

PRESENSE

Spreading Positive Vibrations
Issue No. 234 – Aug 2026
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Cover Story



FCRA Amendment 2026

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Contact

editor@corpezine.com
www.corpezine.com
www.primepointfoundation.in



Spreading Positive Vibrations
Issue No 234 – Aug 2026

Editorial Board

Publisher & Managing Editor

K. Srinivasan
 (Prime Point Srinivasan)

Joint Managing Editors

Ramesh Sundaram
 C Badri

Consulting Editor

R Nurullah

Editor in Chief

Priyadharshni Rahul

Cartoon Editor

Triambak Sharma

Editorial Members

Dr Sarika Takhar
 Dhiba Lenin

Published by

Prime Point Foundation

Feedback

editor@corpezine.com

Websites:

www.primepointfoundation.in

www.digitalpresense.com

www.sansadratna.in

www.nqpl.org.in

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The opinions expressed in this publication are those of the authors. They do not purport to reflect the opinions or views of Prime Point Foundation or PreSense.

From the Desk of Managing Editor

Dear Reader,



On behalf of the Editorial Board, I am pleased to present the 234th (Aug 2026) edition of *PreSense*, featuring another rich array of meaningful content. PreSense greets all our readers for the 80th Independence Day.

I am very happy that this month, we are also releasing this edition with an audio version.

The Monsoon Session of Lok Sabha had recorded only 15 percent performance, an all time low in the history. Every citizen is concerned about the ruckus in Parliament. The editorial deals with the Parliament function.

The FCRA Amendment bill brought in by the Government has generated lot of debates. The cover story uncovers the myth behind such narratives and gives the clear picture.

Other Highlights:

Prince cartoon

Exclusive interview with B Suresh Kamath, a pioneer in Core Banking of Indian banking industry

Freedom Fighter: V O Chidambaram Pillai

Review of the August 2006 edition of PreSense

Launch of the book Freedom Fighters of India Volume 3

Announcement about Sansad Ratna Award ceremony

As always, we value your valuable feedback at editor@corpezine.com and encourage you to share PreSense with your network.

See you next month with more inspiring content.

Jai Hind!

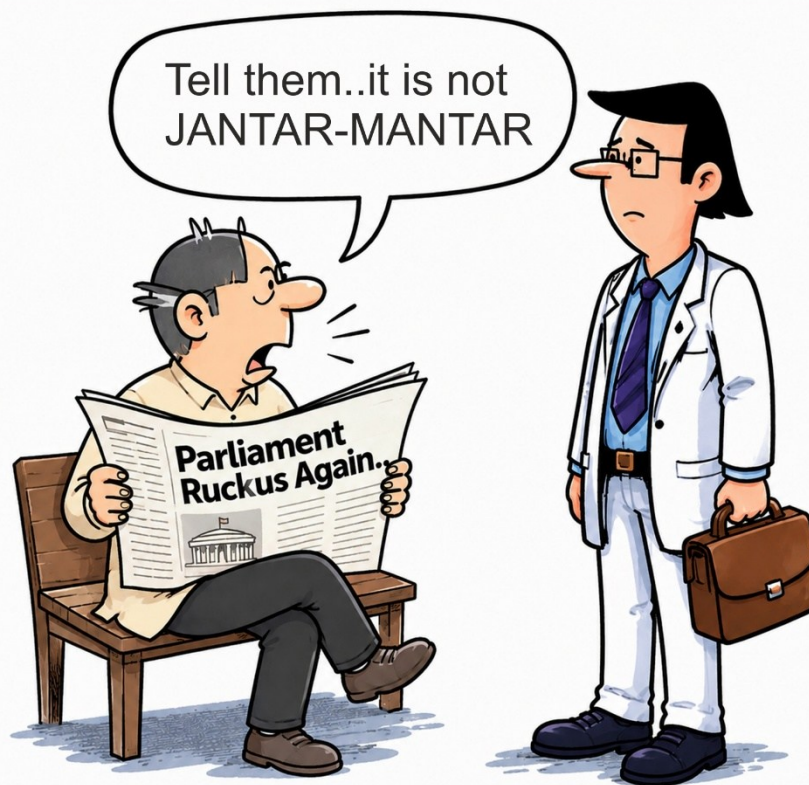
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Publisher & Managing Editor
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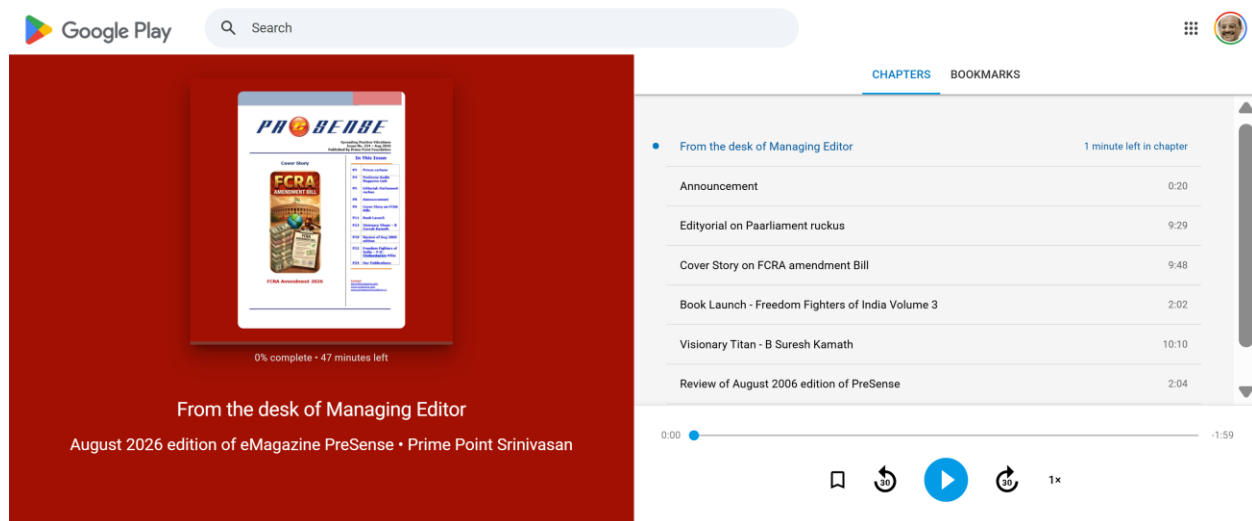


PRINCE

by Triambak Sharma



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This August 2026 Edition of PreSense is also available in audio format on Google Play.

