

Together

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GST 2.0
NEXT-GEN GST REFORMS
Special Issue

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THIS ISSUE



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Historic Diwali Gift for the Nation
NEXT-GEN GST REFORMS
.....Way to Aatmanirbhar Bharat.....



India's most significant indirect tax reform since Independence was the Goods and Services Tax (GST), started on 1st July 2017. It created a common national market & a unified system, by bringing together central & state taxes into a single GST. This comprehensive tax system reduced the cascading of taxes, simplified compliance & improved transparency like never before. Through rate rationalization & digitalization, GST has steadily evolved over time becoming the backbone of India's indirect tax framework.

Prime Minister Narendra Modi in his Independence Day address, had announced- "The government will bring Next-Generation GST reforms, which will bring down tax burden & directly benefit the common man, farmers, MSMEs, women, youth & middle-class families, while strengthening India's long-term growth. It will be a historic Diwali gift for the nation." Chaired by Union Finance Minister Smt. Nirmala Sitharaman, the 56th GST Council meeting, approved Next-Gen GST reforms, with the objective of improving lives of the common man & for ease of doing business for all. The recommendations of Next-Generation GST reforms are based on consensus of the GST Council to make GST simpler, fairer & more growth oriented.

In line with the PM's vision, the GST Council has recommended a comprehensive reform package that includes rate rationalization with a simplified two-slab structure (5% and 18%), rate reductions across sectors with focus on the key drivers of the economy- Common-man, labor-intensive Industries, health & agriculture. Ensuring timely relief for households, farmers & businesses, the revised rates & exemptions came into effect from 22nd September 2025.

Certain dairy products, all types of Indian breads & items like maps, charts & exercise books are now under the zero-tax category. Food Items like, namkeen, bhujia, sauces, pasta, noodles, chocolates, coffee, cornflake, along with household popular goods like, bicycles, kitchenware & sewing machines will also attract reduced rates, only 5% GST. A new 40% tax rate has been introduced for luxury & sin goods, such as pan masala, tobacco & high-end cars. Only exception being specified goods namely, cigarettes, chewing tobacco products like zarda, tobacco & beedi, for which the existing rates of GST & compensation cess will continue to apply.

As Process Reforms: Automatic registration is being implemented, with approval within three working days for low-risk businesses. Provisional refunds are being sanctioned based on risk evaluation. Beneficial effects of GST 2.0 for consumers are in terms of reduced prices for daily necessities & a lower overall tax burden, for businesses as simplified compliance, reduced costs & faster refunds, particularly benefiting MSMEs, startups & for the economy- Increased domestic consumption and economic growth through reduced taxes on essential goods and services- A stronger, more resilient Aatmanirbhar Bharat!

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Management Quiz - 66



1. Meta is bringing back one of its classic and most nostalgic features, the X, on Facebook. Originally launched in 2004, the X allowed users to send a simple nudge to friends to say hello. Identify X.
2. Which brand has forayed into the sub-brand of Oats & berries healthy, nutritious diet category?
3. Xtelify, a fully owned subsidiary of X, has launched a sovereign cloud platform in India. Dubbed X Cloud, the offering is described as a “telco-grade” cloud platform and is hosted in “next-gen sustainable” data centres. Via X Cloud, Xtelify is offering Infrastructure-as-a-Service (IaaS) and Platform-as-a-Service (PaaS). Identify X.
4. Google has broken the tradition of naming versions of Androids after desserts like Marshmallow, Nougat, Pie. Instead of naming it after a dessert starting with the letter Q, what will it be called?
5. Which motorcycle brand has launched LIVEWIRE its first production electric motorcycle recently?
6. Name the sneaker and sportswear brand that provides outfit to Man City and has a strategy of sponsoring upcoming stars with high potential rather than current celebrity champions.
7. Amazon has a private label for washing machines, air conditioners and other white goods. What is it?
8. Which major drinking water marketer has decided to try out water in aluminium cans to improve recycling and reduce plastic usage?
9. Disney would be launching its streaming service in November this year. It will be priced aggressively with respect to Netflix. What will be this service called?
10. In competition to Mackintosh, Jack Tramiel launched a low priced home computer. It is the bestselling PC of all time. Name it.

Send answers of Management Quiz No. 66
latest by **27th Oct. 2025**, to the Email: **usha@imis.ac.in**.

ANSWERS (MANAGEMENT QUIZ No. 65)

Together, July. – Aug. 2025, Vol.13, No. 126

- 1. Dubai 2. TCS 3. Bharat 4. ACKO, Mumbai 5. Tata Group 6. TVS Motor Company**
7. OpenAI 8. TCS 9. Thomas Cook 10. Flipkart



 **NEXT-GEN GST REFORM:**
A Diwali Gift for Every Indian



“ This Diwali, I am going to make it a double Diwali for you. Over the past eight years, we have undertaken a major reform in GST we are bringing next-generation GST reforms. This will reduce the tax burden across the country. **”**

NARENDRA MODI
Prime Minister



AN OVERVIEW OF GST 2.0

The Goods and Services Tax (GST) 2.0, introduced in September 2025, marks a major step toward simplifying India's tax system. The new structure focuses on reducing tax rates, removing complications, and making business easier for everyone—especially for young entrepreneurs and small businesses.

