

# TRADE VOICE

## MONTHLY BULLETIN

Vol. : GCC/26-28/01

September 2026

### EDITORIAL

#### THE RETAIL DIVIDE: How E-Commerce Gaints are Squeezing India's Small Traders!

In the bustling high streets and neighborhood market squares across India, traditional brick-and-mortar storefronts face a critical turning point. The rapid expansion of e-commerce giants and social commerce platforms has fundamentally reshaped consumer habits through digital convenience and aggressive pricing. While buyers benefit from seamless online shopping, millions of micro, small, and medium enterprises (MSMEs) and local shopkeepers—the traditional backbone of the domestic economy—are grappling with shrinking footfalls and eroding profit margins.



At the core of this crisis is an inherently uneven playing field. Capital-backed platform monopolies leverage vast venture funding and supply chain networks to execute flash sales, deep discounting, and exclusive brand partnerships that local shopkeepers cannot match. The swift expansion of value-commerce and quick-commerce services into non-metro regions—historically the reliable safe haven for small merchants—has aggressively siphoned off local demand across categories ranging from electronics and apparel to daily household staples.

For merchants who attempt to adapt by joining these digital marketplaces, structural challenges persist. Third-party sellers frequently contend with steep commission fees, hidden platform charges, costly logistical requirements, and delayed payment cycles. Worse, platform operators often operate as direct competitors, using seller data to launch and prioritize their own private-label goods. Trapped by stringent platform algorithms, independent sellers absorb heavy return costs and listing risks, turning digital integration into a precarious enterprise.

Safeguarding India's traditional retail ecosystem requires a dual approach of strict regulatory enforcement and grassroots digital empowerment. Authorities must actively enforce anti-monopoly guidelines to eliminate predatory pricing, algorithmic bias, and platform self-preferencing. Concurrently, public initiatives like the Open Network for Digital Commerce (ONDC) must be scaled to provide local traders direct market access without sacrificing their operating margins to walled-garden platforms, ensuring an inclusive digital economy where physical and online retail can equitably coexist.

**V. Satyanarayana,**  
Editor

#### CURRENCY RATES : Sept. 2026

**US Dollar** (USD/INR) : 95.45 per USD  
**Euro** (EUR/INR) : 109.86 per EUR  
**British Pound** (GBP/INR) 128.04 per GBP  
**Japanese Yen** (JPY/INR) : 0.61 per JPY

#### BULLION RATES : Sept. 2026

Gold – 24K - 1,50,428 per 10 gm  
Silver – 999 - 2,33,386 per kg

#### SENSEX : Sept. 2026

BSE Sensex – Opening - 76,994.11  
BSE Sensex – Closing - 72,480.29

NSE Nifty 50 – Opening - 24,077.55  
NSE Nifty 50 – Closing - 22,620.45

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## ANNUAL GENERAL BODY MEETING HIGHLIGHTS

The Ganjam Chamber of Commerce (GCC) successfully convened its Annual General Body Meeting (AGBM) on August 30, 2026, at Subham Celebrations, Dharma Nagar, Brahmapur. The annual event brought together esteemed business leaders, trade representatives, and chamber members from across the district to reflect on the organization's past milestones and outline strategic goals for the local business community.



The inaugural session commenced with great enthusiasm in the presence of prominent entrepreneurs. Sri Ashok Kumar Mallick, Assistant General Manager, TPCODL (Tata Power), graced the occasion as Chief Guest. In his address to the gathering, Sri Mallick highlighted the vital relationship between power infrastructure development and



regional trade growth, reaffirming TPCODL's commitment in supporting the local industrial ecosystem.

The meeting was presided over by President Epari Siva Prasad Rao, who delivered the welcome address and reflected on the Chamber's resilience and service to the

trading community over the past years.

Honorary Secretary V. Santosh Kumar presented the detailed Annual Secretary's Report, providing members with an overview of the Chamber's financial health, regulatory advocacy initiatives, policy representations, and developmental projects undertaken throughout the year.

A major highlight of the inaugural session was the official release of the Chamber's special publication, "Trade Voice". The bulletin serves as an essential channel for local traders and commerce.



