

CEF South-Creativity is the new economy

MSME Minister highlights AP's visionary growth model

VASU POTNURU
VISAKHAPATNAM



MSME Minister Kondapalli Srinivas along with Tamil Nadu BJP vice-president Khushbu Sundar, Creative Economy Forum South founder Supriya Suri, among others, at the first edition of the CEF South organised in Visakhapatnam

CREATIVITY today is not just an idea but a powerful economic driver capable of positioning regions on the global map. MSME Minister Kondapalli Srinivas underlined. Delivering his address at the concluding session of the first edition of Creative Economy Forum (CEF) South organised by The Hans India in collaboration with the CEF along with HMTV as the media partner in Visakhapatnam, the minister stressed the immense economic power of creativity and that innovative thinking has the potential to build strong and sustainable economies.

Underlining that India's strong democratic framework offers an unparalleled platform for talent to flourish, the minister said, "The state government's progressive journey, the minister attributed credit to Chief Minister N. Chandrababu Naidu for his visionary leadership spanning over four decades. Between 1995 and 2004, the Chief Minister was among the top leaders in the country to foresee the future of Information Technology, laying a strong foundation through pioneering IT ini-

tiatives, modern agricultural practices, micro-education reforms, and reliable power supply for farming."

Highlighting Andhra Pradesh's future-ready governance, he stated that the government has rolled out 23 progressive policies covering key sectors such as Artificial Intelligence, advanced equipment manufacturing, aeronautics and space technology. Despite challenging circumstances, these reforms have helped the state attract substantial investments, with nearly 25 percent of India's total investments in the past year flowing into Andhra Pradesh, Kondapalli Srinivas stressed.

Talking about Visakhapatnam's growing role as a global hub for innovation and enterprise, the minister said, "Anything created in Visakhapatnam can now reach the world."After spending 17 years

in the IT sector, the Minister shared that he returned to his hometown to actively support government-led initiatives and contribute to educational institutions. The Minister further noted that the Chief Minister's commitment to transparent and efficient administration led to the adoption of real-time governance. Stressing the importance of ideas in entrepreneurship, the minister said that strong and original ideas naturally attract investment and sponsorship. With multiple funding mechanisms now available, he said, even innovators from remote areas have an opportunity to pitch their ideas. Appreciating The Hans India for organising the prestigious event in Visakhapatnam, the minister described the event as a true representation of South India's dynamic spirit, calling it highly inspiring and impactful.

ICC mulls suspending Pakistan as T20WC 'India boycott' row deepens

Continued from P1

Meanwhile, Pakistan captain Salman Ali Agha on Monday said the players will follow whatever instructions are given to them by the government or the cricket board with regards to boycotting the marquee T20 World Cup match against India on February 15 in Colombo. Salman told the media before leaving with the team from Lahore to Colombo that the players had been informed about the decision by the team manager on Sunday

immediately after the match against Australia. "We are players contracted to the Board and whatever decision our government and Board have taken all the players are on board with it," he said. Salman said that the T20 World Cup was not just about playing against India and the team was going to Sri Lanka with the aim to perform well and try to win all its matches against every side in the tournament. "We have three other group matches so we will try to win all of them and qualify for next round," he said.

Parl begins debate on President's Address

NEW DELHI

THE Rajya Sabha has taken up discussion on the motion of thanks on the President Droupadi Murmu's address to the joint sitting of both the Houses of Parliament.

A total of 16 hours has been allotted for the discussion. Moving the motion, Nominated Member C Sadanandan Master said, President Murmu in her address has articulated a clear and confident vision of India's journeys towards Viksit Bharat. He said, from day one, the NDA government has been very clear about social justice and poverty eradication.

The MP said, Viksit Bharat can be built only with the basic strategy Sabka Saath, Sabka Vikas, Sabka Vishwas and Sabka Prayas. He said, Government was able to bring 25 crore people out of poverty in the last decade.

Seconding the motion, Dr Medha Vishram Kulkarni of BJP said, the President's address highlights India's continued progress. She said that India's economy remains very strong, with the growth

rate rising to 7.2 percent. Dr Kulkarni said that the GST revenue has increased, and over the past few years, three crore new taxpayers have been added.

Digvijay Singh of Congress alleged that the government is anti-farmer and anti-labour. He also alleged that employment is declining in the country and despite the government's promise, farmers' income has not been doubled so far.