7 Pillars of Next - Gen GST Reforms

One Nation, One Tax
Expanded the taxpayer bas
Simple 2 - tier system (5% & 18%)

Pillar - 1

Smoother duty structures
Faster processing of refunds

Pillar - 2

Easy registration of small & low - risk business
90% upfront provisional refunds for exporters
Digital compliance with e- invoicing
AI - driven risk detection

Pillar - 3

Essential goods in the 0 - 5% bracket
High - value items like cars down from 28% > 18%

Pillar - 4

Fixed inverted duty structures
Simpler rates to support Make in India

Pillar - 5

Sustainable revenue growth for all stores
Rationalised rates will increase demand

Pillar - 6

Families buy more, demand rises, industries grow
Cheaper appliances, electronics will increase demand

Pillar - 7

Many key sectors like textiles, footwear, handicrafts, technology, food, and healthcare now have lower GST rates. This helps reduce costs, promote startups, and create more jobs. By making goods cheaper and compliance simpler, GST 2.0 supports growth, innovation, and a stronger, more inclusive economy for the future.

Features of GST 2.0

Simpler Structure

Four tax slabs
0%, 5%, 18%, and 40%.

Household Relief

Daily items at 5%; packaged foods cheaper.

Health & Insurance

No GST on health/life insurance & lower tax on medicines

Support to Farmers

5% GST on farm equipment, fertilizers

Traditional Industries

Lower GST on handicrafts, marble, and leather goods

Sector Reforms

Textile, cement made cheaper

DECREASE IN GST



Tractors & Drip irrigation systems

from 12% to 5%



Air conditioners & TV (above 32", including LED & LCD TVs)

from 28% to 18%



Hair oil, shampoo, toilet soap bar, toothpaste, toothbrush, shaving cream

from 18% to 5%



Butter, ghee, cheese & dairy spreads

from 12% to 5%



Petrol & petrol hybrid, LPG, CNG cars & Motorcycles

from 28% to 18%



Individual health & life insurance

from 18% to nil



Corrective spectacles

from 12% to 5%



Educational supplies like maps, charts & globes and exercise books & notebooks

from 12% to nil

GST INCREASED TO 40%



Luxury and sin goods
Motorcycles above 350 cc and aircraft for personal use



Tobacco products
Pan masala, cigarettes, and tobacco items



Sugary drinks
Aerated beverages with added sugar



RELIEF FOR FOOD AND HOUSEHOLD SECTOR

The new GST reforms bring major relief to households by lowering taxes on everyday essentials and packaged foods. From basic items like milk, paneer, and bread now being tax-free to reduced rates on soaps, shampoos, and packaged snacks, the changes make daily living more affordable. Even consumer durables like TVs, ACs, and dishwashers now attract lower GST, helping both consumers and the Indian manufacturing sector.

Items	From	To
Hair Oil, Shampoo, Toothpaste, Toilet Soap Bar, Tooth Brushes, Shaving Cream	18%	5%
Butter, Ghee, Cheese & Dairy Spreads	12%	5%
Pre-packaged Namkeens, Bhujia & Mixtures	12%	5%
Utensils	12%	5%
Feeding Bottles, Napkins for Babies & Clinical Diapers	12%	5%
Sewing Machines & Parts	12%	5%

Impact of GST Cuts on Daily Essentials:

- GST on essentials reduced from 18%/12% to 5%, easing household expenses.
- Families save on daily essentials and personal care items.
- Promotes spending on affordable branded goods.
- Helps small and local businesses grow.
- Encourages domestic production and fair competition.
- Boosts consumption and supports economic growth.

	Old GST Rate	New GST Rate
Air conditioners	28%	18%
TVs (>32 inch)	28%	18%
Dishwashers	28%	18%

Powering Homes with Affordable Appliances

Beat the Heat and Enjoy Entertainment for Less!

GST rates reduced from 28% to 18%

Cool comfort at home just got easier

Watch your favourite series, movies and matches without stress

All TVs at 18% GST

GST on electronics like ACs, TVs (above 32”), monitors, projectors, and dishwashers has been cut from 28% to 18%, easing costs for consumers and manufacturers.

Impact on Economy

- **Support to Domestic Manufacturing:** Lower GST on consumer durables boosts ‘Make in India’ by making local products competitive, increasing demand, production, and jobs.
- **Economic Ripple Effect:** When households spend more on goods and services, it fuels economic growth. The rise in demand benefits retailers, small traders, and producers, helping the economy expand in a balanced way.