Please listen to this edition from the following link:

<https://tinyurl.com/aMagazine0826> or use the QR Code

(Please log in with your Google ID and click on **"BUY ₹0.00"** to listen to the audio fully)



Editorial

The Agony of the Sovereign Citizen: Has the Temple of Democracy Forgotten the Common Man?



By Prime Point Srinivasan, Managing Editor

(Frequent parliamentary disruptions betray voters' trust, paralyse accountability, and pass unscrutinised laws amidst chaos. Political leaders must abandon partisan theatrics to restore meaningful debate and protect Indian democracy)

Parliament is the sanctum sanctorum of Indian democracy, embodying the collective will, hopes, and sovereignty of over 1.4 billion citizens. It is the premier constitutional forum where the nation's most pressing challenges are meant to be debated with intellectual rigour, policy directions forged, and the executive held accountable. However, in recent years, this temple of deliberative democracy has been increasingly reduced to an amphitheatre of disruptions, adjournments, and partisan posturing. The systematic erosion of legislative time has reached alarming proportions, as reflected in the productivity records of recent Parliament sessions (Terms).

Lok Sabha Term / Period	Lok Sabha Productivity (%)	Lok Sabha Sitzings	Rajya Sabha Productivity (%)	Rajya Sabha Sitzings
14th Lok Sabha (2004–2009)	87%	332	86%	335
15th Lok Sabha (2009–2014)	61%	356	66%	348
16th Lok Sabha (2014–2019)	84%	331	64%	329
17th Lok Sabha (2019–2024)	88%	274	73%	271
18th Lok Sabha (June 2024 – August 2026; 7 Sessions Consolidated till MS 2026)	76% (15% in MS 2026)	154	77% (33% in MS 2026)	151

Source: PRS India

The Broken Contract Between Voters and Representatives

When hardworking parents make countless sacrifices to send their children to college, paying fees saved rupee by rupee, they invest in a dream. They expect their wards to step into the classroom, build character, acquire knowledge, and use their education to uplift their family and the nation. If a handful of misguided youth engineer an aimless strike, block the gates, and shut down the college for frivolous theatrics, the academic year is ruined, and the parents are left broken-hearted.



Every general election in India is an identical act of trust. Over nine hundred million citizens stand under the scorching sun at polling booths to send 543 Members of Parliament to the grandest chamber of the Republic. The common voter entrusts them with the mandate to debate the price of essential commodities, scrutinise public health, safeguard national frontiers, and legislate for progress.

When Parliament convenes only to be held hostage by persistent ruckus, well-trooping, and shouting matches over partisan, hollow narratives, the betrayal felt by civil society is devastating.

A Handful of Leaders Stifling the Conscientious Majority

The entire Parliament does not want disruption. Many Members of Parliament from across the political spectrum privately admit that they arrive in New Delhi meticulously prepared—armed with constituency data, research briefs, and urgent questions on local irrigation, rural unemployment, and road connectivity.

Yet, a handful of powerful leaders smother their voices. These leaders treat parliamentary obstruction as entertainment and political leverage. Just as one or two undisciplined student leaders can shut down a university against the wishes of thousands of quiet learners, a small cabal of political bosses forces adjournments, turning deliberative democracy into an arena of noise.

The High Cost of Parliamentary Disruption

The cost of this theatre in the recent Monsoon Session 2026 has been catastrophic:

- **15% Productivity in Lok Sabha:** The House of the People worked for a meagre 15% of its scheduled hours, meeting for merely a few minutes on most days before collapsing into adjournment.
- **The Collapse of Question Hour:** The premier instrument through which an MP holds the executive accountable operated for just 1% of its scheduled time in the Lok Sabha (barely nine minutes across the entire session), with only two out of 380 listed questions answered orally.
- **Legislation Passed in the Din:** Eleven Bills were passed by the Lok Sabha, with nine Bills cleared without a single Member speaking other than the piloting Minister. Seven vital legislations—affecting MSMEs, birth and death registries, and minerals—were rushed through in two to five minutes amidst chaos.

Passing unexamined laws without line-by-line scrutiny creates legal loopholes that ultimately harass ordinary traders, farmers, and citizens in courtrooms. When the ruling benches push legislation through the din, and the opposition refuses to debate, democracy itself is bypassed and is in dire straits.

Poisoning the Well of Youthful Aspiration

Today, parliamentary proceedings are broadcast live into every drawing room and smartphone across India. The country's youth are watching.



What lessons are we teaching the next generation? When young students organise mock parliaments in colleges, they no longer emulate the eloquence of Dr B.R. Ambedkar, Atal Bihari Vajpayee, or Hiren Mukherjee. Instead, they begin their mock sessions by waving placards, rushing into the well, and screaming slogans. An impression is being stamped upon youthful minds that democracy is not about intellectual debate, but about who can shout the loudest.

The Price of Our Freedom

Our democracy was not handed over to us as a gift. For over two centuries, countless patriots laid down their lives for our democracy. Our freedom fighters endured brutal torture in the Cellular Jail in the Andaman Islands, walked to the gallows with smiles on their lips, and gave up their youth so that an independent India could govern herself with dignity, wisdom, and honour.

Is this spectacle of disruption our homage to their sacrifice?

The immortal words of the nationalist poet Mahakavi Subramania Bharati echo across the centuries to awaken our conscience:

"தண்ணீர் விட்டோ வளர்த்தோம் சர்வேசா?

கண்ணீரால் காத்தோம்; கருகத் திருவுளமோ?"

(Thanneer vittu valarthom Sarvesa?

Kanneerāl kaathom; karuga thiruvulamo?)

"Did we nurture this plant of Freedom with water, O Almighty?

We nurtured it with our tears and our blood; is it Thy divine will that it should now wither away?"