## HON'Y SECRETARY'S REPORT :

Dear Esteemed Members ,

Welcome to the September 2026 edition of "Trade Voice". The month of September marked a momentous transition as we successfully concluded our Annual General Body Meeting and formed the new leadership team for the 2026 - 28 tenure. As we stepped into this new chapter, our Chamber remained proactive in fostering fellowship, strengthening regulatory advocacy, and taking up key trade causes before the government administration.



Here is a summary of the key events, meetings, and initiatives undertaken during September 2026:

### 1. **AGBM & Elections (2026–28)**

30th August 2026 : The Annual General Body Meeting was grandly convened at Subham Celebrations, Dharma Nagar, Brahmapur.

30th August 2026 : The election for the Executive Committee for the 2026–28 tenure was conducted smoothly. Vote counting and the formal declaration of results took place at the Chamber's Office, Komalabala Street.

### 2. **Executive Leadership & Strategy Meetings :**

31st August 2026 (1st EC Meeting): The newly elected Executive Committee gathered at the Chamber Office to elect the Office Bearers for the new term.

4th September 2026 (2nd EC Meeting): The Executive Committee met to finalize the selection of Co-opted Members and Special Invitees to ensure inclusive representation.

28th & 30th September 2026 (Emergency EC Meetings): Emergency Executive Committee meetings were convened at the Chamber Office to address urgent operational and trade policy matters requiring immediate collective action.

### 3. **District Level Industry cum MSME Meeting :**

8th September 2026 : Attended the District Level Industry Care cum MSME Connect Meeting at the Collector's Office, Chatrapur, Ganjam, to discuss key growth initiatives, address industrial challenges and strengthen support for local MSMEs across the District.

### 4. **Key Celebrations & Observances**

6th September 2026 (Sankalp Diwas): Sankalp Diwas was observed with inspiring fervor at Nandan Grand, Dharma Nagar. We were honored to host Sri Ashok Kumar Panda, CMD, SAIL, as our Chief Guest, inspiring our business community towards continuous commitment and industry growth.

### 5. **Condolence & Community Outreach**

21st September 2026: In a solemn gesture of solidarity, Executive Committee members visited the family of Late Epari Subash to pay rich tributes to his memory and hand over an official letter of condolence on behalf of the entire business fraternity.

### 6. **Representation & Regulatory Advocacy**

21st September 2026 (CT & GST Liaison): The President and Secretary met with senior CT & GST officials to discuss operational issues faced by local traders and seek smooth compliance frameworks.





**22nd September 2026** : (Enforcement Dialogue): Office bearers visited the Assistant Deputy Commissioner, Enforcement to address trade regulation enforcement mechanisms and foster collaborative resolution.

**23rd September 2026** (Zero UPI MDR Advocacy): The Ganjam Chamber of Commerce (GCC), in association with multiple trade and commercial organizations, submitted a formal memorandum addressed to the Honorable Union Finance Minister, Smt. Nirmala Sitharaman. The delegation

called for the immediate withdrawal of the proposed 0.4% Merchant Discount Rate (MDR) on UPI transactions above Rs.2,000, scheduled to take effect from October 15, 2026. The movement is part of a nationwide initiative spearheaded by the Confederation of All India Traders (CAIT) in the absence of Ganjam District Collector Sri Keerthi Vasan V, the memorandum was officially handed over to Additional District Magistrate Sri Sachidananda Nayak by the trade leaders.

Over 100 members representing key regional trade associations participated & Submitted separate Memorandum along with their delegation, including: CAIT Berhampur Chapter, Ganjam Phulbani Chemists & Druggists Association, Consumer Products Semi-Wholesalers Association, Berhampur Consumer Products Distributors Association, Khadya Byabasayi Sangha, Berhampur Jewellers Association, Ganjam, Gajapati & Kandhamal Consignee & Super Distributors Association and Silk City Electrical Distributors Association.



### Looking Ahead :

As we navigate evolving economic dynamics, the Ganjam Chamber of Commerce remains steadfast in its dedication to protect members interest and promoting growth across Southern Odisha. I extend my sincere appreciation to every member, associate organization and trade partners for your collaboration and continued trust.