Sagarika Ghose of TMC alleged that digital systems are enabling cyber fraud and data scams. She said the air pollution and water pollution are increasing and causing financial losses.

Sanjay Singh of AAP criticised the government for allocating less funds for health and agriculture sectors in the Union Budget. AIADMK's M Thambidurai expressed gratitude towards Prime Minister Narendra Modi for always highlighting Tamil culture and language.Sanjay Kumar Jha of JD(U), Tiruchi Siva of DMK, and Ram Gopal Yadav of Samajwadi Party also participated in the discussion, among others.

Air India grounds flight after fuel switch moves from 'run' to 'cutoff'

Continued from P1

Following the incident, a Boeing spokesperson confirmed they are in touch with Air India and are "supporting their review of this matter." Air India said it has informed the civil aviation regulator DGCA about the matter concerning the fuel switch. "At Air India, safety of our passengers and crew remains top priority," the spokesperson said. After an Air India Dreamliner crashed in Ahmedabad in June 2025, killing 260 people, the Tata-owned airline had checked the fuel control switches on all Boeing 787 aircraft in its fleet.

Epstein files reveal hidden ties

Continued from P1

The documents show Musk exchanging a handful of emails with Epstein over the years about potential travel or social events. One email even mentions a part of Epstein's private island. Last year, Musk claimed he never visited Epstein's island and even posted on social media that the serial sex offender tried to get him to go to his infamous place, but he refused. The files, though, suggest that in November 2012, Musk seemed curious about the island, sending Epstein an email asking, "What day/night will be the wildest party on your island?"

CM NAIDU LAUNCHES PILLOO AI

Continued from P1

Chief secretary Vijayanand, MLA Prathipati Pulla Rao, Muthavarapu Suresh, Ram Mohan Locharla, co-founder of Pilloo AI, and company investors attended the event.

Pilloo AI enables business owners to generate invoices, record transactions, access financial reports, and manage accounts through simple voice commands in their native language. The platform eliminates the need for accounting knowledge, complex software, or manual paperwork. Designed for speed and ease of use, the

app targets micro, small, and medium enterprises (MSMEs) that still depend on handwritten records or costly accounting systems. "Technology should simplify life, not complicate it," Naidu said at the launch. "Pilloo AI shows how digital tools can help small businesses manage finances easily, improve transparency, and strengthen Andhra Pradesh's vision of ease of doing business," he added.

During the event, the Chief Minister personally generated the first invoice on the platform using voice commands, demonstrating

how spoken instructions could instantly convert into business transactions.

Sai Praneeth G, founder of Pilloo AI, said the platform was created to remove fear and confusion around accounting. "Our aim is to help every entrepreneur run their business with confidence. Through conversational AI, we want small businesses to grow faster and participate in India's digital economy," he said.

Currently available in five Indian languages, the platform is designed to expand to more than 50 languages globally.

Maintaining law & order paramount for govt: CM

Continued from P1

"The YSRCP has been caught red-handed in the Tirumala laddu adulteration case, and the entire state is disgusted with that party. To divert attention from their misdeeds, they are hatching conspiracies. Our focus is on attracting investments and developing the state, which they cannot tolerate," he said.

Naidu stated that all those who had committed crimes would be punished legally. He urged TDP ministers and leaders to ensure that party workers exercised restraint and did not take the law into their own hands. "Party workers should not fall into the YSRCP's trap. If we do, there will be no difference between them and us. The YSRCP was built on violence, destruction, and corruption," he said.

He alleged that criminal politics was the YSRCP's ideology and that their tenure reflected illegal governance. "Rule of law has been re-

stored in the state after 2024. Our ideology is to serve and empower people. As their real nature is being exposed, they are resorting to abuses," he added. Meanwhile, Excise Minister Kollu Ravindra said that the attack on YSRCP leader Ambati Rambabu was a result of public anger against corruption. Speaking to the media, he said public opposition to the YSRCP was growing and accused the party of trying to incite caste and religious sentiments to divert attention. Rajahmundry BJP MP Dagubati Purandeswari strongly condemned the remarks made by Ambati Rambabu against the Chief Minister. Speaking to the media in Delhi, she said the comments were unacceptable in any civilized society and alleged that they insulted Naidu's mother. She said women would not tolerate such remarks and accused YSRCP chief YS Jagan Mohan Reddy and his associates of deliberately creating unrest in the state.