HEALTHCARE GETS MORE AFFORDABLE!

The reduction in GST rates on medicines and medical devices aims to make healthcare more affordable and accessible for all. This reform not only lowers treatment costs but also encourages domestic manufacturing in the pharmaceutical and medical equipment sectors, strengthening India's healthcare system and promoting economic growth.



Committed to Healthier India

Next-Gen GST

Relief where it matters the most!

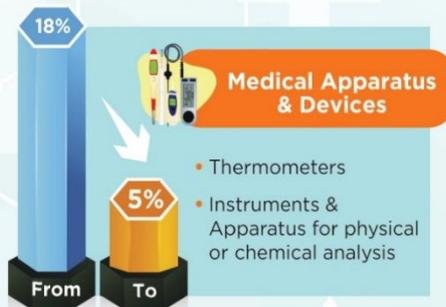
Affordable Care, Healthier India

Let us reaffirm our commitment to building a healthier world. Our government will keep focusing on healthcare and invest in different aspects of people's well-being. Good health is the foundation of every thriving society.

Narendra Modi
Prime Minister



- All Other Drugs & Medicines
- Glucometer & Test Strips
- Bandages
- Medical Grade Oxygen
- Diagnostic Kits & Reagents
- Corrective Spectacles
- Surgical/Medical Examination Rubber Gloves



INDIVIDUAL INSURANCE NOW GST FREE

- ✓ INDIVIDUAL HEALTH INSURANCE
- ✓ INDIVIDUAL LIFE INSURANCE

OLD GST RATE	NEW GST RATE
18%	NIL
18%	NIL

- ✓ ZERO GST = BIG SAVINGS ON PREMIUMS.
- ✓ MORE AFFORDABLE FAMILY PROTECTION
- ✓ MONEY SAVED > HIGHER COVER, BETTER BENEFITS

SOURCE: MINISTRY OF FINANCE

GST exemptions on life and health insurance premiums will expand financial protection and support the vision of *Mission Insurance for All by 2047*.

Impact on Economy

- Lower GST makes medicines and devices more affordable.
- Encourages domestic manufacturing under "Make in India."
- Boosts growth and employment in pharma and medical equipment sectors.
- Increases export competitiveness of Indian products.
- Supports overall economic growth and a healthier population.

SOURCE: MINISTRY OF FINANCE

BENEFITS
MONEY SAVED > HIGHER COVER, BETTER BENEFITS

Automotive Sector



Commute becomes Cheaper with Next Generation GST



12% → 5%
Bicycle
Healthy, eco-friendly, now cheaper



28% → 18%
Two-wheeler
(*Other than Bikes > 350cc)
Everyday Ride, Now Lighter on Pocket



28% → 18%
Small Car
Family vehicle now more affordable



28% → 18%
Auto Components
Cheaper maintenance and repairs



28% → 18%
Buses & Trucks
Public & Goods Transport Become Cheaper

कारों पर GST कटौती		बचत:	
	पहले	अब	
Wagon R	28% ₹5.3 लाख	18% 4.63-4.7 लाख	₹60,000 से ₹67,000 तक
Maruti Alto	28% ₹3.5 लाख	18% ₹3.0-3.1 लाख	₹40,000 से ₹30,000 तक
Entry-level SUV	28% ₹7.5 लाख	18% ₹6.65 लाख	₹85,000 तक
बड़ी SUVs /MPVs (Fortuner: Innova)	28% ₹33.5 लाख	18% ₹30.0 लाख	₹3.48 लाख तक
Luxury cars (Mercedes S450)	28% + Cess ₹1.6 करोड़	18% + कम Cess ₹1.5 करोड़	नगमगान ₹10 लाख

Impact on the Economy

- ✓ Boost in vehicle sales & consumer demand.
- ✓ More jobs in production, sales & EV sectors.
- ✓ Encourages sustainable & eco-friendly transport.
- ✓ Better tax compliance & government revenue.
- ✓ Reduced transport costs → lower prices for goods.



Agriculture Sector

NEXT-GEN GST REFORM

GST became LIGHT, now farming will be BRIGHT

EQUIPMENTS

FARMING

Items	From
Tractors	12%
Tractor Tyres & Parts	18%
Drip Irrigation System & Sprinklers	12%
Agricultural, Horticultural or Forestry Machines for Soil Preparation, Cultivation, Harvesting & Threshing	12%

Now
5%



GST 2.0- Impact on Agriculture Sector

- **Lower Costs:** Reduced GST makes farm equipment and inputs cheaper, increasing farmers' profits.
- **More Mechanization:** Affordable tractors and tools encourage modern farming and higher productivity.
- **Support for Cooperatives:** Cheaper machinery helps cooperatives and rural finance institutions grow.
- **Boost to Allied Sectors:** Benefits extend to dairy, aquaculture, and logistics, promoting diversification.



