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DIGITAL INDIA V2.0

TOUCHING AND TRANSFORMING RURAL INDIA

IAMAI
Internet And Mobile Association Of India

www.iamai.in

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Content

CHAIRMAN'S MESSAGE

Dear Friends,

It was only when the secretariat reminded me about this note that I realised another year has passed by in a hurry, and that it is also the end of my term as a Chairman of the association for the second time. I must admit that these two years at the helm has been exciting, enriching and a learning experience for me.

It has been an action packed year for us at the association and I am going to share some of the activities that have kept us on our toes for the last one year. As is the tradition at IAMAI, I shall restrict myself to the work of the association while in his role as the Vice-Chairman; Deep would apprise you of the progress of the industry in general.

Needless to say, India is at an interesting time when it comes to technology. As far as consumer Internet is concerned, what we are seeing in India is unparalleled; something that we haven't seen in the history of Internet. We have witnessed a scale of growth and consumer behaviours that we haven't seen before. And this makes it very exciting. There are more than 500 million Internet users in India and we're adding 8-10 million Internet users every month. As data is becoming more affordable, all of these users are spending more time online. The average consumption per user per month has crossed 10 gigabytes and two and a half years ago, that number was less than one. So we've seen 20 x growths in Internet consumption.

Today, Internet is enabling world-class facilities at their fingertips. What excites me the most is what Internet is enabling for the real India. Today, there is an app that uses AI to deliver world-class diagnostics even in the most tiny, remote villages. People can also easily get access to education with many online courses and programmes at their disposal.

And I am happy to place on record here that IAMAI is well placed to drive and nurture the industry in such exciting times. In addition to the substantial work that the association has been doing for the past many years, the following areas were especially called out for sustained attention, for the short to medium term. These areas were: a) Digital Transformation b) Start-ups and c) Enhancing IAMAI profile.

The association have had this unique capability to represent a sector even before it becomes big enough to be noticed. In 2005, we represented online publishers and agencies, in 2007 we represented mobile VAS companies, and in 2008 we represented the digital payments business. Likewise, for the last two years, one of the top focus areas for us at IAMAI was horizontal expansion on emerging sectors like IoT, EdTech, Healthtech, Online Gaming; Blockchain, AR/VR and AI etc. Committees were formed to represent these sectors and I am happy to mention that we have been able to proactively engage with the regulators to address the concerns afflicting these industries.

Now, let me highlight some of the key work that the association has undertaken in the past year.

Public Policy

As you would be aware, in the last one year, the digital sector witnessed several regulatory issues with multiple regulators stepping in to regulate the space. Several digital services like e-Commerce and social media platforms have been in the news over several regulatory related challenges. Such focus on the digital services in India is a reflection of the coming of age and depth achieved by such services today in the country. Some of the key areas of discussion have been the debates over data and ownership over such data, interpretation of digital intermediaries and their rights and liabilities, and the definition of e-Commerce, given its ubiquitous nature in the country today. As in previous years, IAMAI has been deeply involved with several public policy debates around legislations and policies that affect our industry directly or indirectly. Such legislations, I am sure, will not only determine the course of business and investment in India, but will also determine how the present technology is to be used and made available to the public at large.

The discussion on Privacy and Data Protection carried over from the previous year with the Draft Personal Data Protection Bill (2018) being finally released for public consultation by MeiTY. IAMAI in the previous year had engaged in the public consultation process initiated by the experts Committee, and this year, following the release of the Draft Bill, was at the forefront of leading the digital sector's response to the Draft Provisions. IAMAI engaged in a wide consultation process, which included a series of Roundtables in multiple cities along with several rounds of internal deliberations via its Public Policy Committee. The roundtables witnessed participation not only from the digital service providers, but also subject matter experts, legal experts, representation from several key government departments. This allowed the association to evolve a holistic view of the matter. IAMAI secretariat also attended multiple discussion events organised by other organisations to champion the cause of the digital service providers. The submission made by IAMAI in response to the Draft Bill was an extensive one, which was divided in 2 broad sections.

Also, a critical development for digital services last year has been the suggested amendments of Intermediary Rules, in the form of the Information Technology Intermediary Guideline (Amendment) Rules 2018. IAMAI has for long been at the forefront of protection Safe harbour provisions of Digital Services in India which are recognised as Intermediaries under the Information Technology Act, as it is the Association's understanding that such rights are critical for the evolution of digital platforms in the country. IAMAI engaged in protracted consultation with members to draft a response to the proposed amendments.

IAMAI, in its submission, highlighted the risk of undermining safe harbour provisions for digital service providers. The association also raised concerns that many of the suggested amendments under the intermediary rules were actually outside the ambit of intermediary liabilities, and the amendments were attempting to bring in provisions of erstwhile Section 66 via this route.

IAMAI also continued its engagement with TRAI for OTT regulation consultation. IAMAI, in its submission, expressed its difference in opinion on identifying digital services as Over the Top (OTT) to telecommunication services, as the latter are a different service category governed by a separate Ministry under the Information Technology Act. IAMAI highlighted the differences in both technology, type of service offered, and basic architecture of digital communication service in comparison to messaging and voice calling services offered by conventional telecom services.

In the wake of the General Election, the Election Commission of India (ECI) undertook a review of Section 126A of the People's Representation Act (PRA). IAMAI was extended a special invitation by the ECI as a representative of digital service providers in the country, and was involved in the consultation process by the Committee.

While the association also proactively engaged with the government on various key issues such as Angel Tax and national policy on e-Commerce, which are explained in detail in the following chapters, I would like to take this opportunity to highlight the industry's initiative a Code of Conduct under the aegis of IAMAI, that may go a long way in the way our industry functions.

Following the development over the Amendments of Section 126A of the People's Representation ACT, the various social media platforms, in consultation with the office of ECI, agreed to developing a voluntary Code of Conduct under the aegis of IAMAI. Under the Code, participants agreed to voluntarily establish a high priority communication channel with the nodal officers designated by ECI, for quick response to takedown notices forwarded by ECI during the election process in India. IAMAI was recognized as the liaison point between ECI and the participants to the voluntary code.

The second highlight was the Code of Conduct by OCCP players. The recognition of the uniqueness of the services, coupled with several regulatory challenges being faced by the sector, led to the development of a self-regulatory Code of Conduct being adopted by these platforms. The code, drafted by the members, is run by the special committee formed specifically for such services under IAMAI. The IAMAI secretariat presently acts as the secretariat for the functioning of this committee and its implementation of the Code.

Strategic Research

Research has been one of the key focus areas of work this year, as in previous years as well. Market and strategic industry research has always been a strong point of the association and this year we have tried to build further on that foundation. Besides the market research reports that the association undertakes, the two key strategic research were 1) a report on Ease of Doing Business in India. This was a first of its kind study which tried to develop an index for calculating Ease of Doing Business for digital sector, based on parameters specific to this sector. This study differs from the World Bank study of Ease of Doing Business which is a study of overall industrial outlook and many of its parameters are historically based on the requirements of the manufacturing sector. Other sectoral benchmarking exercises like the ICT Development Index by the International Telecommunication Union or the Networked Readiness Index by the World Economic Forum focus mostly on telecommunication sector with internet content services being treated as associated services for the digital sector.

The second report was the one on a report titled B2B Digital Services Landscape in India – Impact on MSMEs. IAMAI in partnership with RedSeer Consultancy undertook a study to map the growth of B2B digital services in India, and how such services are empowering MSMEs in other sectors.

Business Development

While the association does not directly help in business development, however, for the last few years IAMAI has been at the forefront of category development through its now well-known roundtable discussions and workshops and international delegations.

The highlight, to my mind, was the new sectoral events such as the one on IoT, EdTech, Gaming, which is acting as a platform for these niche industries to come under one roof to network with peers, learn and unlearn and further their businesses.

IAMAI also organised the 13th edition of its annual flagship event, India Digital Summit, in January, this year. The summit again proved to be the largest annual gathering of the Digital Industry in India with over 2000+ delegates attending over two days of engaging, and stimulating keynotes, panel discussions, fireside chats and leadership talks. IDS featured premier speakers from both the Government and various private sector organisations and had 8 separate conferences, 50+ hrs of content, 130+ speakers and 75+ awards.

Overall, it was an eventful year and a fulfilling and enriching couple of years at the helm as Chairman. Before I sign off, I would like to thank the governing council for their advice and counsel and the secretariat for their proactive approach and to all members for their continued support to the association. As I hand over the baton, I wish the new team the very best and assure my unstinted support and guidance moving forward.

Sincerely,
Rajan

VICE-CHAIRMAN'S MESSAGE

Dear Fellow Members,

As we move forward to the new fiscal and I hand over the baton to my successor, I wanted to take the opportunity to share with you my thoughts on the state of our industry. It's been an exciting year with plenty of interesting developments from the industry as well as regulatory side that have ensured India's digital industry stays firmly on the growth trajectory it has streaked out for itself. Tech advances and expansion into new businesses have put the Indian digital industry on the fast track and the opportunities for the future are tremendous.

There are now more than 500 million internet users in India, second only to China. Also, with data costs falling by 95 per cent since 2013, India will see internet users' rise by about 40 per cent and number of smartphones will double by 2023. It is also expected that core digital sectors will jump two-fold to USD 355-435 billion by 2025. India will increase the number of internet users by about 40 per cent to between 750 million and 800 million and double the number of smartphones to between 650 million and 700 million by 2023.

With the numbers in our favour, India is undergoing rapid change and we are yet to fully see the transformative impact of online services on people and economy. Be it for online bill payment, shopping, travel or doctor's appointment internet commerce has already become a big part of life for everyday Indians. Buoyed by the success we have registered as an industry, it's hardly a surprise that there is now a never-before-seen appetite for taking risks and more people willing to break away from typical career paths to follow their entrepreneurial ambitions. I think there is no greater time to be a start-up than now in India. With consumerism booming, if there is one place that is on the radar of all businesses – it is India.

As digital technologies reshape businesses, the industry has to continuously innovate. Be it acquiring competencies through mergers and acquisitions, up-skilling workforce, building new platforms or leveraging strength through partnerships – the digital sector has to explore it all to improve collaboration, competitiveness and for sustainable growth. Fast emerging as the torch bearer for India's transformation, almost all industries are fast adopting digital platforms to run efficient operations. This trend is clearly palpable across industries like FMCG, Logistics Firms, Automobile Manufacturers, BFSI, Telecom, among many others. With mobile devices becoming a predominant platform to access internet, this trend is only going to amplify further.

Besides, some of the budgetary announcements by the Finance Minister should also act as the impetus for the overall development of the Internet ecosystem in India. I think we are rapidly moving towards a better regime for start-ups and these announcements are a point in case. The announcement of National Artificial Intelligence portal is expected to propel India on the path of leveraging advanced and disruptive technologies for growth and economic prosperity and growth. The Government's vision to make 1 lakh villages into Digital Villages over next five years with the help of Common Service Centres is ambitious and could go a long way in solving for the last mile connectivity. This will also bridge the Rural-Urban digital divide, and will open avenues for employment creation.

Borrowing from Yuval Harari to describe the digital story for all times, 'the more we know, the less we can predict'. However, I am sanguine that India's digital industry will continue to make convincing strides by seizing the opportunities that present themselves and also the ones that we have toiled hard to create.

Finally, a word of thanks to Rajan, the governing council and the ever-enthusiastic staff of IAMAI. I thoroughly enjoyed my stint as the Vice-chair and I look forward to another great year for the industry.

Best,
Deep

Chapter 1:

Public Policy and Promotion of Internet

- Policy Advocacy & Regulatory Issues
- Trust Building
- Promotional Activities
- Research

As in previous years, this year too, the association has over the year been proactively involved in public policy, advocacy and business development activities covering the macro level issues and challenges affecting the industry. The comprehensive approach guided by the more generic Public Policy group that includes key members from the different sectoral committees, is aimed at promoting better business environment for businesses, promote internet penetration and off-take by customers.

1.a Policy Advocacy & Regulatory Issues

During the last one year, the digital sector witnessed several regulatory issues with multiple regulators stepping in to regulate the space. Several digital services like e-commerce and social media have been in the news over several public policy related challenges. Such focus on the digital services in India is a reflection of the maturation and depth achieved by such services today in the country.

Some of the key areas of discussion have been the debates over data and ownership over such data, interpretation of digital intermediaries and their rights and liabilities, and the definition of e-commerce, given its ubiquitous nature in the country today.

Data Protection

The discussion on Privacy and Data Protection carried over from the previous year with the Draft Personal Data Protection Bill (PDP 2018) being finally released for public consultation by MeiTY. The bill followed the Supreme Court judgment in the Puttaswamy Case that asked the Government of India to enact a law to protect citizen's Privacy as a fundamental right. An expert committee was set up under the Chairmanship of Justice (Retired) Sri Krishna (also referred to as the Sri Krishna Committee).

IAMAI in the previous year had engaged in the public consultation process initiated by the experts Committee, and this year, following the release of the Draft Bill, was at the forefront of leading the digital sector's response to the Draft Provisions. IAMAI engaged in a wide consultation process, which included a series of Roundtables in multiple cities along with several rounds of internal deliberations via its Public Policy Committee. The roundtables witnessed participation not only from the digital service providers, but also subject matter experts, legal experts, representation from several key

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Photo: Ramesh Pathania/Mint

Start-ups likely to be hit by Data Protection Bill: IAMAI

2 min read . Updated: 04 Sep 2018, 09:52 PM IST

Komal Gupta

The proposed regulator in the form of a Data Protection Authority is 'complex' with an 'ill-defined mandate', says IAMAI

Topics

mint-india-wire | Personal Data Protection | st | Data Protection Authority | IAMAI | data priv government departments. This allowed the association to evolve a holistic view of the matter. IAMAI secretariat also attended multiple discussion events organised by other organisations to champion the cause of the digital service providers.

The submission made by IAMAI in response to the Draft Bill was an extensive one, which was divided in 2 broad sections. Some of the key issues highlighted by IAMAI in response to the Draft Personal Data Protection Bill 2018 are:

- The provisions of the PDP actually would end up restricting collection and processing of data by emerging businesses. This, in turn, creates an unlevel playing field for emerging businesses vis-à-vis extant businesses that have already collected data without such restrictions. Such an eventuality does not augur well for the emerging Start-up Sector in India.
- The PDP, with its focus on data minimisation and several restrictions on free processing of data actually restricts monetisation opportunities for digital service providers. The strong 'Command and Control' model of regulation, instead of a co-regulation model initially discussed by the experts committee in its consultation process, creates a very strong regulatory authority in the form of Data Protection Authority (DPA) which has the authority to license adoption of any new technology or profiling process. Such a form of licensing would stifle innovation and adoption of new digital technologies in India.