An Appeal to the Conscience of Our Leaders – Remember Dr B R Ambedkar

Civil society makes an earnest appeal to the leaders of all political parties: please do not allow the sacred plant of our freedom to wither under the heat of partisan arrogance.

Unwittingly or deliberately, constant paralysis of our legislative machinery serves the agendas of external forces envious of India's economic ascent. When Parliament is silenced, the common citizen is silenced.

Rise above vote-bank calculations, narrow party loyalties, and communal considerations. Be the role models our youth desperately need. Step onto the floor of the House to argue, challenge, and debate with the power of facts, not the decibels of obstruction.

The Nation must always stand above the Party. The Republic must prevail.

Let us recall the prophetic warning of the chief architect of our Constitution, Dr B.R. Ambedkar, in his historic final address to the Constituent Assembly on 25th November 1949:



*"If we wish to maintain democracy not merely in form, but also in fact, what must we do? The first thing in my judgement we must do is to hold fast to constitutional methods of achieving our social and economic objectives... Where constitutional methods are open, there can be no justification for these unconstitutional methods. These methods are nothing but the **Grammar of Anarchy** and the sooner they are abandoned, the better for us."*

When the floor of Parliament—the very fountainhead of our constitutional methods—is abandoned for relentless shouting, disruption, and obstruction, we unknowingly open the doors to that very **Grammar of Anarchy**.

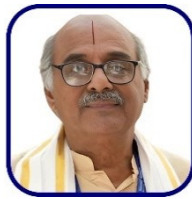
Our elected leaders carry the sacred responsibility of keeping Dr Ambedkar's vision alive. Let us resolve to honour the Constitution not through chaotic defiance, but through the dignity of reasoned debate, legislative wisdom, and an unshakeable commitment to the sovereign citizen.

Jai Hind!

ANNOUNCEMENT



The September 2026 edition of PreSense will be a Special Edition covering the proceedings of the Award ceremony.



Cover Story

Safeguarding the Sovereign Republic: Why India's FCRA Reforms Put the Nation First



By Prime Point Srinivasan, Managing Editor and Ramesh Sundaram, Joint Managing Editor

(India's FCRA reforms safeguard sovereign economic growth, prevent foreign-funded sabotage of vital infrastructure, and enforce non-discriminatory financial transparency, ensuring overseas donations genuinely serve national welfare over geopolitical interference.)

COVER STORY eMagazine
Presence
September 2026 edition

SAFEGUARDING THE SOVEREIGN REPUBLIC: THE JOURNEY OF FCRA (1976–2026)

50 YEARS OF PROTECTING SOVEREIGNTY



**1976–1984:
FOUNDATIONS OF
SECURITY**

Enacted to insulate elections and the press from Cold War-era foreign subversion and separatism.



**2010–2020:
RISING
ACCOUNTABILITY**

Introduced five-year renewals and banned sub-granting to ensure foreign funds remain with registered entities.



**2026:
THE MODERN
REGULATORY SHIELD**

Mandated digital footprints for NGOs and established a Designated Authority to manage lapsed assets.

WHY THESE REFORMS HELP THE COMMON MAN



**PREVENTING
ECONOMIC SABOTAGE**

Stops foreign-funded agitations from stalling vital infrastructure like power plants and industrial hubs.



**PARITY ACROSS
ALL FAITHS**

Rules apply equally to all organizations (e.g., Ramakrishna Mission), ensuring transparency without discrimination.



**PROTECTING
PUBLIC ASSETS**

Ensures foreign-funded real estate and resources remain in public trust if an NGO closes.

TWO-TRACK APPROACH OF THE 2026 REGULATORY UPDATES

2026 EXECUTIVE RULES	2026 PARLIAMENTARY BILL
 Mandatory website & social media disclosure	 Custody of assets by a 'Designated Authority'
 Proof of ₹10 lakh active utilization	 Decriminalization of minor procedural lapses
 Vetting of foreign-national functionaries	 Permanent state vesting of foreign-funded property

Gemini Notebook

As India strides resolutely toward a \$4-trillion economy, cementing its place as a self-reliant global powerhouse (*Atmanirbhar Bharat*), the nation stands at a defining historical crossroad. Economic ascent and strategic autonomy inevitably invite resistance from external forces intent on curtailing our developmental velocity. In recent decades, sovereign policy space has faced sophisticated challenges: foreign contributions channeled through non-governmental organisations (NGOs) and proxy networks to artificially engineer civil unrest, stall critical infrastructure, and alter domestic narratives.

Parliamentary disruption, coordinated street agitations, and concerted campaigns against India's civilisational ethos—including disparaging discourse surrounding Sanātana Dharma—aim to weaken the social compact and erode the youth's trust in constitutional democracy.

When external capital dictates grassroots agitation, it ceases to be philanthropy; it becomes an instrument of geopolitical leverage.

Economic Sabotage and Institutional Activism: The Hidden Cost

India's modern economic landscape bears the scars of externally orchestrated agitations disguised as civil society interventions:

- **Kudankulam Nuclear Power Plant (Tamil Nadu):** During 2011–2012, commissioning of the 2,000 MW clean-energy plant was paralyzed by local protests. Prime Minister Dr. Manmohan Singh openly flagged foreign funding driving these disruptions, prompting regulatory action and the cancellation of FCRA licenses of involved ecclesiastical and regional NGOs.
- **Sterlite Copper Smelter (Thoothukudi):** The 2018 closure of this facility eliminated 40% of India's domestic refined copper capacity, transforming the country overnight from a net exporter into a heavy net importer—enriching global competitors at the direct cost of Indian manufacturing.
- **Strategic Energy and Mining Obstructions:** Coordinated environmental lobbying historically paralyzed the Narmada Valley projects, delayed coal-block operationalisation (leading to an Intelligence Bureau estimate of a 2–3% dent in annual GDP growth), and mobilized diplomatic resistance against uranium supply agreements to cap India's civilian nuclear sovereignty.
- **Greenfield Infrastructure Bottlenecks:** From critical industrial corridors to regional mega-hubs like the proposed Parandur International Airport, infrastructure ventures face immediate litigation campaigns coordinated by metropolitan networks drawing substantial international grants.

