

From the Editor's Desk

Dear Esteemed Readers,

Empowering the Global MSME Community

At the International Navodaya Chamber of Commerce (INCOC), we see a world of boundless opportunity for those willing to adapt. Our collective mission is to empower entrepreneurs to move beyond "gut-feel" decisions toward actionable, impact-driven results. By embracing the spirit of "Jai Jawan, Jai Kisan, Jai Vigyan," we honor our professional roots while championing the science and technology—such as Artificial Intelligence—that will define our future.

A Commitment to Shared Growth

I encourage you to use the insights within these pages—from GST updates to credit assessment strategies—to not only grow your revenue but to build resilient, sustainable organizations. Thank you for your continued trust and readership as we work together to lead with impact throughout 2026.

As we welcome the dawn of January 2026, I find myself reflecting on the incredible journey of the global MSME community. This year marks a pivotal chapter in our collective history—one where the boundaries between traditional business wisdom and cutting-edge digital innovation are blurring more rapidly than ever before. At The Worldonomics Times, our mission has always been to provide a bridge between these two worlds, and this issue is a testament to that commitment.

On a deeply personal note, I am humbled to share that I was recently honored with the "Yes, I Can Achiever Award" for Innovation in Learning. Receiving this recognition from Shri Sunil Shastri Ji, the son of the legendary Shri Lal Bahadur Shastri Ji, in the presence of stalwarts like Dr. Ashutosh Karnataka, was a moment of immense pride—not just for me, but for the entire International Navodaya Chamber of Commerce (INCOC) family. This award serves as a powerful reminder that "Innovation in Learning" is not just a phrase; it is the lifeblood of survival in the 21st century.

In this edition, we tackle the "Digital Age" head-on. We explore how artificial intelligence is moving from the realm of science fiction into the practical toolkit of the everyday entrepreneur. From automating customer service to precision-based inventory forecasting, AI is no longer a luxury—it is a necessity for those who wish to "Lead with Impact." However, with great technological advancement comes great responsibility. This is why I have personally authored a featured piece in this issue regarding Cybersecurity Basics. As we migrate our operations to the cloud, protecting our data from common threats must be our top priority. A single security breach can undo years of hard-earned trust, and we must fortify our digital borders with the same diligence we use to manage our physical assets.

Furthermore, we continue to provide critical updates on GST regulations, credit assessment strategies, and investment avenues like tax-saving bonds. Our goal is to ensure that while you look toward the future, your foundations remain compliant and financially sound.

As the National President of INCOC, I see a world of boundless opportunity for those willing to adapt. The transition from "gut-feel" management to data-driven strategy is the hallmark of the modern leader. I encourage you to use the insights within these pages to not only grow your revenue but to build resilient, sustainable, and secure organizations.

Let us embrace 2026 with a spirit of "Jai Jawan, Jai Kisan, Jai Vigyan"—honoring our roots while championing the science and technology that will define our future.

Thank you for your continued trust and readership.



CA CMA Sandeep Kumar

Editor-in-Chief

The Worldonomics Times

Founder & President

International Navodaya Chamber of Commerce

EDITORIAL BOARD MEMBERS



CA SANGAM AGGARWAL



CMA MADHURI KASHYAP



CMA TARUN KUMAR MOITRA



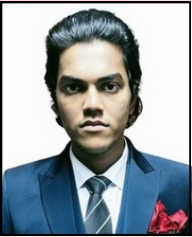
CMA (DR.) R KMOHAPATRA



CMA RAKESH KHANDLWAL



CMA ROHAN SHARMA



CMA PRAMOD JAISWAL



CMA DEEPIKA RATERIA



CMA LAKSHMAN



CMA SHRADHA SINGH



CMA TARUNA MITTAL



CMA PUJA MISHRA

ADVISORS



CMA GAURANG DIXIT
Former Chairman (CMD)
National Small Industries
Corporation (NSIC)



CMA Y P BHOLA
Former Director Finance
National Fertilizers Limited (NFL)



CMA R C GUPTA
Former Executive Director
GAIL INDIA

INTERNATIONAL NAVODAYA CHAMBER OF COMMERCE

DELHI HEAD OFFICE

📍 Alankrit Society, A-31, Plot A1,
Vishwas Nagar, New Delhi-110032
✉ info@incoc.in
☎ +91 8506060306 / 8506060506

JHARKHAND STATE OFFICE

📍 Shop No. 8, Balaji Corporate Park,
North Upar Bazar, Ranchi – 834001
✉ jharkhand@incoc.in
☎ +91 9257157192 / 9934012264



CA CMA SANDEEP KUMAR
National President



CA SANGAM AGGARWAL
National Vice President



CMA MANOJ KUMAR SINGH
State Head – Jharkhand



RAJ KISHORE SAHU
Member State Team