



All India Stainless Steel Industries Association

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INDEX	
PARTICULARS	Page No.
NOTIFICATION 1	2
AISSIA UNLOCKING INDIA'S STEEL EDGE BY CONFIRMING TO QUALITY	3
WHEN DOES 'MANUFACTURE' OCCUR? SUPREME COURT CLARIFIES ESSENTIAL TESTS	4
STAINLESS STEEL STRENGTHENED: TWISTING TECHNIQUE CREATES SUBMICRON 'ANTI-CRASH WALL'	5
CAN INDIA SUBSTITUTE CHINA FOR SOURCING	5
HOW CAN SMALL AND MEDIUM BUSINESS BEST USE AI TO GROW THEIR BUSINESS	6
INDIA STAINLESS STEEL CONSUMPTION UP 84% IN 5 YEARS	7
UNDERSTANDING 45-DAY PAYMENT RULE	8
HIT BY U.S. TARIFF, INDIAN STAINLESS STEEL PLAYERS TURN TO DOMESTIC MARKET	8
WILL YOU PAY FOR USING UPI? SURVEY REVEALS 73% USERS READY TO ABANDON DIGITAL PAYMENTS FOR TRANSACTION FEE	10
STAY HUNGRY STAY FOOLISH (BOOK REVIEW_BY DHIRAL)	11
UPCOMING TRADE SHOWS	12
NEW MEMBERSHIP	13
MEMBERSHIP FORM	15

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Government of India
Ministry of Commerce & Industry
Department of Commerce
Directorate General of Foreign Trade
Vanijya Bhawan, New Delhi

Notification No: 11/2025-26

New Delhi, 26 May, 2025

Subject: Restoration of RoDTEP for Advance Authorisations (AAs) holders, Special Economic Zones (SEZs) and Export-Oriented Units (EOUs) from 01.06.2025

S.O.(E): In exercise of the powers conferred by Section 5 of the Foreign Trade (Development and Regulation) Act, 1992, read with Para 1.02 of the Foreign Trade Policy 2023, the Central Government hereby notifies the restoration of RoDTEP for Advance Authorizations (AAs) holders, Special Economic Zones (SEZs), and Export-Oriented Units (EOUs) from 01.06.2025.

2. The rates are available in Appendix 4RE including newly aligned HS codes as per the Finance Act, 2025. The details are available on the DGFT portal at www.dgft.gov.in, under the link 'Regulations > RODTEP'.

Effect of this Notification: The Support under the RoDTEP Scheme for exports of products manufactured from AAs, SEZs, and EOUs is restored with effect from 01.06.2025.

This issues with the approval of the Minister of Commerce & Industry.


(Ajay Bhadoo)

Director General of Foreign Trade
Additional Secretary to the Government of India
E-mail: dgft@nic.in

[Issued from File No.: 01/94/180/019/AM26/PC-4]

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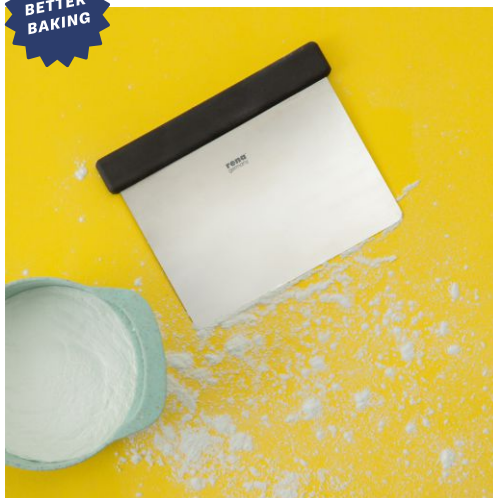
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AISSIA unlocking India's steel edge by confirming to quality

The All India Stainless Steel Industries Association (AISSIA), founded in 1963 and based in Mumbai, commands authority as the definitive voice of India's stainless steel sector. It unites manufacturers, traders, and exporters on a powerful platform. AISSIA actively drives the growth and widespread adoption of stainless steel across diverse Indian industries. Through assertive policy advocacy and targeted strategic initiatives, the association confronts critical industry challenges directly.

Furthermore, AISSIA cultivates essential networking and collaboration among its members, enhancing their competitive advantage. By championing innovation and spearheading market expansion, it elevates the stature of India's stainless steel industry on both domestic and global stages. This unwavering commitment secures sustained progress and resilience amid a rapidly evolving market landscape.

In an exclusive dialogue with The Interview World at the Bharat Quality Mission conference- focused on enabling MSMEs for global competitiveness and organized by the India SME Forum - Sailesh Shah, President of AISSIA, addresses pressing concerns raised by BIS about the quality of steel products in India. He evaluates India's global standing in steel product standardization, outlines how his organization is navigating regulatory hurdles, and projects the steel industry's trajectory over the next five years.