The Evolution of FCRA: A 50-Year Legislative Journey

Successive Union Governments have recognised that unregulated external money threatens democratic sovereignty. The legislative journey of the Foreign Contribution (Regulation) Act reflects this enduring national imperative:

Year	Milestone	Primary Circumstance & Trigger	Prime Minister
1976	FCRA 1976 Enacted	Cold War geopolitical subversion; insulation of elections, legislature, and press from covert foreign funding during Emergency.	Indira Gandhi
1984	1984 Amendment	Rise of cross-border separatism; mandated MHA registration and prior permission for voluntary organisations.	Rajiv Gandhi

Year	Milestone	Primary Circumstance & Trigger	Prime Minister
2010	FCRA 2010 Enacted	Unprecedented post-globalisation NGO proliferation; introduced 5-year registration renewals and auditing caps.	Dr. Manmohan Singh
2020	FCRA (Amendment) Act 2020	Prohibited sub-granting; mandated SBI New Delhi Main Branch account; capped administrative expenses at 20%; upheld in <i>Noel Harper v. Union of India</i> .	Narendra Modi
2026	FCRA (Amendment) Rules 2026 (<i>Notified June 2026</i>)	Mandated strict operational-purpose definitions, digital footprints (websites/social media), and ₹10 lakh active utilisation checks.	Narendra Modi
2026	FCRA Amendment Bill 2026 (<i>Tabled March; Referred to JPC August 2026</i>)	Establishes a Designated Authority to manage, vest, or auction assets of lapsed/cancelled FCRA entities.	Narendra Modi

The 2026 Reforms: Rules vs. The Parliamentary Bill

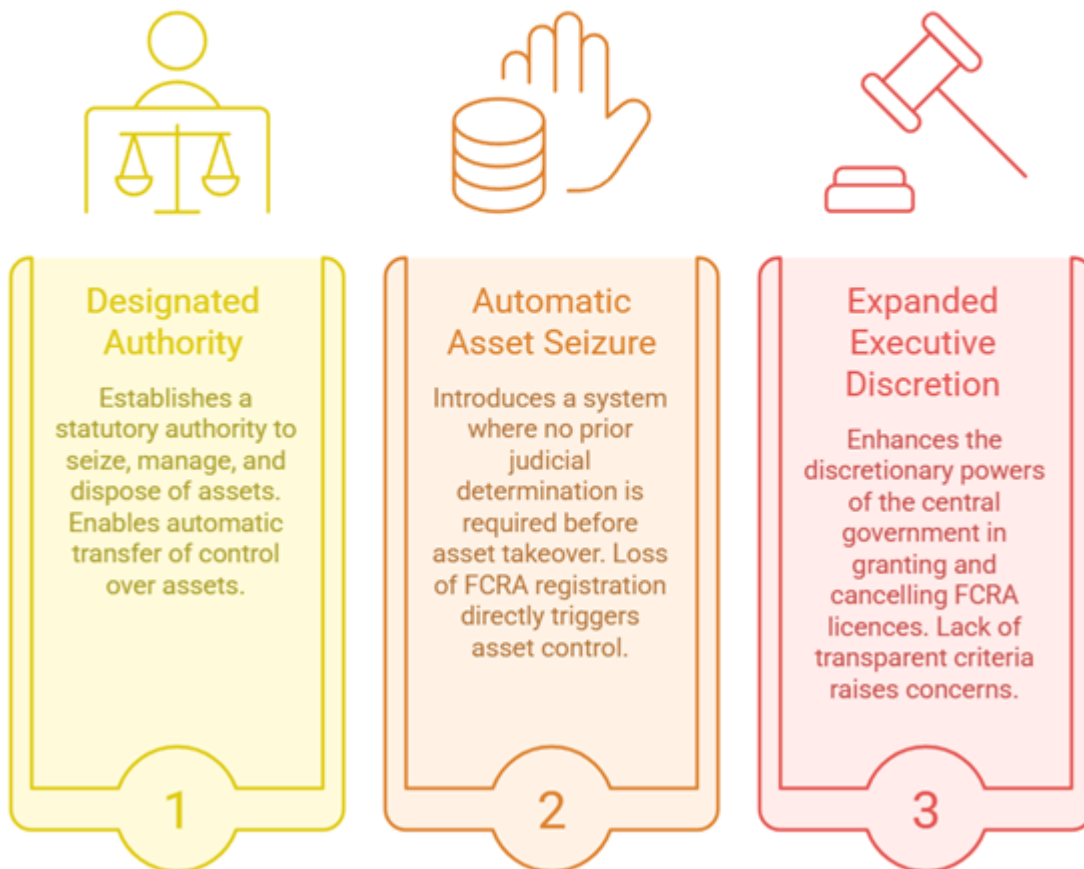
The regulatory steps taken in 2026 operate across two distinct, complementary tracks:

FCRA (Amendment) Rules 2026 (Executive Order – June 2026)	FCRA Amendment Bill 2026 (Act)(Parliamentary Law – Under JPC)
Operational purpose definition	Establishes "Designated Authority" for custody of assets
State-specific reporting	Permanent state vesting of foreign-funded properties
Disclosure of digital footprint	Reduced maximum jail penalty
Mandatory active utilisation	Prior-permission & renewal timeline rules

FCRA (Amendment) Rules 2026(Executive Order – June 2026)	FCRA Amendment Bill 2026 (Act)(Parliamentary Law – Under JPC)
• Key functionary vetting	• Key functionaries formally defined in statute

- **FCRA (Amendment) Rules, 2026 (June 2026):** Executive mechanisms tightening reporting through Form FC-4, mandatory digital presence disclosure, strict vetting of foreign-national key functionaries, and mandatory demonstration of ₹10 lakh utilisation over two preceding financial years for renewal.
- **FCRA Amendment Bill, 2026 (Under JPC Review):** A substantive statutory framework establishing a **Designated Authority** to take custody of, administer, or vest properties created with foreign funds if an entity's registration expires, is surrendered, or is cancelled. The bill decriminalises procedural lapses by reducing maximum imprisonment from five years to one year, while explicitly protecting the religious character of places of worship.