The hard mandate of Data localisation has evoked mixed responses from our members, and the IAMAI submission states such a position. The debate on data localisation is still incomplete in the absence of any authoritative determination of its actual economic impact on Indian economy, and especially the digital services sector in India.IAMAI continues to engage with the issue of Data Privacy and has commissioned a study with ICRIER to evaluate the impact of data localisation provisions on the Indian digital sector.

Intermediary Rules Amendments

A critical development for digital services last year has been the suggested amendments of Intermediary Rules, in the form of the Information Technology Intermediary Guideline (Amendment) Rules 2018. IAMAI has for long been in the forefront of protection Safe harbor provisions of Digital Services in India which are recognised as Intermediaries under the Information Technology Act, as it is the Association's understanding that such rights are critical for the evolution of digital platforms in the country.

The proposed amendments to the Intermediary Rules suggested certain changes to the existing provisions which, according to the collective understanding of the Association, undermined the safe harbor provisions. IAMAI engaged in protracted consultation with members to draft a response to the proposed amendments.

The amendments suggest onerous burdens on intermediaries like proactive monitoring and censoring contents, as well as greater 'co-operation' with lawful orders to trace and takedown contents. The amendments also try to mandate Indian registration of intermediaries based on user numbers.

IAMAI, in its submission, highlighted the risk of undermining safe harbor provisions for digital service providers. The Association also raised concerns that many of the suggested amendments under the intermediary rules were actually outside the ambit of intermediary liabilities, and the amendments were attempting to bring in provisions of erstwhile Section 66 via this route. Mandate for registration of services is another instance that comes under the Company's Act and not Intermediary Rules.

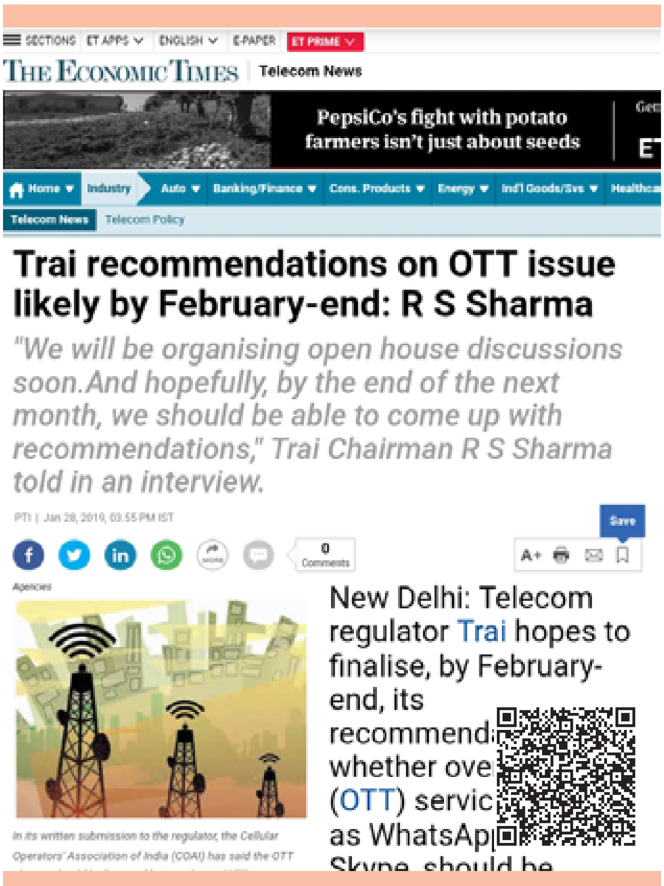
The Association also submitted counter comments to some of the suggestions made by other associations on the Intermediary Rules Amendments. Those suggestions, from various other interest groups, sought to impose more stringent compliance burdens on digital intermediaries, which would in effect rob such platforms of their intermediary identity.

IAMAI continues to engage with regulators and policymakers for protecting intermediary rights of digital services, in line of the guidelines set by the Supreme Court in the Shreya Singhal judgment, along with several other key judgments from different courts that have upheld the exceptional clause of Section 79 of the IT Act.

TRAI OTT Regulation Consultation

The attempt by the Telecom sector to impose its regulatory control over digital services continues, with the latest iteration in the form of a consultation initiated by TRAI for OTT regulations. The latest attempt continues the previous line of argument of 'same service same rules' and is particularly targeted at communication services provided by certain digital service providers.

IAMAI, in its submission expressed its difference in opinion on identifying digital services as Over The Top (OTT) to telecommunication services, as the latter are a different service category governed by a separate Ministry under the Information Technology Act. IAMAI highlighted the differences in both technology, type of service offered, and basic architecture of digital communication service in comparison to messaging and voice calling services offered by conventional telecom services.



SECTIONS ET APPS ENGLISH E-PAPER ET PRIME

THE ECONOMIC TIMES | Telecom News

PepsiCo's fight with potato farmers isn't just about seeds

Home Industry Auto Banking/Finance Cons. Products Energy Ind'l Goods/Svs Healthca

Telecom News Telecom Policy

Trai recommendations on OTT issue likely by February-end: R S Sharma

"We will be organising open house discussions soon.And hopefully, by the end of the next month, we should be able to come up with recommendations," Trai Chairman R S Sharma told in an interview.

PTI | Jan 28, 2019, 03:55 PM IST

New Delhi: Telecom regulator Trai hopes to finalise, by February-end, its recommend... whether ove... (OTT) servic... as WhatsAp... Skype should be

In its written submission to the regulator, the Cellular Operators' Association of India (COAI) has said the OTT

Some of the issues raised in the consultation paper like inter-operability, inter-connectivity, licensing of services, lawful interception, etc were responded to from the digital sector's perspective in the submission. The suggestion of unlevel playing field for telecom service providers' vis-à-vis digital service providers or the assumptions of lack of regulatory checks and balances over digital service providers were adequately refuted.IAMAI also submitted counter-comments to some of the suggestions made by other institutions. The Association categorically stated that protecting revenue streams of certain categories of service providers cannot be the basis for designing regulatory frameworks in India. Such a regulatory approach will stifle the digital communication sector in India and establish monopolies.

Review of Section 126(A) PRA

In the wake of the General Election of 2019, the Election Commission of India (ECI) undertook a review of Section 126A of the People's Representation Act (PRA). The objective of the review was to bring digital services (mainly social media platforms) under the ambit of the Section to abide by election guidelines. The existing provisions are well established for conventional media like print, broadcasting and other forms of public outreach. However, with the rising popularity of digital services like Social media, and the recent concerns of fake news and other such campaigns run on such platforms, the ECI felt the need to bring all such services under its ambit.

IAMAI was given a special invitation by the ECI as a representative of digital service providers in the country, and was involved in the consultation process by the Committee under the leadership of Sri Umesh Sinha, Deputy Election Commissioner, ECI.

IAMAI was thoroughly engaged with the Sinha Committee in course of the committee's drafting of recommendations, via a series of meetings and discussions. Some of the critical suggestions made by IAMAI were:

- The term 'Social Media Intermediaries' in the amendments be redrafted as 'Intermediaries' as recognised under the Information Technology Act.
- Extending the Intermediary liability provisions of the IT Act, IAMAI suggested the Commission to desist from suggesting proactive monitoring of content by such social media platforms.
- IAMAI suggested a collaborative action plan between the social media platforms and ECI for addressing some of the concerns of the ECI in the context of the forthcoming elections.

TOI

OPEN APP

BUSINESS

Members committed to fair & transparent polls in India: IAMAI

PTI | Jan 14, 2019, 17:16 IST

TOI

New Delhi, Jan 14 () Internet and Mobile Association of India (IAMAI) Monday said its members, which include social media platforms like Facebook, are committed towards "fair and transparent" elections in the country. Last week, a panel had submitted its report to the Election Commission (EC) that had recommended formalising the line of communi... between the EC and social medi... companies, so that content prim... seen as violative can be flagged

All suggestions by IAMAI were duly accepted by the Committee and the final recommendations of the Sinha Committee reflect all the suggestions made by IAMAI.The engagement with the ECI over amendments to Section 126A of the PRA paved the way for more proactive collaborations between the ECI and social media platforms under the aegis of IAMAI, in the form of a Voluntary Code of Conduct, discussed in details in later section.

Regulating e-Commerce

e-Commerce has drawn a lot of attention over the last year from different regulators. The definition of e-commerce itself has been fluid, varying with the interpretation of each policymaker/regulator. With the maturing of e-commerce in both services and goods sector, we now have vertical specialisation in both goods and services emerging in India. However,at the same time, several regulatory initiatives do post the riskof throttling the growth of the sector with over-regulating the sector.

Ministry of Commerce Task Force on e-Commerce

The Ministry of Commerce (MoC) initiated a task force on e-commerce in April 2018 to formulate a national Policy on e-commerce. IAMAI, as a representative of all major e-commerce services in India, was invited as one of the key participants in the series of discussions under the task force.

The discussion was divided in 9 sub-groups, and the Association was invited to sit in 4 such sub-group discussions. IAMAI took the opportunity to make submissions on all 9 sub-groups.

The Taskforce discussions were coupled by a parallel consultation initiated by DIPP in association with Invest India. The online consultation, based on the discussion structure of the MoC Taskforce raised 12 specific questions.

IAMAI not only responded to the consultation, but also extended its interaction with Invest India who was acting on behalf of DIPP. The MoC consultation ended with a confidential document titled Electronic Commerce in India: Draft National Policy Framework, shared by the Task Force with select consultee. The document was not open for public consultation and was restricted to only those invited for the Task Force.

National e-Commerce Policy by DPIIT

The issue of a National e-Commerce Policy was brought back in focus by the draft policy released by DPIIT (erstwhile DIPP) in February 2019. The draft policy takes a much wider definition of e-commerce which in effect covers all digital services under its ambit. The draft, in effect, would be a de facto amendment of the IT Act along with many other regulatory frameworks in the country.

In its response, IAMAI pointed out that the definition of e-commerce in the draft policy is too wide and covers all digital services. This is in contrast to the definition of e-commerce used for the Consolidated FDI Policy by the same authorities. This creates a confusion that the provisions of Press Note 3 (2016) and Press Note 2

(2018), meant for FDI in MBRT retail trade may now be interpreted to be applicable for all digital services, which is not feasible. The association therefore requested the authorities to align the definition of e-commerce in lines with the FDI policy.

IAMAI suggested that terms such as capital dumping should not find its place in official documents to describe FDI or investments made according to laws of the land. IAMAI recommended that any FDI coming into the country via legal channels must be recognised as valid. Any official prejudice like 'capital dumping' only undermines the existing FDI Policy, and maybe detrimental to attracting FDI.

The issue of anti-competitive practices arising from 'cash burning' has been challenged before the Competition Commission of India and other courts in India. IAMAI strongly suggested the interpretation of discounting by CCI and the Tax Appellate Tribunal of Bangalore mustbe read us benchmarks unless these understanding are legally amended by due processes.

The draft policy makes distinction between foreign businesses that have the first mover's advantage, and posit emerging 'Indian' businesses in contrast to highlight the challenges of network effect affecting access to data. The Association highlighted that the notion of global first movers blocking entry of emerging service providers is misplaced. The tech sector has ample examples of first movers losing customer preference in services like e-mail, search engines, social media, e-tail. On the other hand, many Indian tech services have successfully replicated global examples in the field of e-commerce, ODTTA, VOD etc and global services are finding it hard to compete with such services.

The Association expressed concerns about the suggestions in the draft bill for State ownership and adjudicatory power over data collected from citizens, as it seems to be in direct contradiction with the principles of the draft Personal Data Protection Bill (PDP). The PDP recognizes individuals as the owners of their data and all agencies, even the State, is just a fiduciary holding such data. The principles of the PDP are based on the Supreme Court judgment of data privacy as a fundamental right.

IAMAI welcomed the call for developing data centers in India and the provisions of providing budgetary support to promote such services. IAMAI suggested that budgetary incentivisation for data infrastructure is a must and should be justified by a proper report in the return on investments on such allocation.

Press Note 2 (2018 Series) on FDI in e-Commerce

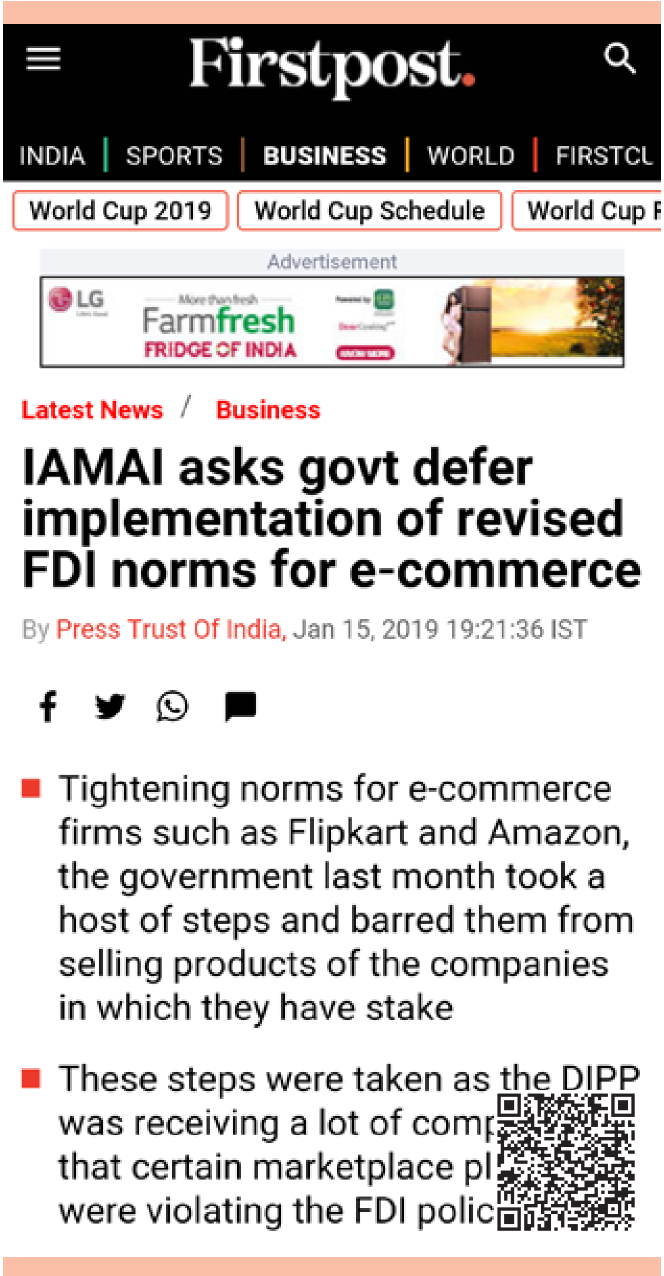
A significant development in the e-commerce sector was the Press Note 2 (2018 Series) issued by DPIIT on 26 December, 2018.PN 2 (2018) was a clarification on the Sections in the Consolidated FDI Policy that allowed FDI in e-commerce sector in India. The Press Note 2 (2018) was to be read as a clarification to Press Note 3 (2016); the latter being itself a clarification that cleared confusions about the official position on FDI in online marketplace platforms in India.