Warm regards,  
**Tangudu Rahul**  
 Honorary Secretary

## ‘GCC ELECTIONS 2026-28’

The Elections for Executice Committee of The Ganjam Chamber of Commerce for the Term 2026-28 was held on August 30, 2026 at Subham Celebrations, Brahmapur. A total of 43 candidates contested for the Elections for 23 Executive Committee seats. A total of 356 members voted. The following 23 Executive Committee Members were declared elected.



1. Tangudu Rahul
2. Kotni Ravi Kumar
3. Varanasi Satyanarayana -
4. Lalit Mohan Mangaraj
5. G. Ravi Prasad
6. K. Uttam Kumar
7. Saka Srikant
8. Jammula Tirumala Rao
9. J. Sachinandan Prusty
10. P. Satyanarayan Senapati
10. Sarthak -
12. T. Gobinda Chandra Subudhi
13. Mitendra Bhuyan
14. E Venkat Anand
15. K. Govind Chandra Patro
16. Suman Kumar Sabat
17. Satyakam Patra
18. Epari Simadri
19. Jammula Suresh
20. T. Tripathi Patro
21. Epari Tripathi-
21. Jammula Sridhar
23. Aurobind Kumar Sahu -

and the Immediate Past President Epari Siva Prasad & Immediate past Honorary Secretary V.Santosh Kumar automatically nominated for Executice Committee for the Term 2026-28.

The Elections were conducted by 3 members Committee CA R.L.Tarun, Sri P.k.Rajeev & Past President Sri Konchada Siva Prasad.

The 3 members Committee announced the results after the Counting at The Ganjam Chamber Commerce Office at Komalabala Street, Brahmapur-760002.



## ‘SANKALP DIWAS’

The Ganjam Chamber of Commerce (GCC) organized its ‘Sankalp Diwas’ with great enthusiasm on September 6, 2026 at NandanGrand, Brahmapur, bringing together leading industrial minds and business persons from across the Ganjam district.



Sri Ashok Kumar Panda, Chairman and Managing Director (CMD) of Steel Authority of India Ltd. (SAIL), graced the occasion as the Chief Guest.

Addressing the gathering, Sri Panda highlighted the vital role of local commerce in regional growth and encouraged trade leaders to embrace innovation and resilience. During the ceremony, the Chief Guest honored GCC's past Presidents, newly elected Office Bearers, Executive Committee members, Patron Members, Star Member and Newly appointed 100 distinguished ambassadors for their exemplary contributions to the business community.

The event was chaired by President Varanasi Santosh

Kumar, who extended a warm welcome to the dignitaries and attendees. Honorary Secretary Tangudu Rahul presented the comprehensive Secretary Report, outlining the organization's key achievements of GCC, upcoming initiatives, and strategic vision for local economic development.



CA Vaishnavi served as the Master of Ceremony, steering the proceedings smoothly. The event saw strong participation from eminent business personalities, trade leaders, and key stakeholders of the district, marking a unified pledge toward future growth and economic prosperity.





Trade Voice extends warm congratulations and a heartiest welcome to the newly elected Office Bearers of the Ganjam Chamber of Commerce for the 2026–28 term, as elected at the first Executive Committee meeting held on 31st August 2026:

**President : V Santosh Kumar**

**Hony Secretary : Tangudu Rahul**

**Vice Presidents: A. Kotni Ravi, SakaSrikant, P S N Senapati**

**Treasurer : G Ravi Prasad**

**Additional Secretary : J Sachinandan Prusty**

**Joint Secretary : Suman Sabat**

We wish the entire executive leadership an exceptionally successful and impactful tenure as they lead the Chamber forward and serve our business community!