FCRA Amendment Bill, 2026 Provisions



Dispelling False Narratives: Transparency Protects Genuine Charity

Opposition to the FCRA reforms often relies on manufactured narratives alleging state encroachment on minority welfare. In reality, the law establishes absolute parity and non-discriminatory statutory oversight:

- **Institutional Compliance Across Faiths:** Hundreds of major domestic organisations—including the Ramakrishna Mission, Sri Kanchi Kamakoti Peetham, The Art of Living, Isha Foundation, and Sevalaya—receive foreign contributions. They operate transparently, comply with evolving reporting norms, and accept external audits without agitation. Senior auditors associated with the Ramakrishna Math note that leadership mandates strict compliance with Government of India guidelines, leaving no room for audit objections.
- **Protecting the Marginalised:** The 2026 Bill prevents rogue entities from acquiring personal real estate or diverting humanitarian funds meant for rural education and healthcare into conversion activities or political lobbying. By ensuring assets created with foreign funds remain vested in public trust, the law directly protects the intended beneficiaries.
- **Why the International Outcry?** Global lobbying bodies and Western watchdogs rarely scrutinise smaller aid-dependent nations where donor conditionalities dictate domestic policy. They focus disproportionately on India because our civilisational scale, democratic resilience, and independent geopolitical posture prevent external actors from extracting economic or policy concessions through backdoor funding.

A Call for National Unity Beyond Vote-Bank Politics

National security, public order, and economic sovereignty are indivisible. As the Supreme Court affirmed in *Noel Harper v. Union of India*, receiving foreign funds is not an absolute fundamental right; it is a privilege subject to the sovereign authority of Parliament to protect public interest.

Our political leadership across party lines must rise above transient electoral considerations. The Joint Parliamentary Committee (JPC) has a historic opportunity to fortify India's legislative shield against illicit financial flows, align our frameworks with global Financial Action Task Force (FATF) standards, and ensure that every rupee entering our soil serves the Indian people. When the integrity of the Republic is at stake, the Nation must always come first.

Podcasts generated through NotebookLM (Google) – English Podcast ON FCRA

AI Generated Podcast on
FCRA Amendment 2026

Based on the cover story published in the
eMagazine PreSense - August 2026 edition

www.corpezine.com

<https://youtu.be/NSOBpY03Xok?si=EUm4oC90ThMSsQ3e>

Book Launch: Freedom Fighters of India (Volume 3)



(R Nurullah, Prime Point Srinivasan, Srikanth, Niranjan Bharathi, Sethu Seshan and S Mohan)

Since 2021, *PreSense* has been dedicatedly featuring the unsung heroes of India's independence movement in every edition, bringing to light the inspiring sacrifices of lesser-known freedom fighters from across the nation. Commencing in 2022, these monthly tributes have been compiled and released as an annual commemorative digital ebook as part of our Independence Day celebrations. The series is authored by **C. Badri**, Joint Managing Editor of *PreSense*.

This year, the third volume in the series—***Freedom Fighters of India: Volume 3***—was released on **22nd August 2026** at the Society of Auditors Hall, Mylapore, Chennai.

The launch was graced by direct descendants of iconic national heroes as Chief Guests:

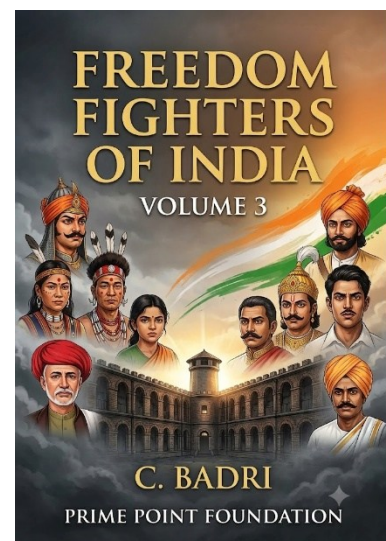
- **Shri Sethu Sheshan**, grandson of the legendary revolutionary Dr "Jai Hind" Chempakaraman Pillai, who coined the word Jai Hind.
- **Smt. Maragatham Meenakshi Raja**, granddaughter of *Kappalottiya Thamizhan V.O.* Chidambaram Pillai;
- **Shri Niranjan Bharathi**, great-great-grandson of the nationalist poet Mahakavi Subramania Bharati.

In deeply moving and emotional addresses, the Chief Guests shared poignant, inspiring personal anecdotes from the lives and struggles of their illustrious forebears, evoking a profound sense of patriotism among the audience.

The event was organised by *PreSense* and the Prime Point Foundation, with the active collaboration and support of the **Society of Auditors** and the **Chennai Friends Forum**. **Shri S. Mohan**, President of the Society of Auditors, and **Shri Srikanth**, President of the Chennai Friends Forum, were present alongside executive committee members and distinguished guests.

The digital edition of the book is available for free download at:

<https://tinyurl.com/freedomfighters3>



Visionary Titans

Architecting India's Core Banking with Differently Abled Brains: The Inspiring Story of B Suresh Kamath

Priyadharshni Rahul, Editor-in-Chief



(President of India Dr Abdul Kalam presenting National Award to B Suresh Kamath)

In this edition of *Visionary Titans*, Priyadharshni Rahul, Editor-in-Chief, *PreSense*, is in conversation with B Suresh Kamath, Founder and Chairman of Patterns Cognitive. Ranked among the top 100 software architects of India, Shri Kamath chose to stay and serve the motherland rather than chase fortunes abroad after a master's degree in Computer Science from IIT Madras. A pioneer who built India's first core banking software for the Indian environment and designed key systems for the Reserve Bank of India, he is equally renowned for empowering and employing physically challenged persons. He is also popularly called as: "Junior Abdul Kalam" by his admirers. Here is his motivating story for the youth.

Excerpts:

Priyadharshni Rahul: Can you share your early childhood memories, aspirations, and how reality shaped your path?

B Suresh Kamath: When my memory goes back, six of us stayed in a small 150-square-foot Vataru home in Mysore. The place was full of joy. My grandmother was a real leader. She handled every situation boldly and courageously. My father and mother worked very hard, and all three taught me that hard work is necessary and enjoyable in life.

