are planning for a traditional wedding are the most distressed ones as gold forms the most important element in a wedding. ■

“Welfare budget”



V.P. Nandakumar, MD and Chairman of Manappuram Finance, has commented that the 2026 Kerala budget, which has allocated more than Rs 14,500 crore for social security schemes and more than Rs 3800 crore for newly announced schemes for backward class women, is a complete people's welfare budget in an election year.

The budget presented by Finance

Minister KN Balagopal aims at the welfare of the common man. More money has been allocated for the remuneration of ASHA-Anganwadi workers and school cooks, Life Mission, and welfare schemes for the backward classes and SC/ST categories. Schemes to increase demand and increase consumption are very beneficial for a consumer state like Kerala. This is also a growth-oriented budget that will bring more investment to Kerala's industrial and infrastructure sectors.

The budget has taken into account all sectors, including the continued development of the

Vizhinjam port, financial assistance for converting diesel and petrol vehicles to electric vehicles, emphasis on developing private industrial parks, public sector enterprises, health, school education sectors, traditional industries such as cashew, coir, paddy, fruits and vegetables. The budget, which considered the basic working class and government employees, demonstrates a stronger political undercurrent beyond economic metrics. Nandakumar assessed. ■

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Managing Editor
K.N. Mukunda Panicker

Resident Editor
K.N. Lathika

Associate Editor
N.M. Prabhakaran

Consultant Editor
Rajeev Aravind

Layout & Design
S. Krishnakumar
Prism Print Media, Mob : 9495127911

Circulation and Space Marketing
Vijay Vihar, Vennala, Kochi-682 028

Head Office
The Times of Island, Vijay Vihar, Vennala,
Kochi-682 028. Phone: 94470 90036
Email: timesofisland@gmail.com
www.thetimesofisland.com

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A big Fillip to Kerala's Industrial Awakening

EDITORIAL

Till recently, Kerala had been bearing a not so positive tag of having a negative attitude towards industries and industrialization to the extent that strikes, lockouts and migration of industrial units from Kerala to neighbouring states had not been a rare incident. But since the Pinarayi Vijayan government assumed office

about ten years ago, there has been a marked improvement in the whole industrial scenario in the state with several genuine efforts launched to invite new industries to the state along with improving ease of doing business in Kerala. It turned out to be surprising that a state which was at the fag end of the ranking of ease of doing business turned out to be the number one in the country during the last year's ranking.

Along with sincere efforts to attract new industries to Kerala under the industries minister P Rajeeve, there have been efforts at the international fora also to invite industrialists to come to Kerala and put up new units. Kerala actively participated in the last two meetings of World Economic Forum and put up a brave front to attract new entrepreneurs to the state. Minister P Rajeeve and his team presented Kerala as a highly investment-friendly destination at the meeting held in Davos, Switzerland, a few days ago.

There was wide coverage for Kerala's excellent climate without any extreme weather conditions, abundantly available young talents, fresh air, tourist-friendly destinations etc in the international media.



International as well as national news channels aired special reports and interviews with minister P Rajeeve on the positive features of Kerala as an investment destination. Surprisingly not, Kerala team signed MoUs worth Rs.1.18 lakh crore with around 20 international companies to start new ventures in the state, not a mean achievement at any reckoning.

There should be active follow up efforts from the part of the authorities to bring all those promised investments to Kerala so that the state benefits in the form of new employment opportunities, income generation and tax revenues. On return from Davos, minister Rajeeve made an elaborate presentation before the media as to how things are going to materialize in the future and with sincere efforts from the government.

In the meanwhile, the second phase of Vizhinjam International Port has been inaugurated which on completion is expected to generate five lakh new job opportunities. We, in **The Times of Island**, genuinely expect that all the positive efforts and development projects by the state government will take the state to new highs. ■

Unseen ecologies, vanishing forests, and resistance at Kochi-Muziris Biennale

Thai visual artist and documentary filmmaker Som Supaparinya has brought a searing indictment of unchecked development to the ongoing Kochi-Muziris Biennale (KMB), where her work featured as part of the "Imagining Zomia" series.

Zomia is a term that refers to the vast highlands stretching from Central Asia to the southern reaches of Southeast Asia, including parts of India and China.

Long recognised in Southeast Asia for her politically engaged practice, Supaparinya's contribution situates rivers not as neutral natural features, but as sites where power, capital and history collide, often with irreversible consequences.

The artist's 2024 video installation, *The Rivers They Don't See*, follows the trajectories of the Salween, Ping and Chao Phraya rivers, charting

planned diversions, dam construction and the contradictions embedded in the so-called green energy policies. Rather than focusing only on visible destruction, Supaparinya dwells on absence: dried river courses, abandoned villages and ecosystems hollowed out by development projects framed as progress. The work resists spectacle, opting instead for accumulation, repetition and testimony.

Post-screening of the video, she dwelt on how large-scale infrastructure projects and extractive capitalism have reshaped both landscapes and lives, producing what she describes as "unseen" disasters. These include manmade earthquakes, destabilised riverbeds, forced displacement and the slow erosion of livelihoods dependent on water.

Crucially, the artist foregrounds voices that rarely enter official narratives. Refugees from



Myanmar, migrant labourers and long-term riverbank residents speak of homes lost, waters poisoned and futures made precarious by decisions taken far from their communities. Their testimonies lend an intimate, human scale to policies often justified through technocratic language and national interest. In doing so, she exposes how rivers function as politicised environmental structures, deeply entangled with the colonial and postcolonial histories of Southeast Asia.

The day also saw the screening of *Abundance: Living with a Forest*, a documentary that traces the everyday ecology of foraging, forest life and jhum cultivation in Nagaland. Following *Zareno*, a Lotha forager in the forests of Khumtsü, the film maps the journey to collect wild edible plants from forests. Quietly observational, it also talks about the looming loss faced by Indigenous communities under shifting government policies. ■



Shri P. Rajeeve, Minister of Industries inaugurating the Kerala Pavilion in Davos along with Shri. Dr. A. Jayathilak, Chief Secretary, Govt. of Kerala, Shri APM Mohamed Haneesh, Additional Chief Secretary – Industries, Govt. of Kerala, & other dignitaries.

KERLA STEALS THE SHOW AT DAVOS

MoUs worth Rs.1.18 Lakh Crore Signed

Kerala has shown excellence at the World Economic Forum (WEF) meeting held at Davos, Switzerland with the state signing MoUs worth Rs.1.18 lakh crore with various companies from the U.S, the UK, Germany, Spain, Italy and South Africa. Minister for Industries P Rajeeve who led the five-member Kerala delegation expressed utmost satisfaction on this historic achievement of the state. It is the second time consecutively that Kerala attends this world economic forum meeting.

Calling it a “historic achievement” for Kerala, Industries Minister P Rajeeve said that the state has signed expressions of interest worth Rs

1.18 lakh crore, around USD 14 billion, at the World Economic Forum (WEF) in Davos.

The agreements were inked with 27 companies from with major names such as Greenco Group (Rs 10,000 crore), Acme Group (Rs 5,000 crore), and Ramky Infrastructure (Rs 6,000 crore) featuring among the signatories.

According to the minister, the proposals span sectors such as renewable energy, data centres, the medical industry and emerging technologies, and include projects like eco-town development and integrated industrial parks by Ramky Infrastructure, battery storage systems by Acme Group, data centre investments by Sify Technologies, and waste management initiatives by Re-Sustainability.



Other proposals include renewable energy and biofuel projects by Baidyanath Biofuels, Link Energy, and Zain West Caps Advisory, as well as ventures by Delta Energy in hospitality and healthcare.

Rajeeve said officials would be assigned to ensure follow-up action on the expressions of interest. He added that the Kerala delegation held face-to-face discussions with representatives of 67 companies on the sidelines of the Davos meet.

A breakfast meeting with CEOs was also held under the minister's leadership, with 22 top executives taking part, he said.

Kerala also hosted a 'Kerala Evening' event to showcase investment opportunities to leading firms and international media.

The minister pointed out that at the Invest Kerala Global Summit held in Kochi last year, around 24 per cent of the signed expressions of interest have moved into the construction stage. "In addition to that progress, Kerala has now signed fresh expressions of interest with major global companies at Davos," he said.

He said the State has become the first fully digitally literate State

in India, and it has also recognised Internet freedom by making access to the Internet a basic right for citizens. Noting that Kerala has fragile land ecologically, Mr. Rajeeve said the State has therefore adopted a slogan of 'nature, people, industry'.

"We have incorporated and adopted a new industrial policy and the first environmental social governance policy of the country," he added. The minister said Kerala had showcased its investment potential at the previous Davos meet, and this year it could convert those engagements into signed expressions of interest.

Several firms cited Kerala being the first state in India to adopt an ESG policy as a factor encouraging investments, Rajeeve added.

A significant share of the investment proposals aligns with Kerala's emphasis on responsible and sustainable industrial and economic development.

The Kerala pavilion at WEF, themed "Kerala- India's Gateway to Global Investment" attracted a steady stream of visitors and resonated with the Forum's central theme, 'a spirit of dialogue' set against the global economic uncertainties and geopolitical challenges.