### CO-OPTED EC MEMBERS

**Trade Voice extends a warm and heartiest welcome to all the newly co-opted EC Members and Special Invitees of the Ganjam Chamber of Commerce for the term 2026–28:**

Mr. Biswaranjan Patnaik  
DR. Ranjit Padhi  
Mr. Abdul Sattar  
Er. Prasanta Ku. Patra

CAR.L.Tarun  
Mr. Supreme Sahu  
**Special Invitee:**  
CA M. Vishnavi

Trade Voice wholeheartedly welcome you all to this august organization!  
Together, let's do wonders, foster strong trade relationships, and drive impactful initiatives for the growth and success of the entire business community during this tenure.

## E-Way Bill – Common Mistakes That Businesses Should Avoid

The movement of goods under GST comes with an important compliance requirement, the **E-Way Bill**. For traders, manufacturers, distributors and other businesses dealing with movement of goods, an error in the E-Way Bill can result in unnecessary delays, disputes and financial consequences.

An E-Way Bill is generally required before the movement of goods where the **value of the consignment exceeds Rs. 50,000**, subject to the applicable GST rules, exemptions and specific situations. It can apply not only to sales but also to certain movements for reasons other than supply.

Here are some common mistakes that businesses should avoid.

**1. Wrong GSTIN of the Customer :** Entering an incorrect GSTIN is one of the most common errors. This can happen particularly where customers have similar names or where a business has multiple branches.

**Always verify the customer's GSTIN before generating the E-Way Bill.**

**2. Wrong Vehicle Number :** The vehicle number mentioned in the E-Way Bill should correspond with the vehicle actually carrying the goods. If the vehicle changes because of a breakdown or other reason, the relevant transportation details should be updated as permitted under the E-Way Bill system.

A simple practice of checking the vehicle number against the E-Way Bill before dispatch can prevent unnecessary problems.

**3. E-Way Bill Expiry :** An E-Way Bill has a prescribed validity period based primarily on the distance involved. For regular vehicles, the general rule provides **one day for every 100 km or part thereof**, subject to the applicable rules.

Businesses should be particularly careful where transportation is delayed because of vehicle breakdown, Accident, Traffic or law-and-order issues, Natural calamities, Trans-shipment delays

Where the rules permit, the validity can be extended in specified circumstances.

**Do not allow goods to continue moving on an expired E-Way Bill without checking the applicable procedure.**

**4. Difference Between Invoice and E-Way Bill :** The details in the invoice and E-Way Bill should be consistent. Particular attention should be given to Invoice number and date, GSTIN, HSN, Quantity, Taxable value, Delivery address, Vehicle details

For example, if the invoice shows delivery to one location but the E-Way Bill shows another, it may lead to questions during transit.

**5. Assuming E-Way Bill is Required Only for Sales :** Businesses sometimes believe that an E-Way Bill is required only when goods are sold. This is not always the case. GST rules also cover certain movements for reasons other than supply, such as movement for **job work, repairs, exhibitions, stock transfers or return of goods**, depending on the circumstances.

Therefore, businesses should examine the requirement whenever goods are being moved, even if there is no conventional sale.

**6. Not Checking the E-Way Bill Before Dispatch :** The accounts department may generate the E-Way Bill, while the dispatch department arranges the vehicle. If nobody performs a final check, an error can easily go unnoticed.

A simple **"Pre-Dispatch Check"** can help :

**Invoice '!' GSTIN '!' Value '!' Quantity '!' Delivery Location '!' Vehicle Number '!' E-Way Bill Validity**

Only after these details are checked should the goods leave the premises.

**A Simple Rule for Businesses :** Businesses dealing with regular movement of goods should treat the E-Way Bill as part of their **dispatch process**, rather than merely as a GST formality. A few minutes spent checking the details before dispatch can prevent unnecessary delays and compliance issues later.

**Remember:****Correct Invoice + Correct E-Way Bill + Correct Vehicle = Smooth Movement of Goods**

The E-Way Bill system is intended to make movement of goods more transparent and facilitate GST compliance. Businesses can avoid most practical difficulties by maintaining proper records and making a simple verification part of their daily dispatch procedure.

- CA R.L. Tarun

## **CASH TRANSACTIONS – What Every Businessman Should Know**

Cash continues to play an important role in day-to-day business, particularly for small traders, retailers, service providers and other businesses. However, while cash itself is not prohibited, the Income-tax law places specific restrictions on certain cash receipts and payments.