Below are the key insights from his compelling discussion.

Q: Could you please elaborate on the concerns raised by BIS regarding the quality of steel products in the country?

A: We have been manufacturing utensils for the past 60 to 70 years without a single complaint about material leaching. Our raw materials are strictly BIS-approved, and we adhere to using only these materials in production. Importantly, the chemical composition of our utensils has remained unchanged. So, the first question is: why is BIS targeting us now?

If the issue stems from WTO compliance, we accept the need for regulation. However, such regulation must be reasonable and product-specific. For example, products like serving ware, tableware, and storage ware do not require exhaustive lab testing. Initially, after our intervention as stakeholders, BIS revised their conditions to focus only on measurement tests. Yet, they still demand third-party testing before issuing licenses. This raises a major concern.

We propose that where no tests are mandated, BIS should issue provisional licenses upon application. This provisional period should continue until the standards and sizes are finalized, and formal licenses can be granted.

Additionally, the marking fee currently stands at 25 paise per unit, calculated per kilogram, which is disproportionately high compared to other products. Furthermore, the license fee for the first time is ₹50,000, even though micro-enterprises receive an 80% discount. Given that one category alone can have 1,000 to 2,000 items across six categories, manufacturers must pay these fees multiple times. Even with discounts, a micro manufacturer ends up paying around ₹50,000 to ₹60,000 to BIS.

To make matters worse, many manufacturers require consultants to fill out the complex application forms, adding more cost. Ultimately, a single manufacturer faces startup expenses nearing ₹100,000 just to comply.

If BIS enforces these requirements immediately without issuing timely licenses or sales permissions, many factories will be forced to shut down once implementation begins. These are our genuine concerns.

Therefore, we request a reasonable grace period. We also seek exemption for micro-enterprises with turnover up to ₹10 crores, or a clear definition of "micro." Once we familiarize ourselves with the system, BIS can consider extending compliance to micro-enterprises if necessary.

Q: Standardization is essential to achieve global competitiveness. Where does India currently stand in terms of standardization of steel products?

A: What are the global standards for utensils? The only universally accepted requirement is food-

grade quality. Yet, here, the top leadership at BIS insists on “Indianizing” these standards. They have modified the British Standards, dictating specific dimensions like height and thickness. Why not leave such choices to the consumer? If someone prefers a particular size or thickness, that should be their decision.

As long as the material is food-grade, there is no cause for concern. The raw material is already subject to strict BIS approval, ensuring consistent quality. Beyond that, no additional requirements exist anywhere else in the world.

Q: How is your organization addressing the regulatory challenges of steel industry?

A: We are actively raising our concerns with the government, seeking clarity on the exact requirements for utensils—only utensils, not the raw materials. As manufacturers, we want to know the specific standards we must meet. Although the standards have been revised to accommodate manufacturers, our main concern now is the overwhelming documentation.

The volume of paperwork they demand serves no clear benefit to the consumer. How does preparing, recording, and maintaining these documents improve product quality or consumer safety? It simply does not.

Instead of wasting time on excessive record-keeping, we should focus on delivering superior quality at competitive prices. That approach builds stronger relationships with customers. Maintaining piles of documents only creates an administrative burden, without tangible value for anyone except inspectors—who often use these records as leverage during visits.

This system wastes our resources and does nothing to enhance the consumer experience.

Q: How is the steel industry currently growing in the country, and how do you envision its future over the next five years?

A: One important fact to understand is that the raw material we use today—the 200 series stainless steel—was invented in India in the 1980s. Before that, it simply did not exist. This innovation gives us a significant competitive advantage.

Globally, this material is recognized for its unique composition: by reducing nickel and slightly

adjusting chromium, we retain the utensils’ non-magnetic properties. This combination offers both quality and cost benefits.

Today, the 200 series is widely accepted worldwide, largely because it is more affordable. Moreover, as the global supply chain shifts focus away from China, India stands poised to capture a substantial share of this market.

The potential for growth is enormous—provided we have access to adequate land, financing, and strong government support. However, abrupt legislative mandates like compulsory BIS certification with little notice create barriers. Such sudden enforcement risks discouraging entrepreneurs, who may exit the industry altogether.

Source : <https://theinterview.world/aissia-unlocking-indias-steel-edge-by-conforming-to-quality/>

When Does 'Manufacture' Occur? Supreme Court Clarifies Essential Tests

In a recent judgment, the Supreme Court of India clarified the essential criteria to determine when a process qualifies as 'manufacture.' The Court emphasized that for a process to be considered manufacturing, it must meet specific conditions drawn from established legal precedents.