In high school, a wonderful teacher named A. Lakshman Rao (ASL Sir) taught us history. He motivated us to become patriots and do something for our country. I wanted to become a historian. Later, in 10th and 11th standard, I fell in love with plants and wanted to become a botanist. Then my father wished for a doctor in the family. I worked hard, but missed a medical seat by just three marks.

Disappointed, I joined an arts college. On the very first day, the principal came to my class, saw my high marks, and scolded me for half an hour. He said, "You are a fool! Go and join an engineering college. I do not want to see your face here tomorrow!" Out of fear, I joined an engineering college in the middle of the semester.

I did not even know the meaning of engineering when I joined the engineering college. I looked at the Bharadwa dictionary, which defined engineering as the skill of getting maximum benefit using the least amount of resources. That definition got rooted in my brain. Whatever I do, I follow this principle.

Priyadharshni Rahul: Who were the role models who guided your life and thinking?

B Suresh Kamath: About 200 metres from my home, there were spiritual and philosophical discourses every evening. I used to sit there and listen to Swami Vivekananda's teachings. He became a great role model for me. Even today, whenever I am in doubt, I think of his inspiration.

My father's name was Krishna, and my mother's name was Gita. Because of this, the Bhagavad Gita became a big guide for me. Chapter 3 on Karma Yoga gave me immense inspiration. Swami Vivekananda and Lord Krishna's teachings are my true role models.

Priyadharshni Rahul: After completing your post-graduation at IIT Madras with top marks, why did you refuse to go to foreign countries?

B Suresh Kamath: I came from a humble family. The country invested money in me at IIT Madras by giving me a stipend, food, and world-class facilities. I felt deeply grateful. When foreign companies offered salaries in lakhs of rupees a year due to a shortage of competent professionals in those times, I was the only person out of 20 students to attend an Indian company interview, joining TCS for 15,000 rupees per annum, I repeat per annum.

I wanted to serve my country in my own humble capacity and look after my parents till their very end. While at TCS, they repeatedly pressured me to go to the US. I resigned because I did not want to go abroad. I saw families facing miserable disconnects when people settled overseas and returned only once in ten years. Staying back in India has been my best decision.

Priyadharshni Rahul: What motivated your passion for employing physically challenged persons?

B Suresh Kamath: At Chennai Central railway station, I met an engineer who was physically challenged. He was sitting on the platform and crying because people were throwing coins at him, thinking he was a beggar. He could not get a job due to his disability.



That incident opened my eyes. I realised God was showing me the purpose of my life: to serve this segment of society. I started my company to give them employment. Even if someone has passed only 10th or 12th standard, we trained them to become top engineers.

Initially, it looked as though we were helping them. But the truth is that their contribution to the company is enormous. Their commitment, loyalty, and passion to succeed are far greater than whatever opportunity we gave them.



Priyadharshni Rahul: *You have received the President's Award, the State Government Award, and the IIT Distinguished Alumnus Award. What do these honours mean to you?*

B Suresh Kamath: Receiving the President's Award for employing physically challenged persons from Dr APJ Abdul Kalam was a memorable moment. But at the same time, I felt disappointed that big corporate giants employing lakhs of people are not employing this capable segment. Once trained, they become invaluable assets. The Tamil Nadu State Government award was also for employing physically challenged people.

Receiving the Distinguished Alumnus Award from IIT Madras felt like a blessing from my guru. They honoured me because I stayed back in India, built indigenous systems, and created employment for challenged people.

Priyadharshni Rahul: *You are the pioneer in developing Core Banking software for the Indian environment. How did you build solutions for Indian banks and the Reserve Bank of India?*

B Suresh Kamath: We started in 1986 with just 200 rupees capital. When State Bank of India faced a massive backlog in Demand Draft purchases at their Manali branch, we automated the entire system in three weeks. At SBI's Overseas Branch, export bills [discount applications] were restricted because of manual limits. Our automation helped them jump from five crore rupees profit to 50 crore rupees profit in a single year.

For Corporation Bank, we built the first core banking software in the country, which scaled across 2,500 branches and served them for over 20 years. In India, the class and the mass exist together. Software must work at low cost, on low bandwidth, and on simple hardware.

For the Reserve Bank of India, we built a unique system connecting all banks, handling government accounts, taxes, GST, and currency circulation. We created the 'multi-laning of accounts' concept, allowing hundreds of transactions to happen at the same time on a single account without locking problems. Day-end settlements that used to take the entire night were completed in just five minutes.

Priyadharshni Rahul: What work are you doing currently at Patterns Cognitive?

B Suresh Kamath: We do not copy Western technology. We developed our own Pattern Definition Language based on AI pattern recognition. We built digital workers that handle complex areas like trade finance, corporate lending, and onboarding across 12 countries.

Our main vision now is to make high-end banking software affordable for cooperative banks, local area banks, and microfinance institutions. We recently launched **Helian**, an integrated treasury product built in two months, which gives small banks the same power as large banks at a fraction of the cost.

Priyadharshni Rahul: Artificial Intelligence cannot be stopped. How will AI impact our youth and how should they manage it?

B Suresh Kamath: For the last 30 to 40 years, our youth studied computer science but worked mainly in application maintenance and services for Western companies. With the AI revolution and the cloud, you do not need huge money to build products.

Our youth must focus on core computer science: building our own operating systems, databases, compilers, networking tools, and cybersecurity algorithms. Today, all our Indian banks depend on foreign databases like Oracle. If any problem arises with foreign suppliers, our systems will suffer. It is high time our youth built self-reliant Indian software products.

Priyadharshni Rahul: What is your message to today's youngsters who face social media distractions and pressure?

B Suresh Kamath: Social media takes away six to seven hours a day, reducing our effective lifespan. Use social media only for learning and sharing knowledge, not for wasting time.

Focus on solving India's unsolved problems in defence, space, and mass public services. Do not rush to settle abroad. The coming years belong to India.

Build emotional, cultural, and spiritual strength. That inner strength will teach you how to handle failures and turn them into steps towards success.