During the one-on-one meetings and deliberations, Minister Rajeeve outlined the state's forward looking policy framework which has helped position Kerala among India's top-ranked states in Ease of Doing Business.

The five-member delegation from Kerala, led by P Rajeeve, included Chief Secretary Dr A Jayathilak, Industries Department Additional Chief Secretary APM Mohammed Hanish, KSIDC Managing Director P Vishnuraj, and KSIDC General Manager Varghese Malakara.



REVERBERATIONS ON UNION BUDGET

Union Budget : Kerala Totally Neglected, Flay Leaders

Chief Minister Pinarayi Vijayan called the Budget a deliberate attempt to hinder Kerala's development

Though Kerala has been expecting a few mega projects like AIIMS, a high-speed rail, special assistance for Vizhinjam Port etc from the union budget which Union Finance Minister Nirmala Sitharaman presented in the Parliament, the state has little to cheer about as nothing worth mentioning has been allotted. With Kerala getting barely a mention in the Union Budget 2026-27, political leaders from across the spectrum lashed out at the National Democratic Alliance government for ignoring almost all the long-standing demands of the State.

While Chief Minister Pinarayi Vijayan called the Budget a deliberate attempt to hinder Kerala's development, Leader of the Opposition V.D. Satheesan said that the Budget makes one wonder whether Kerala is part of India.

Mr. Vijayan said that the Budget reveals the Centre's severe discrimination and neglect towards the State. Union Finance Minister Nirmala Sitharaman has deliberately forgotten the fact that Kerala is



also located on the map of India. The State's long-standing demands for an AIIMS, high-speed corridor and a special package for Vizhinjam port development have all been completely ignored. The Finance Commission's rejection of the demand for an increase in devolution to the States and its decision to continue the status quo of 41% share is a move that weakens federal principles. Union Ministers from Kerala need to answer for the Centre's neglect towards the State, he said.

'To benefit corporates'

"This year's Budget, which is completely based on neoliberal

economic logic, is a policy document meant to benefit corporates and push the common people further into poverty. Not only is Kerala not getting what it deserves from the Central share, the Union government is also trying to destroy the State's economic base by deciding not to continue revenue deficit grants. Overall, there has been a huge cut in the amount of grants. The grant, which was ₹ 2.2 lakh crore in 2021, has now come down to ₹ 1.4 lakh crore. The small increase in tax share is only the right of the State, considering the achievements made by Kerala in population control and domestic revenue growth," he said.

Commenting on the Budget proposal of a rare earth corridor, he said that the Union government's move to seize Kerala's mineral wealth is extremely dangerous. "The announcement in the Union Budget will pave the way for private monopolies to mine rare earths. The Central move is to help the private sector by speeding up the issuance of environmental



Union Finance Minister Nirmala Sitharaman with President of India Droupadi Murmu before presenting the budget in the Parliament.

clearances by repealing even the strict conditions of the Ministry of Environment. The State government had announced in the Budget that a rare earth corridor will be established in the public sector connecting Vizhinjam, Chavara and Kochi. The Central move to hand over mineral wealth to private monopolies in complete contradiction to the State's announcements is dangerous," said Mr. Vijayan.

Kerala's Dream Project Vizhinjam

Giving a major fillip to Kerala's infrastructure development, work on the second phase of the Vizhinjam International Seaport project has been launched. The target is to complete the project well ahead of its earlier schedule of 2045. In a major boost for the project, Adani Ports and Special Economic Zone Limited (APSEZ) has announced an investment of Rs 16,000 crore in the second phase.

Inaugurating the work, Chief Minister Pinarayi Vijayan termed the ambitious project 'a dream of decades.'

The construction of the second phase will be a new chapter in the history of the state's infrastructure development, Pinarayi said, while adding that Vizhinjam would be a befitting reply to those who allege that no development takes place in Kerala.

"It is often said that Kerala is a land where no development would take place properly, or plans are unfit for the state. We replied to them by making this project a reality," the CM said. Stating that the port has become the state's financial backbone after the completion of its first phase, Pinarayi said gone are the days when Kerala had to depend on external agencies for goods transport.

'Kerala occupies a special place in country's maritime transformation'

"Even though the port construction began during the tenure of UDF, the responsibility of implementing the same was given to LDF. We overcame many odds, including calamities and a pandemic, to achieve this status," the CM said.

He also said the port opened new job opportunities for youngsters and regional development activities found footing due to the port. Mentioning that the state invested a sum of over Rs 5,500 crore in the first phase, Pinarayi said this is the highest amount any state has invested in the sector.



Port Gallops to New Highs



Kerala

Sails Ahead!

Vizhinjam Seaport

Phase 2 Initiated

Inaugurated by CM

Completing 17 years ahead
of the announced timeline



China pooh poohs Trump Tariffs, Hits Record Trade Surplus of \$1.2 Trillion

Though Trump tantrums in the form of punitive tariffs on Chinese imports did result in a 20% decline in Chinese exports to that country, this was more than compensated by very high increase in Chinese exports to other nations.

Even though Trump administration in the U S has been at loggerheads with its Chinese counterpart on multiple international trade terms, the later has turned out a stupendous performance during 2025 with record trade surplus of \$1.20 trillion. As Trump imposed various punitive tariffs on Chinese imports, exports to the U S from China suffered a 20% decline. But this fall in trade with the U S did not affect the Chinese firms as they stepped up their business with other nations to the extent that loss in the U S side was more than compensated by gains in the trade with other nations as manifested in the form of all-time record trade surplus in the preceding year.

Beijing's resilience to renewed tariff tensions since Donald Trump returned to the US presidency last January has emboldened Chinese firms to shift their focus to south-east Asia, Africa and Latin America to offset US duties.

With Beijing looking to exports to counteract a prolonged property slump and sluggish domestic demand, the record surplus risks further unsettling economies concerned about China's trade practices and overcapacity, as well as their own over-reliance on key Chinese products.

The full-year trade surplus came in at \$1.189tn – a figure on par with the GDP of a top-20 economy globally like Saudi Arabia.

"The momentum for global trade growth looks to be insufficient, and the external environment for China's foreign trade development remains severe and complex," Wang Jun, a vice-minister at China's customs administration, said at a press briefing.

However, "with more diversified trading partners, [China's] ability to withstand risks has been significantly enhanced", Wang said, adding that "the fundamentals for China's foreign trade remain solid".

Outbound shipments from the world's second-biggest economy grew 6.6% in value terms year-on-year in December, compared with a 5.9% increase in November. Economists polled by Reuters had expected a 3.0% increase.



Imports were up 5.7% after a 1.9% bump the month earlier and also beat a forecast for a 0.9% uptick.

China's yuan held steady after the upbeat data even as equity investors welcomed the forecast-beating numbers. The benchmark Shanghai Composite index and blue-chip CSI300 index both rose more than 1% in morning deals.

The Chinese monthly export surpluses exceeded \$100bn seven times last year – partially underpinned by a weakened yuan – up from just once in 2024,

underscoring that Trump's actions have barely dented China's trade with the wider world even if he has curbed US-bound shipments.

Economists expect China to continue gaining global market share this year, helped by Chinese firms setting up overseas production hubs that provide lower-tariff access to the US and EU, as well as by strong demand for lower-grade chips and other electronics.

China's car making industry saw overall exports jump 19.4% to 5.79m vehicles last year, with pure

EV shipments up 48.8%. China would probably remain the world's top auto exporter for a third year after first beating Japan in 2023.

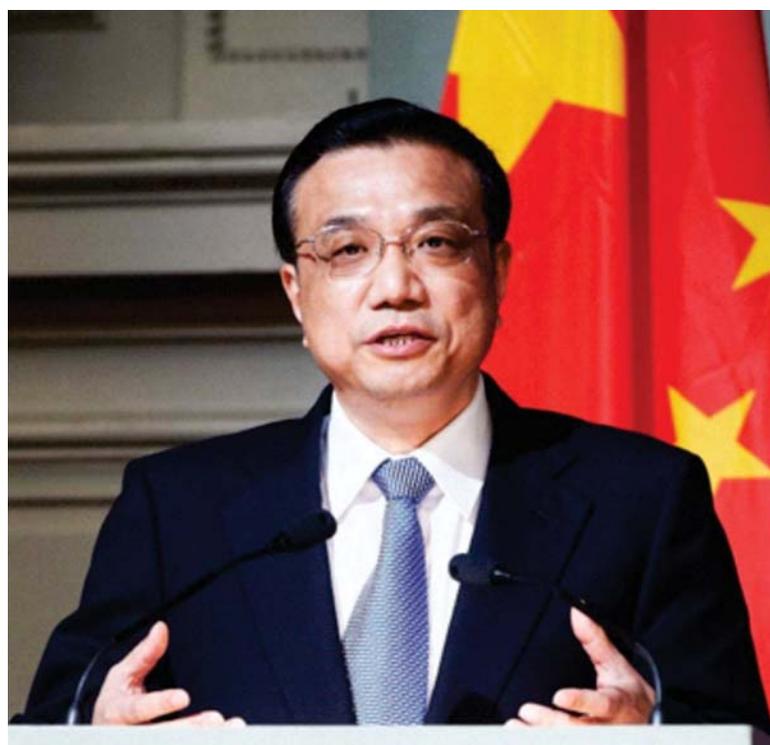
Beijing, however, has shown signs of recognising it must moderate its industrial exports if it is to sustain its success, and the leadership has been increasingly cognisant and vocal about imbalances in China's economy and the image problem its export volumes are causing.

