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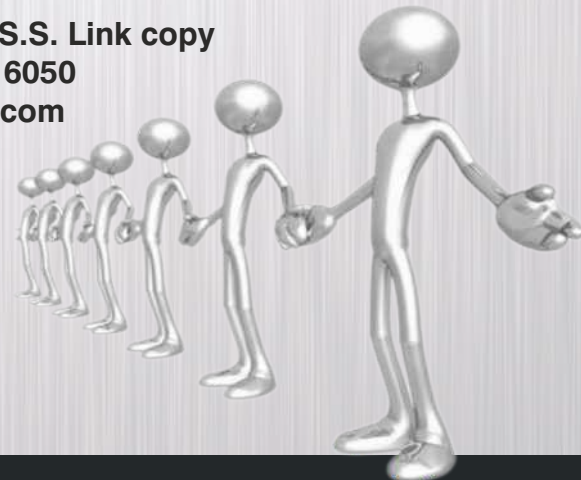
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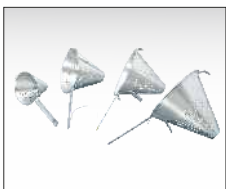
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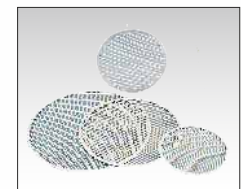
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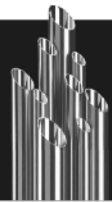
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Chinese Stainless Steel Prices Faces Strong Pressure amid Weak Demand

The stainless steel market pessimism remained last week. The prices of most ferrous products like rebar and non-ferrous metals declined. The stainless steel futures and spot prices fell to varying degrees, with prices falling by nearly 1,000 yuan/mt. The prices of stainless steel have trended lower.

The steel mills that suspended production were restarting their operation, bringing more supply. On the demand side, the recent market demand was weak, and the transactions were poor. The poor shipments can hardly support the prices. In addition, the prices of raw materials like high-grade NPI have trended lower, lowering the costs. The recovering supply, weak demand, and the potentially lower costs have driven the prices of stainless steel to fall.

Stainless steel gradually enters the traditional off-season, and the demand is expected to weaken. The stainless steel prices can hardly gain support. Based on the current market prices and full costs, the profit of stainless steel mills integrated with NPI facility stands at around 700 yuan/mt. The prices of the SS2112 contract are expected to fluctuate between 17,500-19,000 yuan/mt.

Source:

<https://news.metal.com/newscontent/101659313/stainless-steel-prices-faces-strong-pressure-amid-weak-demand>

Competition between Indian, Chinese steel players to intensify: Icra

The competition between Indian and Chinese steel players could intensify at global level, amid subdued steel demand in China, according to Icra.

In China -- the largest steel consuming country -- steelmakers could brace for an extended period of weak demand as the economy goes through the process of rebalancing of an overheated property market, which was a key growth engine driving the country's steel demand for the last two decades, the ratings agency said in its latest report.

According to Icra, in 2020-21, China emerged as the single-largest importer of steel from India. However, with the Chinese steel demand growth waning in the current fiscal, the share of steel exports to China by Indian mills has plummeted to just 8 per cent in the first half of the ongoing fiscal from 30 per cent in the preceding financial year.

"As demand dries up back home, a steadily rising trend in Chinese steel exports suggests that competition in the export markets between Indian and Chinese mills could intensify going forward," it said.

The demand has been affected as a few Chinese property developers faced financial issues, and the Chinese property industry accounts for around 15 per cent of global steel demand.

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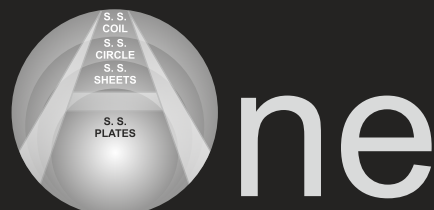
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To prevent the housing market from overheating and to mitigate broader systemic risks to its economy, the Chinese government introduced the "Three Red Lines", which put in place a mechanism to prevent the piling up of excessive borrowings on the balance sheet of property developers, it said.

Jayanta Roy, Senior Vice-President and Group Head, Corporate Sector Ratings, ICRA, said, directly and indirectly, real estate related activities reportedly contribute around 25-30 per cent to the Chinese GDP and around 30 per cent to the Chinese domestic steel demand.