Essential Tests for Manufacture:

1. Process or Series of Processes:

The process must involve one or multiple steps.

2. Transformation of Raw Material:

The original commodity or raw material must undergo a significant transformation.

3. Emergence of a New Commodity:

A completely new product must result from the process.

4. Distinct Name, Character, or Use:

The newly created product must have a separate identity, recognized in trade.

5. Separation from Original Product:

The new product should be clearly distinguishable from the original raw material.

These principles were laid out by a Supreme Court bench comprising Justice Abhay S Oka and Justice Ujjal Bhuyan. The case revolved around the classification of crude degummed soybean oil — whether it should be considered an agricultural product or a manufactured product.

Court's Decision

The Court ruled that crude degummed soybean oil is not an agricultural product because it undergoes a transformation that creates a new, marketable product.

The Supreme Court concluded that while soybean is an agricultural product, crude degummed soybean oil is a separate, manufactured product due to the transformation process it undergoes.

This judgment highlights that any process that significantly alters the nature of a product, giving it a new identity and use, qualifies as 'manufacture.'

Source : <https://courtbook.in/posts/when-does-manufacture-occur-supreme-court-clarifies-essential-tests>

Stainless steel strengthened: Twisting technique creates submicron 'anti-crash wall'

A combined team of metallurgists, materials scientists and engineers from the Chinese Academy of Sciences, Shandong University and the Georgia Institute of Technology has developed a way to make stainless steel more resistant to metal fatigue. In their study published in the journal Science, the group developed a new twisting technique that functions as an "anti-crash wall" in the steel, giving it much more strength and resistance to cyclic creep.

Metal can experience fatigue when bent many times, leading to breaking. When this occurs in critical applications, it can result in catastrophic

accidents such as bridge failures. Because of that, scientists have for many years been working to reduce or prevent stress levels in metals. In this new effort, the researchers found a way to dramatically improve the strength of a type of stainless steel while also boosting its resistance to what is known as cycle creep, where fatigue occurs due to ratcheting, a form of repeated bending.

The new technique involved repeatedly twisting a sample of 304 austenitic stainless steel in a machine in certain ways. This led to spatially grading the cells that made up the metal, resulting in the build-up of what the team describes as a submicron-scale, three-dimensional, anti-crash wall. Under a microscope, the researchers found an ultra-fine, sub-10 nanometer, coherent lamellar structure that slowed dislocation by preventing stacking faults.

Using other instruments, the team found that the reason the metal exhibits such improvements is due to the walls that are built up during twisting, behaving like springs, allowing the metal to absorb impacts, making the entire piece of metal more uniform in its ability to resist cycle creep.

In testing the metal after treatment, the research team found it boosted its strength by a factor of 2.6 while also cutting strain due to ratcheting by two to four orders of magnitude compared to untreated stainless steel. Such improvements, the team claims, could allow products made using the metal to be up to 10,000 times more resistant to fatigue. That makes it eligible for special applications, such as those that are needed for the aerospace industry.

Source : <https://techxplore.com/>

Can India substitute China for sourcing

India can substitute China for sourcing in certain sectors, but not universally or immediately. The feasibility depends on the product category, supply chain complexity, volume requirements, and price sensitivity.

✓ Areas Where India Can Substitute China

1. Textiles & Apparel

- o India has a strong base in cotton and natural fiber production.
- o Good for sourcing garments, home textiles, and fabrics.

2. Pharmaceuticals

- o India is known as the “pharmacy of the world.”
- o It manufactures a wide range of generic drugs and formulations.

3. Engineering Goods & Auto Components

- o Strong presence in precision machining, castings, forgings.
- o Suitable for mid-volume, high-accuracy components.

4. Handicrafts & Furniture

- o India offers handmade products with unique designs and finishes.
- o Suitable for premium/luxury segments.

5. IT Hardware Assembly / Software-Linked Electronics

- o Supported by government incentives like PLI (Production-Linked Incentive) schemes.

⚠ Challenges Compared to China

Manufacturing scale:

China (Very high) India (Medium, but improving)

Infrastructure:

China (Highly developed) India (Improving, but patchy)

Ease of Doing Business:

China (Streamlined in special zones) India (Varies by state, more paperwork)

Ecosystem & Clusters:

China (Integrated (one-stop supply)) India (Fragmented supply chains)

Lead Times:

China (Short, predictable) India (Often longer, needs closer follow-up)

Labor Costs:

China (Low but rising) India (Competitive, but with lower output)

Harder to Replace China In:

- Consumer electronics (like phones, tablets, wearables)
- Solar panels and batteries
- Advanced machinery & automation parts
- High-volume plastic molding with precision
- Low-cost promotional items

How to Approach the Transition

- **Start with a dual-sourcing strategy:** Use both India and China to compare pricing, quality, and reliability.
- **Invest in supplier development:** Indian vendors often need technical and process handholding.
- **Use India for value-added / mid-volume / niche sourcing,** not just price-driven high-volume products.