After the trillion-dollar surplus data, the Chinese premier, **Li Qiang**, was quoted on national television as calling for "proactively expanding imports and promoting the balanced development of imports and exports".

China also scrapped subsidy-like export tax rebates for its solar industry, a longstanding point of friction with EU states.

Lawmakers in December passed revisions to the foreign trade law after two rather than the usual three readings, in a signal to members of a major trans-Pacific trade pact that China is prepared to shift from industrial subsidies towards freer, more open trade.

Despite the year-long truce on tariffs that Trump and the Chinese president, Xi Jinping, struck in late October, US duties of 47.5% on Chinese goods are well above the roughly 35% level analysts say enables Chinese firms to export to the US at a profit.



CIAL to be the hub for Multimodal Cargo Network: Chief Minister

Chief Minister Pinarayi Vijayan has announced that a multimodal cargo network integrating air, road, rail, and water routes will be established, with Cochin International Airport (CIAL) serving as its primary hub.

He was speaking while inaugurating the plenary session of the International Cargo Business Summit, organized by CIAL in association with FICCI, marking the 25th anniversary of CIAL's cargo department. The Chief Minister inaugurated the event by moving a gear lever on a cockpit model installed on the stage.

The Chief Minister stated that CIAL is striving to create a business environment favourable to Kerala's economic growth beyond just functioning as an airport. He noted that CIAL handled over 65,000 metric tonnes of cargo in the last financial year, and this is expected to rise to 74,000 tonnes in the current fiscal year. CIAL has provided 50 percent dividend to its investors and stands as a model for the entire country through its operations.



Chief Minister Pinarayi Vijayan inaugurates the plenary session of the CIAL International Cargo Business Summit.

Construction of three bridges benefiting four panchayats is also underway. Furthermore, CIAL has begun the process of obtaining certification for handling pharmaceutical products, which will commence immediately upon approval.

In his presidential address, Industries Minister P. Rajeeve

mentioned that prominent global companies establishing logistics parks near CIAL would allow greater utilization of the airport's cargo potential. He added that the presence of large-scale companies reflects the growth rate of cargo movement in the region. The Chief Minister also honoured institutions

that demonstrated excellence in cargo exports during the ceremony.

CIAL Managing Director S. Suhas IAS delivered the welcome speech. CIAL Cargo Department Head Satheesh Kumar R. Pai delivered the vote of thanks. ■

“India fast emerging as one of the most promising future markets for seaweeds”

Driven by rising domestic consumption, expanding industrial applications and shifting global supply dynamics, India is set to play a critical role in the global seaweed economy over the next two decades,

according to experts at the global seaweed summit held at ICAR-Central Marine Fisheries Research Institute (CMFRI).

Citing global trends in seaweed production, Stevan Hermans, a seaweed industry

analyst from Belgium, said: “India is emerging as one of the most promising future markets, both as a consumer and a processor”.

“India is expected to add nearly 600 million people to its middle class over the next 25

years, positioning the country as a major upcoming consumer of seaweed-derived products, particularly carrageenan used in food, pharmaceuticals, and personal care industries”, he said.

India's demand for carrageenan, a natural substance extracted from seaweeds used in food processing, is expected to rise faster than many mature

markets in Europe and the U.S., Mr. Hermans said.

Referring to India's fast-growing segments such as seaweed-based bio stimulants and plastic alternatives, he said that this particular sector is growing at around 10 per cent annually and is projected to require up to 1.16 million tonnes of seaweed by 2030, raising questions about where the additional global supply will come from. “India's long coastline and policy push under the Blue Economy framework could support commercial seaweed production to meet this demand”, Mr. Hermans added.

Experts highlighted the growing commercial success of seaweed-based plastic alternatives, with global investments exceeding ₹ 1,500 crore since 2020. From food and nutrition to cosmetics, pharmaceuticals and climate solutions, the seaweeds offer bright industrial prospects in the country, they said.

The summit was organised jointly by the Indian Chamber of Commerce, CMFRI and the Central Salt & Marine Chemicals Research Institute (CSMCRI). ■



A delegate tasting a seaweed-based delicacy at the 7th India International Seaweed Expo and Summit held at CMFRI.

Airra Diamonds Launches Pan-India Lab-Grown Diamond Boutique Chain

First Store in Kochi



Airra Diamonds marked its entry into India's evolving jewellery market with the launch of its first boutique at Kadavanthra, Kochi, introducing a new benchmark in lab-grown diamond retail. Dr. Sumitha Nandan, Executive Director, Manappuram Finance, inaugurated the showroom.

The presence of cine artists including Mareena Micheal, Sadhika Vengopal, Megha Mathew, Dilshana, Harshitha Pisharody and Alyifa made the inaugural function a colourful event.

Positioned as a pan-India lab-grown diamond boutique chain, Airra Diamonds brings together sustainability, refined luxury, and contemporary craftsmanship, deeply inspired by the cultural elegance of Kerala.

The Kochi boutique presents an extensive collection of trendy lab-grown diamond jewellery, thoughtfully curated for today's eco-conscious generation. From everyday elegance to statement pieces, the designs reflect modern sensibilities while upholding timeless aesthetics.

With an ambitious growth roadmap, Airra Diamonds plans to establish 40 outlets across India, supported by a robust Omni channel strategy that seamlessly integrates online and offline shopping experiences. This expansion underscores the brand's commitment to making ethical luxury accessible to a wider audience nationwide.

A key differentiator for Airra Diamonds is its advanced approach to personalization. Customers can create bespoke jewellery through both digital

platforms and in-store consultations. The customization journey allows customers to collaborate closely with expert designers to craft jewellery aligned with their personal vision—be it a necklace, earrings, or a signature ring. Each customized creation is designed, crafted, and delivered within 15 days, ensuring a smooth and efficient experience without compromising on craftsmanship.



At the heart of Airra Diamonds lies a strong commitment to sustainability. Lab-grown diamonds offer the same brilliance, durability, and visual appeal as mined diamonds, while significantly reducing environmental impact and ethical concerns associated with traditional mining. This positions Airra Diamonds as a natural choice for consumers who seek beauty with responsibility.

Lab-grown diamonds are not a passing trend—they represent the future of the jewellery industry, said Manoj K, Managing Director, Airra Diamonds. "With advanced technology, we are able to create

diamonds that offer the same quality and brilliance of mined diamonds at a more ethical and sustainable price point. At Airra Diamonds, we are proud to lead this transformation and make diamond ownership more accessible and aligned with the values of today's conscious consumers."

In addition to sustainability, Airra Diamonds emphasizes value-driven luxury. The cost

efficiency of lab-grown diamonds enables customers to enjoy premium-quality jewellery at a significantly lower price point than mined diamonds, without any compromise on aesthetics or longevity.

Powered by Southern

Airra Diamonds is backed by Southern Multi-State Cooperative Credit and Multi-Purpose Society Limited, a well-established financial services institution with a customer base exceeding 10,000 across Kerala. This strong institutional backing reinforces the brand's credibility and long-term vision. ■

Aster receives NCLT order to convene meetings for approval of merger with Quality Care India Ltd

The merger between Aster DM Healthcare Limited, and Quality Care India Ltd, one of the largest merger announcements in the healthcare industry has now received an order from the National Company Law Tribunal (NCLT), Hyderabad Bench to convene the shareholders and unsecured trade creditors meeting for approval of the merger. The meeting will be fixed for a date between February 27, 2026 and March 13, 2026. The merger transaction is already in receipt of approvals from Competition Commission of India (CCI) and 'No Objection' letters from the Stock Exchanges. The company expects to complete the merger process by Q1 FY2026-27, subject to receipt of all regulatory approvals and completion of other conditions precedents.

The merged entity 'Aster DM Quality Care' will be promoted by Aster Promoters and Blackstone and brings together the strengths of two leading healthcare providers with a common vision of expanding access to high-quality medical care across the country.

Dr. Azad Moopen, Founder & Chairman, Aster DM Healthcare, said, "We are pleased with the significant progress achieved in the merger process and are confident of shareholders/unsecured creditors approval as well as pursuant to the NCLT order. We remain committed to working toward a speedy completion of the merger and look forward to making it effective by Q1 FY2026-27. Looking ahead, our focus will be on executing a disciplined integration strategy that leverages the complementary networks, clinical expertise, and operational strengths of Aster and Quality Care."