Great software does not need to come only from massive corporations. Passionate Indian engineers can build the world's best products if they are encouraged and given the right opportunities.



Please listen to the NotebookLM-generated podcast on B Suresh Kamath

https://youtu.be/3gnv-aXM_Xc?si=oOl6u9-VTs62YZq3



Time Capsule Chronicles: Revisiting PreSense - 20 Years Ago – Aug 2006 “Skills and Attitudes”

Two decades ago, in August 2006, *PreSense* (then published as *PR-e-Sense*) released its 6th monthly edition, centering on the theme **"Skills and Attitudes."** Published during the formative first year of the eMagazine—an initiative inspired by Dr APJ Abdul Kalam to promote

positive journalism—this landmark issue provided a deep, reflective examination of the interplay between technical competence and professional mindset in the corporate ecosystem.

The editorial and featured essays made a compelling case that while technical skills may secure an individual's entry into the professional world, it is attitude, emotional quotient (EQ), and ethical commitment that determine sustained leadership and organisational impact. Industry experts and senior communicators shared insights on the rising challenges of talent retention, workplace culture, and the vital role of empathy in internal communication. The issue underlined that cultivating the right temperament, adaptability, and integrity was non-negotiable for modern professionals navigating rapid technological and economic transitions.

Additionally, the edition reflected the publication's signature commitment to constructive dialogue, offering practical guidance for public relations practitioners, young corporate entrants, and management

professionals to bridge the gap between academic learning and industry expectations.

Reading this edition twenty years later, the core message remains timeless: tools and technologies may evolve, but foundational human values, positive attitudes, and character remain the true drivers of professional excellence.

<https://www.prpoint.com/ezone/presense0806.pdf>

Review by Gemini AI



India's first corporate PR ezine VOL 1 Issue 6 - August 06

Published by Prime Point Foundation and Chennai PR Club

PR-e-FACE: From the desk of Chief Editor
"Good skills with good attitude leads to extraordinary success"

There has been tremendous response from the readers for the past issues of our *PR-e-Sense* and even many of the organisations have begun to preserve the hard copies in their library. Delighted with the success of this ezine, we are integrating from this issue onwards to "Podcast".



Podcasting is a new communication tool, through which, one can listen to the audio stream. In this issue, we will be linking three podcasts to our usual columns.

Every issue of our ezine focuses on a single theme, and this month we will be focusing on "Skills and Attitudes" needed for any person to get success in their career and life. The present competitive environment puts tremendous pressure on the youngsters to show high level of skills. There are enough opportunities to develop the required skills.

Today's youngsters face tremendous challenges, which was not prevalent ten years back. Unfortunately, many of our youngsters suffer from 'attitudinal' syndrome, due to many reasons like work pressure, unreasonable targets, etc. This leads to 'stress' which again leads to 'bad attitudes' like ego, arrogance, casual approach, lack of initiative, etc. as experts say. It may lead to 'bad health' at middle ages. Money cannot bring good health.

Presently more than 60 percent of the population in India is less than 35 years of age. Hence, in the interest of future, we need to address this issue more seriously.

There is not enough awareness amongst the youth about the need for developing good attitude. A time has come to spread the awareness about developing 'Positive Attitude' amongst the youth, to be successful in their career and also to keep good health.

K. Srinivasan
prpoint@yahoo.com

PR-e-CISE – Inside this ezine

- An exclusive interview with Dr K Pandiyarajan, Founder and CEO, MAFOI Consultants
- Interview with Mr D V Sridhar, Yoga Counsellor on "Relieving of stress" to develop good attitude
- Views of eminent academicians and Journalists on the skills and attitudes
- Podcast of eminent persons
- and more ...

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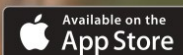
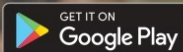
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Freedom Fighters of India

V O Chidambaram Pillai (Tamil Nadu)



By C. Badri, Joint Managing Editor

(V. O. Chidambaram Pillai, the "Kappalottiya Tamizhan," championed economic self-reliance by launching the Swadeshi Steam Navigation Company to challenge British maritime monopoly, enduring brutal imprisonment while inspiring India's freedom movement.)

The history of India's freedom struggle is not merely the story of political protests and prison



: The Statesman

terms. It is also a story of economic resistance, courage, entrepreneurship, and the determination to prove that Indians could challenge the institutions of colonial power. Few freedom fighters embodied this spirit like V. O. Chidambaram Pillai (V.O.C.), popularly remembered as "Kappalottiya Tamizhan" — the Tamil Helmsman.

Born on 5 September 1872 at Ottapidaram in the present-day Thoothukudi district of Tamil Nadu, V.O. Chidambaram Pillai became a lawyer, nationalist, entrepreneur, labour leader and political activist. The Government of India's Azadi Ka Amrit Mahotsav initiative recognises him as one of the personalities associated with India's freedom struggle. V.O.C. was born to Olaganathan Pillai and Paramayee Ammal. He studied law and built a successful legal practice. His legal practice gave him a better understanding of colonial administration and the unequal economic and political structures under British rule.

The political atmosphere in India changed significantly after the Partition of Bengal in 1905. The Swadeshi movement encouraged Indians to boycott foreign goods and develop indigenous industries. V.O.C. was deeply influenced by this nationalist awakening and came into contact with prominent leaders and intellectuals. His association with fellow nationalists,

including Subramania Bharati and Subramania Siva, strengthened his commitment to the freedom movement. For V.O.C., however, patriotism could not remain merely a political slogan. He believed that political freedom required economic independence.

The most notable achievement in the career of V.O.C was founding the Swadeshi Steam Navigation Company in 1906. At the time, the British India Steam Navigation Company dominated shipping between Tuticorin and Colombo, and British commercial interests controlled a major share of maritime trade in southern India. V.O.C. decided to challenge this monopoly.

His idea was bold: to establish an Indian-owned shipping company to operate steamships on the same route. He mobilised Indian traders and patriotic citizens to raise capital and formed the Swadeshi Steam Navigation Company. IIT Madras describes the venture as a direct challenge to British maritime dominance and notes that V.O.C. had to contend not only with a powerful British commercial competitor but also with the support colonial authorities gave that competitor.