Source : AI

How can small and medium business best use AI to grow their business

Small and medium-sized businesses (SMBs) can leverage AI to grow by improving efficiency, automating tasks, and making data-driven decisions. Here are some key ways to use AI effectively:

1. Enhance Customer Experience

- **Chatbots & Virtual Assistants** – Use AI-powered chatbots (e.g., ChatGPT, Drift, Intercom) to provide 24/7 customer support, answer FAQs, and guide users.
- **Personalized Marketing** – AI can analyze customer behavior and preferences to deliver targeted email campaigns, product recommendations, and personalized offers.

2. Automate Operations & Increase Efficiency

- AI-Powered CRM Tools – Platforms like HubSpot, Salesforce, and Zoho use AI to automate lead scoring, customer segmentation, and follow-ups.
- Task Automation – AI tools like Zapier and Microsoft Power Automate can streamline repetitive tasks such as invoicing, scheduling, and data entry.

3. Improve Marketing & Sales

- AI-Powered Ad Targeting – Platforms like Meta (Facebook), Google Ads, and TikTok Ads use AI to optimize ad spend by targeting the right audience.
- Content Creation – AI tools like Jasper, Copy.ai, and ChatGPT can generate blog posts, social media content, and email campaigns efficiently.
- Social Media Monitoring – AI-driven tools like Hootsuite and Sprout Social analyze social trends and engagement to optimize social media strategies.

4. Optimize Business Operations

- Inventory Management – AI-powered tools like Netstock and Inventory Planner predict demand and prevent stock shortages or overstocking.
- Fraud Detection & Security – AI-based fraud detection tools (e.g., Signifyd, Sift) protect online businesses from fraudulent transactions.
- AI-Based Hiring & HR – AI-powered recruitment platforms like HireVue and LinkedIn Talent Insights help SMBs find and retain top talent.

5. Data-Driven Decision Making

- AI Analytics & Forecasting – AI-driven business intelligence tools (e.g., Tableau, Google Looker, Power BI) provide insights into customer trends, sales performance, and financial forecasting.
- Pricing Optimization – AI-powered pricing tools like Prisync and Dynamic Yield help SMBs set competitive and profitable prices.

6. Enhance Product & Service Development

- AI-Powered Customer Feedback Analysis – AI tools analyze customer reviews and feedback to identify areas for product or service improvements.
- AI-Based Design & Prototyping – Tools like Canva AI and Runway ML help businesses create high-quality visuals, branding materials, and even AI-generated videos.

Source : Generated by AI

India Stainless Steel Consumption Up 84% in 5 Years

Domestic stainless steel consumption has registered a growth of 84 per cent over the last five years to reach 4.80 million tonnes in FY 2024-25, industry body Indian Stainless Steel Development Association (ISSDA) has said.

The demand has been driven by sectors like infrastructure, railways, airports, metros among others, ISSDA President Rajamani Krishnamurti said in a presentation at the ongoing Global Stainless Steel Expo (GSSE) 2025.

As per the data, in FY 2020-21 the consumption of stainless steel in India was at 2.61 million tonnes. It rose to 3.46 million tonnes (a rise of 33 per cent (y-o-y) in FY 2021-22.

The demand grew to 3.94 million tonnes in 2022-23 (14 per cent rise y-o-y) and touched 4.49 million tonnes mark in 2023-24 (14 per cent y-o-y) before reaching 4.80 million tonnes in the financial year ended March 31, 2025.

"The demand has been mainly on the back of strong growth in consumption from sectors such as building and construction, infrastructure projects, structural and rebar, process industry, railways and transports," Krishnamurti said.

The per capita steel consumption has grown 36 per cent in the last five fiscal years from 2.5 kg in FY21 to 3.4 kg in FY25, he said.

He further said that the demand for stainless steel will grow to 6.8 million tonnes by FY30, while per capita consumption is expected to be in the range

of 4.5-5.5 kg by FY30.

Sharing his outlook for the sector, Krishnamurti said the regular demand, there are some new areas like green hydrogen, bio fuels and renewable energy, urban infra and smart cities and tunnels.

Understanding 45-day payment rule

The "45-day payment rule" for MSMEs, introduced by the Finance Act, 2023, mandates that businesses must pay their MSME suppliers within 45 days of receiving goods or services, or as per a written agreement, to claim tax deductions.