The merged entity 'Aster DM Quality Care Limited' will have a combined portfolio of four leading brands: Aster DM, CARE Hospitals, KIMSHEALTH and Evercare. As of September 30, 2025, the combined bed strength of Aster and QCIL stands over 10,360 beds with bed strength of Aster at 5,195+ beds and QCIL at 5,165+ respectively. Looking ahead, the merged entity aspires to increase bed capacity to around 14,715+ beds over the coming years. With the combined scale, the merged entity will also be well-positioned to explore investments in advanced medical technologies and digital health platforms - driving innovation and creating a more integrated, seamless patient experience. ■

SIB Scripts Another Record Quarter with Rs. 374 Cr. Net Profit

South Indian Bank had declared highest ever quarterly Net Profit of Rs. 374.32 Cr. for Q3 FY 2025-26 registering a growth of 9% compared to Rs. 341.87 Cr. in Q3 FY 2024-25, informed **Mr. P. R. Seshadri**, MD & CEO of the Bank. He stated that



the Bank's well-defined strategy continues to underpin its strong business performance during the period. The Bank recorded healthy growth across all major segments – including Corporate, MSME, Housing, Auto and Gold loans – with a steadfast focus on maintaining asset quality.

He further highlighted that, in line with the Bank's strategic intent of achieving Profitability through Quality Credit Growth, the Bank successfully onboarded fresh advances with a low risk profile. This approach, he noted, reflects the Bank's continued commitment to sustainable growth, prudent risk management and value creation for all stakeholders.

Key Highlights of Q3 FY26

- Net Profit of the Bank for quarter is up by 9% from Rs.

341.87 Cr. in Q3 FY25 to Rs. 374.32 Cr. in Q3 FY26

- Net Profit of the Bank for the 9-month ended has increased by 9% to Rs. 1047.64 Cr. for Dec-25 when compared with Rs. 960.69 Cr. for Dec-24
- Pre-Provisioning Operating Profit for quarter is up by 10% from Rs. 528.84 Cr. in Q3 FY25 to Rs. 584.33 Cr. in Q3 FY26
- Non-Interest Income increased from Rs. 409.22 Cr. to Rs. 485.93 Cr., registering a growth of 19% on Y-o-Y basis
- Bank continues to maintain positive operating leverage for the 9-month ended Dec-25 with 7.44% increase in Net Total Income over 3.61% increase in Operating Expense compared to the 9-month period ended Dec-24

Summit of the Future held in Kochi

The second edition of the Summit of the Future, bringing together knowledge, technology, and creativity, was conducted in Kochi. Ernakulam District Collector G. Priyanka inaugurated the four-day event at the Kinfra International Convention Centre.

In her inaugural address, the Collector said the summit is not merely an academic exercise but a necessity for society at large. "The summit raises fundamental questions about who designs the future and the values that guide it. Such platforms send a strong message that a better future can be built through boundary-breaking dialogue," she said.

Jain University Chancellor Dr. Chenraj Roychand, who presided over the function, underlined the importance of democratising education to ensure access for economically disadvantaged sections. He also officially announced the Jain Accelerator project, envisioned as a major support system for aspiring entrepreneurs.

Dr. Tom Joseph, Director – New Initiatives, Jain University, said the

Summit of the Future provides a platform where ordinary citizens can voice their ideas in an increasingly complex and rapidly changing world.

Stating that collective action is the only way to navigate an uncertain future, Sushant Kurunthil, CEO, Infopark, said the summit has the potential to position Kerala as a model hub for future-ready development.

Scheduled from January 29 to February 1, the summit will host over 200 sessions across seven key focus areas, including education, technology, and the environment. More than 400 international experts are expected to participate, while footfall is projected to cross two lakh visitors.

Future Kerala Mission Chairman Venu Rajamony, Thrikkakara Municipality Chairman Rashid Ullampilly, Kinfra Director Sabu George, Pro Vice-Chancellor Prof. Dr. J. Letha, and other dignitaries attended the inaugural ceremony.

Aster Medcity Hosts 'Traumax-2026'



The Departments of Craniomaxillofacial Surgery and Emergency Medicine at Aster Medcity, in collaboration with the Association of Oral and Maxillofacial Surgeons of India, Kerala State Branch, successfully organized Traumax-2026. This academic initiative was designed to provide maxillofacial surgeons with a deep, practical insight into the comprehensive care of trauma victims.

Managing craniomaxillofacial trauma is an intricate process that demands coordinated care between emergency medicine specialists, intensive care specialists, anaesthesiologists, neurosurgeons, and craniomaxillofacial surgeons. The Traumax-2026 program emphasized that the care of a road traffic accident victim begins at the site of the accident, noting that morbidity

and mortality rates are heavily influenced by the quality of care provided during triaging, transfer, intensive care, and postoperative recovery.

The programme also had Interactive Case Studies, focused group discussions to discuss on Biomechanics of the facial skeleton and modern implant systems, advanced diagnosis and classification of facial fractures, Specialized trauma care for pediatric and geriatric age groups, managing complications in maxillofacial trauma and addressing secondary traumatic deformities.

Doctors from Aster Medcity, Oral Maxillo Facial Surgery Senior Consultants, Dr. Sherry Peter and Dr. Latha P Rao and Dr. Johnson K Varghese, Consultant, Emergency Medicine, led the conference.

Axis Bank Reports Rs. 6490 Cr Net Profit During Q3

Axis Bank, one of the largest private sector banks in India, has reported a net profit of Rs. 6,490 crores during the third quarter of the current fiscal. The Bank's Net Interest Income grew 5% YoY and 4% QoQ to Rs. 14,287 crores in Q3FY26. Its Net Interest Margin for Q3FY26 stood at 3.64%. On a QAB basis, total deposits grew 5% QoQ and 12% YoY. The MEB CASA ratio stood at 39%, continues to be among the best across large peer banks. As on 31st December 2025, the Bank's reported Gross NPA and Net NPA improved to 1.40% and 0.42% respectively, against 1.46% and 0.44% as on 30th September 2025. Fee income for Q3FY26 grew 12% YoY to Rs. 6,100 crores. Retail fees grew 12% YoY; and constituted 71% of the Bank's total fee income.

The Bank's wealth management business is among the largest in India with Assets Under Management of Rs. 6,87,738 crores at the end of 31st December 2025 that grew 7% QoQ and 8%

YoY. The Bank's domestic subsidiaries delivered steady performance with 9MFY26 PAT of Rs. 1,490 crores, up 6% YoY.

The Bank's overall distribution network stands at 6,110 domestic branches and extension counters along with 281 Business Correspondent Banking Outlets situated across 3,315 centres as on 31st December 2025 compared to 5,706 domestic branches and extension counters, and 202 BCBO's situated in 3,122 centres as on 31st December 2024.

Amitabh Chaudhry, MD & CEO, Axis Bank, commented, "Our progress this quarter reflects our focus on creating solutions that matter - simplifying access to credit, reimagining digital banking, and investing in talent and ideas that will shape the future. We will keep strengthening our competitive edge by modernising our platforms, empowering our teams, and staying ahead of shifts in customer behaviour through smart and revolutionary solutions."

BUSINESS NEWS

Salve Maria Announces New Action Plans

Salve Maria International, one of the leading and most experienced service providers in the overseas education sector, has announced new action plans aimed at identifying study-abroad opportunities suited for 2026.



The new initiatives, designed to align with 2026 requirements, are based on advancements in Artificial Intelligence (AI) and the evolving interests of the new generation. These plans were announced at a press conference held in Kochi.

Representatives of Salve Maria International stated that they have implemented effective innovations in their counselling systems and operational processes, going beyond the expectations of students and parents.

“Overseas education services are not merely a commercial process of securing admissions. Our approach is to identify academic pathways that best suit each student’s abilities and goals,” said Boby Sebastian, Founder and CEO of Salve Maria International.

“Our responsibility does not end with admission; it lies in honestly guiding students toward their true aspirations,” he added.

Salve Maria International’s core mission is to provide transparent and responsible guidance with a focus on students’ sustainable futures. The institution is giving greater emphasis to recommending reliable academic pathways and ensuring that each student reaches the most suitable educational opportunities.

As part of this initiative, Salve Maria International announced that an Australian Educational Fair will be organized for students and parents on February 3 at Radisson Blu, Kochi, and on February 4 at Hotel Aida, Kottayam.

The organization also focuses on making overseas education opportunities accessible to students from economically weaker backgrounds. From tuition-free countries to premium courses and top-ranked universities, Salve Maria International offers services across more than 20 countries without compromising on quality.

CIAL hosts Disaster Management Equipment Exhibition



Cochin International Airport Limited (CIAL), in coordination with the National Disaster Management Authority, organised a Disaster Management Equipment Exhibition at the International Terminal (T3) Arrival Area (City Side) of the airport, aimed at enhancing public awareness on emergency response and disaster preparedness. The exhibition featured live demonstrations and displays of advanced disaster management tools and technologies. This offered the visitors a first-hand understanding of modern rescue, relief and response mechanisms.

Various frontline agencies, including CIAL’s Aircraft Rescue

and Fire Fighting team, Central Industrial Security Force, National Disaster Response Force, State Disaster Management Authority and representatives from several PSUs, participated in the programme. The initiative underscored the importance of inter-agency coordination, preparedness and capacity building in managing emergencies effectively, especially in critical infrastructure environments such as airports. Through the creation of a unified interface between disaster response agencies and the public, CIAL foregrounded safety, resilience and forward-planned risk containment as core operational imperatives.