IAMAI reached out to multiple officials at DPIIT, MoF, MoC, highlighting the following concerns:

1. The Press Note suggests FDI in e-commerce is allowed only in B2B and not in B2C sector. Press Note 3 (2016) had clarified FDI in e-commerce in B2C was allowed under certain conditions. IAMAI requested that Press Note 2 (2018) rectifies its position in this regard.
2. Section 5.2.15.2.iv) suggests "Inventory of a vendor will be deemed to be controlled by e-commerce marketplace entity if more than 25% of purchases of such vendor are from a marketplace entity or its group companies."

   IAMAI argued that vendors on-boarding marketplaces may be engaged in selling across multiple channels; offline or online. It is not possible for any online marketplace to track all sales by any of its on-boarded seller as at best they can track sales only over its own platform. Moreover, calculating 25% sales ex post (after realisation of sale) would be an unfair provision as marketplaces cannot possibly rectify after sales have already been realised. Calculating 25% of sales ex ante (before sales are realised) would at best be market projections which may or may not be realised and are therefore subject to variations. In either case, the provision is ambiguous and marketplaces cannot possibly do anything about it.
3. Section 5.2.15.2. xi) suggests "e-commerce marketplace entity will not mandate any seller to sell any product exclusively on its platform only."

IAMAI stated that for many new manufacturer/petty producer/ MSME, e-commerce offers third party distribution dealership and logistics services, which, if the manufacturer were to try to establish on their own, would only add to their capital and operational expenditure. For many producers, exclusive tie-ups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Latest News / Business

IAMAI asks govt defer implementation of revised FDI norms for e-commerce

By Press Trust Of India, Jan 15, 2019 19:21:36 IST

- Tightening norms for e-commerce firms such as Flipkart and Amazon, the government last month took a host of steps and barred them from selling products of the companies in which they have stake
- These steps were taken as the DIPP was receiving a lot of comp that certain marketplace pl were violating the FDI polic

with e-commerce platforms are the best way to achieve economies of scale without having to trouble themselves about it. B2B engagements between online marketplaces and sellers are best left to market dynamics. Any unlawful restrictive practices, if engaged in, can always be investigated under the Competition Act 2002 and need not be part of FDI Policy.

Angel Tax

The issue of Angel Tax has been a concern for the Indian digital start-up sector for some years. IAMAI, in 2017 had undertaken a detailed Study in collaboration with Nishith Desai Associates which covered the aspect of Angel Tax along with other direct and indirect tax concerns.

The issue of Angel Tax was also highlighted by IAMAI in the Pre-budget submission made to the MoF in the run-up to Budget 2018.Technically, the issue of Angel Tax was resolved via MoF Notification [Notification No. 24/2018/F. No.370142/5/2018-TPL (Pt)]. The challenge of Fair Valuation too was addressed via an amendment to Rule 11UA 2(b) that now reads "the fair market value of the unquoted equity shares determined by a merchant banker as per the Discounted Free Cash Flow method". Unfortunately, some start-ups received notifications Under Section 68 that looks into past cash credits.

IAMAI has been engaged with the authorities in resolving the challenge of Angel Tax, and was party to a stakeholder consultation initiated by DPIIT in association with CBDT.

The association maintains that the provisions of the present regulations that considers any business guilty of money laundering unless proven innocent does not augur well for an environment where the country is trying to promote a start-up ecosystem. IAMAI also clarified that while the digital sector is not averse to paying taxes, taxation should be on actualised gains and not notional gains.

While it seems that the challenge of Angel Tax has been temporarily resolved, IAMAI continues to keep a close watch on the issue and looks forward to working a long term solution to the issue if the need arises.

TRAI Consultation on TAM

The office of TRAI initiated a public consultation on Review of Television Audience Measurement (TAM) and Ratings in India, via a consultation paper released on 3 December, 2018. The consultation revolved around the review of the functioning of BARC, and possible adoption of new technologies in measuring Television Audience viewership in the country.

IAMAI, in its submission, suggested the adoption of Return Path Data (RPD) based measurements that can cover multiple platforms like TV, IPTV and digital streaming services.

IAMAI argued that the added advantage of RPD is that it is cheaper and hence easily scalable. This will enhance the accuracy of estimates as well as allow deep dive into the data. An independent, RPD based currency can also help assess the accuracy of BARC estimate and provide robust estimates for smaller channels.

The personally identifiable information of the household and individuals would be stored only on a single secure server with access granted to only those who genuinely need it, with appropriate privileges. A log of such access would be maintained on the server with only 'READ ONLY' access to it for everyone who wishes to access it. This will also help maintain user privacy, transparency of data, and enable equitable data sharing for stakeholders.

Self-Regulation

In the wake of multiple regulators stepping in to the space of digital services, certain digital services explored the option of self-regulatory guidelines under the aegis of IAMAI. IAMAI believes that such self-regulations adopted by the industry is perhaps the best way forward for the sector at large. Such initiatives help portray the seriousness of the industry in addressing the various challenges, helps establish good hygiene and business practices in the sectors, evolves greater co-operation within the members and also helps communications with relevant Government regulators and policy makers.

ECI Code of Conduct

Following the development over the Amendments of Section 126A of the People's Representation ACT (Discussed earlier in details), the various social media platforms, in consultation with the office of ECI, agreed to developing a voluntary Code of Conduct under the aegis of IAMAI.

Under the Code, participants agreed to voluntarily establish a high priority communication channel with the nodal officers designated by ECI, for quick response to takedown notices forwarded by ECI during the election process in India. The participants to the code also committed to build the technology to upload MCMC certification for advertisements posted on their platforms. Participants have also committed to taking action on paid advertisements violating MCMC certification requirement under notification by the ECI.


ET

Benchmarks > Nifty 11,884.65 -80.95 | Sensex 39,678 | Market Watch

Berger Express- Faster, cleaner & better painting experience
Ad Berger

Social media intermediaries working with ECI to ensure fair & transparent election: IAMAI

IAMAI has said that it will continue to provide support to the ECI to improve the integrity and transparency of the electoral process.

By Anumeha Chaturvedi, ET Bureau | Apr 16, 2019, 03.00 PM IST

View in App

IAMAI was recognised as the liaison point between ECI and the participants to the voluntary code. IAMAI is also entrusted with the responsibility of facilitating communications regarding reporting of action by platforms in lines with implementation of the commitments made in the Code.

OCCP Code of Conduct

With the development of digital entertainment services in India, the service category of Online Curated Content Providers (OCCP) has gained special significance in

recent time. OCCP services, providing Video on Demand (VOD) or other forms of multimedia streaming services are different from User Generated Content (UGC) platforms as they curate the content hosted on their platforms. This in turn means that such platforms are not intermediaries, and thereby do not come under the safe harbor provisions forwarded to digital intermediaries. At the same time, such platforms are different from conventional broadcasting services; with the former providing 'pull services' as compared to 'push services' by the latter. These distinctions effectively mean OCCPs are a new category of services that cannot be equated to any existing form of services; and consequently, cannot be regulated by the provisions for such existing services.


BusinessLine

SENSEX 39,677.58 ▼-272.88 (-0.68%) NIFTY 11,882.25 ▼-83.35 (-0.7%)

Info-tech

Online content providers sign a voluntary code of best practices for self-censorship

Our Bureau | New Delhi | Updated on January 17, 2019 | Published on January 17, 2019

The recognition of the uniqueness of the services, coupled with several regulatory challenges being faced by the sector, led to the development of a self-regulatory Code of Conduct being adopted by these platforms. The code, drafted by the members, is run by the special committee formed specifically for such services under IAMAI. The IAMAI secretariat presently acts as the secretariat for the functioning of this committee and its implementation of the Code.

The Code of Best Practices for Online Curated Content Providers ('OCC Providers') establishes guiding principles for Online Curated Content Providers was launched on 17th January 2019, under the aegis of IAMAI at India Digital Summit.

The Code is an effort bringing together the key pillars of protecting the interests of consumers by enabling them to view content of their choice, and ensures that all the signatories agree to abide by the uniform principles and guidelines contained in the Code. The Constitutional guarantee preserving the freedom of speech and expression including commercial speech, and the OCC Providers that are signatories to this Code, seek to uphold the freedom as enshrined under Article 19(1)(a) and Article 19(1)(g)).

The Code has 3 main highlights; (a) a set of prohibited content that the platforms agree not to host on their platforms, (b) a notification and age certification mechanism that will allow viewers to make informed choices, and (c) a grievance redressal mechanism with definite timelines for response.

1.b Creating Trust for Industry

IAMAI as an association has over time engaged in several proactive campaigns and projects for the development of all stakeholder of the digital sector in India. These initiatives aim to empower the citizens and enable the Indian digital ecosystem to adopt to the new developments in the sector.

UA Promotion

IAMAI for long has been engaged with ICANN at various levels. The promotion of Universal Acceptance (UA) is a critical project in which IAMAI has been working with ICANN.

Neo Brahmi Generation Panel F2F Meeting, 23-25 April 2018, New Delhi, India

IAMAI hosted the 4th meeting of the Neo Brahmi

Generation Panel (NBGP), the body operating under ICANN for developing the Neo Brahmi scripts for digital adoption. The meeting involved the various experts involved with NBGP project for developing the 11 Indian scripts for digital adoption. The three day meeting involved detailed discussions on the various technical aspects of the NBGP project.

IAMAI is also engaged, in partnership with ICANN, in various initiatives for promoting Universal Acceptance in the emerging start-up ecosystem in India via the IAMAI Startup Foundation. The details of these initiatives are reported in the relevant section.

Safe Surfing

IAMAI continues to work on its Safe Surfing programmes that were initially started in 2009.Taking forward the previous successes with promoting safe surfing for school children, IAMAI has now initiated a new interactive session to cover working women. In India, as elsewhere in the world, online harassment of women and marginalised genders and sexualities is rampant, in contrast to Internet's initial premise of equal opportunity and neutrality. What we have today is a flawed internet that reflects the offline world we live in, where women and marginalised communities are abused, harassed, threatened, stalked and violated on a daily basis.

Harassment is a primary threat which includes blackmailing, cheating, threatening, bullying, etc. There is an increase in the number of such cases of harassment as there is very little awareness of redressal, the gullible first-time users on the internet are not fully aware of the safe usage of this powerful medium. The perpetrators of such crimes feel empowered by this lack of response, and misplaced confidence about not being traceable.

Cyber-stalking, cyber-pornography, defamation, email spoofing, etc. are other types of threats to auser over the internet. Given that most of the users having smartphones are 'Potential Adopters' or'New Users' of the internet, the threat becomes severe for women particularly and their safety becomes a concern.

IAMAI in partnership with Facebook has also launched a national Internet safety campaign called 'Women's Online Safety'. The initiative is supported by the Ministry of Women and Child development.In the current outreach drive the Associationis organizing workshops for working women using the internet. The session aims to train proper usage/utilization of social media, create business opportunities and empower women to use technology to mitigate online threat and get aware of the cyber laws and redressal.

The workshop is provided free of cost for participants and even for the organisations where these workshops are being conducted. The goal in this phase is to address a minimum of 1,00,000 women employees/ teachers

across the country.The initiative was made functional from December 2018 and will be operational over the new fiscal. Even within the short time frame, the programme has already managed to cover over 10,000 participants by March 2019.

1.c Promotional Activities

Besides engaging in policy level interventions, the association also organised several promotional events for internet users as well as businesses.

#13IDS, 17-18 January, 2019, The Lalit, New Delhi

The 13th edition of the flagship event India Digital Summit (IDS) again proved to be the largest annual gathering of the Digital Industry in India. #13IDS featured premier speakers from both the Government and the industry. This year, the event had 8 separate conferences, 50+ hours of content, 2000+ delegates and 130+ speakers. Considering the vast gamut of the digital arena today, the conference was grander than ever, and it suited the varied interests of attendees through 8 different stages over 2 days. The stages were:

1. InvestorCon
2. FinTech
3. News and Media
4. EmergingTech
5. Future of Work
6. StartupCon
7. Future of Marketing
8. FutureTech

The two-day conference also saw leadership talks, Keynote addresses, fireside chats and various other forms of engagement.

In his keynote address, TRAI Chairman Ram Sevak Sharma said that, 5G will be the digital tomorrow of this nation of fast growing internet consumers."5G spectrum, unlike the previous spectrums of 2G, 3G and 4G will not be focusing on high speed or connectivity only. Rather it will be an important and horizontal platform where multiple applications will ride fine, especially the real-time and M2M apps, because of the very little latency feature," Sharma said.

Sharma, was positive and hopeful about the Government's regulations and policies, and believes that the huge investments required by the 5G spectrum and infrastructure to be available to entire India can be possible by favourable initiatives taken by the Government.

Talking about the Changing Landscape of Digital Concept in India, Neeraj Roy, Founder and CEO, Hungama Digital and Hiren Gada, CEO, Shemaroo Entertainment were of the opinion that estimated 500 million internet users will be subscribing to a bouquet of content in the next 5years, in which videos will be in the driver's seat. While the catch up content from television is less consumed, both find that short form contents are in vogue these days. While web series are likely to be less consumed in full and Indian audience mostly up for it to stay in loop or be a part of conversations, Neeraj and Hiren exuded confidence about the increasing audience pull of original contents in the OTT platforms of Indian market.

According to Sundar Madakshira, Head-Marketing Adobe India, now people buy an experience instead of a product and hence it's important to make it communicating, long-lasting, trusted, delightful and yet available at an affordable price.