GST REFORMS POWER INDIA'S GREEN TRANSITION

The GST Council has cut tax rates on renewable energy equipment and parts from 12% to 5%, effective September 22. This includes solar cookers, wind turbines, biogas plants, and photovoltaic cells. Taxes on non-lithium batteries and fuel-cell vehicles are also reduced. These reforms will lower costs, attract investments, and speed up clean energy adoption. Major beneficiaries like Adani Green Energy, Tata Power, and NTPC Ltd are expected to gain from India's greener manufacturing push.

Green Energy Gets a GST Cut



Solar Panels, Lamps, PV Cells, Windmills and Biogas Plants, Solar Cookers, Solar water heater & System

Core Benefits

1. **Cheaper Solar & Wind** – Lower GST reduces costs of solar panels, PV cells, and wind turbines.
2. **Affordable Energy** – Makes solar and wind projects cheaper, lowering electricity bills for consumers.
3. **Boost to Local Manufacturing** – Helps India produce more solar cells and modules, making domestic products competitive.
4. **Support for Farmers** – Cheaper solar pumps reduce irrigation costs and help farmers save money.

Note- India's solar energy capacity has grown over 42 times, from 2.82 GW in 2014 to 119.54 GW by July 2025, while its economic growth is increasingly becoming greener.

GST Relief on Waste Management Services



GST on Effluent Treatment Plants and Biomedical Waste Management reduced

Cleaner Environment • Safer Healthcare • Lower Cost

Green Mobility & Sustainable Transport



Buses (seating capacity of 10+ persons), Commercial Goods Vehicles (Trucks, delivery-vans, etc)

Core Benefits

- GST on CETP services cut from 12% → 5% 💰
- Encourages clean industrial waste treatment 🌱
- Reduces pollution 🌍
- Creates green jobs 👤 ♻️

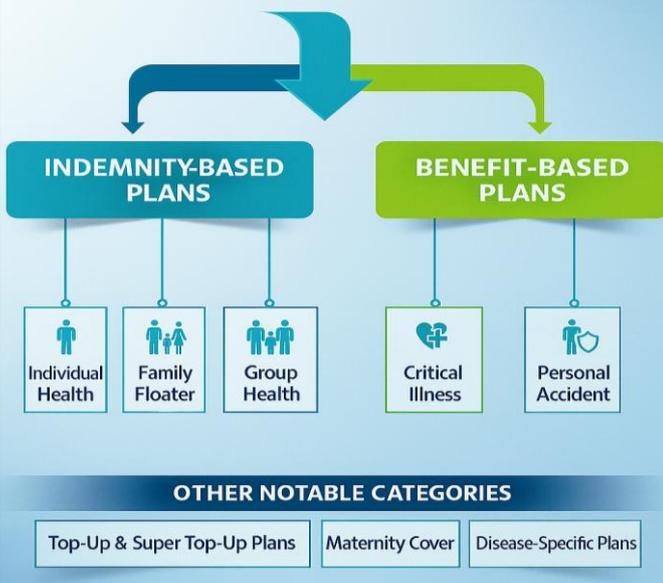
Benefits of Sustainable Transport

- Lower GST → cheaper buses & trucks 💰
- Boosts fleet growth & modernization ⚡
- Encourages public transport & reduces pollution 🌍

Why skipping Health Insurance Isn't Saving- It's Spending

In the current scenario, where healthcare costs are soaring and the recent GST revisions have further increased medical expenses, skipping health insurance might seem like saving but actually leads to higher out-of-pocket spending. With rising treatment costs, even a short hospital stay can strain finances, making health insurance a vital financial safeguard rather than an optional expense.

HEALTH INSURANCE (IRDAI CLASSIFICATION FRAMEWORK)



Why Having Health Insurance is a Saving:

- Financial protection:** Health insurance prevents large medical bills from draining your savings during emergencies.
- Lower long-term costs:** Regular premium payments are smaller than sudden hospitalization expenses, making it a planned saving.
- Cashless treatment:** Network hospitals offer cashless services, reducing instant outflow of money.
- GST impact (2025):** As no GST on health insurance the tax savings still make it a net financial gain and a form of smart saving.

Family floaters offer lower premiums, ideal for young, healthy families, while critical illness plans provide lump-sum payouts for specific ailments regardless of hospital expenses.

Why Skipping Health Insurance is a Spending:

- ✓ Rising medical costs
- ✓ Unexpected emergencies
- ✓ Inflation in healthcare
- ✓ Lifestyle diseases
- ✓ Tax benefits

Skipping insurance = spending more

India Health Insurance - Gross written premiums (INR trillion) and annual growth, 2019 - 2028f



Conclusion:

Purchasing health insurance is crucial for effective financial planning, but many people overlook it due to common misconceptions. Medical emergencies can occur anytime, anywhere, and it's essential to be prepared to cover rising hospital costs before damaging your investment portfolio.