KUFOS Hosts National Workshop on Sea Urchins



Kerala University of Fisheries and Ocean Studies (KUFOS) organised a two-day National Workshop on “Sea Urchins: From Taxonomy to Trade – Nutritional and Commercial Significance” with support from the Ministry of Earth Sciences, Government of India.

Inaugurating the programme, Vice Chancellor Prof. A. Biju Kumar said Sea urchins connect coral reefs with global cuisine—linking biodiversity science with high-value seafood markets. He stressed that such workshop is a reminder that taxonomy is the foundation of sustainability, and

that conservation through cultivation—hatchery, grow-out and restocking—can protect wild stocks while creating new blue-economy livelihoods for our coast.

A book on ‘Guardians of the Coral Realm: Sea Urchins from Gulf of Mannar, India’ and a poster were released in the event.

Dr. Senthil Kumar, Scientist of CMLRE, Kochi, attended as Chief Guest. Dr. Radhika Rajasree S. R., Dr. M. Sajeevan, Dr. Suresh Kumar and Dr. Blossom K. L. were also present at the inaugural session.



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CISF Conducts Vande Mataram Coastal Cyclothon-2026



The Central Industrial Security Force (CISF) is set to launch the second edition of the CISF Vande Mataram Coastal Cyclothon-2026, a landmark national initiative aimed at strengthening coastal security awareness, promoting national unity and fostering community participation.

Addressing a press conference organised by CISF in Kochi, Shri Jose Mohan, IPS, Inspector General, CISF APS-II, announced that Shri Nityanand Rai, Minister of State for Home Affairs, will virtually flag off the CISF Vande Mataram Coastal Cyclothon-2026 from the Major Dhyan Chand National Stadium, New Delhi. He informed that the Cyclothon will conclude in Kochi, Kerala, on 22 February 2026, after covering the entire mainland coastline of India.

Detailing the scale of the initiative, Shri Jose Mohan said that the Cyclothon is a 25-day, 6,553-kilometre cycling expedition covering the entire mainland coastline of India, making it one of the most extensive coastal cycling campaigns ever undertaken in the country. Two teams of CISF cyclists will commence simultaneously from opposite ends of the coastline — from Lakhpat Fort in Kachchh,

Gujarat, on the western coast and from Bakkhali in South 24 Parganas, West Bengal, on the eastern coast. After traversing coastal roads across the country, both teams will converge at Kochi, Kerala, on 22 February 2026.

He also highlighted that a total of 130 CISF personnel, including 65 women personnel, will participate in the Cyclothon. Among them, ten cyclists will be from Kerala.

Shri Jose Mohan said that the Cyclothon is being organised with the theme “Surakshit Tat, Samridh Bharat” (Secure Coasts, Prosperous India) and carries the patriotic essence of Vande Mataram, symbolising national pride, unity and collective responsibility towards safeguarding India’s coastline.

Senior CISF officers and dignitaries present on the dais included Shri Nagendra Devrari, Senior Commandant, CISF Cochin Airport; Shri Anoop Sinha, Senior Commandant, CISF Group Headquarters Cochin; Shri Ramdas M, Deputy Commandant, CISF; and Smt. Dhanya Sanal K, IIS, Director, Press Information Bureau Kochi and All India Radio Kochi.

Eastern Celebrates International Chicken Curry Day with ‘Chicken Song,’



On International Chicken Curry Day, (January 12), Eastern has chosen to celebrate more than just a favourite dish of Malayalees but honoured something that was so rooted in the cultural ritual of the state. With the launch of “Chicken Song,” a folk-rock musical film, the brand pays tribute to Kerala’s enduring relationship with chicken curry—an everyday comfort food and a centrepiece of celebrations across homes and communities.

At its heart, Chicken Song reflects how chicken curry transcends class, occasion, and region in Kerala, appearing with equal ease on weekday lunch tables and festive spreads. Anchored by Eastern Chicken Masala, the film positions the dish as a shared culinary language that binds generations and mirrors the State’s pluralistic social fabric.

The Song features acclaimed playback singer Sooraj Santhosh and popular actor Manikuttan, blending folk sensibilities with contemporary rhythm. Directed by Mridul Nair, with music composed by Manikandan Ayyappa and lyrics by Suhail Koya, the film presents Kerala as a mosaic of tastes, traditions and communities, where food acts as a quiet yet powerful unifier.

Girish Nair, Chief Executive Officer, Eastern, said: “Chicken curry is not just a recipe in Kerala. It is an emotion, a memory, and often the first dish we learn to cook at home. With ‘Chicken Song,’ we wanted to honour that shared experience and celebrate the everyday joy that food brings into our lives. This is our way of thanking generations of consumers who have made Eastern a part of their kitchens and their stories.”

Rather than following conventional advertising formats, Chicken Song adopts a cultural storytelling approach, aimed at resonating across age groups while remaining rooted in authenticity.

Praveen Ramaswamy, Chief Marketing Officer, Eastern, noted: “We saw this campaign as an opportunity to step back from product-centric communication and instead celebrate a cultural truth. Chicken curry is a staple in Kerala, and Eastern Chicken Masala has quietly been an integral part of that journey for decades. Music allowed us to tell this story in a way that feels organic, inclusive, and emotionally resonant.”

Geojit’s UAE Joint Venture Launches India Opportunities Fund

Barjeel Geojit Financial Services, a UAE-based joint venture of Geojit Financial Services, has launched the ‘Barjeel Geojit India Opportunities Fund’ for global investors who are keen to participate in the India growth story.

This launch marks the first in a series of fund offerings that Barjeel Geojit plans to introduce, spanning local and global markets. BGIOF is a UAE-regulated umbrella fund with sub-funds having separate legal personality and independent financial capacity.

BGIOF enables investors, NRIs as well as foreign nationals, to



participate in India’s growth trajectory by offering access to its diversified basket of sub-funds across sectors and market segments. The NFO is open for subscription from 14th January to 13th February 2026. It is a USD-denominated fund with a minimum investment of USD 5,000.

Barjeel Geojit’s entry into the investment management business marks a significant milestone in its growth journey, building on over

25 years of legacy in the UAE and aligning with the Emirates’ vision to be a global hub for fund management. On this occasion HE Sheikh Sultan Bin Sooud Al Qasimi, Chairman, Barjeel Geojit, said, “Our vision is to manage money responsibly, bring trusted global standards, and make investing more accessible, so that opportunities are created with care, transparency, and long-term trust.”

Mr. C.J. George, Chairman and Managing Director, Geojit Financial Services, said: “The introduction of Barjeel Geojit India Opportunities Fund provides investors with a simple and regulated USD-denominated

avenue to participate in India’s long-term growth through diversified, India-focused strategies managed by experienced professionals.”

Mr. Surendra Dwivedi, CEO, Barjeel Geojit, said: “Barjeel Geojit India Opportunities Fund has been designed to meet evolving investor requirements around diversification, global standards, and flexibility across risk profiles. By offering access to multiple established India strategies within a single framework, the fund provides a practical and well-regulated route for investors seeking exposure to India’s structural growth story.”

BUSINESS NEWS

Indian Oil and Maruti Sign MoU to Expand Vehicle Service Network



Indian Oil Corporation Limited, India's flagship energy major, and Maruti Suzuki India Limited, the country's leading passenger vehicle manufacturer, have signed a Memorandum of Understanding (MoU) to enhance customer convenience. Under this agreement, Maruti Suzuki service facilities will be established at select Indian Oil fuel stations across the country.

The collaboration leverages Indian Oil's vast nationwide network to set up various Maruti Suzuki service facilities. This integration will allow customers to access scheduled periodic maintenance and minor repairs for their Maruti Suzuki cars, at the same locations where they refuel, creating a more efficient and seamless experience. Indian Oil, with its extensive retail presence,

will further strengthen Maruti Suzuki's 5,780+ service touchpoints. By bringing authorised service to the fuel station, both companies aim to provide a "one-stop" solution that enhances convenience and peace of mind for millions of car owners throughout their ownership journey.

Mr Saumitra P Srivastava, Director (Marketing), Indian Oil, said: "Indian Oil is committed to enhancing the customer experience at our fuel station through value-added services. With a network of over 41,000 fuel stations across the length and breadth of India, we are uniquely positioned to bring essential services closer to the consumer. By partnering with Maruti Suzuki, we are integrating world-class automotive maintenance along

with our energy offerings." Mr Ram Suresh Akella, Executive Officer (Service), Maruti Suzuki India Limited, said, "Our goal is to make car servicing as easy and convenient as possible for our customers. By partnering with Indian Oil Corporation Limited, one of India's most trusted Maharatna enterprises, we will leverage their unmatched reach to take our after-sales service to locations frequently visited by our customers.

This collaboration marks a significant step to bring the mobility and energy sector together and to deliver a superior customer care experience. We are committed to enhancing accessibility, delivering unmatched convenience, to ensure complete peace of mind in the car ownership journey for our customers." ■

KMA Annual Convention Calls to Focus on Solutions

The 43rd Annual Management Convention of the Kerala Management Association (KMA) was held at the Lulu Bolgatty International Convention Centre, marking the start of one of the nation's largest management forums. The event was formally inaugurated by Kumaresh C. Misra, former Deputy Secretary-General of UN Habitat III, who addressed a gathering of over 1,000 delegates and 50 distinguished speakers. Centred on the theme "Transforming for Impact," the convention serves as a platform to discuss leadership and innovation in a changing global landscape.