Dinesh Agarwal, Founder & CEO, Indiamart in his keynote address said: "This is 13th Indian Digital Summit and it is not the first time we are opening the Summit by B2B topic. We have seen B2B and SME are utilised and targeted by different companies but haven't measured how much impact they have on the society and the industry. Digital adoption is a must."

The other highlight of the conference was a keynote address by Vijay Shekhar Sharma, Founder and CEO, Paytm, and a fireside chat with Deep Kalra, Vice-Chairman, IAMAI and Founder, Chairman & Group CEO, MakeMyTrip.

India Digital Awards, 18 January 2019, The Lalit, New Delhi

The 9th edition of the India Digital Awards had 8 categories and 64 sub categories.The categories were: Digital Advertising, Digital Content, Social Media, Mobile and App Award, Payment and FinTech Awards, Technology Awards, Digital Social and Economic Empowerment Awards, and Special Awards.The grand jury included: Amardeep Singh, Interactive Avenues; Anant Goenka, The Indian Express; Deepali Naair, IBM; Gautam Sinha, Times Internet; Manish Maheshwari, Network18 Digital; Naveen Surya, FinTech Convergence Council; Parag Murudkar, YES Bank; Shouneel Charles, Times Network; UpenRoop Rai, Fork Media; Vibhore Sharma, InfoEdge India; Vivek Bhargava, DAN Performance Group.

Smt. Aruna Sundararajan, Secretary, Dept of Telecom, Govt of India, was adjudged the Digital Woman of the Year along with Falguni Nayar from Nykaa, while film

director Karan Johar was adjudged as the Social Media Person of the Year.Interactive Avenues won the Digital Agency of the Year, while the coveted Digital Person of the year went to Byju Raveendran. Udaan won the Digital Start-up of the year. GroupM Media India won the silver for Digital Agency of the Year, while Columbus India (SVG Media) won the bronze.

1.d Research

As always, the association continued mapping the digital ecosystem with its series of reports in association with IMRB, based on the i3survey database. There were also other critical reports focusing on sectors and policy related issues. Few of the reports released is mentioned below:

Online Stickiness of e-Commerce Customers in India

e-Commerce (e-tail, OTA, ODTTA) as an internet service is by far the most popular service category in India.This report based on a survey of 4700 respondent seeks to ascertain the factors that make various e-commerce service popular amongst the users, and why some users prefer to 'stick' to specific service providers. The analysis throws up some interesting elements, unveiling the

various ways e-commerce is being adopted by different demographic sections in India.

The study analyses stickiness both in terms of age group and also by service category, mapping the key service providers in the fields of e-tail, ODTTA, and OTAs. The study judged customer preferences in terms of Price, Variety, customer service and various other parameters critical for each service category.

B2B Digital Services Landscape in India – Impact On MSMEs

IAMAI in partnership with RedSeer Consultancy undertook a study to map the growth of B2B digital services in India, and how such services are empowering MSMEs in other sectors.Indian B2B digital services market currently pegged at USD 5.6 billion is being driven by the rise of internet penetration in the country and growth of start-ups focused on servicing the B2B segment- In 2017; share of B2B in the overall start-up base was ~40%. The study reported that India is a strong growth market for B2B digital solutions and

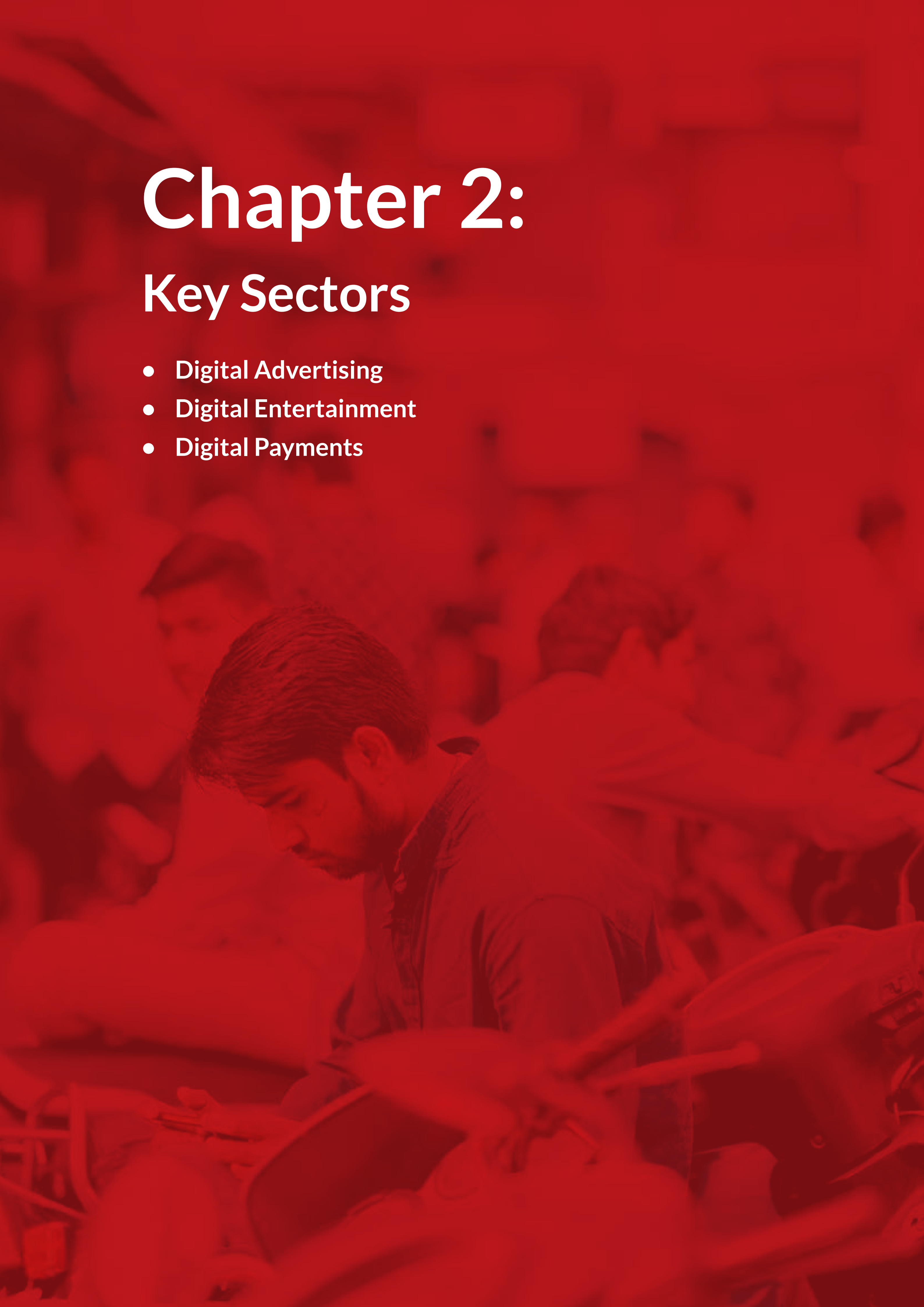
is envisioned to be a USD ~29 billion market by 2023 growing at 39% CAGR. B2B digital services are targeted at creating avenues for higher visibility to businesses through online marketplaces and bringing in process ease and efficiencies across multiple verticals.

Digital services are gaining 1.4 to 1.6 USD billion revenue from MSME'sand this is primarily on account of significant segment of client base that they form for marketplaces and listing platforms. The estimated impact of digital services on MSME will grow from USD ~ 18 billion in FY18 to USD ~68 billion by FY23 growing at ~30% CAGR.

Ease of Doing Digital Business in India

Indian digital start-ups are poised for a bright future, provided the policymakers provide the right kind of push. Some of the key areas of concerns were recently identified by a study conducted by IAMAI-EY titled "Ease of Doing Digital Business in India".This is a first of its kind study tries to develop an index for calculating Ease of Doing Business for digital sector, based on parameters specific to this sector. This differs from the World Bank study of Ease of Doing Business which is a study of overall industrial outlook and many of itsparameters are historically based on the requirements of themanufacturing sector. Other sectoral benchmarking exercises like the ICT DevelopmentIndex by the International Telecommunication Union or theNetworked Readiness Index by the World Economic Forum focusmostly on telecommunication sector with internet contentservices being treated as associated services for the digitalsector.

The first part of the study is based on primary survey of Indian tech start-ups to identify the challenges they face. The second part of the study tries to develop a Distance to Frontier method ranking (based on the World Bank exercise) for the key parametersidentified and a comparison of top seven countries (identifiedon the basis of top 10 global companies by funding acrossmultiple sectors related to internet content services) including India.



Chapter 2:

Key Sectors

- Digital Advertising
- Digital Entertainment
- Digital Payments

Over the years, the association has built certain core sectoral committees that represent the key internet service categories in the country. Sectors like digital payments, digital advertising and more recently digital entertainment are not only the most prolific and thriving internet business in India; they also constitute the bulk of the association's membership with all major businesses in these sectors being members of the association and having a seat in the respective committees/councils.

2.1 Digital Advertising

The Digital Advertising Committee is one of the biggest constituents of IAMAI and represents the entire sector of advertising over the digital platform. A 100+ member strong Digital Advertising Committee engaged with more than 500 brands, 250 agencies and 100 publishers through the various conferences, offsite and roundtables organised by IAMAI including the Marketing Conclave, Chief Digital Officers' Summit, India Affiliate Summit, Digital Marketing Conversations and more.

Digital advertising spend in India is estimated to be around INR 14,281 by 2019 growing at a rate of 32% over the year. The CAGR on digital advertising is expected to be at 32% till 2021 and the total spend is expected to touch INR 24,920 crore. IAMAI is a vital component of this growth with its policy advocacy efforts, evangelism of effectiveness of digital advertising, work on platform for digital discourse & championing digital transformation of traditional companies.

This committee brought the industry together and guided all advertisers, marketers and sales strategists alike to a common goal, that of inclusive growth of the digital advertising sector.

2.1.a Credit Recovery

One of the major focuses of the Digital Advertising Committee is to ensure a timely payment to publishers through the agencies. An average of Rs. 70 crore publishers outstanding was a part of the billing and payment recovery process every month in 2018-19. More than 50 publishers, agencies, OTT entertainment companies and ad networks are a part of this process.

A similar process is being replicated for the SMS aggregators and a committee to discuss issues pertaining to the bulk SMS industry and explore possibilities of having a Billing and Recovery structure to recover the outstanding payments accruing to SMS Aggregators was formed under the council.

2.1.b Events

The association undertook a number of business development activities for the digital advertisement sector over the year.

7th Digital Marketing Conversations, 14-17 June 2018, The Lalit Palace Srinagar

Key speakers: Abhay Kumar, CMO, Reliance Capital; Abhishek Shahdeo, Head - Digital Marketing, World Gold Council; Arvind Bhandari, SVP, Nestle; Atul Garg, Head of Marketing, Baggit India; Dinesh Menon, CMO, State Bank of India; Gaurav Gupta, Cofounder & CMO, Hellotravel; Himanshu Periwal, VP - Growth, Ixigo.com; Kapil Sharma, Associate Director e-Business & Innovation, P&G; Kshitij Jain, CMO, NIIT; Nomit Joshi, Head Marketing, Gionee India; Pallavi Singh, Head Marketing, MG Motor; Pamit Anand, CMO, Shaadi.

com; Prachi Mohapatra, CMO, FBB; Rachna Anbumani, VP Marketing, Lavazza India; Sakshi Chadha, Head Marketing, PAYBACK; Sandeep Sharma, GM - Branding, Indian Oil; Sanjeev Dhiman, Head Digital Marketing, Cox & Kings; Shobhit Mohan, Marketing Director, Razorpay; Shruti Gupta, CMO, Cashify; Somanna Muthanna, Head - Marketing, Chumbak Design; Srinivas Rao, Vice President - Marketing, Lifestyle; Srinivas Mothey, VP, Paytm Mall; Trupti Bhandari, Global Lead - Family Nutrition (Horlicks, Boost), GSK; Umesh Rao, Senior Vice President & Chief Marketing Officer, DHFL Pramerica Life Insurance; Vakul Agarwal, Head Digital Marketing, Grofers.

Digital Marketing Conversations is an exclusive networking platform for Chief Marketing Officers and Head Marketers of successful brands that have created a benchmark in the digital marketing space.

Over the four eventful days in Srinagar, the attendees experienced a number of engaging and edifying activities viz. Presentations, Knowledge Sharing Sessions, Movie Making Activity, Cricket and much more.

Formal Sessions were hosted by iProspect, Posterscope, Scatter, Moneycontrol, Netcore. The event also had informal interactive sessions between participants.

INTERSEC, 1-3 February 2019, Westin Sohna

Intersec was an all-expense paid offsite only for the Chief Marketing Officers and Digital Marketing Heads. It was an exclusive format for networking and engaging the leaders of the Industry.

Partners: BC Webwise; Firstpost; News18; SonyLIV; iProspect; MGID

XIV Marketing Conclave, 5 December 2018, Taj Lands End, Mumbai

Key speakers: Ajay Kakkar, CMO, Aditya; Ronnie Screwwala, Founder, UpGrad; Srinivas Jain, Executive director and CMO, SBI Funds Management; Tushar Dani, Senior VP Marketing, Digital & Consumer Technology, Lodha group; Rajat Mehta, Senior President and Country Head, Brand, Digital and Retail Marketing, Yes Bank; Satish Saraf, Founder and CEO, Valueleaf; Kashyap Vadapalli, CMO, Pepperfry.com; Neharika Talreja, Digital Lead and Strategy, Danone; Jaimit Doshi, EVP Marketing, Kotak Securities; Amit Sethiya, Head Marketing, SYSKA Group; Vivek Sharma, Chief Marketing Officer, Pidilite

Industries; Himanshu Khanna, India Country Manager, Sitecore India; UT Ramprasad, Head – Marketing Communications, Tata Motors; Sanjeev Shukla, Chief Marketing Officer, Muthoot Pappachan Group; Abraham Alapatt, Group President, Head - Marketing, Service Quality & Innovation, Thomas Cook; Sandeep Verma, President, Bajaj Corp; Pawan Sarda, Group Head-Digital, Future Group; Sonia Serrao, Global Media Lead, Tata Global Beverages; Aakrit Vaish, CEO & Co Founder, Haptik; Masume Ali Khan, Creative Director, Rage Communications; Srikrishna Moorthy, Vice President – Digital Initiatives- Head Performance Marketing, Kotak Mahindra Bank; Ankit Banga, Assistant General Manager - Digital Marketing, Indiabulls Group; Sachin Uppal, CMO, Play Games24x7; Chirag Singhal, Head - Digital Marketing, Aditya Birla Sun Life Insurance; Swaminathan, Head - Lakme, HUL; Ben Phillips, Vice President of Strategic Accounts, Blis; Prasad Shejale, Co-Founder & CEO, Logicserve Digital; Mr. Rammohan Sundaram, Chief Growth Officer –VideoTap.