One common misconception among businessmen is that there is one general limit for cash transactions. In reality, **different limits apply depending on the nature of the transaction**. Understanding these limits can help businesses avoid unnecessary tax complications.

### **Cash Payment of Business Expenses – Rs. 10,000**

One of the most important provisions relates to cash payments made for business expenditure. Where a business makes a payment of more than Rs. **10,000 to a person in a day** otherwise than through the specified banking or electronic modes, the expenditure may not be allowed as a deduction while calculating taxable business income.

For example, if businessman purchases goods worth Rs. 15,000 and makes the payment entirely in cash, the expenditure may be subject to disallowance under the applicable provisions.

There is a special limit for payments relating to **plying, hiring or leasing of goods carriages**. In such cases, the limit is Rs. **35,000 per person per day**.

This does not mean that every cash payment above Rs. 10,000 is illegal. The primary issue here is the **allowability of the expenditure as a deduction for income-tax purposes**, subject to the exceptions provided under the law.

### **Loans and Deposits – Rs. 20,000**

A separate set of restrictions applies to the acceptance and repayment of certain **loans, deposits and specified sums**.

Generally, a person should not accept Rs. **20,000 or more** in cash or through an impermissible mode in respect of such transactions. Similar restrictions apply to repayment of loans and deposits.

For example, if a businessman needs to borrow Rs. 50,000 from another person, accepting the amount in cash can create an income-tax compliance issue. The safer practice is to receive the amount through a banking or permitted electronic channel.

The law also contains aggregation provisions. Therefore, merely dividing a large loan into several smaller cash payments does not necessarily remove the restriction.

### **Cash Receipts – The Rs. 2 Lakh Limit**

Another important provision concerns the receipt of large amounts in cash.

Generally, a person cannot receive Rs. **2 lakh or more** in cash or through an impermissible mode in specified circumstances. The restriction can apply where the amount is received:

- from a person in a day;
- in respect of a single transaction; or
- in respect of transactions relating to a single event or occasion.

For example, if a customer purchases goods worth Rs. 2.50 lakh, the businessman should not accept the entire amount in cash. The payment should be received through a permitted banking or electronic mode.

It is also important to understand that **splitting a transaction does not automatically avoid the restriction**. If a businessman receives Rs. 1 lakh today and Rs.1.50 lakh tomorrow in respect of the same transaction, the applicable aggregation provisions have to be considered.

#### **A Genuine Transaction Can Still Have a Cash Problem**

A businessman may understandably ask: “If my purchase is genuine, I have a proper bill and I have actually received the goods, why should the method of payment matter?”

The answer is that the **genuineness of the transaction and the mode of payment are two separate matters**.

A genuine business expenditure can still face tax disallowance if the applicable restriction on cash payment is violated. Similarly, a genuine loan or receipt can still attract consequences if it is received in a manner prohibited by the Income-tax law.

Therefore, maintaining an invoice alone may not be sufficient. Businesses should also pay attention to how the transaction is settled.

#### **Do Not Split Transactions Merely to Stay Below the Limit**

A common practice is to divide a large transaction into several smaller cash payments with the intention of remaining below the prescribed limit.

For example, instead of paying a supplier Rs. 30,000 at one time, a businessman may make three cash payments of Rs.10,000 each. Such an approach should be avoided. The Income-tax provisions contain specific rules for aggregation and, depending on the nature of the transaction, splitting payments may not provide the intended protection.

The simplest and safest business practice is to use banking or permitted electronic channels for significant transactions.

#### **Maintain a Proper Cash Book**

Businesses that regularly deal in cash should maintain a proper and updated cash book. The cash balance should be capable of being reconciled with the actual cash available in the business.

A simple principle should be followed:

#### **Opening Cash + Cash Receipts – Cash Payments = Closing Cash**

Cash receipts and payments should be recorded promptly and supported by appropriate bills, receipts and other documents. Proper documentation becomes particularly important if a transaction is subsequently questioned during an income-tax assessment or other proceedings.

These figures relate to **different provisions and should not be treated as one common cash limit**. Each transaction needs to be examined according to its nature.