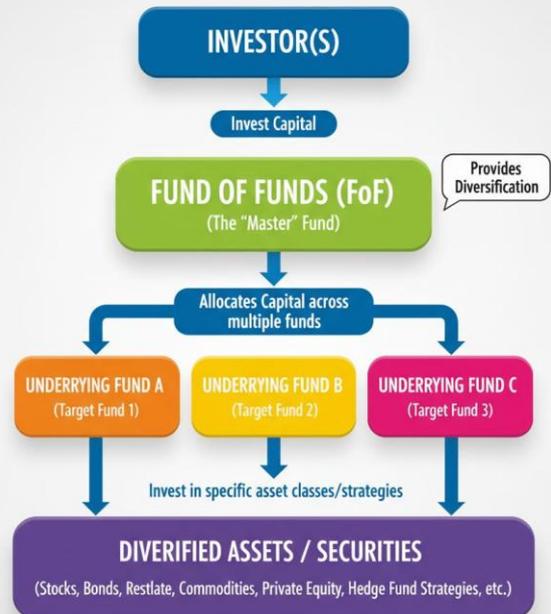
Fund-of-Funds: Smart Investment or Hidden Trap?

A fund of funds (FOF) is one that, instead of investing in a pool of securities like stocks and bonds, buys shares in other funds. These “multi-manager” investments offer investors further diversification and access to the expertise of other skilled fund managers. The fund-of-funds approach has grown in recent years, particularly among institutional investors like pension funds and endowments seeking to spread risk and maximize returns.

Why It Can be a Smart Investment :

- ✓ **Diversification:** Reduces the risk by spreading investments across multiple funds, sectors, and asset classes.
- ✓ **Professional Management:** Managed by expert fund managers who select the best-performing funds .
- ✓ **Easy Access to Global Markets:** Some FoFs invest in international funds, giving exposure to global equities without direct foreign investment.
- ✓ **Convenience:** Ideal for investors who lack time or expertise to choose multiple funds themselves.

Automatic Rebalancing: Portfolio allocation is regularly reviewed & adjusted by professionals.



Types of Fund of Funds

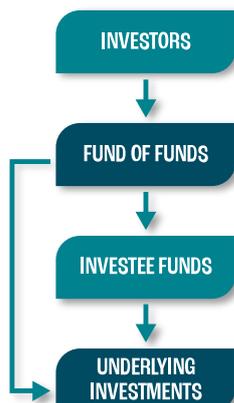
Strategy Specific

Asset Focused

Mixed & Specialized



A FUND OF FUNDS ECOSYSTEM



Why It May be a Hidden Trap:

- ✓ **Double Layer of Fees:** Investors pay both the FoF’s expense ratio and the underlying funds’ expenses — reducing overall returns.
- ✓ **Tax Inefficiency:** Most FoFs (except debt-oriented ones) are treated as non-equity funds, attracting higher capital gains tax rates.
- ✓ **Overlapping Holdings:** Underlying funds may hold similar stocks, reducing the benefit of true diversification.
- ✓ **Performance Dilution:** Even if one fund performs well, poor performance by others can pull down overall returns.

A Fund of Funds can be a smart investment for new investors seeking diversification and professional management, those wanting international exposure with ease & Investors with long-term goals and moderate risk appetite.

India's outbound FDI down to \$2.1 billion in August, shows RBI data

September 10, The Business Standard

India's outbound FDI fell sharply to \$2.1 billion in August 2025, a 38% decline compared to \$3.4 billion in August 2024 and also lower than July 2025's \$4.1 billion. Financial commitments in equity dropped to \$939.6 million, loans to \$510.3 million, and guarantees to \$647.8 million. Major investments included Tata Steel (\$355 million to Singapore) and Zydus Medtech (\$232.6 million to France). The data is from RBI's September 2025 release.

US seeks to include India's Russian oil purchases in trade talks

September 20, The Economic Times

The US has urged India to curb its purchases of Russian oil as a key condition in ongoing trade talks, linking reduction in Russian oil imports to lowering of US tariffs on Indian goods. Despite increased tariffs imposed by the Trump administration, India plans to continue buying discounted Russian crude for economic reasons. Talks between the two countries continue positively with India also exploring diversification of its energy sources. The US maintains pressure to weaken Russia's revenues amid the Ukraine conflict.

Nifty Pharma down 2.5% as Trump slaps 100% import tariffs; impact decoded

September 26, The Business Standard

Nifty Pharma dropped 2.5% after President Trump announced a 100% import tariff on branded and patented pharmaceuticals from October 1, 2025, unless companies are building manufacturing plants in the US. This tariff targets branded drugs, sparing generics for now, which form the bulk of Indian exports. The move rattled investor sentiment, with major pharma stocks like Sun Pharma and Biocon falling sharply. The tariff aims to boost US domestic production but creates uncertainty in pharma markets globally and in India.