The company began operating ships between Tuticorin and Colombo, demonstrating that Indians could enter an industry dominated by British companies. This was more than a business venture. It was an act of economic nationalism. V.O.C. was effectively telling the British: India could produce, trade, organise capital, and operate its own enterprises. The Swadeshi Steam Navigation Company therefore became a powerful symbol of resistance.

The success of the Swadeshi company threatened established British commercial interests, intensifying competition. The British India Steam Navigation Company reduced fares and adopted other measures to make it difficult for the Indian company to survive. But V.O.C. refused to retreat. His campaign also urged people to boycott British commercial interests. The confrontation between the two companies thus became part of the wider Swadeshi struggle. V.O.C.'s nationalism extended beyond commerce. He became increasingly involved in the workers' cause.

In 1908, V.O.C. supported the workers of the Coral Mills in Tuticorin, who were protesting against low wages and harsh working conditions. He addressed workers and helped organise their struggle. The workers demanded improvements, including better wages, reduced working hours, and weekly holidays. The strike lasted several days and ultimately secured important concessions from management (Wikipedia). This episode is significant because it shows that V.O.C.'s nationalism was linked to the welfare of ordinary workers.

He understood that the freedom movement had to involve not only educated elites but also workers, traders and ordinary citizens. His activities earned him enormous popularity in Tuticorin and Tirunelveli.

V.O.C. was part of a powerful nationalist circle in Tamil Nadu, which included Subramania Bharati and Subramania Siva. Bharati used poetry and journalism to awaken national consciousness. Siva was an energetic speaker who travelled widely, addressing audiences on the issue of independence. V.O.C. contributed through organisation, political leadership, economic initiatives and mobilisation of workers. Together, these personalities helped transform southern Tamil Nadu into a major centre of nationalist activity. Their activities drew the attention of the British authorities.

In March 1908, V.O.C. and Subramania Siva were arrested as the authorities grew increasingly concerned about their nationalist activities. The arrests triggered widespread protests in Tuticorin and Tirunelveli. Shops and educational institutions closed, and public demonstrations were held. The unrest became a significant episode of the Swadeshi movement in the Madras Presidency (Wikipedia). The colonial government treated V.O.C. as a serious political threat. He was prosecuted for sedition and other charges and initially



sentenced to two life terms. On appeal, the sentence was substantially reduced, but he still endured years of harsh imprisonment.

The imprisonment of V.O.C. became one of the most painful chapters of his life. He was subjected to extremely harsh prison conditions and forced labour. Accounts of his imprisonment describe him being compelled to work at an oil press, traditionally operated by animals. This cruel treatment contributed to his later popular title, "Chekkilutta Chemmal", meaning the distinguished man who was made to work the oil press. The physical hardship did not extinguish his spirit. Instead, his suffering became a symbol of the sacrifices made by freedom fighters. He was eventually released from prison in December 1912, after years of colonial punishment.



(V. O. C. yoked this oil press)

Freedom from prison did not mean a return to his former life. His legal career had been severely affected, his business had collapsed, and years of imprisonment had damaged his health and finances. The Swadeshi Steam Navigation Company could not withstand the sustained pressure from its British competitor and the consequences of V.O.C.'s imprisonment. Yet he continued to write, think, and participate in public life.

V.O.C. was also a writer and scholar. His intellectual interests extended beyond politics. He translated works into Tamil and wrote on ethical and philosophical subjects. His writings reveal that he regarded personal discipline, education, morality, and social responsibility as essential to national regeneration. For example, his translation Valimaikku Markkam was based on James Allen's *From Poverty to Power*.

The importance of V.O.C.'s contribution lies in his understanding of the economic dimension of freedom. For him, Swadeshi did not merely mean buying Indian goods. It meant building Indian enterprises, developing indigenous capital, encouraging entrepreneurship, creating employment, challenging foreign economic monopolies, improving the conditions of workers, and developing self-confidence among Indians. In this regard, V.O.C.'s vision was remarkably comprehensive. His shipping company was therefore not simply a commercial enterprise. It was a political statement expressed through business.

V.O.C. never enjoyed the personal wealth that his professional career might have brought him. His nationalist activities cost him his business, professional opportunities, physical health, and financial security. He died on 18 November 1936 at the age of 64. Although he had passed away before India achieved independence, his contribution remained an important part of Tamil Nadu's freedom movement. His popular title, Kappalottiya Tamizhan, became inseparable from his identity.

V.O.C.'s legacy is remembered in several ways. The former Tuticorin Port was renamed V.O. Chidambaranar Port, and the Government of India issued a commemorative postage stamp in 1972 to mark his birth centenary. Statues and memorials have also been erected in Tamil Nadu. His life has also been remembered in literature and cinema. Ma. Po. Sivagnanam's

biography, Kappalottiya Tamizhan, played a key role in bringing his story to a wider Tamil readership, while the 1961 Tamil film of the same name introduced it to another generation. (Wikipedia) Today, V.O.C.'s story has renewed relevance, as the ideas behind his Swadeshi movement — self-reliance, indigenous enterprise, economic independence and the dignity of labour — continue to resonate in discussions about India's economic development.

V. O. Chidambaram Pillai holds a unique place in India's freedom struggle. He was not merely a political agitator. He was a lawyer who became a nationalist, an entrepreneur who challenged a colonial monopoly, a leader who stood with workers, and a patriot who endured brutal imprisonment. His greatest achievement was perhaps not the number of ships that sailed under the Swadeshi flag. It was the confidence he instilled in Indians that they could challenge an immensely powerful colonial economic system. His life teaches a powerful lesson: freedom is not merely political independence; it also requires economic self-reliance and the courage to build one's own institutions.



The ships of the Swadeshi Steam Navigation Company eventually disappeared from the seas, but the idea behind them endured. V.O.C. had shown that an Indian could challenge British commercial power on the very waters through which the Empire projected its economic strength. Generations of Tamils have remembered him with affection and pride as "Kappalottiya Tamizhan" — the Tamil Helmsman. His life remains an enduring reminder that patriotism is most powerful when courage is put into action.



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