### **CONCLUSION**

The Income-tax law does not completely prohibit the use of cash in business. However, it places restrictions on certain cash payments, receipts, loans and deposits.

For businesses, the best approach is not necessarily to eliminate cash altogether, but to **use cash carefully, maintain proper records and prefer banking or permitted electronic channels for significant transactions**.

A simple principle can help every businessman:

**“If the transaction is significant, use the banking channel, maintain proper documentation and keep a clear trail.”**

A few minutes spent checking the mode of payment at the time of the transaction can save considerable tax and compliance difficulties later.

**- CA R.L. Tarun**

## MEDIA COVERAGE

ଗଞ୍ଜାମ ଚାନ୍ଦୁର ଅଫ୍ କମର୍ସର କର୍ମକାର୍ତ୍ତା ନିର୍ଦ୍ଧାରନ



କ୍ରମସ୍ଥ, ୧/୮(ଭମିନ): ରାଜ୍ୟ ଗାନ୍ଧୀ ଅଫ୍  
କମ୍ୟୁନିଟି ଡିଭିଜନ କର୍ମକାରୀ ନିର୍ଦ୍ଦେଶ ଦୁଇଟି  
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-ସଂସ୍ଥାଗୁଡ଼ିକ ଓ ପି.ଏମ୍.ଏଲ.ଏସ୍.ହୋଇପାରି  
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କେ.ଏମ୍.ଏଲ.ଏସ୍. ପୂର୍ଣ୍ଣ, ସଂସ୍ଥାଗୁଡ଼ିକ ଗୁଡ଼ିକର

ବାବଦ, କୋଷାଧ୍ୟକ୍ଷ ଡି. ରବି ପ୍ରସାଦ ଓ ଉପକେନ୍ଦ୍ର  
ଓ. ଶ୍ରୀପ୍ରସାଦ ରାଓ ନିର୍ଦ୍ଦେଶ ହୋଇନାହିଁ। ତଥା  
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ପାଠ୍ୟକ୍ରମ ପରିଚ୍ଛେଦ ମାଧ୍ୟମରେ ୨୫ ଲକ୍ଷ ବାର୍ଷିକରୁ  
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କେ.ପ୍ରସାଦଙ୍କୁ ଯେଉଁ ଗାନ୍ଧୀ ଚିନ୍ତା କମିଟି  
ନିର୍ଦ୍ଦେଶ ପରିଚାଳନା କରିଥିଲା।

ସାବିତ୍ରୀ, କୋଷାଧ୍ୟକ୍ଷ ଥିଲେ । ରବି ପ୍ରସାଦ ଓ ଉପଦେଷ୍ଟା  
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 ନିର୍ବାଚିତ କର୍ମକର୍ତ୍ତାଙ୍କୁ ନେଇ ଆୟୋଜିତ ବାର୍ଷିକ  
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 କମିଟି ସଦସ୍ୟ ନିର୍ବାଚିତ ହୋଇଥିଲେ । ନୂଆ କମିଟି  
 ଆସନ୍ତା ଆଉ ଏକ ବୈଷୟିକ, ପିତେ ଗାନ୍ଧୀ ଓ କେ.  
 ଶ୍ରୀବତ୍ସପ୍ରସାଦଙ୍କ ନେତୃତ୍ବରେ ଗଠିତ ଚିନି କର୍ମୀଙ୍କ କମିଟି  
 ନିର୍ବାଚନ ପରିଚାଳନା କରିଥିଲେ ।