"Therefore, with the Chinese property sector accounting for around 15% of global steel demand, the ongoing readjustment away from a property driven model of growth in China is likely to have an adverse impact on the steel industry for an extended period. This could signal the start of mean reversion for the commodity, with spreads gradually starting to gravitate towards long-period median levels," he said.

Source : https://www.businessstandard.com/article/economypolicy/competition-between-indian-chinese-steel-players-to-intensify-icra-121111001142_1.html

'Hydrogen steel' is hailed as next big thing. Here's what's hype is all about

Steel emits less carbon than diapers per ton of production. Due to its staggering size of

production, however, steel is responsible for roughly 8 percent of the world's carbon emissions and has been blamed as the main polluter driving up the planet's temperature.

Posco, the South Korean steelmaker, was the country's greatest emitter of carbon last year. It discharged more carbon than it should and even accrued debt worth 78.6 billion won (\$66.4 million) for failing to meet the cap. Sensing an existential crisis, the company has pledged a whopping 40 trillion won investment to overhaul its entire infrastructure built on coal and migrate to hydrogen-based green steel by 2050.

During an interview with The Korea Herald, Cho Ju-ik, the head of hydrogen business at Posco, underscored the necessity of the transition but acknowledged key challenges that lie ahead.

"For centuries, steelmakers utilized blast furnaces. This method required coal and carbon emission was inevitable. To steelmakers, carbon neutrality entails a complete transition to a whole new different production method, and those who stick to the conventional way and fail to keep up with the trend will become thing of the past," Cho said.

At the moment, 70 percent of the world's steel is produced by blast furnaces. At the bottom of the furnaces, coal is burnt to raise the temperature and generate carbon monoxide. When carbon monoxide meets with iron ore, oxygen is stripped away and metallic iron is born. This coal-driven process is carbon

intensive. The idea is to replace carbon monoxide with hydrogen, which can also react with iron ore and take away oxygen, generating water as a byproduct instead of carbon.

The technology is still immature and hydrogen can't currently replace carbon monoxide at the ratio of 1:1. Posco, after 15 years of research and development, can now mix hydrogen 25 percent and carbon monoxide 75 percent. The firm expects it will take 30 years to fully advance the technology and fully replace carbon monoxide with hydrogen. Even if the technology is ready three decades later, commercialization is a different story, Cho explained. "Hydrogen-based steel utilizes hydrogen as a raw material instead of coal, so the price of hydrogen is the key factor. However, hydrogen is a new energy source, so it's difficult to predict how much it will cost in the future," said the executive.

For the hydrogen-based steel to be clean, the hydrogen itself has to be clean too. According to Boston Consulting Group, the price of clean hydrogen has to be below \$1.50 per kilogram, or steelmakers can't even break even when they produce hydrogen-based steel.

The problem is, Korea has unfavorable natural conditions to produce clean hydrogen, and has to import it from overseas. Compared to European competitors, which can source clean hydrogen locally thanks to abundant renewable energy, Posco might find itself at a disadvantage in terms of price

competitiveness.

"In Korea, the price of renewable energy is expensive, so the price of clean hydrogen is expensive too. We have no choice but to source (clean) hydrogen from overseas. This might undermine the price competitiveness of Korea's steel products in the global market," he said.

The Posco official expects green hydrogen, in particular, will become mainstream in the future. The invisible gas gets the green color code, when it is produced by breaking water into hydrogen and oxygen using electricity generated with renewables and therefore doesn't emit any carbon. Without green hydrogen, hydrogen-based steel can't become truly clean.

When Posco's hydrogen-based steelmaking technology is fully commercialized in 2050, the company will need 3.7 million metric tons of green hydrogen. To secure a stable supply of green hydrogen at cheap price, Posco plans to establish overseas production bases where solar and wind power are plenty.

"Posco will set up (green hydrogen) production bases in Australia, India, the Middle East and Southeast Asia. The (green) hydrogen will be imported in the form of liquid ammonia, and Posco will set up terminals in Pohang, North Gyeongsang Province, and Gwangyang, South Jeolla Province. Also, we are reviewing additional terminals on the eastern and western coasts to supply (green) hydrogen to other industries," Cho said.