Key discussions:

- Data Transparency, A Boon Or A Bane
- Taking Actions with Insights From Your Marketing Data
- Meaningful Brands
- The Art of Persuasive Mobile Marketing: Mobile Commerce, Native Ads, Chatbots, Viral Content etc
- Brands Achieving The Desired ROI Through Affiliate Channels
- Marketing to Millennials: Optimally Utilising Digital for Mass Conversions
- Mobile Location & Audience Data – The New Oil
- Into the Digitally Propelled Future

This year's conclave theme,'The Game of Marketing' consisted of 3 parallel tracks: The House of Content, The House of Digimark and The House of Martech. The event was attended by over 500 delegates across brands.

#BustDigitalMyths, 7-9 September 2018, Hotel Fairmont, Jaipur

Key partners: Olx Advertising; Firstpost, News18; Scatter; Times Internet; Indian Express.

#BustDigitalMyths was a three day conference to learn, network and have fun together, where the attendees exchange experiences with some of the leading digital marketers and participate in group activities and partner sessions with a common purpose. i.e to learn, unlearn, relearn and cross learn the insights of digital industry. The participants were 50+ industry leaders from across sectors and brands.

India Affiliate Summit, 11-12 October 2018, Leela Ambience, Gurugram, Haryana

Key partners: Valueleaf, Optimise, Affise, Admitad, PowerAdspy, Columbus, Xapads, Adsplay International, Trade Tracker, Click2commission, Investment Guru India, Collectcent and Adgebra

Key speakers: Parul Bhargava, Co-Founder & CEO, vCommission; Anurag Gupta, CEO, SVG Media; Aanchal Chauhan, Head – Digital and PR, Bira91; Ajay Kudva, Head – Digital Marketing, Adsplay International; Eiti Singhal, AGM– Marcom and Brand, Panasonic; SumitBedi, VP Marketing, IndiaMART; Stephen Rumbelow, Group CEO, Optimise; Aline Couto, Partner, Offerpay; Prasad Shejale, CEO, Logicserve Digital; Amit Sharma, SVP & Head - Digital Marketing & E-Commerce, Max Life Insurance; Madhuri Krishnan, Director – Sales, Truecaller; Mandeep Singh, Head of Marketing, Aegon Life; Stephen Suryawanshi, Head of Delivery & Performance, Admitad; Vipul Kedia, Chief Data & Platforms Officer, Affle; Bharat Wadhwa, CEO, Twine Digital; Gaurav Negi, Co-Founder & CEO, Click2Commission; PratyushKukreja, Head - Product Monetisation, Haptik; Roman Kolomoitsev, Head - Sales & BD, Affise; Charu Gupta, Head – Marketing, Medlife, Mohammad Sohrab, Co-Founder, Adsplay International, Enrico Duinkerken, International Account Manager, TradeTracker. Satish Saraf, Founder & CEO, Valueleaf, Dhiraj Gupta, Founder & CTO, Mfilterit; Akshi Chadha,

Head, Marketing, PAYBACK, Srinivas Rao, VP, Marketing, Lifestyle International; Anuj Gupta, Founder & CEO, adda52, Bhavit Sheth, COO & Co-Founder, Dream 11, Pariekshit M, MD, Grid Logic Group & Rahul Bhardwaj, Co-Founder, Junglee Games.

India Affiliate Summit 2018 was designed to revolutionise the affiliate marketplace in India. Spread across 2 days of networking and innovation, the summit was segregated to provide opportunities to hobnob with fellow affiliates and brands alike. The summit included an exhibition setup for attendees to network with 2600+ delegates. The summit saw participation of over 400+ companies from 15+ countries and hosted key talks with a list of renowned industry leaders and speakers who shed light on Affiliate Marketing strategy.In its fourth year, the India Affiliate Summit proved to be one of the largest gatherings of the Affiliate Industry in India with over 2600+ delegates attending the event.

The event for the first time had a 2 day workshop title Masterclass which was addressed by experts like Nick Peroni, Vipul Garg, Nishkarsh, Vipul Taneja, Rohit Ajmani, Sumit Ghosh & SiddharthBagga.

CDO Summit 2.0, 16 November 2018, JW Mariott, Mumbai

Key speakers: Hareesh Tibrewala, Co-CEO, Mirum; Himanshu Khanna, Country Head, Sitecore; Rakesh Wadhwa, CMO, Future Generali Life Insurance; Tushar Dani, SVP Digital & Consumer Tech, Lodha Group; Uma Talreja, CMO, Shoppers Stop;

Abhinav Chamoli, Head – Advisory Partnership, Adobe; Devraj Srinivasan, Director and Co-Founder, Linkeddots; Raghavendra Kumar, Co-Founder, Yellow Messenger; Ranjan Kumar, Founder & CEO, Entropik Technologies; Avnish Sabharwal, MD, Accenture Ventures; Clifford Patrao, Digital Growth Platform Leader - GBS, IBM; Souvik Banerjee, VP Digital Initiatives – Tata Group & CTO – Tata CLiQ; Jayanta Banerjee, CIO, Tata Steel; Kavinder Singh, MD & CEO, Mahindra Holidays; Sanjay Behl, CEO, Raymond (Lifestyle Business); Rajesh Jejurikar, CEO, Mahindra Farm; Manish Gupta, CDO, Mastercard; Devendra Parulekar, Founder, SaffronStays.

Chief Digital Officers' Summit was a full day conference with discussions revolving around the central theme – 'Digital at scale'. This summit is designed to be an informal gathering of brilliant minds under one roof and the discussions are intended to be of massive relevance to companies that are knee deep into digital, companies that are intending to scale-up digitally and companies who are entering the digital frame.

Key discussions:

- State of Marketing Automation in India: Truth VS Hype
- Delineating the concept of a truly integrated cross-platform marketing
- Role of Culture & Collaboration in Scaling Digital Transformation
- Leveraging Data for Becoming Intelligent Real Time Enterprise
- Building a scalable Experience Business
- POC to Operations - Digital Framework of Build, Execute and Operate
- Incubate vs Garage: The Better Way to Scale Start-ups?

Kolkata Digital Marketing Summit, 7 August, 2018, The Gateway Hotel, Kolkata

Key speakers: Ramanujam Pobbisetty, ComScore; Madhukar Uniyal, Oracle; Debashish Sen, Additional Chief Secretary, IT e Dept, Govt of WB; Sourabh Gupta, TSMG; Deepak Sharma, Kotak Mahinda Bank; ParthDesai, Honeywell; Siddhant Mazumdar, Virtue; Vishal Agarwal, Locobuzz; DebarshiChakravorti, Interactive Avenues; Fabian Trevor Cowan, Posterscope India; Santosh Mitra, iProspect, Srikanth Bureddy, ValueLeaf; Soham Bhagnari, Foxymoron; Chandra Balani, Amazon Internet Services; Nihar Chakraborty, Sify Technologies; Chandranshu Mishra, TSMG; Azim Lalani, Firstpost; Akash Banerji, VOOT; Massimo Prando, Dassault Systemes; Sowmya Iyer, DIVO Digital

Key discussions:

- How to create a meaningful brand online?
- Transform Customer Experience (CX) and Evolve marketing to drive growth for your organization

- Welcome to agency of the future where creativity integrates with technology
- How cloud can help you achieve your marketing goals
- Essential elements that make your content the real 'king'

The Digital Evolution of Classifieds & BFSI: India, 8 May 2018, New Delhi

Key attendees: Anshul Punhani, CMO, Monster; Amit Bhatia, Sr. Director- Marketing, Droom Technology; Amit Sharma, Sr. VP- Marketing & Head - Digital Marketing & E-Commerce, Max Life Insurance; Damandeep Singh Soni, Head Marketing & Growth, MobiKwik; Deepak Aggarwal, Head- Products, Click India; Gaurav Mehta, CMO, GirnarSoft; Irwin Anand, COO & Head: Product & Technology, Marketing & Customer Service, Olx; Pankaj Soni, VP- Marketing, 99acres; Rachna Prasad,

CMO & CBO, Oxigen Services; Saurabh Gupta, CEO, PropertyWala.com ; Sumeet Singh, Group CMO, Info Edge; SumitBedi, VP- Marketing, Indiamart Intermesh; Vishwajeet Parashar, Group Marketing Head, Bajaj Capital Investor Services.

IAMAI in collaboration with Criteo organised a roundtable discussion on 'The Digital Evolution of Classifieds & BFSI: India'. The roundtable conducted was the first of a series of three roundtables that were organised in three cities - Delhi, Mumbai and Bengaluru.

The roundtable in New Delhi began with an address by Siddharth Dhabade, General Manager- India, Criteo. Dabhade set up the tone for the evening with his address regarding the recent trends in digital marketing and how digital marketing is fueling the transformation of the BFSI and Classifieds industries online.

The Digital Evolution of Classifieds & BFSI: India, 12 June 2018, Mumbai,

Key attendees: Aniket Thakkar, VP- Marketing, Coverfox Insurance; Jaimit Doshi, EVP- Product, Marketing and Communications, Kotak Securities;Jayraj Jadhav, Head Marketing & e-Business, Tata AIG Life Insurance ; Lancelot Dsouza, Chief Business Officer, CouponDunia; Mandeep Singh, DVP- Marketing- Aegon Life; Priyesh Pandey, Head Marketing & Strategy, Mahindra Insurance Brokers; Rishi Tanna, Vice President- Brand & Communications, BNP Paribas; Snehil Gautam, Group Head Marketing, Elara Group (Housing.com, Makaan.com and Proptiger.com); Srinivas Jain, Executive Director and Chief Marketing Officer, SBI Mutual Fund.

The Future of App Marketing and Commerce, 29 August 2018, Bengaluru

Key attendees: Siddharth Dabhade, General Manager India, Criteo; Arunava Chatterjee, Associate Director, Head of Performance Marketing & Customer Growth, Myntra; Anirudh Dharmagadi, Head of Marketing, Hopscotch; Rahul Kumar, Head- Digital Marketing, Flipkart; Gaurav Mehta, Group CMO, GirnarSoft (CarDekho, Gaadi, Zigwheels, BikeDekho, Oto.com); Rajesh Bysani, CPO, Zoomcar; Aishvarya Chanakya, VP- Marketing, Furlenco; AdvitSahdev, CMO, Infibeam; Krishnan Ramaswami, Head of Product, RedBus; Abhishek Rajan, Vice President, Paytm Travel.

The third leg of IAMAI – Criteo Roundtable series was held in Bengaluru. The roundtable focused on 'The Future of App Marketing and Commerce.

IAMAI- Netcore Roundtable, 24 May 2018, Gurgaon

Key attendees: Gaurav Gupta, Sr. VP – Enterprise Sales, Netcore Solutions; VeerChandBothra, Chief Innovation Officer of Netcore Solutions; Vishnu Dutt, CEO of Fliplearn Education; Shobhit Bhatnagar, Co-founder and CEO of GradeUp; Upneet Grover, Founder of GetMyUni; Divesh Kamboj, Head of IT at Sharda University; Kshitij Jain, Head of Marketing, NIIT; Varun Mehta from WizIQ, Surabhi Dewra of Career Guide, Shashank Mehra of Sharda University, Bhola Meena of OnlineTyari.

Key discussions:

- Hyper - Efficiency is the new normal
- Challenges faced by EdTech Companies
- Future of EdTech is bright with Marketing Technology
- The right growth strategy for EdTech Proliferation

IAMAI organised a roundtable in association with Netcore on the topic – B2C Marketing Automation, the accelerator of growth for EdTech industry. The roundtable was attended by industry leaders in the Marketing division from the EdTech sector.

IAMAI- Admitad Roundtable, 29 November, 2018, Gurugram

Key attendees: Neha Kulwal, CEO, Admitad India; Eiti Singhal, AGM – Brand & Marcom, Panasonic India; Angad Bhatia, COO, Indiatimes& Lifestyle Brands, Times Internet; Ankit Shukla, Growth Head, SHEROES; Shruti Gupta, CMO, Cashify; Neha Sharma, Head – Digital, Keventers; Roshni Dhal, Co-Founder, HighonM; Saurabh Choudhary, Author & Digital Marketing Consultant; Swati Bhargava, Co-Founder, Cashkaro

IAMAI in association with Admitad hosted the inaugural edition of the Business Breakfast Roundtable in India. The roundtable was attended by more than 40 social media influencers and bloggers.

The Business Breakfast Roundtable was intended to be an informal occasion, but the discussions were intended to be of massive relevance to the digital influencers in today's world.

AI Inspiration Series 2019: An IAMAI & IBM Initiative – Mumbai|Bengaluru|Gurugram

Key attendees: Deepali Naair, Director Marketing, India & South Asia, IBM; Jodie Sangster, Chief Customer Officer - Watson Customer Engagement, IBM; Kashyap Vadapalli, Chief Marketing Officer, Pepperfry; Madhu Dua, Vice President Marketing, Reliance Jio; Prasad Iyer, Head of Digital, Taj Hotels Resorts and Palaces; Sheena Kapoor, Vice President Marketing, Edelweiss Financial Services; Srinivas Jain, Executive Director & CMO, SBI Mutual Fund; Antonia Edmunds, Watson Marketing Leader - Asia Pacific, IBM; Arjun Mohan, VP Marketing, Byju's; Fakhrul Khan, Head - Digital Marketing and Business & Technology Transformation, Manipal Health enterprises Pvt Ltd; Mohit Goel, Director Marketing, Digital and Direct to Consumer Business, Exide Life Insurance; Rana Vishal Singh, Head Performance Marketing, Treebo Hotels; Kerry Lau,Head of Marketing, Watson Customer Engagement, Asia Pacific, IBM; Amit Sharma, Senior Vice President- Digital Marketing, Max Life Insurance; Jasrita Dhir, Head - Brand, Marketing & CSR, Fortis Hospital; Sachin Vashishtha, Vice President-Digital Marketing, Policybazaar & Paisabazaar; Saurabh Saini, Head - Digital & Communication, Havells; Sumeet Singh, Chief Marketing Officer, Info Edge India.