In his inaugural address, Kumaresh Misra emphasized the necessity of a solution-oriented approach to leadership. While acknowledging the various hurdles facing the global economy, he noted that India has demonstrated remarkable economic resilience. He urged leaders to leverage Artificial Intelligence to build a more robust future and



highlighted that Kerala is uniquely positioned to achieve significant growth by capitalizing on its strengths in tourism, healthcare, and its emerging status as a knowledge hub.

Anantha Nageswaran, Chief Economic Adviser to the Government of India, delivered the keynote address, stressing that sustainable economic growth is the fundamental pillar required to achieve the "Viksit Bharat 2047" vision. He argued that long-term progress must be balanced with

strict fiscal discipline to ensure stability. During the ceremony, the association honoured George Alexander Muthoot (Muthoot Finance), C. J. George (Geojit), Madhu S. Nair (Cochin Shipyard), and M. P. Ahammed (Malabar Group) as the "Transformation Icons of Kerala." Their recognition was followed by a high-level roundtable discussion moderated by Venugopal C. Govind.

KMA President K. Harikumar presided over the meeting. ■

SIB Enters 97th Year, Eyes Centenary Milestone



South Indian Bank marked its 97th Foundation Day on 29th of January, a milestone that reflects nearly a century of trusted banking rooted in strong values and progressive innovation. As the Bank moves closer to its centenary, this year's Foundation Day is especially significant, coming on the back of its strongest financial performance to date. Founded in Thrissur in 1929, South Indian Bank has grown into a pan-India institution, today serving over 8.2 million customers through a network of 948 branches nationwide.

V J Kurian, Chairman, South Indian Bank, issued a bold statement on the Bank's trajectory: "South Indian Bank's 97-year journey has been shaped by a long-term vision, a disciplined way of working, and the steadfast trust of our customers. Our belief in valuing relationships has played a central role in delivering strong and consistent financial performance. As we stand on the threshold of our centenary, our focus remains on delivering sustainable value for both our customers and shareholders."

South Indian Bank's progress towards its centenary is underpinned by robust financial performance. For the third quarter of the 2025-26 financial year, the Bank reported a record net profit of ₹ 374.32 crore, marking a 9% increase over ₹ 341.87 crore in the corresponding period last year. This performance is mirrored in the cumulative results for the first nine months of the fiscal year, with total profits rising to ₹ 1,047.64 crore. A steady 10% growth in pre-provisioning operating profit further reinforces the Bank's financial strength and stability.

Echoing this sentiment, P R Seshadri, Managing Director and CEO of South Indian Bank, remarked, "As South Indian Bank completes 97 years, our journey stands as a reflection of the enduring trust of our customers and the unwavering commitment of our employees. Together, they have shaped a resilient institution, one that has adapted to change, remained grounded in its values, and continued to move forward with purpose. As we look ahead, this collective strength will continue to guide our path." ■

INSV Kaundinya Reaches Muscat, Reviving 5,000-year-old India-Oman Maritime Relationship

Union Minister Sarbananda Sonowal welcomes INSV Kaundinya Crew at Port Sultan Qaboos in Muscat

The Indian Naval Sailing Vessel *INSV Kaundinya* arrived in Muscat after successfully completing its maiden voyage from Porbandar, marking a significant moment in the shared maritime heritage of India and Oman. The ship along with the crew was received by the Union Minister of Ports, Shipping & Waterways (MoPSW), Sarbananda Sonowal at Port Sultan Qaboos.

The voyage of the traditionally built stitched sail vessel highlights the deep-rooted maritime, cultural and civilizational ties between the two nations that span more than 5,000 years. It also underscores the role of oceans as connective corridors that have enabled sustained interaction between India and Oman over centuries. The expedition holds added significance as both countries commemorate 70 years of diplomatic relations.

Speaking on the occasion, Union Minister Sarbananda



Sonowal said, "This event is not only a celebration of a voyage, but of a deep-rooted civilizational bond. The arrival of this ship in Muscat is symbolic of the enduring India-Oman friendship that has stood the test of time and that is anchored in history, enriched by trade, and strengthened by mutual respect."

Named after the legendary Indian mariner Kaundinya, the vessel showcases India's indigenous maritime knowledge, craftsmanship and sustainable shipbuilding practices. The project was envisioned by Prime Minister Narendra Modi and executed by the Indian Navy with the support of naval architects, archaeologists,

traditional shipbuilding designers and master shipwrights. Inspired by a fifth-century CE vessel depicted in the Ajanta Cave paintings, *INSV Kaundinya* was constructed using ancient Indian shipbuilding techniques, including stitched-plank construction without modern nails or metal fastenings.

At the welcome ceremony organized at the port, Azzan Al Busaidi, Undersecretary, Tourism, Ministry of Heritage and Tourism of Oman, along with senior dignitaries from the Indian Navy, Royal Navy of Oman, Royal Oman Police Coast Guard and other ministries were present. A large Indian community from all walks of life, including students, enthusiastically welcomed the ship. Traditional Indian and Omani cultural performances were held during the official welcome ceremony.

KSFE Wins Top Honours at Business World Emerging Business Awards

The Kerala State Financial Enterprises (KSFE) has achieved a significant milestone by securing two prestigious honours at the 7th Business World Emerging Business Awards, organized by Businessworld. The institution was recognized for its excellence in MSME financing, while its leadership was lauded for visionary guidance. These awards highlight KSFE's growing influence in the national financial landscape and its dedication to fostering economic growth through innovative lending and strategic management.



KSFE was conferred with two National Awards, making a double victory for the organization. The first honour, MSME Financing Institution- MSME Lending Excellence of the Year, was awarded to KSFE in recognition of its outstanding contributions to financial inclusion and its impactful lending solutions that have provided sustained support to the MSME sector. The second honour, Leader of the year-Creating Emerging Business (Business Leader of the Year), was awarded to Dr. Sanal S K. This individual accolade recognizes his

exemplary leadership, strategic vision, and commitment to steering KSFE toward new benchmarks of excellence and innovation.

The Business World Emerging Business Awards are designed to celebrate organization and leaders who drive positive economic transformation. By receiving these honours, KSFE joins an elite group of institutions recognized for delivering meaningful solutions to contemporary economic challenges. This recognition underscores the institution's unwavering commitment to empowering small and medium enterprises and its pivotal role in strengthening the financial stability of the region.

The awards were formally presented during a day-long conference and ceremony held in New Delhi.

Kyra Restaurant Opens at Holiday Inn



With Greek and Persian flavours, Kyra, a high-energy premium restaurant, has started operations at the Kochi Holiday Inn. With the arrival of Kyra, Kochi's nightlife will become more colourful with a variety of food and drinks.

The inauguration ceremony was attended by famous Tamil actor Arya, actresses Aditi Ravi, Nayanthara Chakraborty, Gokulam Gopalan, Founder and Chairman of Sree Gokulam Group of Companies, Managing Director Baiju Gopalan, Vice Chairman Praveen and distinguished guests from various walks of life. Chef

Subimon, who is an expert in Persian and Middle Eastern cuisine, is the head chef.

Spread over 8,000 square feet, Kaira, Kerala's largest international specialty restaurant, has many unique features including a spacious open area, spacious seating, and innovative private dining areas. Kaira is inspired by the cultural heritage of Kochi, a melting pot of Persian and Mediterranean cultures, said Fino Babu, General Manager, Holiday Inn. He added that Kaira will be the most important dining destination in Kochi, welcoming new tastes.

BUSINESS NEWS

LG MARKS IPO MILESTONE WITH 'THANK YOU INDIA'

LG Electronics India Limited (LGEIL), India's leading consumer electronics brand, conducted a nationwide integrated consumer campaign in January 2026 titled "Thank You India for Making LG India's Most Trusted Brand." The campaign marked an important milestone in the company's journey as it celebrates its Initial Public Offering (IPO), while acknowledging the continued trust and support of Indian consumers.

The campaign will run through January 2026 and was available across India through all major channels, including National Trade (NT), Modern Trade (MT), and Online Brand Stores (OBS). It coincided with key national occasion of Republic Day.

Under the initiative, LG included select Home Entertainment products such as OLED, QNED, and UHD televisions, along with select soundbars including Xboom variants. Defined consumer benefits and finance options are applicable on eligible television and audio models, including large-screen formats, in accordance with the initiative framework.

The initiative also extended to a wide range of Home Solutions, covering select Frost-Free and Side-by-Side refrigerators, Front Load and Top Load washing



machines, microwave ovens, water purifiers, dishwashers, and select Split and Window Air Conditioners. Consumer benefits and finance-linked options were applicable on eligible models across these categories, subject to defined terms and conditions.

In addition, the initiative included structured benefits such as price adjustments on select models, GST-linked advantages, Scratch & Win rewards, and finance options including EMI and cashback schemes.