Despite Posco's full-fledged transition to hydrogen-based steel, the strategy faces a critical trade-off - quality control. Steel produced from blast furnaces contains few impurities and therefore is adequate for automobiles and consumer electronics. Hydrogen-based steel, though eco-friendly, contains more impurities so it may be unsuitable for high-value products.

It remains to be seen how Posco will compensate for the downsides of hydrogen-based steelmaking.

Source: The Korea Herald -
<https://www.hellenicshippingnews.com/hydrogen-steel-is-hailed-as-next-big-thing-heres-whats-hype-is-all-about/>

Steel price cools off 20% from all-time highs; iron ore price too trend lower

Since the start of November, steel and iron ore prices are trending lower. In fact, steel prices are now trading at around eight-month lows and the prices have come off by nearly 20 percent from their all-time highs, which was in the month of May when China future steel prices were trading at \$5,975 per tonne.

Steel production in the second half of this year has slowed down and the expectation is that the coming quarter could see further deceleration. The furnace or the utilisation

capacity stands at just about 66 percent, while in the first half of this year it was around 78 to 85 percent.

The declining temperatures due to the onset of winter has led to a decline in production but the demand has been declining because of it from the construction, manufacturing and automobile sectors and this is expected to weigh in on prices.

Steel prices have had an impact on iron ore as well, which is its key raw material and the iron ore price are trading at nearly one and a half year lows. So, from an all-time high of \$220 a tonne in the month of May, we are now trading below \$90 a tonne.

Source :
<https://www.cnbctv18.com/market/commodities/steel-price-cools-off-20-from-all-time-highs-iron-ore-price-too-trend-lower-11412142.htm>

5 Myths About Management

1. Successful businesses set stretch goals

In 1994 James Collins and Jerry Porras published *Built to Last*, a best-selling account of “the successful habits of visionary companies.” The authors claimed that one of the habits exhibited was setting “Big Hairy Audacious Goals.” In 2012, eight years later,

Sean Covey and others suggested in another best-seller that what companies actually need is “WIGs,” or “Wildly Important Goals.” Funny acronyms and a dose of hyperbole ensured that these ideas caught on.

Sometimes, visionary entrepreneurs see the possibility of fulfilling unmet customer needs in unprecedented ways. They set seemingly impossible goals, take huge risks and succeed. We don't hear much about the many visionary entrepreneurs who fail.

Sometimes, visionary CEOs realize that their companies need to radically change their ways of working and set an apparently impossible goal in order to stimulate creativity. They challenge their organizations because they realize that the biggest risk to them is carrying on as before. What is common to both groups is that they have a completely realistic grasp of the potential for innovation. Their situational awareness is acute, their vision is pragmatic, and the goal is carefully chosen.

2. You should use performance targets to set direction

In early 1992, Robert Kaplan and David Norton published an article in the Harvard Business Review called “The Balanced Scorecard” and followed it up in 1996 with a book of the same name, which became a best-seller. They advocated supplementing financial measures with ones covering customer, business process, and learning perspectives. The resulting “scorecard” was

to function as “an integrated strategic-management system” in which every measure is “an element in a chain of cause and effect that communicates the meaning of a business unit's strategy to an organization.” By 2000, almost half of major U.S. corporations and a quarter of European ones were reported to be using a balanced scorecard.

In order to execute a strategy, you need to know what effects your actions are having and whether they are moving you in the right direction. This involves measuring a range of variables, not just financial results, to create the equivalent of the dashboard of a car.

The measures should constitute a decision-support system that enables managers to change their actions and adapt to the changing situation. Most of the metrics need to be monitored to provide information about what is happening. A few carefully chosen ones might be targets which define what you want to achieve. But that does not mean you should turn the whole of the dashboard into a scorecard consisting solely of targets.

3. You have to win the war for talent

In 2001, several McKinsey partners published a book called *The War for Talent*, which built on a study the firm had conducted in 1997. Since then, various writers have explored a wide range of battles in that war, ranging from women's talent to talent in China to digital talent.



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Fax No. : (91-22) 22425241

E-mail : khm1@sharda.firm.in / sharda.corporation@gmail.com

The insight was that a company's performance depends to a disproportionate extent on the performance of a minority of employees, the “talented” few who are highly intelligent, highly qualified, and highly driven. As companies prioritized hiring employees that fit that description, competition for them became a veritable war.