IAMAI organised a tri-city series in association IBM on the topic –AI Inspiration Series 2019 in Mumbai, Bengaluru and Gurugram. The series was attended by industry leaders from the marketing division of various sectors. Customer Experience is the marketers' new battleground. To win, organisations need to deliver a personal and consistent experience at each customer touchpoint. To deliver on consumers' expectations and needs, marketers need the power of AI. The AI Inspiration Series was aimed at helping modern marketing professionals embrace the power of AI, what's possible with AI, how one can get started, and how other organisations are already using AI to their advantage.

IAMAI- Salesforce Roundtable, 15 January 2019, Mumbai

Key attendees: Dinesh Arora, Head – Digital, Angel Broking; Ajay Kaul, CDO, Mahindra Holidays; Nikhil Bhatia, Regional Business Head, Quikr; Varun Mohan, Head Digital Revenue, Republic World; Jo Gaines, MD – APAC, Salesforce; Dinesh Menon, CMO, SBI Bank; Srinivas Jain, CMO, SBI Mutual Funds; Rajiv Singh, Head - Ad Sales, Sony Liv; Vineet Kanabar, Head of Marketing, TVF; MithunKidambi, Business Head, Wire

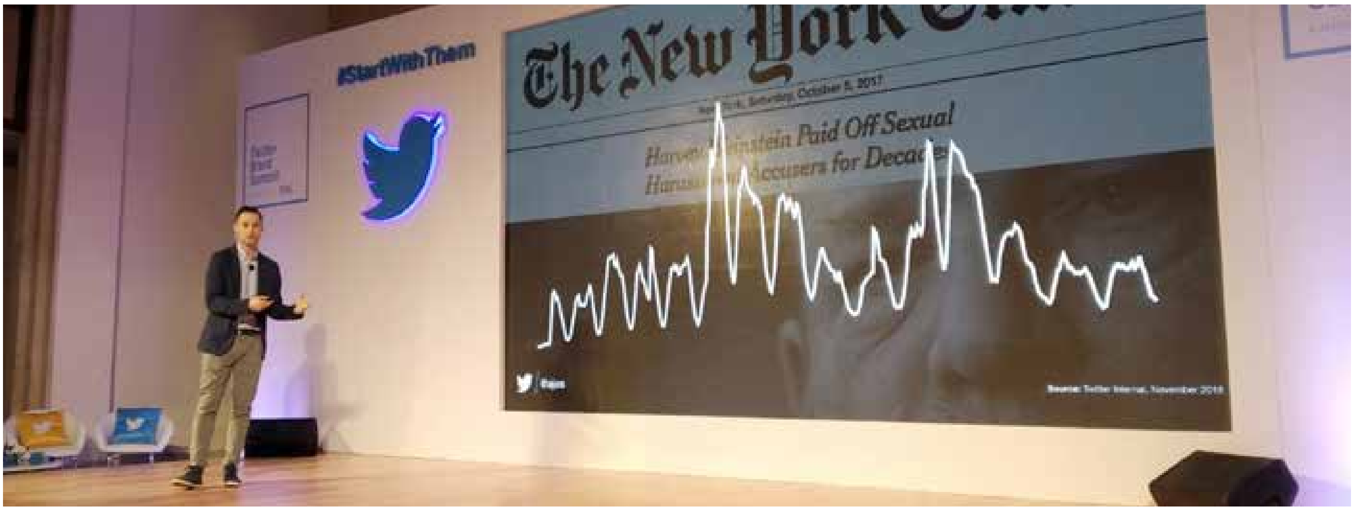
IAMAI organised a roundtable in association with Salesforce on the topic - Data & Audiences - Digital Discussion Forum at Sofitel, BKC - Mumbai. The roundtable was attended by industry leaders in the marketing division from various sectors.

IAMAI Twitter Roundtable, 6 March 2019, Gurgaon

Key attendees: Alex Josephson, Twitter; Sandeep Singh, Bira91; Saakshi Menon, Uber; ShamsudinJasani, Isobar; Balaji Krish, Twitter; Alex Josephson, Twitter.

Key discussions:

- Live Sports on Twitter | With Cricket in Focus
- Live Sports on Twitter | Global Sporting Activations
- The Purpose of Purpose



IAMAI organised a roundtable in association with Twitter on the topic – Conversations that Shape Culture at The Oberoi, Gurgaon. The roundtable was attended by Marketing Heads, Digital Heads and Social Media Leads from various sectors.

Digital Marketers' Awards, 05 December, 2018, The Taj Lands End, Mumbai

The fourth edition of Digital Marketers' Awards was presented by Money Control and IAMAI.The marketers, brand custodians, advertising and creative honchos who have successfully mastered the skills required to make it to the top of the industry were felicitated across 11 categories sectors like Banking, Insurance, Personal Finance & Investments, Digital Businesses, Healthcare, Automobile, Real Estate, IT, Retail, Travel and Consumer Durables/FMCG.

The winners were chosen by a jury of most esteemed industry leaders, led by CVL Srinivas, Country Manager, WPP India. Other jury members were:

- Anuradha Narasimhan, Consultant Scripbox.com (Ex VP, Marketing - Britannia Industries Ltd)
- Prasunn Basu, President - South Asia, The Nielsen Company
- Suman Srivastava, Founder and Innovation Artist, Marketing Unglugged
- Chaaya Baradhwaaj, Founder and Manging Directore, BC Web Wise
- Dolly Jha, Executive Director, Nielsen India
- Amit Sharma, Senior VP, Max Life Insurance
- Rohit Raj, Co-Founder and Chief Creative Officer, The Glitch

The list of winners is listed below:

CATEGORIES	WINNERS
BEST DIGITAL PERSONALITY OF THE YEAR	Varun Dhawan
MOST POPULAR MARKETER OF THE YEAR	Manoj Jain, Reliance Retail (Digital)
AUTOMOBILES	Puneet Anand, Hyundai Motor India
BANKING	Nikhil Rastogi, Citibank India
DIGITAL BUSINESSES	Shruti Gupta, Cashify.in
FMCG & CONSUMER DURABLES	Amit Tiwari, Havells India
HEALTHCARE	Anshul Sharma, Apollo Hospitals
INSURANCE	Chandramohan Mehra, Bajaj Allianz Life Insurance
IT OR ITES	Anurag Purohit, Larsen Toubro Infotech
PERSONAL FINANCE & INVESTMENTS	Adhil Shetty, BankBazaar.com
REAL ESTATE	Saurabh Garg,NoBroker Technologies
RETAIL	Vakul Agarwal,Grofers
TRAVEL	Prasad Iyer, Indian Hotels Company (Taj Group)

2.2 Digital Entertainment

Digital entertainment is one of the fastest growing digital services in India, and is also the prime driver for internet adoption in the country. With the advent of affordable handsets and high capacity internet packages, streaming audio/video services are today the most used applications in India. The popularity of digital entertainment has been boosted with local language contents that appeal to audiences across different sections of society.

2.2.a Committee of Online Curated Content Providers (OCCP)

The advent of VoD and similar audio streaming services has given rise to a new category of curated service providers in India. The curated content providers differ from platforms hosting User Generated Content (UGC) or other third-party contents/ channels. Subsequently, these curated content providers are not digital Intermediaries, and are not eligible for intermediary safe-harbour provisions.

This critical difference was the main driver for the formation of an independent committee for OCCPs in IAMAI. One of the main activities of this committee was the voluntary Code of Conduct for OCCP service providers, discussed in details in the Section on Public Policy. Going forward, this Committee is discussing means of strengthening the Code, formation of the second Tier for self regulation and expanding its membership base by inviting other such emerging service providers.

2.2.b Events

The committee developed a marquee annual event titled Pixels. Going forward this will be IAMAI's leading event for all digital entertainment businesses.

PIXEL 2018, 23 October 2018, Taj Lands End, Mumbai

Key speakers: Balsing Rajput, SP, Cyber Cell, Maharashtra Police; Lohita Sujith, Director – Corporate Communications, Motion Picture Association (India); Aamod Gupte, Group General Counsel, Eros International , Ajay Chacko, Co-Founder & CEO, Arre , Amrita Mukherjee, SVP Legal - Digital, Hotstar; Anurag Iyer, Head – Revenue & Strategy, Firstpost& in.com,

Keya Madhvani, Head – Entertainment Partnerships, Twitter India; Prajakta Koli, YouTube Artist; Rahul Sarangi, Global Head – Business & Content, The Viral Fever; Vishnu Mohta, Co-Founder, Hoichoi TV; Priyadarshi Banerjee, Digital & Marketing Head – International Brands, Worldwide Media; Ajay Chacko, Co-Founder & CEO, Arre; Akash Banerji, SVP & Head of Marketing, Licensing & Partnerships, VOOT; Ganesh Iyer, National Head – Original Content & Licensing, Radio Mirchi; Hiren Gada, CEO, Shemaroo Entertainment; Megha Tata, COO, BTVI; Ferzad Palia, Head – Youth, Music & English Entertainment, Viacom18; Gulshan Verma, SVP & Head – Client and Agency, Hotstar; Karan Bedi, CEO, MX Player; Sameer Pitalwalla, Co-founder & CEO, Culture Machine; Uday Sodhi, EVP – Digital Business, Sony Pictures; Jay Nair, Director, OML; Kaneez Surka, YouTube Artist; Marcus Herrmann, COO, Totally Awesome; Mohit Hussein, Co-Founder, Shitty Ideas Trending; Bhuvan Bam, Singer & Actor, Gurpreet Singh, Co-Founder, One Digital Entertainment.

Key discussions:

- Self-regulation for Online Content
- Expanding markets for Indian content through collaborations
- Riding the wave of digital innovations
- Digital Content – Consumption patterns of the new age user
- Bespoke content & marketing it the right way
- Evolving patterns and preferences of viewers
- Digital platform and audience outreach
- Content Protection - Countering illegal distribution

2.3 Digital Payments

The Digital Payment Committee under IAMAI operates as the Payments Council of India (PCI) with greater autonomous functioning than other committees. Over the year the PCI has engaged in several activities for promoting the interests of the digital payment service providers. Much of these activities involve interacting with various officials of the RBI over regulatory matters for the sector.

2.3 a Policy and Advocacy

The PCI over the year has made multiple submissions and has met numerous officials at RBI to raise the various challenges faced by the PPI service providers.

Interoperability for PPIs

PCI met B P Kanungo, Deputy Governor at RBI to open up interoperability for the prepaid payments instruments (PPIs) both through UPI and cards in one single phase. Following the push by PCI at various discussions and meetings with the regulator and government, RBI released the long awaited guidelines for PPI interoperability in the month of October.

Classification of Prepaid payments Issuers as local Authentication User Agency (AUA), pending licenses of PPIs and forced adoption of virtual ID for OTP based authentication eKYC

Post the new PPI master directions, the PPI industry have taken consistent efforts in doing KYC which included verification through OTP at the time of on-boarding. Several PPI issuers applied to UIDAI for AUA / KUA licenses and witnessed applications pending for over 9 months. The PPI entities which did not receive licenses were left in a precarious situation with no option to do KYC as the KYC Master Directions mandated the use of Aadhar eKYC for verification.

Many of the businesses have been preparing tech for scaling Aadhaar based KYC so that they could launch it as soon as the license issuance resumed. Most of the issuers had built their systems and processes to support Aadhaar based KYC for customers. However, these systems were reliant on getting the license from UIDAI. The entire industry was thus been set behind by almost a year in efforts that were targeted towards obtaining requisite license from the UIDAI.

PCI secretariat along with some of the key members had meetings with Rupinder Singh, Deputy Director General, UIDAI, Smt. Nanda Dave, former Chief General Manager, Department of Payment and Settlement Systems, RBI, Subhash Chandra Garg, Secretary, Department of Economic Affairs, to share the concerns on the classification of PPIs as local Authentication User Agency (AUA), pending licenses of PPIs and forced adoption of virtual ID for OTP based authentication.

Extension of Timeline of mandatory conversion of Minimum KYC PPIs into Full KYC accounts

The Honourable Supreme Court struck down part of Section 57 of the Aadhaar Act, 2016 and Rule 9 (sub-rule (4)) which permitted the use of Aadhaar and made it mandatory for customer due diligence and verification, respectively. In light of this decision, there was much uncertainty in the industry on the permissible procedures for carrying out customer due diligence and KYC.

PCI had submitted representations to RBI stating the concerns faced while on-boarding of customers for the concerns faced and requesting for extension of the existing timelines of conversion of PPIs to full KYC accounts.PCI secretariat also met Ganesh Kumar, Executive Director, RBI along with some of the senior members to discuss the issue and request for an extension for timelines to convert PPIs to full KYC accounts.

Following PCI interventions, the RBI extended the full KYC deadline by six months. The extension allowed the PPI service providers breathing space to implement Aadhar based KYC and alternative systems for fulfilling KYC.

eKYC through Aadhar for non-banking PPIs and digital KYC methods

The PCI secretariat along with the executive council members met P. Vasudevan, Chief General Manager, Department of Payments and Settlement Systems, RBI to discuss ways to collaborate and support RBI in growing digital payments. The members requested and submitted a representation on enabling Digital KYC methods like camera-based KYC for authentication in absence of Aadhar ekYC for PPIs.

The council also met Ajay Bhushan Pandey, Secretary, Department of Revenue to request opening up of eKYC through Aadhar for non-banking entities along with enabling use of digital KYC solutions.

Reserve Bank of India (RBI) Committee on Deepening on Digital Payments (CDDP)

The Reserve Bank of India (RBI) constituted a high-level Committee on Deepening of Digital Payments (CDDP), under the chairmanship of Shri Nandan Nilekani (former Chairman, UIDAI), to accelerate digitisation of the economy and financial inclusion through greater use of

YOURSTORY

Stories

Financial inclusion: PCI submits recommendations to RBI to boost digital payments

Tarush Bhalla

9th Feb 2019

9+ Shares

The Council has made several medium to long-term recommendations to accelerate the growth of India's digital payments ecosystem.

The Payments Council of India (PCI) today made a presentation to the RBI Committee on Deepening of Digital Payments (CDDP) headed by Nandan Nilekani at their office in Mumbai. A representative body of over 100 members of various regulated industry players in the payments and settlements systems, PCI made several medium to long-term recommendations to accelerate the growth of the digital payments ecosystem.

digital payments. The Committee's mandate includes reviewing existing status of digitisation of payments and level of digital payments in financial inclusion, undertaking cross country analyses to identify best practices that can be adopted, suggesting measures to strengthen safety and security of digital payments, providing a road map to increase customer confidence in digital financial services, and suggesting a medium-term strategy for deepening of digital payments.

