FMCG Distributors Write to PM Seeking Zero-MDR for UPI Transactions

Trai tightens Rules, Asks Telcos to Use AI to Control Spam Calls

Three complaints in 10 days enough to trigger action against suspected spammers

Our Bureau

New Delhi:India's FMCG distributors, united in the Consumer Products Distribution Federation, which has over 4.5 lakh members, said Friday that it "strongly opposes the proposed Merchant Discount Rate (MDR) on UPI transactions, citing that any additional transaction costs will impact millions of small retailers, distributors and low-margin businesses."

In a letter to Prime Minister Narendra Modi, association noted that the "burden of UPI charges is unfair" "full disproportionality on traders, and be evenly distributed between consumers and manufacturers" and urged government to reconsider the rationale of UPI as a non-MDR payment system for merchants.

The association urged the government to address the implications of calculating the merchant discount rate on gross payments and transacting cash for incidence. It also pointed out in the letter that FMCG retail and distribution businesses operate on thin margins, often between 2 to 4%. Significantly erode activities, margins.

The distributor has already supported goods, provided credit, and in many cases, advertisers delivery and assumed collection risks. Applying MDR at multiple stages could therefore create repeated transaction costs within the same supply chain," it said. It urged the government that "retailer-to-distributor and distributor-to-manufacturer" payments should remain completely exempt from MDR.

It additionally sought clarity on a UPI lede Infrastructure is "small merchants, citing that once merchant crosses the Rs 1 lakh monthly UPI receipt threshold, it must be charged the same merchant MDR applies only to the amount exceeding it lakh, or to transactions undertaken after the threshold is crossed, or to all transactions from that month.

The association added in the detailed note that exemption or relief be considered from GST on MDR and payment service charges, particularly for low-margin small retailers and distributors.

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Dialled Down

Undeclared robocalls will be treated as spam

Automated callers must pre-declare themselves to users

Consumers can append UCC complaint decisions within 15 days

Repeat violators may face VOC checks, service bans and disconnection

Apps cannot blanket-block calls from 1600 & 1600 series

TRAI has mandated a +0.05-e-minute delay in most robocalls

SPAM

New Delhi:The telecom regulator on Friday strengthened its framework to curb unsolicited commercial communications (UCC) in spam calls, by mandating telecom operators to use artificial intelligence and machine learning (AI/ML) systems to detect suspected spam calls, besides introducing a consumer appeals mechanism.

Under the final amendment to the Telecom Commercial Communications Customer Preference Regulations, 2018 (TCCCPR, 2018), telecom operators will have to deploy AI/ML systems mandatorily to detect and control spam calls and share the intelligence with other operators. If fewer numbers associated with a sender are flagged within 15 days, it will not mistrate graded actions, including re-verification of KYC, physical verification, outgoing service barring and telecom disconnection in cases of repeated violations. However, telcos are prohibited from blocking calls originating from the 1600 and 140 number series, as these are meant for regulated commercial calls are

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