There is indeed some evidence that every company has a few high performers who contribute disproportionately to its success. As a result, “talent development” is a common job in HR and most corporations have a “high potentials” program. Given that the senior leadership of most companies will emerge from the pool of talented high performers — and that how they perform will have a big impact on the company's fortunes — this makes some sense.

4. Businesses need leaders not managers

Throughout most of the 20th century the core of a manager's job was described as “administration.” When Harvard University founded the Harvard Graduate School of Business Administration in 1908, its graduates emerged with a qualification called “Master of Business Administration” or MBA. In the early 1990s, having dropped the word “administration” from its title, the school still called its core qualification the MBA, but was no longer training managers how to run companies. Instead, it rather grandly declared that its purpose was “to educate leaders who make a difference in the world.”

In 1977, one of the School's Professors, Abraham Zaleznik, published an article in HBR called “Managers and Leaders: Are They Different?” His answer was “yes” — in fact he claimed that managers and leaders are quite different types of people. The article won the McKinsey award, was reprinted as an HBR classic in 1992, and again in 2004. In 2001, while arguing that companies needed managers as well as leaders, John Kotter opined that most U.S. corporations were over-managed and under-led (“What Leaders Really Do”). The literature on leadership has become vast, and even Harvard Business School's “management” programs are described as being for “leaders.”

The conclusion was that in a stable, predictable environment businesses need managers, but in an unpredictable world of constant change, they need leaders. Today, it seems, we can hardly get enough of them. Managers, on the other hand, may be chummy, but they are a bit boring and decidedly old-fashioned.

5. No Rules Rules

We all hate bureaucracy. It wastes time, stifles creativity, and focuses people's attention inwards instead of outwards towards the customer. Most entrepreneurs — very notably Netflix's Reed Hastings - hate bureaucracy. Rather than rules, structure, and processes, they want to foster freedom, responsibility, and performance. Many corporations seek to follow their example.

Many modern, fast-growing organizations are built around a set of shared values and principles such as “focus obsessively on customers,” “win and lose as a team,” “take some risks, and learn from failure,” “spend money as if it were yours.” They rely on their culture to create coherence rather than on

process. As a result, people feel empowered and ideas are judged on their merit. Everyone works together towards shared vision. Structure is minimal, hierarchy is as flat as possible, and processes are whatever it takes to achieve outcomes. But it doesn't end there.

CIRCULARS & NOTIFICATIONS

Conveyance Allowance not part of Wages, for ESI Compliance

Pursuant to the judgment of Hon'ble Supreme Court in SLP No. 811 /2011, ESIC V/s Taxmo Industries, the ESI Corporation has now issued a circular dated 08.11.2021 stating that effective from 08.03.2021 conveyance allowance shall not form part of 'wages'.

The said ESI circular dated 8.11.2021 along with the copy of Judgment of the Hon'ble Supreme Court are attached herewith.

In view of this judgment and circular, you can avoid considering Conveyance Allowance, for ESI compliance purposes. No ESI contribution is payable on Conveyance Allowance and for considering ESI coverage eligibility of employees the Conveyance Allowance to be excluded.

*Source: The above has been summarized by **JUNEJA & ASSOCIATES (Advocates – Labour Laws Consultants)** for the benefit of AISSIA members.*

For complete notification please refer to the link:

<https://www.datocms-assets.com/40521/1629710573-esic-vs-texmo-industries-judgment-copy.pdf>

Disclaimer: The views and opinions expressed in this bulletin are those of the authors and do not necessarily reflect the official policy or position of AISSIA. Please note that AISSIA shall not be responsible for any loss or damage resulting from any action taken on the basis of the content of this bulletin.



सीमाशुल्क आयुक्त का कार्यालय (एन.एस.८)
 OFFICE OF THE COMMISSIONER OF CUSTOMS (NS-I),
 मूल्यनिरूपण मुख्य; आयातद्वय APPRAISING MAIN (IMPORT),
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 (e-mail: appraisingmain.jnch@gov.in; Telephone No.022-27244979)

F. No. S/22-Gen- 20/2020-21/AM (I)/JNCH (Pt.I)

Dated:-01.11.2021.