'గంజాం వాణిజ్య మండలి' కార్యవర్గం ఎన్నిక



శవధం చేస్తున్న జిసీసీ మూతన కార్యవర్గం ప్రతినిధులు

ప్రభుత్వం సగం, న్యూఐదుదే: ప్రతిష్ఠాత్మక 'గంజాం వాటిల్లు మండలి' (జీసీసీ) వార్షిక సర్వేక్షణ నమూనేశం. 2028-2028 సంవత్సరాలకుగాను కొత్త కార్యవర్గం ఎన్నికలు అధికారిం జరిగాయి. ఈ సందర్భంగా కొత్త కార్యవర్గం తొలి నమూనేశం సోమవారం నిర్వహించారు. అధ్యక్షునిగా వీ.సంతోష్ కుమార్, గౌరవ కార్యదర్శిగా తంగుడు రామారెడ్డి, ఉపాధ్యక్షులుగా కోట్నూ రవి, సాతా శ్రీకాంత్, పి. ఎస్.ఎస్. సేనాపతి, సంయుక్త కార్యదర్శిగా సుమన్ సాబత్, అదనపు కార్యదర్శిగా జె.పద్మాదాస్ వంటి వ్యక్తి, కోడిదిరానిగా జి.రవిప్రసాద్ ఏకగ్రీవంగా ఎన్నికయ్యారు.

### Ganjam Traders Oppose Proposed UPI MDR



Berhampur, (TNB): The Ganjam Chamber of Commerce (GCC), along with several trade associations, submitted a memorandum to Union Finance Minister Nirmala Sitharaman opposing the proposed 0.4% Merchant Discount Rate (MDR) on UPI transactions above Rs2,000, scheduled to take effect from October 15, 2026.

In the absence of Collector V. Keerthi Vasan, the memorandum was handed over to Additional District Magistrate Sachidananda Nayak. GCC president V. Santosh Kumar termed the proposed levy an additional burden on traders and said it could discourage digital payments. The Chamber announced a peace rally on September 28 to press for withdrawal of the proposal. Over 100 representatives from various trade organisations participated in the memorandum submission. The traders said they would continue their collective efforts until the proposed MDR is reconsidered.

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कल्याण, ३ मार्च (वृत्तान्त) (कल्याण)

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## Odisha's economy booming: SAIL CMD

SUNIL MOHAN PATNAIK  
BRAHMAPUR

ODISHA is witnessing strong economic growth and has enormous potential to accelerate its development across sectors, said SAIL Chairman and Managing Director Ashok Kumar Panda during a programme organised by the Ganjam Chamber of Commerce here on Monday.

Panda said Odisha's rich mineral resources, growing



industrial base and coastline provide a strong foundation for sustained economic expansion. From mineral production and aluminium to steel and logistics, the State has significant opportunities

Focusing on Ganjam, he said the district has a vibrant economy and considerable scope for expansion. Its coastal location and proximity to the Bay of Bengal offer major opportunities in logistics, industrialisation and related sectors. Effective utilisation of government policies, he said, could make Ganjam's economy even stronger. Panda said India's steel capacity is expected to rise substantially in the

Calling upon Odisha's youth to take advantage of the emerging opportunities, he urged them to change their mindset and pursue creative and innovative ideas rather than limiting themselves to conventional career options.

**MERCHANT DISCOUNT RATE (MDR) ON SELECT UPI (P2M) TRANSACTIONS FROM OCT. 15 !**

A new Merchant Discount Rate (MDR) framework will apply a 0.4% processing fee on specified Person-to-Merchant (P2M) UPI transactions above 2,000 starting Oct. 15, 2026.

## Who Pays the Charges

- \* For Consumers: UPI remains completely free. End-users do not pay any direct fees, convenience charges, or taxes when making a payment.
- \* For Merchants: The MDR is a merchant-side settlement fee paid by the business receiving the funds, not the customer.

### Key Rules & Exemptions :

- \* Below 2,000: All UPI transactions under 2,000 remain completely free with zero MDR.
- \* Person-to-Person (P2P): Personal money transfers between individuals remain entirely free regardless of the amount.
- \* Small Merchants: Small vendors and micro-merchants receiving up to 1 lakh per month through UPI QR payments continue to enjoy a zero-MDR exemption.

### Rate Structure for Covered Transactions (Above 2,000)

- \* Standard Merchants: 0.4% MDR, capped at a maximum of 300 for high-value transactions of 75,000 and above.
- \* Essential / Thin-Margin Sectors (e.g., railways, telecom, insurance, fuel, and agricultural inputs): A flat rate of 5 per transaction instead of percentage-based MDR.
- \* Capital Markets / Mutual Funds: A reduced rate of 0.02%, capped at 300.