Here's a more detailed explanation:

- **What it is:**

Section 43B(h) of the Income Tax Act, introduced by the Finance Act 2023, requires businesses to pay their dues to MSMEs within 45 days from the date of invoice or agreement.

- **Why it was introduced:**

The rule aims to address the issue of delayed payments to MSMEs, which can negatively impact their cash flow and financial stability.

- **How it works:**

- Businesses must settle payments to MSMEs within 45 days, or as per a written agreement, but not exceeding 45 days.
- If payments are not made within the stipulated timeframe, the expenses incurred for those goods or services will not be allowed as a deduction for the relevant financial year.
- This means that the business will have to pay taxes on those expenses in the year they are incurred, even if they haven't been paid to the MSME.

- **Applicability:**

This rule applies to all businesses transacting with

MSMEs registered under the MSME Act, 2006.

- **Benefits for MSMEs:**

The 45-day payment rule aims to ensure timely payments to MSMEs, supporting their cash flow and financial stability, and promoting a more equitable business environment.

- **Penalties:**

Failure to comply with the 45-day payment rule can result in penalties and interest charges.

- **MSME Samadhaan:**

The Ministry of Micro, Small & Medium Enterprises (MSME) launched MSME Samadhaan to empower micro and small entrepreneurs to register cases of delayed payments.

- **MSEFC:**

The MSMED Act, 2006 also prescribes State Governments to establish a Micro and Small Enterprise Facilitation Council (MSEFC) for settlement of disputes on getting references/ filing on delayed payments.

Source : AI

Hit by U.S. tariff, Indian stainless steel players turn to domestic market

Hit by the tariff action by the U.S. administration, India's stainless-steel industry is looking domestically to absorb a bulk of their production that was earmarked for exports to the U.S.

Due to confusion and lack of clarity, exports of stainless steel have been impacted, with the industry finding new ways to deal with the situation. Though U.S. President Donald Trump has paused the reciprocal tariff for 90 days, the 25% tariff imposed on steel and aluminium imports, announced days before, still exists.

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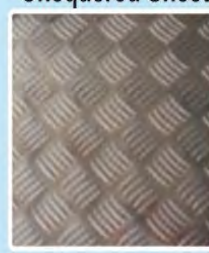
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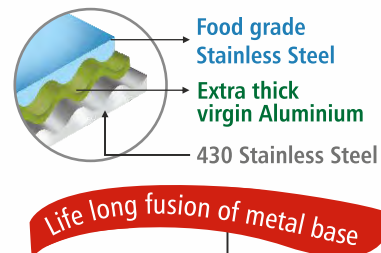
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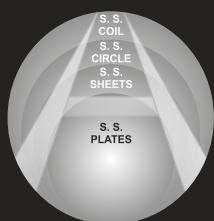
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About All India Stainless Steel Industries Association (AISSIA)

- **AISSIA Legacy:** Established in 1956, AISSIA has been a prominent representative of the steel and allied industries in India for decades.
- **Recognizing Excellence:** AISSIA encourages business growth by recognizing outstanding performances in exports and domestic markets with prestigious awards.
- **Honoring Industry Veterans:** Every year, the Udyog Ratna Award is conferred upon industry stalwarts for their remarkable contributions.
- **Diverse Membership:** The association comprises a wide range of members, including manufacturers, exporters, importers, traders, and retailers, spanning across India.
- **Knowledge Initiatives:** AISSIA organizes Gyannotsav sessions that feature seminars, industry visits, and training programs to enhance industry knowledge and skills.
- **Fostering Camaraderie:** An annual cricket tournament is held to strengthen bonds and promote camaraderie among members.
- **Recognition by Authorities:** AISSIA is registered with various government and semi-government organizations, underscoring its credibility and significance.
- **Corporate Social Responsibility (CSR):** AISSIA actively contributes to society through charity work, supporting earthquake and flood victims, and honoring military personnel for their service.
- **Future Vision:** Aiming to become the nodal association for stainless steel trade bodies across India, fostering collaboration and unified growth within the industry.

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“When it comes to tariff, it has made a massive impact for our company and the industry in general. There no clarity because things are changing dramatically every single day. There is no clarity from the customer end or from our end. So, it has led to a global shift in steel trade,” Yash Mehta, CEO, Rajputana Stainless Ltd. said in an interview.

Hit by the tariff action by the U.S. administration, India’s stainless-steel industry is looking domestically to absorb a bulk of their production that was earmarked for exports to the U.S.

Due to confusion and lack of clarity, exports of stainless steel have been impacted, with the industry finding new ways to deal with the situation. Though U.S. President Donald Trump has paused the reciprocal tariff for 90 days, the 25% tariff imposed on steel and aluminium imports, announced days before, still exists.