PUBLIC NOTICE NO. - 92/2021
DIN- 20211178NW000000D535

Subject:- Utilisation of MEIS scrip for import in absence of mandatory recording of transfer details facility on DGFT website- reg.

Attention of Importers, Customs Brokers and all other stakeholders is invited to the DGFT Trade Notice No. 42/2015-2020 dated 11.01.2019, also DGFT Public Notice No. 84/2015-2020 and Trade Notice No. 03/2015-2020, both dt.03.04.2019 and CBIC Circular No. 11/2019 dated 09.04.2019.

2. As you are aware, DGFT phased out physical copies of MEIS and SEIS duty credit Scrip issued with EDI port as port of registration from 10.04.2019. A facility has been created on DGFT website for mandatory recording of information about transfer of ownership of MEIS/SEIS scrips. Verification of ownership of MEIS/SEIS duty credit scrips shall be checked by the customs officers from the DGFT website as per the said facility.
3. It has been informed by the trade that the facility of recording of transfer and ownership details of MEIS scrip is not functional on the DGFT website for some time now.
4. In order to facilitate the trade in the interregnum period, till the said facility is restored on the DGFT website, as a temporary measure, the following procedure is prescribed for an importer intending to utilize the MEIS Scrip for payment of customs duty.
 - a) The importer (the present owner/holder of MEIS scrip) shall submit the document evidencing the transfer of the scrip by the previous holder/owner along with all the previous transfer documents starting from the original owner of the scrip. The transfer document shall bear the name and signature of the transferor/his authorized signatory and these details shall be certified by the bank in which the transferor is having account.
 - b) He shall also submit the payment transaction details of purchase of the scrip as recorded in the books of account, duly certified by an independent Chartered Accountant. In case the payment is made through a bank transaction, the said transaction details certified by him/his authorised signatory will be submitted.
 - c) Indemnity letter from the present holder (Importer) and his seller indemnifying the Customs from any liability arising on account of mis-use/ fraudulent use of the MEIS scrip or use of fraudulently obtained MEIS scrip, in the prescribed format given in Annexure A to this Public +Notice.
 - d) The importer/ customs broker will upload these documents in E-Sanchit.

5. The concerned Customs officers shall check the ownership of the MEIS duty credit scrip as per the documents specified above.
6. It is the responsibility of the Importer to ensure to submit valid MEIS Scrip, obtained through genuine transactions and any ownership dispute arising out of the transactions will be the sole responsibility of the importer and seller(s) of the scrip.
7. This Public Notice should be treated as Standing Order for the concerned Officers and Staff of Customs JNCH.

Sd/-

(U. Niranjan)

Principal Commissioner of Customs (NS-I)

Copy to:-

1. The Chief Commissioner of Customs, Mumbai Zone-II, JNCH.
2. The Commissioner of Customs, NS-G/NS-I/NS-II/NS-III/NS- Audit/NS-V, JNCH.
3. All Additional/Joint/Dy./Asstt. Commissioners of Customs, JNCH.
4. All Sections/Group of NS-G/NS-I/NS-II/NS-III/NS-Audit/NS-V, JNCH.
5. Representative of BCBA / WISA / Members of PTFC for information and circulation among their members and other importers for information.
6. AC/DC, EDI for uploading on JNCH website.



DYNAMIC INDUSTRIAL PARK

INDUSTRIAL LAND / PLOTS WITH CLEAR TITLE IN BOISAR, DIST. PALGHAR

The Upcoming Industrial Hub of Maharashtra

SALIENT FEATURES

Project has received legal and clear titles with all necessary permissions in place viz.

- Industrial NA clearance
- Industrial Plots Plan approval
- Collector Approved Plan
- MSEB power substation approval, Construction Plan approval

ADDED ADVANTAGE

- Boisar Being an highly developed industrial area, numerous skilled, semi-skilled and unskilled Labour and other resources are readily available.
- Satellite Township to come up on Cidco land in Palghar District.
- Boisar is expected to be the next business district as per the MMRDA survey
- Government is likely to widen public road passing through the park from existing 5.5 Meters. The Road widening survey has been completed; proposal drafted by PWD and budget is likely to be sanctioned soon.