The Committee invited PCI to make a presentation on (i) Non Bank Prepaid Payment Instrument (PPI) and (ii) Payment Gateways, merchant Aggregators and Acquirers.PCI secretariat along with key members had presented several medium to long-term recommendations to the Committee. The recommendations included offering seamless access to payments and settlements infrastructure (RTGS), formation of a KYC bureau, promoting economic viability through tax incentives and exemptions, stimulating competition and offering customer choice while safeguarding transactional security and providing a level playing field to new entrants.

Industry specific suggestions for the Prepaid Payments Issuers (PPIs) and Payment Processors were:

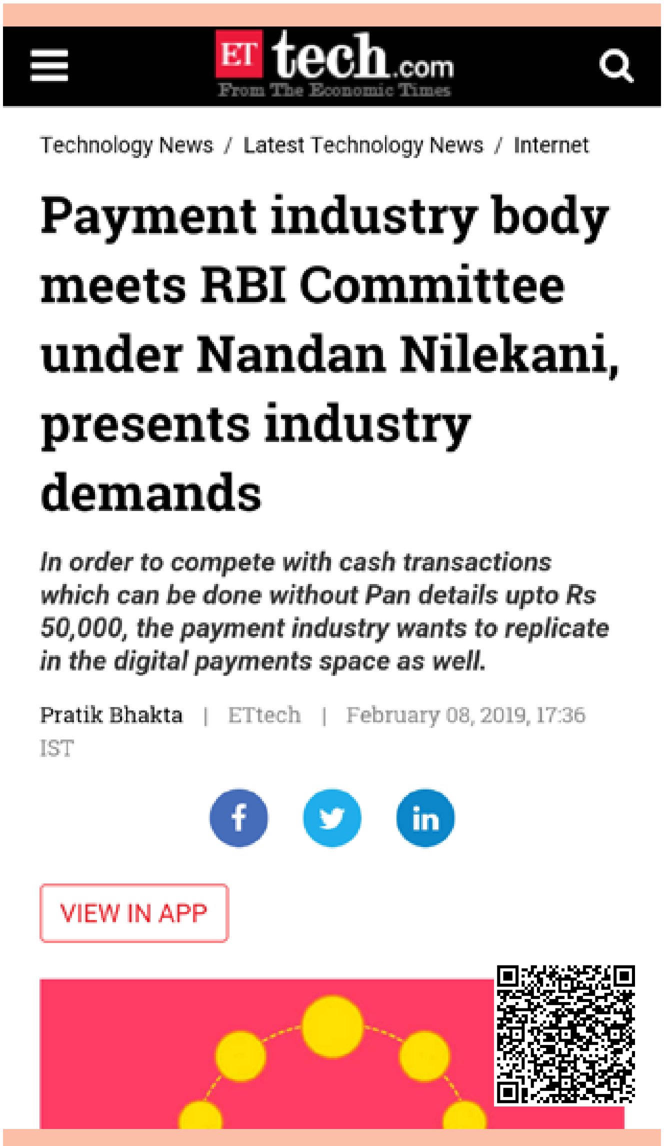
- Allow cash out from PPIs through ATMs and agent networks for domestic remittances of the unbanked population.
- Leverage Electronic Benefit Transfer (EBT) and Direct Benefit Transfer (DBT) processing through PPIs as an efficient and economical solution.
- Conversion of all PPIs to full KYC accounts within 12 months from issuance not to be time bound but based on the value and additional features availed by the customers.
- All Commercial & Pricing decisions to be market driven.
- Need for a standardised authentication protocol across all payment methods including debit card, credit card, net banking, PPI etc and inclusion of debit cards on IVR system.

Feedback submitted to Financial Intelligence unit (FIU) on the report for identification of red flag indicators for Prepaid Card Payment System Operators

PCI submitted a feedback to Financial Intelligence unit (FIU) on the report of Red Flag Indicators for Pre-Paid Card Payment System Operators. The report covers factors for identification of Red Flag indicators for detection and reporting of suspicious transactions using PPI cards. The purpose of the report was to:

- Create a common and shared understanding aligned with globally harmonized norms & practices amongst the stakeholders of the PPI's, regulators and FIU about the implementation of suspicious transaction detection and reporting systems
- Provide guidance to assess the risk of products, services and
- Provide a list of commonly used alert indicators for detection of suspicious transactions
- Provide guidance for effective alert management and preparation of Suspicious Transaction Reports (STRs)

Representation to RBI on Inward and Outward remittances



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Payment industry body meets RBI Committee under Nandan Nilekani, presents industry demands

In order to compete with cash transactions which can be done without Pan details upto Rs 50,000, the payment industry wants to replicate in the digital payments space as well.

Pratik Bhakta | ETtech | February 08, 2019, 17:36 IST

VIEW IN APP

The PCI secretariat along with the executive council members met Smt. Nimmi Kaul, General Manager, Department of Foreign Exchange (FED) at RBI to brief about PCI, its objectives, governance and initiatives. At the meeting, members shared certain concerns on inward and outward remittances and requested some relaxations/enhancements in the existing regulations. A formal representation to this effect was later submitted to the FED.

New Committee formed on United Payments Interface (UPI)

The PCI had constituted a new committee on United Payments Interface to look into various issues within the broader payments landscape. Some of the issues faced the UPI players are delay in refund timelines, better and stable UAT infrastructure etc. The new committee has functioned in line with our previous committees on prepaid payments issuers, merchant acquirers and aggregators, international remittances, payments bank and Bharat bill payment operators (BBPOU). Some of members who are a part of this committee are Google Pay, Phonepe, Hike, Facebook, National Payments Corporation of India (NPCI), Amazon Pay, Truecaller, Paytm etc.

2.3.b Events & Roundtables

Besides engaging in policy level interventions, the Council also undertook events for business promotion and evangelising the digital payments sector.

Workshop on Interoperability of PPIs

After the opening up of interoperability for PPIs in October following efforts by PCI to ensure the same, PCI had organised workshops with representatives from National Payments Corporation of India (NPCI), VISA and MasterCard in Mumbai. The workshop was focussed on discussing the following key issues:

- Framework for interoperability for UPI & Cards
- Membership
- Certification
- Integration

Roundtable discussion on 'Building a Progressive Payments and Settlements Systems in India'

A closed-door industry CXO roundtable discussion on 'Building a Progressive Payments and Settlements

Systems in India' with Ganesh Kumar, Executive Director, RBI was conducted by PCI. More than 50 CXO's from the payments industry were a part of this industry -regulator interaction.

Digital Money 2.0, 9 October 2018, Taj Lands End, Mumbai

Key speakers: Abhishek Sinha, Co-Founder & CEO, Eko India Financial Services; Praveen Dhabhai, Chief Executive Officer, Payworld; Suvodeep Das, Vice President – Marketing, Sodexo; Ramki Gaddipati, Co-Founder & CTO, Zeta India; Jitendra Bhimrajka, Senior Business Development Manager - Africa & South Asia, Mobile Financial Solutions, Mahindra Comviva; Sandeep Ghule, Co-Founder & CFO, Transerv; Sagar Saxena, Director, Product Solutioning, Razorpay; Tapan Acharya, Country Head, Freshworks among others.

The 11th annual conference of Digital Money saw one of the largest gathering of industry representatives from the FinTech and digital payments, enablers and supportive financial institutions in India. The conference was a full day event involving plenary sessions lead by industry stalwarts. The event highlighted key aspects of the financial services and payments ecosystem.

Key discussion points:

- Prepaid Payments Instruments - Looking Back and the future roadmap
- Digital Payments and the e-Tailer
- Merchant Acquiring in India
- Onboarding in the post Aadhar World
- Cross-border Remittances - The Road Ahead
- UPI - India's Global Innovation
- Roadmap to 30 billion digital payments

Chapter 3:

Emerging Sectors

- EdTech
- FinTech
- HealthTech
- Online Gaming
- TravelTech

Over the couple of years, IAMAI has been focusing on a number of sectoral committees representing the key emerging sectors of internet services in India. As the industry matures from generic e-Commerce into specialised sector specific verticals, the association too has responded to this change by formulating different committees that can best address the unique needs of the members in each of these sectors.

3.1 EdTech Committee

The group focuses on K12, skilling/upskilling and tertiary education and believes that digital has a very important role to play in the expansion of education across various segments.

3.1 a Policy & Advocacy

IAMAI made a representation to the GST Council for reduction in GST in online education. IAMAI made the following suggestions to address the disparity towards EdTech service providers:

1. In the case of EdTech companies providing complementary/supplementary contents that benefit students in K-12 education, they should be brought on par with K-12 schools with 0% GST on output services.
2. In cases where the EdTech company enters into a contract with the K-12 school to supplement and teach the school's students, the services should be charged 0% GST, since the EdTech company is playing the role of a teacher engaged by the school.
3. EdTech services providing services for skill upgradation be given due recognition under the various skill development initiatives by the Government.

IAMAI on behalf of its members reiterated the commitment of the EdTech sector in working with the Ministry and provide full co-operation in all ways possible to address the common concern of improving the educational status of India. In this regard, IAMAI suggested a long-term partnership between such service providers and the relevant governmental authorities in the coming days.

3.1 b Research

IAMAI has initiated a white paper on Corporate Training and is expected to be released in early June, 2019.

3.1 c Events

EdTech Conference, 22 November 2018, The Gateway Hotel, Kolkata

Key speakers: Debashis Sen, IAS, Additional Chief Secretary, IT & E Dept., Govt. of West Bengal; Krishna Kumar, CEO, Simplilearn; Ghanshyam Tiwari, Founder, GoodEd Technologies; Ishan Gupta, MD, India of Udacity; Srinivas B Vijayraghavan, Country Head, Marketing at PluralSight; Nitin Barekere, Chief People Officer, AMRI Hospitals; Rajveer Meena, Co-Founder & COO of OnlineTyari; Surabhi Dewra, CEO & Founder of CareerGuide; Amit Nevatia,Educate Program Lead at Amazon Internet Services, amongst others.

The theme this year was “Skilling for Jobs”. Debashis Sen, Additional Chief Secretary, IT & E Dept, Govt. of West Bengal was the Guest of Honour. He emphasised that there is an immense interest in Kolkata amongst the student community to learn emerging technologies and to be ready for next generation jobs.

The day-long conference covered a host of topics ranging from need for skill development in school education; re-skilling and up-skilling for working professionals; how

UNI BREVITY ACCURACY SPEED

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Thursday, Jun 13 2019 | Time 20:09 Hrs(IST)

Effort To Make Kolkata The CoE In Emerging Tech: Debashis Sen

Kolkata, Nov 22 (UNI): The West Bengal Government was committed to making the state a leader in emerging technologies such as Artificial Intelligence, Fintech, Blockchain and Cyber Security among others, Additional Secretary, IT&E Department, Debashis Sen today said.

Speaking at the inaugural session of EdTech 2018, organised by the Internet and Mobile Association of India (IAMAI), Sen said the government was stressing on the need to have adequate skill sets in emerging technology.

The theme for EdTech conference this year is 'Skilling for Jobs'.

'The Government of West Bengal firm[ly] believes that focus on emerging technologies

Universities are preparing their students for a digital future and cloud-based technology in education to how emerging technologies can impact future teaching and learning.The event saw participation from 26 speakers, and was attended by over 200 delegates comprising of HR professionals, IT professionals, academicians, students from secondary, higher and vocational education and EdTech start-ups among others.

3.2 FinTech Committee

The remit of this group is to promote digitisation of lending, insurance, personal finance and other savings instruments such as mutual funds. It is most interested in serving last mile customers.

3.2 a Policy & Advocacy

Launch of FinTech Convergence Council (FCC)

IAMAI forms Fintech Convergence Council with Naveen Surya as chairman

Fintech Convergence Council will mainly look at bringing in increased cooperation between industry participants like banks, fintech startups, insurance companies, regulators and the government.

Pratik Bhakta | ETtech | September 19, 2018, 19:23

FinTech being one of the emerging and fast-growing digital sectors, has its own share of unique challenges to achieve its true potential and place in our country. IAMAI had started its FinTech initiative couple of years back with few key members working under FinTech Committee and on the basis of the growth and success IAMAI transformed this FinTech Committee and launched the FinTech Convergence Council (FCC) in September 2019.The aim is to identify the opportunities for collaboration and convergence between the larger Financial Services Institutions (Across Banking, Payments, Insurance, Investment) with its Eco-system and FinTech companies.

The FCC aims at leading the development of open platforms and standards for the FinTech industry along with engaging with the government and regulators for favorable policy environment for this sector to grow and drive market expansion and penetration across financial services which is abysmally low currently.

The FCC is currently led by Naveen Surya as Chairman who is also the Chairman Emeritus at PCI and Yashish Dahiya as the Vice-Chairman, who is the Co-founder and CEO of Policybazaar. FCC intends to work closely with the Ministry and regulators like RBI, Ministry of Finance, Insurance Regulatory and Development Authority, Securities and Exchange Board of India and any similar government departments, bodies or Institution to grow the penetration of financial services.

The council focuses on the below sectors, each one of which is represented by a

Committee / focused group:

- Insurance
- Lending/Credit
- Investment
- Technology

Representation to Reserve Bank of India and Ministry of Finance on Virtual Currencies

The Blockchain & Cryptocurrency Committee (BACC) made a representation to RBI on their circular prohibiting the regulated entities to provide any services to the cryptocurrency exchanges. The members of BACC also met Subhash Chandra, Garg, Secretary, Department of Economic Affairs. Ministry of Finance to share the use cases of blockchain and virtual currencies and suggested a positive regulation for virtual currencies in India. They also shared the issues faced by the exchanges post the RBI circular.

Writ Petition filed by IAMAI in the Supreme Court against the RBI circular on Prohibition on dealing in Virtual Currencies (VCs)

Joining the fight against RBIs decision to not allow banks to provide services to cryptocurrency trading platforms, IAMAI on behalf of its Blockchain and Cryptocurrency Committee (BACC) filed a writ petition in the Supreme Court to put a stay on the regulator's order. The writ petition stated that the RBI circular on 'Prohibition on dealing in Virtual Currencies (VCs)' dated 6 April 2018, and related RBI and bank action are having a detrimental effect on the exchanges business. Basis the courts order, a representation was made to the regulator, wherein we detailed the best practices adopted by our membership, demonstrated the benefits of crypto-assets and blockchain technology, explained why the Circular would have a chilling effect on the entire industry, and suggested measures that could be taken by the RBI which would meet its stated objectives and yet promote development and innovation in the country. The case is now listed for hearing on 23 July 2019.