“When it comes to tariff, it has made a massive impact for our company and the industry in general. There no clarity because things are changing dramatically every single day. There is no clarity from the customer end or from our end. So, it has led to a global shift in steel trade,” Yash Mehta, CEO, Rajputana Stainless Ltd. said in an interview.

“The tariffs may change and the fear of tariffs changing is causing instability. For now, the challenge is the uncertainty in the mind of both the customers and the vendors, which is India and America for now. Since the last 15 to 20 days, there is silence or probably we would say there is no real business conversation happening with America. So, we see a little pause as of now,” he added.

“And the second concern for Indian market is dumping, because China, being the biggest manufacturer of steel, will definitely try to dump into countries like India, which is again a massive concern for Indian stainless steel manufacturers,” he pointed out.

Mr. Mehta said 10-15% of his company’s production was directly or indirectly exported to the U.S. And now he said he was looking at the domestic market to utilise that capacity. “It [volume earmarked for U.S. market] is going to be mostly consumed in the domestic market and the Middle East market which is pretty decent. The

dumping by China to be one fear, we will have the full picture in the next three to four months,” he said.

Industry players said they would deliberate on these subjects at the GSSE Summit which is schedule in June, 2025 to deal with the situation. A segment of the industry believes that the U.S. would continue to import at high duty as they do not have any immediate manufacturing capacity coming up to meet their own consumption. They believe the U.S. market would be still going to be there and it would not “die immediately.”

According to Nitin Garg, Director Operations, Avtar Steel Ltd., his company, which produces 6,000 tonnes a month, remains unscathed.

“We do not export to the U.S. and we are not seeing any decline in orders from our customers. A few years ago, the U.S. government attempted some safeguard duties. So, Indian manufacturers had adopted themselves according,” he said.

He said despite any likely dumping from China, the Indian players would survive as they had the ability to customise, which China lacked. “The reason we are surviving is we do a lot of customisation for the customers. Besides Indian government is pushing for use Indian materials to curb imports,” he added.

The domestic demand for stainless steel is rising steadily because of search for sustainable materials. It is increasingly being used in railways, infrastructure projects and processing industries.

“The demand for stainless steel is definitely on the rise. Various private and government sector projects are increasingly using stainless steel,” said C.P. Mangal, Director, Mangalam Worldwide Ltd.

He said the safeguard duty on certain steel imposed by the government on Monday did not apply to stainless steel.

“It is more on the MS and all the low valued items not on the high value items. The duty as such will not have an impact on our industry and products,” he said.

According to the Stainless Steel Development Association, the per capita consumption of stainless steel which was 3.1 kg in fiscal year 2024 is expected to rise to 4.5 to 5.5 kg in fiscal 2030.

And a bulk of the domestic demand which is being met by imports is expected to be catered to by local companies.

Source : <https://www.thehindu.com/>

**Will you pay for using UPI?
Survey reveals 73% users ready to
abandon digital payments for
transaction fee**

Despite the recent Unified Payments Interface (UPI) outage that triggered around 2750 complaints, digital payments continue to be the life for many - be it householders or street vendors. In 2024, India recorded 208.5 billion digital payment transactions, of which the volume of UPI transactions was 17,221 crores.

But when asked if people were still willing to use UPI if a transaction fee was levied by the government, majority of them said no.

73% users will stop using UPI

According to a report by Local Circles, 73 per cent of the Unified Payments Interface (UPI) users will stop using the payment mode once the transaction fee has been implemented.

Interestingly, 40 per cent of the survey respondents further stated that they have been charged a transaction fee on one or more of their transactions in the last 12 months.

UPI transaction fee

UPI transactions are free for most users, especially those involving direct bank transfers. However, a 1.1 per cent interchange fee may apply to transactions over ₹2,000 made through Prepaid Payment Instruments (PPIs) like digital wallets. This fee is paid by the merchant, not the customer.

Who pays UPI transaction fee?

If a merchant accepts a payment above ₹2,000

through a Prepaid Payment Instrument (PPI) like a digital wallet, the merchant's bank (the acquiring bank) pays the interchange fee to the customer's bank (the issuing bank).

Payments through PPI (Prepaid Payment Instruments) occur when a transaction is made using a wallet, such as PhonePe, by scanning a UPI QR code. Other examples of wallets include Paytm wallet, SODEXO vouchers, Amazon Pay, and Freecharge wallet.

Thus, when a customer makes a payment through UPI using a PhonePe QR code at a store, the merchant should pay the interchange fee to the payment service provider, which is PhonePe.