ACCESSIBILITY HIGHLIGHTS

- 8 K.M. from one of the busiest and well connected National Highway NH 8
- The park is on the MDR [Major District Road] 30 connecting to NH 8
- 17 K.M. from Boisar Railway Station (Proposed bridge, planned by Government, would reduce distance to 12 Kms).
- Boisar Railway Station has connectivity to all major stations.
- 100 K.M. from Mumbai Airport & 140 K.M. from JNPT Port

WIP HIGHLIGHTS

- The Mumbai BKC – Ahmadabad bullet train is proposed to have BOISAR as one of the 11 stations. The site for bullet train station is 12 K.M. from the park.
- Under construction Vadhawan sea port is 40 kms from the Park which will be a deep draft port of 20 mtrs depth that can handle bigger ships (mother vessels).
- Under construction Mumbai – Vadodara – Delhi Expressway is around 8km from the Park

ADDITIONAL FEATURES

- 33 X 11 KVA Dedicated power Sub-station within the Park for 24x7 uninterrupted power supply
- Ample quantity water available
- Land has been levelled.
- Well Planned Storm Water and Drainage System.
- Quality Planned Layout & Plotting for spacious & elegant premises.
- Plotting is done with proper demarcation and separate 7 x 12 Extract at Sub-Registrar's office. There is a possibility of sale and purchase agreements separately for different individual and/or company names.
- Power transmission line work of over 15 KMS of distance is fully completed out of total of 21 km.
- Street Light.



Dynamic Entrepreneur

Vasant Kotadia – Chief Project Promoter

Site: Village Nanvali, Boisar (East), Dist. Palghar – 401403



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AVAILABLE SIZE

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25 l	30 l	35 l
40 l	50 l	



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ANNEXURE-A

**INDEMNITY BOND EXECUTED WITH INDIAN CUSTOMS FOR
PAYMENT OF DUTY THROUGH MEIS SCRIP IN PURSUANCE
OF P.N. No.....DATED...**

[To be Executed by the Present holder of MEIS scrip]

1. Whereas, we _____ (Name & Address) are the current holder/owner of the MEIS scrip No.... .dt....which has been transferred to us by(name of the seller /Transferor), duly registered by the original Holder M/s.....(Name and Address of the Original scrip holder) with _____(indicate the Customs Commissionerate where it is registered).

2. And whereas, we the importer..... (Name) intend to utilize the aforesaid MEIS scrip for the payment of Customs duty by way of debiting the same. We hereby undertake in terms of PN No.....dated.... to indemnify the Union of India, represented by Principal Commissioner/Commissioner of Customs (name of the Customs Commissionerate) or any of his authorized Officer(s) from any damage incidental and ancillary from any liability arising on account of mis-use/ fraudulent use of the said MEIS scrip or in event of said MEIS scrip being found to be fraudulently transferred/obtained and from any further action.

3. Further, we indemnify the Union of India, represented by Principal Commissioner/ Commissioner of Customs (name of the Customs Commissionerate) or any of his authorized Officer(s) from any future liabilities, in case of any third party's claim to the said MEIS scrip before any competent authority or any court of law in India or outside, that they are entitled legally to use/ transfer/sell said scrip sought to be used under the said PN Nodated..... by us. We also undertake to bear all such expenses and make good any losses that might be incurred in relation to such claim.

Place:

Signature of the Current Holder

Date:

Witnesses:

1)

(Signature, Name & Address)

2)

(Signature, Name & Address)

Note: Strike off the irrelevant part(s).

Government of India
Ministry of Commerce and Industry
Department of Commerce
Directorate General of Foreign Trade
Udyog Bhawan, New Delhi

Dated: 02 November, 2021

Trade Notice No. 22/2021-22

To,

Exporters/Members of Trade
All EPCs
SEPC
Industry Associations and Trade Bodies

Subject: Last date for filing claim at the Online IT module for Scrip based Schemes - MEIS/SEIS/ROSL/ROSCTL

In September 2021, Government had released about Rs 56,000 Crore for issue of duty credit scrips under the FTP Schemes. Filing of online applications and subsequent issue of duty credit scrips has also started.