## CORRIGENDUM

**Editorial Disclaimer & Apology:**  
The editorial team accepts full responsibility for any omissions and commissions in bringing out this edition.

In particular, we clarify that Mr. G. Ravi Prasad was inadvertently listed as a "Star Member of The Ganjam Chamber of Commerce inbour Special AGM edition of Trade Voice." We sincerely apologize to Mr. G. Ravi Prasad, The Ganjam Chamber of Commerce, and our readers for this oversight.

**WE EXPRESS OUR SINCERE THANKS TO ALL OUR ADVERTISERS, SPONSORS, AND WELL-WISHERS  
FOR THEIR GENEROUS SUPPORT IN BRINGING OUT THIS ISSUE OF TRADE VOICE.**

**MARKET REPORT**

**Approximate Rates (including all taxes)  
for the fortnight ending 15.09.2026 to 30.09.2026**

|     |                              |        | 15.09.2026 |        | 30.09.2026 |        |
|-----|------------------------------|--------|------------|--------|------------|--------|
| Sl. | Items                        | Weight | Amount     | Amount | Amount     | Amount |
| 1   | Sugar                        | 100 kg | 5200       | 5800   | --         | --     |
| 2   | Peas                         | 100 kg | 5300       | 5700   | 5400       | 5800   |
| 3   | Blackgram (Malua)            | 100 kg | 8500       | 9100   | 8600       | 9100   |
| 4   | Blackgram (Desi)             | 100 kg | 5500       | 5800   | 5600       | 6000   |
| 5   | Greengram                    | 100 kg | 6700       | 7500   | 6900       | 7800   |
| 6   | Toor Dal                     | 100 kg | 9500       | 12000  | 9800       | 12800  |
| 7   | Gram Dal                     | 100 kg | 7800       | 8100   | 8200       | 8500   |
| 8   | Biri Dal (Malua)             | 100 kg | 11800      | 12200  | 11900      | 12400  |
| 9   | Biri Dal (Desi)              | 100 kg | 9500       | 11400  | 9600       | 11400  |
| 10  | Moong Dal                    | 100 kg | 8000       | 11000  | 8200       | 11200  |
| 11  | Turmeric                     | 100 kg | 5000       | 14000  | 5000       | 14000  |
| 12  | Tamarind                     | 100 kg | 3500       | 6000   | 3500       | 6000   |
| 13  | Potato                       | 100 kg | 800        | 900    | 750        | 900    |
| 14  | Onion                        | 100 kg | 4000       | 5300   | 3500       | 5200   |
| 15  | Rice                         | 100 kg | 3200       | 7200   | 3200       | 7800   |
| 16  | Salt                         | 50 kg  | 450        | 1330   | 450        | 1330   |
| 17  | Vanaspati                    | 15 kg  | 2150       | 2170   | 2130       | 2150   |
| 18  | Mustard Oil                  | 15 kg  | --         | 2900   | 2800       | 2900   |
| 19  | Sunflower Refined Oil (S.F.) | 15 Ltr | 2450       | 2680   | 2400       | 2580   |
| 20  | Rice Bran Refined Oil (R.B.) | 15 Ltr | 2130       | 2150   | 2090       | 2130   |
| 21  | R.B.D. Palmolin (Old Tin)    | 15 Ltr | 2060       | 2160   | 2130       | 2150   |
| 22  | R.B.D. Palmolin (New Tin)    | 15 Ltr | 2220       | 2250   | 2150       | 2240   |
| 23  | Coconut Oil                  | 5 kg   | --         | NA     | --         | NA     |
| 24  | Jaggery                      | 10 kg  | 530        | 620    | 530        | 620    |
| 25  | Gold - 22 ct.                | 10 gm  | 144000     | 140000 | 140000     | 138000 |
| 26  | Gold - 24 ct.                | 10 gm  | 160000     | 155000 | 155000     | 153000 |
| 27  | Silver                       | 1 kg   | 233000     | 224000 | 224000     | 228000 |

*The above mentioned are indicative rates of respective commodities as  
per information available with us*