GST reforms will boost market purchasing and economy: MoS Pankaj Chaudhary

September 29, The Economic Times

India's GST reforms simplify the tax structure by consolidating slabs mainly into 5% and 18%, lowering rates on essentials like food, health, and daily-use items. These changes boost consumer purchasing power, support MSMEs with easier compliance, and stimulate economic growth. The reform aims to make goods affordable, increase market demand, and enhance manufacturing competitiveness, while sin goods attract a higher 40% tax, supporting a growth-oriented economy.

Lower CASA ratios, declining FDS raise deposit stability concerns for bank

October 2, The Business Standard

Banks are facing deposit stability challenges as the CASA ratio dropped from 42% in March 2022 to 36% in June 2025 and household share in term deposits also declined. This shift toward more rate-sensitive, short-term corporate deposits increases the risk of quick outflows and higher funding costs during tight liquidity, making proactive deposit management crucial for banks.

Microfinance interest rates continue to climb as credit costs stay high

October 7, The Economic Times

Microfinance interest rates in India continue to climb amid persistently high credit costs. Leading NBFC microfinance institutions have raised lending rates to between 18% and 28%, driven by rising delinquencies and costs of funds. Despite policy rate cuts, these high credit costs have forced microfinance institutions to maintain elevated interest rates, impacting borrowers across the country.

New lending platform to expand credit access, inclusion: RBI Guv Sanjay Malhotra

October 9, The Economic Times

RBI Governor Sanjay Malhotra announced that the new Unified Lending Interface (ULI) aims to boost credit access and financial inclusion by enabling lenders to use digital data for building alternative credit models. Addressing the Global Fintech Fest, he emphasized the platform's potential for bridging unmet credit demand, especially for underserved segments, and highlighted efforts to ensure easy, secure, inclusive onboarding across India's digital finance ecosystem.

Rupee slips further to 88.77 against dollar in Monday trade

October 13, The Financial Express

The Indian rupee weakened by 5 paise to 88.77 against the US dollar in Monday's early trade, nearing its all-time closing low due to global risk-off sentiment and a strong dollar. The RBI is monitoring the pair, while domestic equities fell and foreign reserves dipped to \$699.96 billion. Brent crude also jumped 1.5%, reflecting broader market volatility and changing global cues.

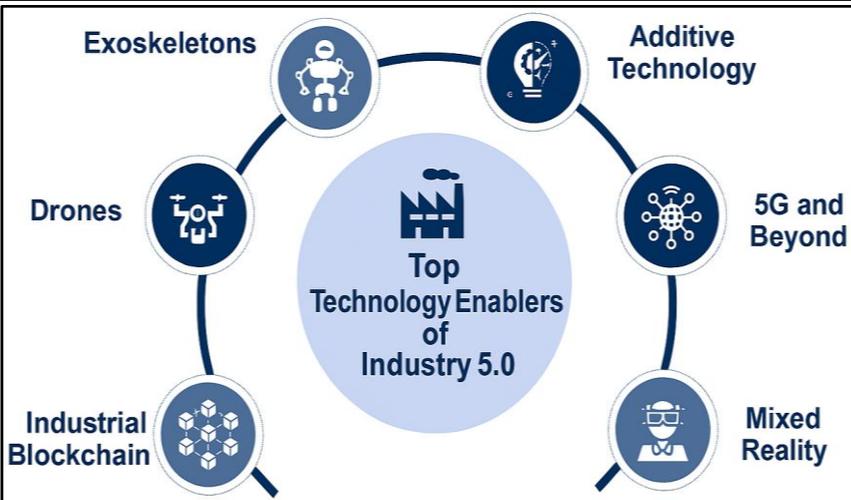
IMF projects India to grow 6.6% in 2025, cuts projection for next year

October 13, The Hindu

The IMF has raised India's GDP growth forecast for 2025-26 to 6.6%, up from 6.4%, citing robust first-quarter growth and strong private consumption, despite higher US tariffs on Indian exports. However, it has cut the projection for the following year to 6.2%. The IMF warns that global growth outlook remains fragile amid persistent trade policy uncertainty and geopolitical risks.

Industry 5.0 Is Here: Are You Ready for the Future?

Where Industry 4.0 was about what technology can do by itself (automate), Industry 5.0 is about what technology can do to and for people (collaborate and be well). It's moving away from a technology-driven to a human-driven mindset. It's putting the "why" back into the "what," reintroducing humanity into the industrial process. The aim is not only efficiency and profit anymore, but developing systems that benefit people and the Earth.