2. In this regard, attention of the trade & industry is drawn to Notification no. 26 dated 16.09.2021, wherein 31st December 2021 has been stipulated as the revised last date for making online applications under MEIS/SEIS/ RoSL/RoSCTL schemes. Exporters may kindly note that after 31.12.2021, the Online IT system will not be operational and no applications/claims under the mentioned schemes can thereafter be submitted. It has also been notified that the facility for filing applications, with a late cut provision, would also not be available and all applications will get time barred after 31st December 2021.
3. Trade and Industry is requested to take note and ensure that applications/ claims are submitted Online within the stipulated timeline of 31.12.2021 for timely release/ issue of scrips by DGFT RAs.
4. Export Promotion Councils are also requested to give wide dissemination to this Trade Notice in the interest of exporting community. SEPC/FIEO and organizations with service exporters as their members may also approach their constituents with a request to file their SEIS claims at an early date and in any case not later than 31.12.2021.

This issues with the approval of Competent Authority.



(Dr Praveen Kumar)

Deputy Director General of Foreign Trade

[Issued from F.No.01/61/180/179/AM18/PC-3]

डॉ. प्रवीण कुमार / Dr. Praveen Kumar
उप महानिदेशक विदेश व्यापार
Deputy Director General of Foreign Trade
विदेश व्यापार महानिदेशालय
Directorate General of Foreign Trade
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Ministry of Commerce & Industry
उद्योग भवन, नई दिल्ली-110011
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RBI/2021-22/116

DOR.CRE.REC.63/21.04.048/2021-22

October 29, 2021

All Scheduled Commercial Banks

All Payments Banks

Madam/Sir,

Opening of Current Accounts by Banks - Need for Discipline

Please refer to our [circular DOR.No.BP.BC/7/21.04.048/2020-21 dated August 6, 2020](#) on the captioned subject and associated circulars thereon¹.

2. On a review and taking into account feedback received from Indian Banks' Association (IBA) and other stakeholders, it has been decided that banks may open current accounts for borrowers who have availed credit facilities in the form of cash credit (CC)/ overdraft (OD) from the banking system as per the provisions below:

(i) For borrowers, where the exposure of the banking system is less than ₹5 crore, there is no restriction on opening of current accounts or on provision of CC/OD facility by banks, subject to obtaining an undertaking from such borrowers that they shall inform the bank(s), as and when the credit facilities availed by them from the banking system reaches ₹5 crore or more.

(ii) In respect of borrowers where exposure of the banking system is ₹5 crore or more, such borrower can maintain current accounts with any one of the banks with which it has CC/OD facility, provided that the bank has at least 10 per cent of the exposure of the banking system to that borrower.

Further, other lending banks may open only collection accounts subject to the condition that funds deposited in such collection accounts will be remitted within two working days of receiving such funds, to the CC/OD account maintained with the above mentioned bank maintaining current accounts for the borrower. In case none of the lenders has at least 10% exposure of the banking system to the borrower, the bank having the highest exposure may open current accounts. Non-lending banks are not permitted to open current accounts.

¹ [DOR.No.BP.BC.27/21.04.048/2020-21 dated November 2, 2020](#) [DOR.No.BP.BC.30/21.04.048/2020-21 dated December 14, 2020](#) and [DOR.CRE.REC.35/21.04.048/2021-22 dated August 04, 2021](#)

3. It is clarified that borrowers not availing CC/OD facility from the banking system shall continue to maintain current accounts as per para 1(v) of the above mentioned circular dated August 6, 2020, as hitherto.

4. Further, banks are permitted to open/ maintain the following accounts, without any restrictions placed in terms of the above mentioned [circular dated August 6, 2020](#), subject to meeting the conditions specified as at para 2 of [DOR.No.BP.BC.30/21.04.048/2020-21 dated December 14, 2020](#):

- (i) Inter-bank accounts
- (ii) Accounts of All India Financial Institutions (AIFIs), viz., EXIM Bank, NABARD, NHB, and SIDBI
- (iii) Accounts opened under specific instructions of Central Government and State Governments
- (iv) Accounts attached by orders of Central or State governments/regulatory body/Courts/investigating agencies etc. wherein the customer cannot undertake any discretionary debits

5. With reference to FAQ 18 of the [circular dated December 14, 2020](#), in line with FAQ 9, banks maintaining collection accounts are permitted to debit fee/charges from such accounts before transferring the funds to the escrow account/CC/OD account of the borrower.