The discussion about UPI users having to pay a transaction fee gained traction in August 2022 when the Reserve Bank of India (RBI) released a paper suggesting a tiered fee structure for UPI transactions. However, the proposal was not pursued further, and the government decided not to impose any fees, stating that UPI is considered a 'digital public good,' which should remain free of charge.

Have UPI users been charged transaction fees?

Several UPI users have complained on social media about being charged transaction fees. According to Local Circle's survey, 15 per cent out of 16,445 respondents claimed they have been charged a transaction fee 10 times or more.

Surge in UPI payments

In January 2025, India's Unified Payments Interface (UPI) transactions rose to 16.99 billion, compared to 16.73 billion in December 2024, National Payments Corporation of India (NPCI) data revealed.

According to the Reserve Bank of India's (RBI) payment system report, UPI's share in the total digital payments ecosystem had even increased from 34 per cent in 2019 to 83 per cent in 2024.

Source : <https://www.livemint.com/>

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to tread a path of their own making

STAY HUNGRY STAY FOOLISH

Rashmi Bansal



Stay Hungry Stay Foolish

About the Book

Stay Hungry Stay Foolish is a compilation of 25 inspiring stories of IIM Ahmedabad graduates who chose the road less travelled - entrepreneurship. Authored by Rashmi Bansal, the book explores why highly qualified individuals left high-paying jobs to chase uncertain dreams. It's about courage, self-belief, and the hunger to build something meaningful.

Core Message

The title, inspired by Steve Jobs famous Stanford speech, encapsulates the spirit of innovation: stay insatiably curious, and never fear being unconventional.

Structure

The book is divided into three segments based on the mindset and career stage of the entrepreneurs:

The Believers - Always knew they wanted to be entrepreneurs.

The Opportunists - Stumbled into entrepreneurship via an idea or opportunity.

The Alternate Vision – Chose to create impact through social ventures or unconventional paths.

Highlights from “The Believers”

These are individuals who had a clear intent to build something from the start.

- **Sanjeev Bikhchandani - Founder, Naukri.com**

"It's better to fail at something you love than succeed at something you hate." Left a secure job to build an online job portal from scratch in the late '90s. He monetized through banner ads and became one of India's internet success stories.

Takeaway: Passion sustains you through tough times. Early movers often become market leaders.

- **Vinod Dham – “Father of the Pentium Chip”**

A hardware engineer who took risks, moved between roles, and became instrumental in Intel's breakthrough. Later, he turned into a VC and mentor.

Takeaway: Deep expertise, combined with risk-taking, can lead to exponential impact.

- **Sunil Handa – Eklavya School**

Left pharma entrepreneurship to pursue education and mentoring.

"You must make the choice. Between a life of mediocrity and a life of greatness."

Takeaway: True success lies in creating value beyond profits — in lives touched and minds shaped.

💡 Highlights from “The Opportunists” & “Alternate Vision”

These individuals found a need - or a calling - and turned it into an enterprise.

- **Phanindra Sama – RedBus**

Missed a bus during Diwali, realized India's bus booking was broken, and built RedBus.

"You don't need to be an expert to solve a problem. You just need to care enough to fix it."

Takeaway: Problems are opportunities in disguise.

- **Deep Kalra – MakeMyTrip**

Started during the dot-com boom, endured the crash, and re-strategized.

Takeaway: If you believe in your vision long enough, the world eventually catches up.

- **Shreesh Jadhav-Monk & Entrepreneur**

Left a high-flying tech career for spirituality and education reform.

Takeaway: Fulfillment is often beyond material success — it's in purpose.

Key Takeaways from All 25 Stories

Risk is real, but regret is worse: Most founders walked away from secure paths with little more than conviction.

Passion is practical: Many businesses began with zero funding - just belief and obsession with solving a problem.

Failure isn't final: Several stories include pivots, flops, and comebacks.

Impact over income: Many entrepreneurs pursued education, health, and social entrepreneurship over profit.



For Aspiring Entrepreneurs

Start small, but start now.

Don't wait for a perfect idea — scratch your own itch.

Your background doesn't matter as much as your mindset.

Create value, not just valuation.



Final Thought

Stay Hungry Stay Foolish is more than a business book — it's a mirror. If you've ever dreamed of doing something bold, meaningful, or different, this book offers both inspiration and validation. The people in its pages are not superhuman. They simply decided not to settle.

The Book Review is provided by Ms Dhiral Gala for the benefit of AISSIA bulletin readers.