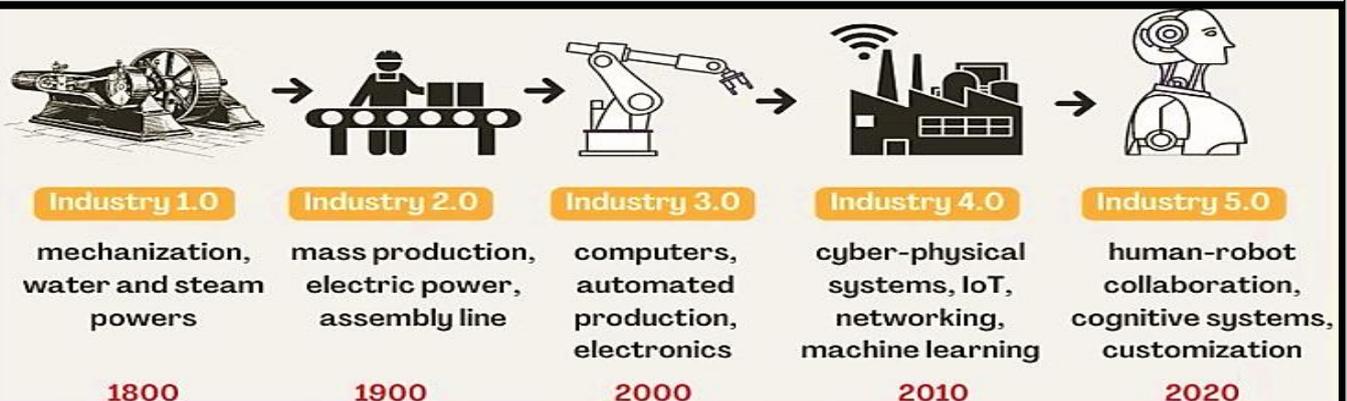


The Three Pillars of Industry 5.0

- Human-Centricity:** Technology supports people, improving safety and meaningful work.
- Sustainability:** Focus on eco-friendly practices and a circular economy.
- Resilience:** Systems built to adapt and stay strong during disruptions.

Feature	Industry 4.0	Industry 5.0
Core Focus	Automation and Efficiency	Human-Machine Collaboration
Primary Goal	Increased productivity and profitability through smart factories.	A balanced approach that values human well-being, sustainability, and resilience alongside efficiency.
Human Role	Workers often supervise and maintain automated systems.	Humans are at the center, working alongside technology to co-create and solve complex problems.
Key Technologies	IoT, Big Data, AI, Cloud Computing, Autonomous Robots.	Collaborative Robots (Cobots), AI for human augmentation, Digital Twins, AR/VR, and advanced data analytics.

Industrial Revolutions



Fiber or 5G? Integration May Be the Real Superhero

As the world advances toward a hyper-connected digital era, 5G is transforming communication with ultra-fast speeds, minimal latency, and massive data capacity. Yet, behind this wireless revolution lies a silent enabler — fiber optics — the backbone that ensures smooth, reliable, and high-speed data transmission. 5G's dense network of microcells depends on the power of fiber to handle enormous data loads efficiently. While 5G brings flexibility and mobility, fiber provides stability and strength. Together, their integration represents the real superhero of connectivity, unlocking the potential for smart cities, autonomous systems, and a truly connected future.

Parameter	5G	Fiber Optic
Technology	5G is the Fifth Generation of mobile wireless systems, which uses radio waves for sending and receiving data	Uses light to transmit data through fiber optic cables
Speed	20 Gbps downlink and 10 Gbps uplink	Theoretical speed is up to 1 petabit per second, however practical speed is up to 100 Gbps
Reach	Up to few 100 meters	Signal over Fiber can travel up to 70 KM without losing signal
Response time	Slower than fiber optics	Faster than 5G
Last mile	Uses Wireless as last mile technology which can be rolled out in very short time	Fiber Optic as last mile takes a lot of man-hours and money for laying
Rollout time	Very less	Very High
Cost to end user	Comparatively cheaper than Fiber connections	Higher than 5G

What Can This Superhero Do?

The **integration of fiber and 5G** unlocks endless possibilities:

- ✓ **Smart Cities:** Real-time data helps manage traffic, optimize energy use, and improve public services.
- ✓ **Next-Generation Healthcare:** Enables remote surgeries and continuous patient monitoring.
- ✓ **Immersive Entertainment:** Supports 8K streaming, lag-free gaming, and interactive AR/VR experiences.
- ✓ **Industrial IoT:** Powers smart factories with real-time monitoring, predictive maintenance, and greater efficiency.

Conclusion: The future of connectivity isn't about choosing between fiber and 5G — it's about blending their strengths. Fiber brings unmatched speed and reliability, while 5G offers flexibility and wide reach. Together, they create a powerful and resilient network that will drive the next wave of innovation. The real question isn't which will win, but how soon we can build a world where both work seamlessly as one.