Commenting on the initiative, Sanjay Chitkara-Co Chief Sales & Marketing Officer, LG Electronics India Limited said, "The 'Thank You India' initiative is a reflection of our deep appreciation for the trust Indian consumers have placed in LG over the years. Reaching the milestone of our IPO is a defining moment in our journey, and this initiative allows us to acknowledge the role consumers have played in shaping our growth and presence in India."

CSL gets order for two 60 Ton BP GTTP tugs

Polestar Maritime Limited has placed an order for 2 nos. of 60 T Bollard Pull Battery-Electric Green Tugs on Cochin Shipyard Limited (CSL), the leading shipyard in India. Polestar Maritime is a major player in the niche market of harbour tugs, coastal towing & assistance and marine services at ports. These tugs will be deployed at Jawaharlal Nehru Port Authority by Polestar Maritime under the Government's Green Tug Transition Programme (GTTP), having emerged as the successful bidder for the chartering of two battery-electric green tugs.

The tugs will be built to the design of Robert Allan Limited, world's leading design house for harbour tugs. CSL and its subsidiary company, Udipi-CSL, have introduced the Robert Allan Tugs in India, complying with the Approved Standard Tug Design and Specifications (ASTDS), promulgated by Government of India, for promoting Aatma Nirbhar Bharat initiatives.

The vessels will be jointly constructed by CSL and Udipi-CSL under a work-share arrangement in CSL's yard in Cochin. The vessels will be equipped with battery-electric propulsion and will deliver zero direct emissions during harbour operations. The batteries will be sourced domestically, underscoring CSL's commitment to 'Make in India'.

With this contract, the present order book of the CSL Group includes 17 tugs and 6 green tugs, which are in various stages of construction.

"CSL is pleased to receive the order from Polestar for the GTTP tugs and reaffirms its commitment to transforming the maritime industry by introducing battery-electric tugs to India under the Green Tug Transition Programme (GTTP) announced by the Government of India." said Mr. Madhu S Nair, the Chairman and Managing Director of CSL.

REPUBLIC DAY CELEBRATIONS 2026



Shri B. Kasiviswanathan, IRSME, Chairperson, Cochin Port Authority, inspecting the contingents of CISE, KV students, Scouts & Guides, and CoPA Firemen during the Republic Day celebrations.



Celebrations at New Mangalore Port Authority were held at Dr. B R Ambedkar stadium with Capt. Manoj Joshi, Dy. Conservator and Dy. Chairman of NMPA, as the chief guest.

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V-Guard Concludes First Phase of NARI SHAKTHI Project

Offers Support to 44 Women to Launch Self-Employment Ventures



V-Guard Industries Ltd., as part of its CSR initiatives, has successfully concluded the first phase of the 'NARI SHAKTHI' project. To mark the completion of the first phase, a programme was held at Sahrudaya Auditorium, Kochi. The event also marked the inauguration of the project's second phase by Adv. V.K. Minimol, Kochi Mayor. The CSR initiative was designed to promote economic self-reliance among 100 women, including widows and single mothers, by supporting their journey towards self-employment and sustainable livelihoods.

Implemented in collaboration with Sahrudaya Welfare Services, the first phase provided 150 hours of intensive training in tailoring and beautician services. Certificates were awarded to all women who successfully completed the programme. To encourage them to begin their own micro-enterprises, essential equipment including sewing machines and beautician kits were presented to 44 outstanding performers by Dr. Reena Mithun Chittilappilly, Director, V-Guard Foundation.

The second phase will offer free baking courses to 20 widows

and single mothers, equipping them with practical skills to build sustainable income avenues and establish home-based ventures.

"We are immensely happy to have successfully completed the first phase of the NARI SHAKTHI project. We have been able to create meaningful changes in the lives of the participants. Watching their confidence grow and seeing them take their first steps towards financial independence inspired us to launch the second phase," said Dr. Reena Mithun Chittilappilly, Director, V-Guard Foundation.

Sreekumar A., Vice President, V-Guard Industries Ltd.; and Saneesh K., Chief Officer (CSR), V-Guard Industries Ltd.; Fr. Joseph Koluthuvellil, Executive Director, Sahrudaya; Fr. Sabin Thomas, Assistant Executive Director, Sahrudaya; Rev. Dr. Antony Cheranthuruthy, Associate Director, WSE; were also present at the event.

The NARI SHAKTHI project continues to quietly transform lives by restoring dignity and hope for widows and single mothers, enabling them not just to earn, but to rebuild their futures with confidence and purpose. ■

ICSI Welcomes Union Budget

The Institute of Company Secretaries of India (ICSI) commends Government of India's continued focus on inclusive growth, ease of doing business, and trust-based governance in Union Budget 2026.

Reflecting a balanced approach, Union Budget 2026 emphasizes on strengthening human capital through education, skilling, building digital infrastructure, innovation, and research, along with accelerating Regulatory Reforms to improve business environment and voluntary compliance.

Measures aimed at simplifying compliance, decriminalizing minor procedural provisions, rationalizing TDS/TCS, and enabling faster corporate restructuring, reinforces the Government's continued

commitment to transparency. The ICSI particularly appreciates the Government's proposal to facilitate the development of Corporate Mitras, through short-term courses designed by the ICSI and the other two professional bodies, to help MSMEs' meet compliance requirement at affordable cost, as it will further stimulate innovation, employment generation and entrepreneurship at grassroots.

Through this initiative, the ICSI seeks to strengthen governance, enhance entrepreneurial capacity, and shoulder responsibility as a trusted partner in building a resilient framework for inclusive growth and the realization of Viksit Bharat. ■

Kerala

BUSINESS NEWS

Waterways comes under Jalvahak scheme, Offering 35% Cost Benefit to Cargo Transporters



The third meeting of the Inland Waterways Development Council (IWDC 3.0) concluded at Kochi with a comprehensive roadmap to expand India's inland water transport network, approve major infrastructure investments and strengthen Centre-State coordination to unlock the full economic potential of the country's rivers.

Chaired by Union Minister of Ports, Shipping and Waterways Sarbananda Sonowal, the day-long meeting was also attended by Mukesh Agnihotri, Deputy Chief Minister of Himachal Pradesh; Sharwan Kumar, Minister of Transport, Government of Bihar; K. G. Kenye, Minister of Power and Parliamentary Affairs, Govt. of Nagaland; Ojing Tasing, Minister of Rural Development, Govt. of Arunachal Pradesh; Daya Shankar Singh, Minister of Transport, Government of Uttar Pradesh and Barinder Kumar Goyal, Minister of Water Resources, Government of Punjab. The meeting marked a significant milestone in India's journey towards strengthening

inland water transport as a key pillar of sustainable and efficient logistics.

Kerala emerged as a key focus area at IWDC 3.0 with a series of major announcements aimed at strengthening inland water transport and logistics in the state. The Jal Vahak cargo promotion scheme is being explored to be expanded other National Waterways including Kerala, offering reimbursement of up to 35% of the total operating expenditure incurred on cargo movement through inland waterways. The scheme is expected to encourage private participation by enabling cargoowners to hire vessels operated by entities other than IWAI or ICSL, making it particularly attractive for major shipping companies, freight forwarders, trade bodies and operators handling bulk and containerised cargo. Valid initially for three years, the initiative will help optimise supply chain networks and enhance the commercial viability of water-based logistics. ■

'A warning'

Mr. V D Satheesan said that it is unfortunate that the Budget did not have any announcement for Kerala, despite BJP leaders repeatedly talking



about AIIMS and high-speed rail line. "The BJP's campaign pitch during the local body elections was around the slogan of 'VikasitaKeralam'. If this is how they are developing Kerala, this is a warning. The Turtle Trail was included in the Budget to show that Kerala exists. The Union

government is trying to give the mineral wealth of Kerala to corporates. A decision in this regard should be taken only after consulting the State. The Budget announcement related to this can only be viewed with suspicion," he said. ■

BUSINESS NEWS

GAIL reports Nine-month PAT of ₹ 5,706 crore for FY 2025-26

GAIL (India) Ltd reported revenue from operations of ₹ 1,03,899 crores for nine months ended 31st December 2025 as compared to ₹ 1,01,580 crores in corresponding period of previous year. Profit before Tax for nine months ended 31st December 2025 stood at ₹ 7,387 crores as compared to ₹ 12,123 crores for the corresponding period in previous year and Profit after Tax (PAT) stood at ₹ 5,706 crores as compared to ₹ 9,263 crores in corresponding period of previous year. Financial Year 2024-25 included an exceptional income of ₹ 2,440 crores on account of Arbitration Settlement with M/s. SMTS.

Quarter on Quarter basis, Revenue from Operations stood at ₹ 34,076 crores in Q3 FY26 as compared to ₹ 35,031 crores in Q2 FY26. PBT stood at ₹ 2,030 crores in Q3 FY26 as against ₹ 2,823 crores in previous quarter and PAT stood at ₹ 1,603 crores in Q3 FY26 as against ₹ 2,217 crores in previous quarter.