Massive showdown over ex-Army Chief's memoir

Continued from P1

"Naravane ji has written about the Prime Minister and Rajnath Singh ji clearly in his book, which has appeared in an article, and I am quoting from that article. They are scared because if it comes out, the reality of Narendra Modi ji and Rajnath Singh ji will be revealed. What happened to the 56-inch chest when China was before us and advancing?" Gandhi said. Congress and its leaders also shared on social

media excerpts from an article in a magazine that quoted Naravane's unpublished book.

Earlier, as Gandhi rose to speak on the Motion of Thanks to the President's Address, he said he would first like to respond to the charges made by the previous speaker, BJP MP Tejasvi Surya, against the Congress on nationalism and began quoting from what he said was the "memoir" of Naravane talking about the India-China conflict of 2020.

Iran Prez orders resumption of nuclear talks with US

TEHRAN: Iranian President Masoud Pezeshkian on Monday ordered the start of nuclear talks with the United States, according to reports. "Iran and the United States will hold talks on the nuclear file," the reports said, without specifying the date. The move signals a de-escalation after Iran's Supreme Leader Ayatollah Ali Khamenei issued a stern warning on Sunday to the US, stating that if the latter starts a war, it will turn into a regional war.

3F INDUSTRIES LIMITED (Formerly Foods, Fats & Fertilizers Limited)				CIN: U24120AP1960PLC00088 Regd. Office : Tanuku Road, Tadepalligudem-534101, W.G.Dist., Andhra Pradesh							
CIRCULAR IN THE FORM OF ADVERTISEMENT INVITING DEPOSITS											
1. GENERAL INFORMATION 1. Name : 3F Industries Limited Address : Regd. Office : Tanuku Road, Tadepalligudem-534101, W.G. Dist., Andhra Pradesh. Website : www.fff.co.in Contact Details : Mr. S.B. Goenka, Chairman & Whole-time Director No.36, C.P. Rama Swamy Road, Alwarpet, Chennai-600 018. 2. Date of incorporation : 10th May 1960				3. Business carried on by the Company : Manufacture & Export of : Edible Oils, Hydrogenated vegetable oils, Vegetable fat seeds, Specialty Fats, De-oiled cakes, Stearic Acid, Fatty Acids, Import and Export of Agro Based Commodities, Oleo Chemicals, Glycerin, Power, Toiletory Soap & Cosmetic Products, Cattle feed, Industrial Choclates. Subsidiaries : 1. 3F Global (Singapore) Pte. Ltd., Singapore, 2. 3F Ghana Limited, Ghana, West Africa, 3. 3F Ghana Trading Limited, Ghana, 4. Viaton Energy Pvt. Ltd., India, 5. 3F Oil Palm Pvt. Ltd., India, 6. Chakranemi Infrastructure Private Limited, 7. 3F Ghana Oils & Fats Limited, 8. Krishna Exports Limited, 9. Natems Green Energy Pvt Ltd, 10. Shrishti International Pvt Ltd. Branches : Chennai, Mumbai, Hyderabad, Kakinada, Kolkata and Krishnapatnam.				4. Brief particulars of the management of the Company : The Company is managed by a Board of Directors comprising of 8 Directors and 2 Independent Directors. 5. Names, address, DIN & occupation of the Directors : Refer Annexure - A 6. Management's perception of risks factors : Refer Annexure - B 7. Details of default, including the amount involved in the repayment : (i) Statutory Dues : The Company has not defaulted on the repayment of any statutory dues. (ii) Debentures and interest thereon : Not Applicable. (iii) Loan from any bank or financial institution and interest thereon : The Company has not defaulted in the repayment of loan taken from any bank/financial institution and the interest accrued thereon.			
II. PARTICULARS OF THE DEPOSIT SCHEME :				ANNEXURE-D : TERMS OF RAISING DEPOSITS - PUBLIC DEPOSIT SCHEMES							
S.No. Particulars Details				SCHEME-I MONTHLY INCOME PLAN (M.I.P)							
1. Date of passing of Board Resolution 04.12.2025				Minimum Amount Period Simple rate of interest (Per Annum)							
2. Date of passing of resolution in the general meeting authorizing the invitation of such deposits 30.12.2025				Rs.50,000/- 1 Year 9.00%							
3. Type of Deposits, (i.e.) Whether secured or unsecured Unsecured Deposits				Additional amounts will be accepted in multiples of Rs.1,000/- only.							
4. Amount which the Company can raise by way of Deposits as per the Act and the rules made there under Refer Annexure-C				SCHEME-II QUARTERLY INCOME PLAN (QIP)							