Key Takeaways

Fiber is a more reliable option for gaming, thanks to:

- low latency
- high bandwidth
- symmetrical downloads
- fast speeds



5G can experience higher latency for home Internet due to

- weather
- network congestion
- signal strength
- location

Together, 5G and fiber can create a **fast, reliable, and connected world** where speed meets stability for everyone.

ITC Foods to ride q-comm wave with fresh pack foray

Sep 15, 2025, Business Standard

ITC Foods is entering the fresh packaged food segment, targeting India's rising demand for convenience-led, short shelf-life foods via quick commerce platforms like Blinkit and Zepto. The company is using hyper-local production and rapid delivery to maintain freshness and respond to consumer trends. While analysts note scaling challenges and inventory management in q-commerce, ITC's move reflects a broader trend among FMCG giants adapting for faster, localized fulfilment.

AC makers start pre-booking of units with reduced GST slab ahead of festive season

Sept 17, 2025, Business Standard

Air conditioner makers in India have started pre-booking units with prices reduced due to the GST slab cut from 28% to 18%, effective September 22, 2025, ahead of the festive season. The GST reduction is expected to lower AC prices by up to ₹4,000 per unit, boosting affordability and consumer demand. Companies like Haier and Blue Star are supporting pre-booking and updating MRPs accordingly for the Navratri festival period. This tax reform aims to stimulate sales after a recent slowdown caused by unseasonal rains and a strong previous year base.

FMCG makers P&G, Emami, HUL announce new price list; slash rates to extend GST benefits

Sep 18, 2025, Business Standard

Leading FMCG companies P&G, Emami, and HUL have announced price cuts from September 22, 2025, to pass on GST rate reduction benefits to consumers. Prices of essentials like soaps, shampoos, diapers, toothpaste, and shaving products have been slashed, with specific reductions for popular brands such as Vicks, Head & Shoulders, Pantene, Boroplus, Dove, and Lux. This move is expected to make daily products more affordable.

Retailers, quick commerce stores packed with lower-priced FMCG stock

Sep 20, 2025, Business Standard

Retailers and quick commerce platforms in India are now stocked with lower-priced FMCG goods, such as soaps, shampoos, biscuits, and ice-cream, ahead of the new GST rates taking effect. Major brands like P&G, HUL, ITC, and Britannia have revised prices, giving early access to GST savings. The tax slab for daily essentials is reduced to 5%, boosting consumer sentiment and sales volumes in stores nationwide.

Reliance set to launch Campa Sure water with regional partners

Oct 02, 2025, Business Standard

Reliance Consumer Products is launching Campa Sure, a new bottled water brand, in Northern India with regional partners. Priced lower than competitors, it aims to disrupt the ₹30,000 crore market through partnerships with local bottlers and aggressive pricing, starting at ₹5 for 250 ml.

The big \$10 billion: India sets iPhone exports record

Oct 08, 2025, Business Standard

India has set a new record by exporting \$10 billion worth of iPhones in the first half of fiscal year 2025, a 75% increase from \$5.71 billion in the same period last year. This milestone is driven by Apple's expanded manufacturing in India, with five factories including new plants by Tata Electronics and Foxconn. September 2025 alone saw exports surge 155% to \$1.25 billion despite strong domestic demand for iPhone 17 models. This highlights India's growing role as a key hub in Apple's global supply chain.

Classic Legends says new launches, GST cut drive motorcycle sales during festival season.

Oct 11, 2025, Business Standard

Classic Legends, maker of Jawa and Yezdi motorcycles, reported a sharp sales surge this festival season, with bookings in Rajasthan tripling year-on-year. The growth is driven by new model launches like the Yezdi Roadster and Adventure, GST-driven price cuts on sub-350 cc bikes, and expanded retail presence including online sales on Amazon. The company plans to leverage GST benefits and a wider network of over 450 dealers to boost sales further in the premium motorcycle segment.

Beer industry seeks import relaxation due to can shortage

Oct 12, 2025, Business Standard

India's beer industry, facing a severe shortage of aluminium cans, has urged the government for an import relaxation to avoid supply disruption and revenue loss of around Rs 1,300 crore. The shortage stems from the new BIS certification rules introduced on April 1, 2025, which domestic suppliers like Ball Beverage Packaging and Can-Pack India have exhausted capacity for, expecting shortages to persist for 6-12 months. The industry seeks temporary import relief till new capacity is built.

Beer industry seeks import relaxation due to can shortage

Oct 15, 2025, Business Standard

India's auto sales in September 2025 hit record highs, driven by festive demand and GST tax cuts, according to SIAM. Passenger vehicle sales rose 4.4% to 372,458 units, two-wheelers increased 6.7% to 2,160,889 units, and three-wheelers grew 5.5% to 84,077 units. Tata Motors achieved its best-ever monthly sales with a 35.6% rise, led by the Nexus SUV, while Mahindra and Maruti Suzuki also posted strong growth. The GST 2.0 reforms boosted affordability and consumer sentiment, sustaining demand into the festive season.