During the quarter, Average Natural Gas Transmission volume stood at 125.45 MMSCMD as against 123.59 MMSCMD in Q2 FY26. Gas marketing volume stood at 103.98 MMSCMD as against 105.49 MMSCMD in previous quarter. LHC sales stood at 200 TMT as against 223 TMT & Polymer sales stood at 218 TMT as against 209 TMT in comparison to previous quarter.

On Consolidated basis, Revenue from Operations stood at ₹ 1,06,389 crores for nine months



ended 31st December 2025 as against ₹ 1,05,740 crores in corresponding period of previous year. PBT for nine months ended 31st December 2025 stood at ₹ 7,759 crores as against ₹ 12,856 crores for corresponding period of previous year. PAT (excluding non-controlling interest) stood at ₹ 6,098 crores for nine months ended 31st December 2025 as against ₹ 9,958 crores for corresponding period of previous year.

The Consolidated Revenue from Operations on quarterly basis stood at ₹ 35,303 crores in Q3 FY26 as against ₹ 35,657 crore in Q2 FY26, PBT stood at ₹ 2,165 crores in Q3 FY26 as against ₹ 2,565 crores in previous quarter. PAT (excluding non-controlling interest) stood at ₹ 1,756 crores in Q3 FY26 as against ₹ 1,972 crores in previous quarter.

Shri Sandeep Kumar Gupta, Chairman & Managing Director, GAIL informed that during Q3 FY'26, 1,182 Kms of Mumbai Nagpur Jharsuguda Pipeline has been commissioned. With this, GAIL's operational Natural Gas Pipeline network length has crossed 18,000 Kms. Shri Gupta further informed that GAIL Global IFSC Limited (GGIL) - GAIL's wholly owned subsidiary company at GIFT City, has successfully commenced business operations within first year of its incorporation.

The Company has declared an interim dividend @ 50% of face value for the financial year FY 2025-26 i.e. ₹ 5 per share. ■

Federal Bank Delivers Record Q3 Results

Federal Bank has reported a strong and well-rounded performance for the quarter ended 31 December 2025 (Q3 FY26), marked by sustained margin expansion, improving profitability, disciplined cost management, and further strengthening of asset quality. The results reflect the Bank's continued focus on building a stable, margin-led, and resilient franchise.



Commenting on the performance, **Mr. KVS Manian**, Managing Director & CEO, said:

"Our Q3 performance reflects the continued strengthening of the Bank's underlying fundamentals. The improvement in margins, reduction in funding costs, and sustained stability in asset quality are the direct outcome of the balance-sheet discipline and execution focus we have maintained over the past few quarters.

We are seeing increasing benefits from a stronger liability franchise and a calibrated shift in our asset mix toward segments that deliver superior risk-adjusted returns. At the same time, cost discipline and prudent risk management remain central to how we operate.

While competitive intensity remains high, our emphasis is on consistency and quality of earnings rather than headline growth. We believe this approach positions the Bank well to deliver sustainable performance across market cycles." ■

Key Highlights – Q3 FY26

- Net profit stood at ₹ 1,041.21 crore, up 9% QoQ, supported by stronger core income and operating leverage.
- Net Interest Income (NII) grew to ₹ 2,652.73 crore, up 6.31% QoQ and 9.11% YoY.
- Net Interest Margin (NIM) expanded 12 bps QoQ to 3.18%, supported by liability mix improvement and asset repricing.
- NII, operating profit, and fee income each reached all-time highs, reflecting strong core earnings momentum.
- GNPA and NNPA declined to decadal lows, underscoring sustained improvement in asset quality and risk discipline.
- Funding costs declined further, with cost of deposits at 5.48% and overall cost of funds at 5.50%.
- Total business stood at ₹ 5,53,364.49 crore, registering 3.71% QoQ and 11.40% YoY growth. ■

Union Budget is forward looking: Dr. Azad Moopen

The budget lays out a thoughtful and forward-looking blueprint for India's healthcare ecosystem—one that seamlessly integrates innovation, access, capacity expansion and global competitiveness. The Biopharma Shakti initiative, with an outlay of ₹ 10,000 crore over five years and a clear focus on strengthening research, manufacturing and regulatory capabilities, will play a pivotal role in accelerating India's journey towards advanced, affordable and globally benchmarked healthcare solutions. The exemption of basic customs duty on 17 critical cancer drugs is a timely and patient-centric measure that will

significantly improve access to life-saving therapies while easing the financial burden on families.

The Budget's strong emphasis on healthcare infrastructure is equally encouraging. The proposed 50 percent capacity expansion of district hospitals, combined with targeted investments in tertiary care through the expansion of NIMHANS 2.0 in North India and the addition of three new AIIMS facilities, will meaningfully streng-



then care delivery across both urban and under-served regions. These measures reinforce the government's commitment to building a more resilient, inclusive and future-ready public health system.

Importantly, the Budget recognises healthcare as a powerful engine of employment and social impact. The announcement of 1,00,000 Allied Health Professionals (AHPs), alongside the training of 1.5 lakh

caregivers, supported by structured skilling initiatives, AI-enabled training pathways and digital health programmes, marks a decisive step towards building a large, skilled and future-ready healthcare workforce. This integrated approach will help support an ageing population, specialised care needs and emerging models of care delivery. Together with the continued push for medical hubs, medical value tourism, and a sharper focus on mental and digital health, these initiatives firmly position India as a globally trusted healthcare destination with sustainable long-term growth potential. ■



Shri Madhu S Nair Bids Farewell to CSL

An Illustrious Innings Ends here

Shri Madhu S Nair, Chairman and Managing Director of Cochin Shipyard Ltd. (CSL) laid down his office on January 31, 2027, on superannuation. His illustrious career as the head of CSL spanning over ten years witnessed the central PSU emerging as the most successful shipyard in the country and also as a model for the whole nation.

He joined CSL as a Management Trainee in 1988 and served the company on various capacities fully understanding the nuances of running a shipyard and rose to the top position of CMD on January 1, 2016.

Shri Madhu S Nair holds a Bachelor's degree in Naval Architecture and Ship Building from Cochin University of Science & Technology and a Master's degree in Naval Architecture and Ocean Engineering from Osaka University, Japan.

He received advanced training at IHI Shipyard, Kure, Japan, and underwent JICA specialised training in Tokyo and Osaka. During his postgraduate studies, he carried out research at the Joining and Welding Research Institute, Osaka University, under

A defining milestone of his tenure was the construction and delivery of India's first indigenously built Aircraft Carrier, INS Vikrant, commissioned into the Indian Navy in September 2022.

Japanese Government scholarship. He is a Fellow of the Royal Institution of Naval Architects (UK) and a Fellow of the Institution of Naval Architects, India.

During his tenure as CMD, CSL underwent significant organisational and operational transformation. A key early milestone was the successful Initial Public Offer in August 2017, through which CSL raised Rs.1,443 crore, marking its transition into a listed entity.

By establishing a new state of the art shipyard at Kolkata with an investment of Rs.180 crore, CSL expanded into the inland waterways vessel segment through its wholly owned subsidiary viz. Hooghly Cochin Shipyard Limited. Further, in line with his focus on creating dedicated facilities for small and medium vessels and specialised crafts, CSL acquired Tebma Shipyards at Malpe, Karnataka, through the NCLT process. The yard, now operating as Udipi Cochin Shipyard Limited, is a wholly owned subsidiary of

CSL and has since been successfully turned around within a short span of time. The subsidiary is currently profitable, with an order book of about Rs.2,200 crore.

Under his leadership, CSL strengthened the national ship repair ecosystem by establishing Ship Repair Units at Mumbai, Kolkata, and Sri Vijayapuram (Port Blair), in addition to Kochi. From a single-unit shipyard in Kochi in 2015, CSL today operates seven units across the country, spread across Kochi, Kolkata, Mumbai, Udipi, and Sri Vijayapuram.

Major infrastructure investments were completed during this period, including the commissioning of India's largest dry dock at Kochi at a cost of Rs.1,799 crore and the development of the International Ship Repair Facility (ISRF) at a cost of Rs.970 crore, significantly enhancing CSL's capability to handle large naval and commercial vessels.

A defining milestone of his tenure was the construction and

delivery of India's first indigenously built Aircraft Carrier, INS Vikrant, commissioned into the Indian Navy in September 2022.

During his tenure as CMD, CSL achieved its highest-ever financial performance, with a consolidated turnover of Rs.4,820 crore and Profit After Tax of Rs.827 crore in FY 2024-25. During this period, CSL's credit ratings were upgraded to AAA by India Ratings & Research and CARE.

Shri Madhu S Nair has received several professional recognitions, including the CUSAT Distinguished Alumni Award, the Samudra Manthan Prof. K. R. Bhandarkar Award, the Rotary Icon Award. He also won the 'Pride of KMA Award', the 'Transformation Icon Award', and 'Management Leadership Award' conferred by the Kerala Management Association. He was also named Business Leader of the Year at the Global Maritime India Summit 2023.

In February 2025, he received the Best CEO Award from the NIPM, Palakkad Chapter, and in December 2025, he was conferred the 'KarmashtaPuraskar' by the 'Paithrukam Guruvayur'. ■



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