Upcoming Trade Shows

Sr. No.	Name or the Show	Organiser	Show Date
1	Kitchenware - Hotelware Home Appliances Expo - 2025	Kitchen Culture News	June 28th to 30th
2	HGH India 2025	Texzone Information services Pvt. Ltd.	July 1st to 4th
3	Houseware and Home appliances Exhibition	Vibrant India	July 4th to 6th
4	Indian Houseware Show	Steel Market Info	July 12th to 14th
5	Houseware and Home appliances Exhibition	Vibrant India	Aug 1st to 3rd

New Membership**11.12.24 New Associate Membership**

1. Name of the Firm : **M/s. Stella Enterprise**
Address : Survey No. 80, Bldg 8-A, Sativali Road, Waliv Phata, Vasai (East), 401208
Representative : Mr. Manan Shah
Mob : 9920337633 / 9082412631
Partner : Mr. Manan Shah / Kanti Shah
Email Id : stellaentp@gmail.com
Nature of Business : Manufacturer

15.1.2025 Life Membership Received

2. Name of the Firm : **M/s. Kalash Houseware LLP**
Address : 59, Blk-b, Wazirpur Group Industrial Area, Delhi North West, Delhi - 110052
Partner : Mr. Abhishek Singhal (Partner)
Mob : 9899763630
Email Id : abhishek63@gmail.com
Nature of Business : Manufacturer Of Cutlery/ Kitchen Tools /knives
3. Name of the Firm : **M/s. Veigo Houseware**
Address : Gate No 202/4, At Post Kuruli, Chakan, Pune - 410501
Mob : 7448106344
Partner : Mr. Manav Nahar / Sujas Nahar
Email Id : sujasnahar09@gmail.com
Nature of Business : Manufacturer
4. Name of the Firm : **M/s. Suncity Metal and Tubes Pvt. Ltd.**
Address : Sp 862-863 & 866-867, IVth Phase, Boranada Indl. Area, Jaipur-342012, Raj.
Representative : Mr. Mukesh Agarwal, Director
Mob : 9829021107
Director : Mr. Shri Krishan Agarwal - 9549982222
Email Id : shrikrishan@suncitysheets.com
Nature of Business : Manufacturer
5. Name of the Firm : **M/s. Marcon Houseware Pvt. Ltd.,**
Address : 604 Ramdev CHS, 150 feet Road, Bhayander (W), Thane - 401101
Director : Mr. Govind Purohit / Hitesh Purohit
Mob : 8433708000
Email Id : gmarconsteel@gmail.com
Nature of Business : Manufatrurer

New Membership

15.1.25 Associate Membership Received

1. Name of the Firm : **M/s. Prakash Cookware & Appliances**
 Address : Plot No 15, HSIIDC Industrial Estate, Manekpu, Dist. Yamuna Nagar, Haryana - 135001
 Proprietor : Mr. Tarun Kumar Goyal
 Mob : 9812042699
 Partner : Mr. ANSHUL GOYAL- 9812441695 / MEHUL GOYAL
 Email Id : anshul@prakashalloys.com
 Nature of Business : Manufactgurer of S.S. Utensils , Sheet, Coils

2. Name of the Firm : **M/s. J. K. Metal Industries**
 Address : C-7/53-54b/1, Gobind Puri Road, Yamuna Nagar, Jagdhari – 135003, Haryana.
 Representative : Mr. Nikunj Garg
 Mob : 9996900122
 Partner : Mr. BHARAT GARG / ANIKET GARG
 Email Id : nikunj@jkmatal.com
 Nature of Business : Manufacturer Of Utensils

2. Name of the Firm : **M/s. Gautam Metals**
 Address : A/39, Ashok Samrat, Daftari Road, Malad (East), Mumbai - 400097.
 Representative : Mr. Anupbhai, Director / Amish Doshi Proprietor
 Mob : 98200 60266 / 88796 46406
 Email Id : amish650@gmail.com
 Nature of Business : Manufacturer & Merchant's of S. S. Coils
 Proposed by : Anup Shah of M/s. Aniket Metals



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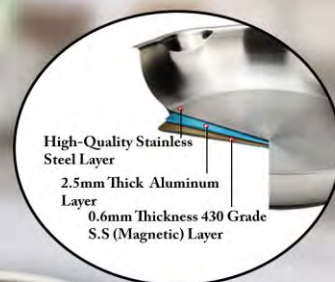
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MEMBERSHIP APPLICATION

(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 _____

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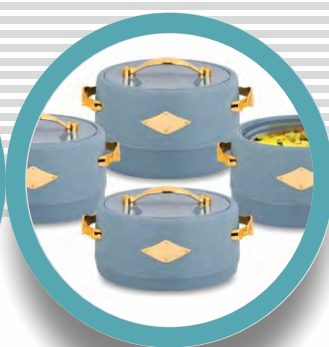
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