6. With reference to para 3 of the [circular dated December 14, 2020](#) read with FAQ 17, it is clarified that banks shall monitor all accounts regularly, at least on a half-yearly basis, specifically with respect to the exposure of the banking system to the borrower, and the bank's share in that exposure, to ensure compliance with these instructions. If there is a change in exposure of banks or aggregate exposure of the banking system to the borrower which warrants implementation of new banking arrangements, such changes shall be implemented within a period of three months from the date of such monitoring.

7. Banks may implement the necessary changes within one month from the date of this circular. The compliance position thereon will be reviewed thereafter.

8. A consolidated self-contained circular on the subject will be issued soon.

9. All other instructions contained in the circulars *ibid* remain unchanged.

Yours faithfully,

(Manoranjan Mishra)
Chief General Manager



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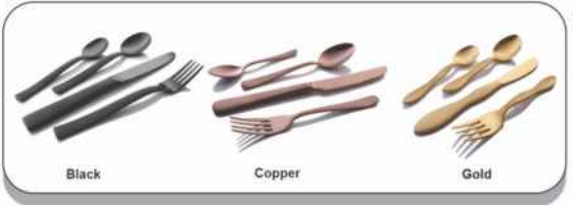
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All India Stainless Steel Industries Association

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Telefax : 022 23523764 • Tel.: 022 66576050 • Mob.: 98690 43764

Email Id. : aissiamumbai@gmail.com • Website : www.aissia.org

MEMBERSHIP APPLICATION

(Please fill in this form in block letters only)

Dear Sir,

I / We desire to be admitted as a Member of your Association.

Types of Membership : Life Member Associate Membership

Name of the Firm : _____

Address : _____

City : _____ Pin : _____ State : _____

Estd. Year : _____ E-mail : _____ Website : _____

Phone (with STD Code) Office : _____ Mobile : _____

Fax (with STD Code) : _____ Factory : _____

Branch Office Address : (if any) _____

Name(s) of Proprietor / Partners / Directors : _____

1) _____

2) _____

3) _____

Please include passport size photos of Proprietor or any 2 Partners / Directors

Name of person nominated to represent in the Association : _____

Designation : _____ Telephone : _____

Nature of Business :

Manufacturer Merchant Manufacturer & Merchants Services Consultancy Sector Others (Specify)

Category :

If registered as Export House, type of Certificate

Export Products :

Stainless Steel (1) Utensils (2) Cutlery (3) Others (Specify)

Import Products :

Stainless Steel (1) Sheets (2) Coils (3) Accessories (4) Finished Products (5) Others (Specify)

Details of Registration :

(a) Pan Registration No.: _____ (b) GSTIN No. _____

(d) Member of any other Association : _____

(e) Bankers & Branch : _____

We wish to become an **Associate / Life Member** of the association and are enclosing a Cheque / Bank Draft in Favour of "**All India Stainless Steel Industries Association**"

Sr.No.	Type of Membership	Entrance Fee	Membership Fee	Annual Charge
1	Life membership	Rs. 500	Rs. 15,000	Rs. 2,500/-* year. Payable only after 5 yrs.
2	Associate Membership	Rs. 500	Nil	Rs. 4,000/-* year

* +GST Tax Extra

- Each Member has an option to pay Annual Charge of 5 years together.
- As an incentive to member and also for association's better fund management and less paperwork for all, any member intending to pay together the Annual Charge for 5 years will be charged for 4 years only. For example: Life Member will pay Rs. 10,000/- but his membership fees will be considered paid for 5 years.

We agree to abide by the Memorandum And Article of Association as may be in force from time to time.

Proposed By : _____

Seconded By : _____

(The Proposer and the Seconder should be members of the Association)

Your Sincerely,

Signature

(Name : _____)

(Designation : _____)

Place : _____ Date : _____

(FOR OFFICE USE ONLY)

LIFE / ASSOCIATE

Source : Direct / Member / Other

Application Received on _____ by _____

Application Verified on _____ by _____

Payment : Rs. _____ Cheque / Draft No. _____

Drawn on Bank _____ Receipt No. _____

Applicant enrolled as a **Life Member / Associate Member** (accepted / refused) as decided in the Executive Committee Meeting held on _____

Membership Enrolment No.: _____

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