Aggregate of deposits actually held on the last day of the immediately preceding financial year (i.e.) 31.03.2025 excluding deemed deposits of Rs.95.61 lakhs Rs.9465.12 Lakhs				Minimum Amount Period Simple rate of interest (Per Annum) Annual Effective yield							
Aggregate of deposits actually held on the last day/AGM while issue of the circular in the form of advertisement, (Excluding deemed Deposits) Rs.10042.40 Lakhs (30.09.2025)				Rs.30,000/- 1 Year 9.068% monthly compounded 9.068% (per Annum)							
Amount of deposit proposed to be raised Rs.5657.60 Lakhs				Additional amounts will be accepted in multiples of Rs.1,000/- only.							
Amount of deposit repayable within the next 12 months Rs.4912.36 Lakhs (01.03.25 - 30.09.25)				SCHEME-III CUMULATIVE DEPOSIT PLAN (CDP)							
Terms of raising of deposits - (i) Duration (ii) Rate of interest (iii) Mode of payment (iv) Mode of payment Refer Annexure-D				Minimum Amount Period Simple rate of interest (Per Annum) Maturity value at the End of the period Annual Effective yield							
Proposed time schedule mentioning the date of opening the scheme and the time period for which the circular or advertisement is valid. Refer Annexure-E				Rs.30,000/- 1 Year 9.00% 32.814 9.381%							
Reasons or objects of raising the deposits Refer Annexure-F				2 Years 9.00% 35.893 9.821%							
(i) Credit Rating obtained (ii) Name of the Credit Rating Agency (iii) Rating obtained (iv) Meaning of the rating obtained (v) Date on which the rating was obtained Refer Annexure-G				3 Years 9.00% 39.259 10.288%							
Extent of Deposit Insurance: (i) Name of the insurance company (ii) Terms of the insurance coverage (iii) Duration of coverage (iv) Extent of coverage (v) Procedure for claim in case of default etc. Not Required (Refer Annexure-H)				Additional amounts will be accepted in multiples of Rs.1,000/- only.							
Short particulars of the Charge created or to be created for securing such deposits, if any Since, the Company is accepting only unsecured deposits, there is no necessity to create charge of securing such deposits.				ANNEXURE-E							
Any financial or other material interest of the directors, promoters or Key Managerial Personnel in such deposits and the effect of such interest in so far as it is different from the interests of other persons. Members are interested in these deposits to the extent of their deposits which as on date stood at Rs.494.59 Lakhs				PROPOSED TIME SCHEDULE MENTIONING THE DATE OF OPENING THE SCHEME AND THE TIME PERIOD FOR WHICH THE CIRCULAR OR ADVERTISEMENT IS VALID							
				Date of opening of the Scheme							
				Validity from 04.02.2026 to 30.09.2026							
				ANNEXURE-F							
				REASONS OR OBJECTS FOR RAISING DEPOSITS							
				The company has been accepting deposits from the public for several years. The amounts raised from this source are used to supplement the requirements of the company for carrying out its day-to-day business operations.							
				ANNEXURE-G CREDIT RATING							
				Credit Rating Obtained							
				Name of the Credit Rating Agency C R I S I L							
				Rating Obtained A - (A MINUS)							
				Meaning of the rating obtained CIRSL A minus rating							
				Date on which the rating was obtained 25.11.2025							
				ANNEXURE-H DEPOSIT INSURANCE							
				Name of the insurance company							
				Terms of the Insurance coverage							
				Duration of coverage							
				Extent of coverage							
				Procedure for claim in case of default etc.							
				ANNEXURE-I							
				MANAGEMENTS PERCEPTION OF RISK FACTOR							
				The company has been accepting deposits from the public for several years now and the repayment of principal and interest payments has been regular. There has been no single instance of default by the Company in respect of these deposits. Also, the Company has never defaulted in making payment of dues to the Banks/Financial institutions, payment of statutory obligations etc.							
				However, the refinery business of the company is highly competitive and dependent on the crude edible oil prices prevailing in the international markets. Any adverse international market conditions in the edible oil industry may have an effect on the company's performance also.							
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