Part of the stakeholder consultation process initiated by Department of Economic Affairs, Ministry of Finance on FinTech related issues

The Ministry of Finance constituted a Steering Committee on FinTech related issues under the chairmanship of Subhash Chandra Garg, Secretary, Department of Economic Affairs to understand views and concerns of the stakeholders in FinTech industry. IAMAI president, Dr. Subho Ray was one of the invitees to the industry consultation and represented the views/concerns of the IAMAI members in the FinTech space and also shared some sector specific issues on lending, insurance, investment and payments. Besides the Secretary, Department of Economic Affairs who is heading this steering committee, Secretary, Ministry of Electronics and Information Technology (MeiTY), Secretary, Financial Services, CEO of the Unique Identification Authority of India and Deputy Governor of RBI was also a part of this committee.

Part of FICCI's FinTech Committee

FCC is part of FICCI's FinTech Committee on highlighting the importance of Aadhar and the impact of the judgement on the FinTech and Financial Services Industry. The committee is being headed by Sudhakar Ramasubramanian, Managing Director & CEO, Aditya Birla Idea Payments Bank. The committee is in the process of putting together a note for submission to Ratan Watal, Principal Advisor, NITI Aayog, highlighting the importance of Aadhaar based eKYC and possible solutions moving forward.

3.2 b Research

Whitepaper on Digital KYC Solutions

FCC had organised a workshop and formed a working group on Digital KYC to work on the alternative digital KYC solutions for on boarding of a customer in addition to Aadhar. The working group is led by Dilip Asbe, Managing Director, NPCI along with Naveen Surya, Chairman, FCC and many more. The working group was further divided into 4 focused sub groups being Industry User Group, Industry Legal & Risk Management Group, Industry Technical Group and Solution Partners Group.

The working group along with our knowledge partners, PricewaterhouseCoopers prepared a whitepaper on alternate KYC solution which will be presented to RBI, Ministry of Finance and MeiTY. This paper outlines the evolution of the KYC regulatory framework in India in the pre-Aadhaar, post-Aadhaar era and the current scenario; and articulates the industry's efforts towards, collectively, developing an alternative framework for KYC verification (in addition to the existing paper-based and offline Aadhaar process).The paper also includes critical aspects such as potential digital solutions for face-to-face and remote KYC verification, risks pertaining to the identified solutions, safeguards to address the risks, and economic viability of the alternative solutions. Further, the industry has mutually agreed upon and provides recommendations on key features or principles that should be intrinsic to any KYC solution, requisite amendments to the extant regulatory framework, in line with the needs of the industry and other alternative solutions which may be considered by the authorities, as a long-term solution to address the KYC needs of the industry.

3.2 c Events

FinTechX, 8 June 2018, Taj Lands End, Mumbai

Key speakers: Tina Singh, Chief Digital Officer, Mahindra Finance; Upendra Namburi, Chief Innovation and Marketing Officer, Bharti AXA General Insurance; Ashish Gupta, Chief Technology and Product Officer, PolicyBazaar.com; Tapan Acharya, Director - Sales, Freshworks; Sharad Singh, Co-Founder & CEO, Valuefy;

Anup Bagchi, Executive Director, ICICI Bank; Vinod Chandramouli, Global Head - Pre Sales & Marketplace, Freshworks; Rohan Angrish, Head – ICICI Labs, ICICI Bank; Naushad Contractor, Chief Executive Officer, Avenues Payments; Ravi Chamria, Chief Executive Officer, Sofocle Technologies; Babu Munagala, Founder & CEO, Zebi; Rahul Raj, Co-Founder & CEO, Koinex; Shri Kaustubh Dhavse, Joint Secretary & Officer on Special Duty (OSD) to Chief Minister, Government of Maharashtra; Varun Malhotra, Vice President, Quona Capital; R Balaji, Senior Vice President - Marketing & Strategy and Head SME Lending, Mahindra Finance; Rajat Gandhi, Founder & CEO, Faircent; Saurabh Soni, Business Head, Happy; Sayali Karanjkar, Co-founder & COO, PaySense; Gaurav Chopra, Founder, India Lends; Naveen Kukreja, Co-Founder & CEO, Paisabazaar; Srikanth Meenakshi, Founder & COO, Fundsindia; Anuj Kacker, Co-Founder& COO, MoneyTap; Suraj Agarwal, Chief Technology Officer, Rubique; Pranav Barthwal, Vice President - Business Development, APAC, First Data; Amit Jain, Director, PricewaterhouseCoopers; Sudhakar Ramasubramanian, Managing Director & CEO, Aditya Birla Idea Payments Bank; Shubhangi Garg, Partner, Shardul Amarchand Mangaldas & Co; Ajeet Khurana, Chief Executive Officer, Zebpay; Bhavik Vasa, Chief Growth Officer, EbixCash.

The conference included discussions over topics like FinTech intermediation in micro insurance & investment, growth of blockchain technology, increase in digital

lending for financial inclusion, journey of customer's digital onboarding, digital consumer experience, regulation & technology required for growth of FinTech industry in future as well as regional & national opportunities for FinTech industry & how is Maharashtra Government & Government of India are working towards it.

A list of 'Top 30 Emerging FinTech companies' was also released at the conference. The list was prepared by IAMAI in partnership with Inc42. The list consists of 30 companies belonging to various sectors like 'Micro-Lending', 'SME-Lending', 'Insurance', 'Personal Finance', 'Digital Payments' and 'Technology'.

3.3 HealthTech Committee

This is one of the more recent groups at IAMAI. The focus of this group is how to provide better healthcare services by open use of anonymous data and how to promote online selling of prescribed medicines.

3.3 a Policy & Advocacy

IAMAI Submission On Digital Information Security In Healthcare, Act (DISHA)

IAMAI on behalf of its members submitted its collective understanding on the draft DISHA regulations. The emerging digitalisation of healthcare services/ emergence of HealthTech sector is a global phenomenon. The Indian tech start-up sector in particular is witnessing


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Market Watch

Draft eHealth standards a 'regulatory overreach', say startups and industry bodies

The contention is primarily on the fact that the Justice Srikrishna Commission, which is already considering a data privacy regulatory framework for the country, must be made operational and and if needed, DISHA can then be aligned with the same.

By J Vignesh, ET Bureau | Updated: Apr 27, 2018, 12.28 PM IST rapid innovation with new emerging services. Such digitalisation of health services promises efficiency, better outreach, cost effectiveness and real-time health services. The importance of HealthTech is recognised by the Government of India, and the recently announced government funded healthcare programme is expected to drive adoption of digitalisation of Indian healthcare services.

In its submission, IAMAI stated that industry's overall recommendation is to recognise the positive role that Digital Health Companies (DHCs) can play in the healthcare ecosystem. The Draft should focus on encouraging the digitisation of healthcare information and leverage DHCs to connect with patients and providers. The maxim to follow is that Data subjects should have the freedom to authorise data processors to use their own health data for a purpose that is viable to them; regulations should monitor data processor's conduct but not restrict its ability to innovate on use cases in healthcare based on data obtained from user's consent.

IAMAI response to e-Pharmacy Draft Rules by MOHFW

IAMAI in its response on behalf of its members recommended that the definition should be holistic and support innovation and FDI in this important sector. It should include the word "facilitate the sale" to encompass the business models of the companies which don't stock and sell the medicines but only facilitate the sale by the sellers (market places). It will be important to differentiate them from the e-pharmacy retailers or wholesalers. The word "facilitate the sale" will be consistent with existing FDI policy and will not be open for interpretations in future.

IAMAI requested a clarification on whether small offline retailers' on-boarding e-pharmacy marketplaces will also have to abide by the provisions of this Bill.

3.4 Online Gaming Committee

The Gaming Industry at present with its many smaller industry bodies, contesting segments, fragmented user base and a suspicious government is in a very fragile state. The need is to come together under a single banner to solve common thematic problems. That is the only way to grow and scale up. Thus, the IAMAI Online Gaming committee is aimed at bringing all stakeholders under one roof.

3.4 a Policy & Advocacy

IAMAI is of the view that the industry is now is like a young bird that has just learnt to fly! It immediately draws attention from the predators. The sector is plagued with few emerging problems: Problem of recognition, legitimacy, regulatory, taxation, challenges from offline incumbents, problem of "irresponsible" customers, problem of building trust, and problems of ecosystem building. These are common problems faced by all verticals of the gaming industry, and the committee aims to address these common problems by bringing all stakeholders together.

IAMAI thus has taken on the task of promoting this business and remove regulatory hurdles. The IAMAI Online Gaming committee is mandated to promote this industry to:

- Build Positive Image
- Develop start-ups
- Promote legitimate contribution to the economy

Joint Meeting of Merchant Aggregator, Acquirer and Gaming Committee

The key agenda of the joint committee meeting was to discuss the existing concerns faced by the both the industries and the possible collaborations. Below are some of the concerns shared by the Gaming Committee members:

1. Different Net Banking requirements for all banks: The MAAC Committee shared that, as all banks have a different interface for net banking and hence a common interface is not possible. MAAC is working on some common agreeable standards which can be shared with the regulator and request adoption by banks for moving towards standardisation.
2. High Failure Rates: The Gaming Committee members shared that the failure rate of online payment transaction is quite high for the gaming industry and the reason is not clearly stated. The MAAC Committee shared that they follow the global standards when it comes to card transactions and also update the standard failure code for the reason of failure, which are shared by card companies. They also mentioned that certain Rupay debit cards need to specifically be activated for performing online ecommerce and other transactions, which might be one of the reasons for failure.

3. Blanket approval for processing online transactions on gaming websites: The Gaming Committee suggested agreeing on some common standard principle to be followed by the new companies in the gaming sector for a blanket approval of processing their transactions by any processor. The MAAC Committee suggested that every member has a different policy, risk appetite and business focus and hence a blanket approval would be difficult

3.5 TravelTech Committee

Advances in technology, the proliferation of social media and the increasing ease with which services can be purchased online, have all made the travel industry even more dynamic. Consumers are seeking ever-more choices, expect frictionless purchase, personalised services and inspirational brands to meet their travel expectations. To address the challenges of this fast growing sector, and to promote start-ups here, IAMAI has formed a committee in 2017.

3.5 a Policy & Advocacy

The aim of the committee is to identify the key issues and challenges and to understand what is happening around policy and where IAMAI as an industry body must intervene.

Recommendations on Amendment to Goa Travel and Tourism Act

The Goa assembly recently amended The Goa, Daman and Diu Registration of Tourist Trade Act, 1982 ("Act") in January 2019 by passing the Goa Registration of Tourist Trade (Amendment) Act, 2019 ("Amendment"). The Amendment imposes new obligations on hotels, home owners and online platforms.

IAMAI along with its member representatives from the Online Platforms, in association with Invest India, met Sanjiv Gadkar, Director and Gavin Dias, GM Hotels to discuss some of the concerns of the industry. The meeting was a follow-up to a submission made by IAMAI on some of the provisions in the amendment that affects ease of doing business for Online Platforms.

Joint Meeting Of Merchant Aggregator, Acquirer and TravelTech Committee

The key agenda of the joint committee meeting was to discuss the existing concerns faced by the both the industries and the possible collaborations.

Below are some of the concerns shared by the TravelTech Committee members:

a. Different Net Banking requirements for all banks: The Merchant Aggregator and Acquirer Committee (MAAC) shared that, as all banks have a different interface for net banking and hence a common interface is not possible. MAAC is working on some common agreeable standards which can be shared with the regulator and request adoption by banks for moving towards standardisation.

b. Different Refund tracking mechanism for customers: The MAAC Committee shared that an ARN no is shared by payment processors with the merchant to track the refund, which can be shared with the customers. In case the refund is not processed by the bank within the notified time period, the customer needs to contact their Bank with the reference of the ARN no.

c. Challenges on Merchant transactions on UPI: Some members of the TravelTech Committee highlighted the concerns and low adoption rate of UPI for merchant transactions. The MAAC Committee shared that UPI being new mode of payment, will take its time for adoption.

d. High Failure rates of International Card transactions: The MAAC Committee members shared that they follow certain stringent risk parameters/standards for international transactions shared by card networks. They also update the failure code for the reason of failure, which are shared by card companies.

3.5 b Events

Shaping the Future of Travel in India, 06 March 2019, The Lalit, New Delhi

Key speakers: Dhruv Shringi, Co-Founder & CEO, Yatra.com; Rajiv Varma, Director, The Royal Trains; Reena Chhibbar, Operations Head, Wovoyage; Nitin Sethi, Vice President-Digital, Indigo Airlines; Virender Bisht, Co-Founder & CTO, NiYO Solutions; Rajan Sehgal, President, Indian Golf Tourism Association; Ruchit Jangid, Vice President - e-Business, e-Commerce, SOTC Travel; Neeraj Singh Dev, SVP & Head- e Commerce, Thomas Cook; Yogesh Saini, Founder, Delhi Street Art; Ritu Mehrotra, Country Manager-India, Sri Lanka & Maldives, Booking.com; Sandeep Dutta, Marketing Manager, Korea Tourism; Archana Singh, Representative-India, Northern France Tourism Board; Abhijit Mishra, Director, India & Middle East, Kayak; Aloke Bajpai, Co-Founder & CEO, IXIGO; Amit Madhan, Group President IT & E Business, Thomas Cook India; Nikhil Ganju, Country Manager, TripAdvisor; Sanjay Mohan, CTO, MakeMyTrip and Co-Chair, IAMAI TravelTech Committee; Aloke Singh, Co-Founder & CEO, Open Sky Resorts; Abhishek Tewari, Head-Digital Marketing, Hyatt India; Amanpreet Bajaj, Country Manager, Airbnb; Amit Damani, Founder, Vista Rooms; Kadam Jeet Jain, Co-Founder, Treebo Hotels.

IAMAI's Tourism & TravelTech conference brings together different stakeholders of the entire eco-system of the Travel, Tourism & Hospitality domain under one roof. The conference aims to enable companies with a platform to showcase their offerings & to connect with these key decision makers from the industry.

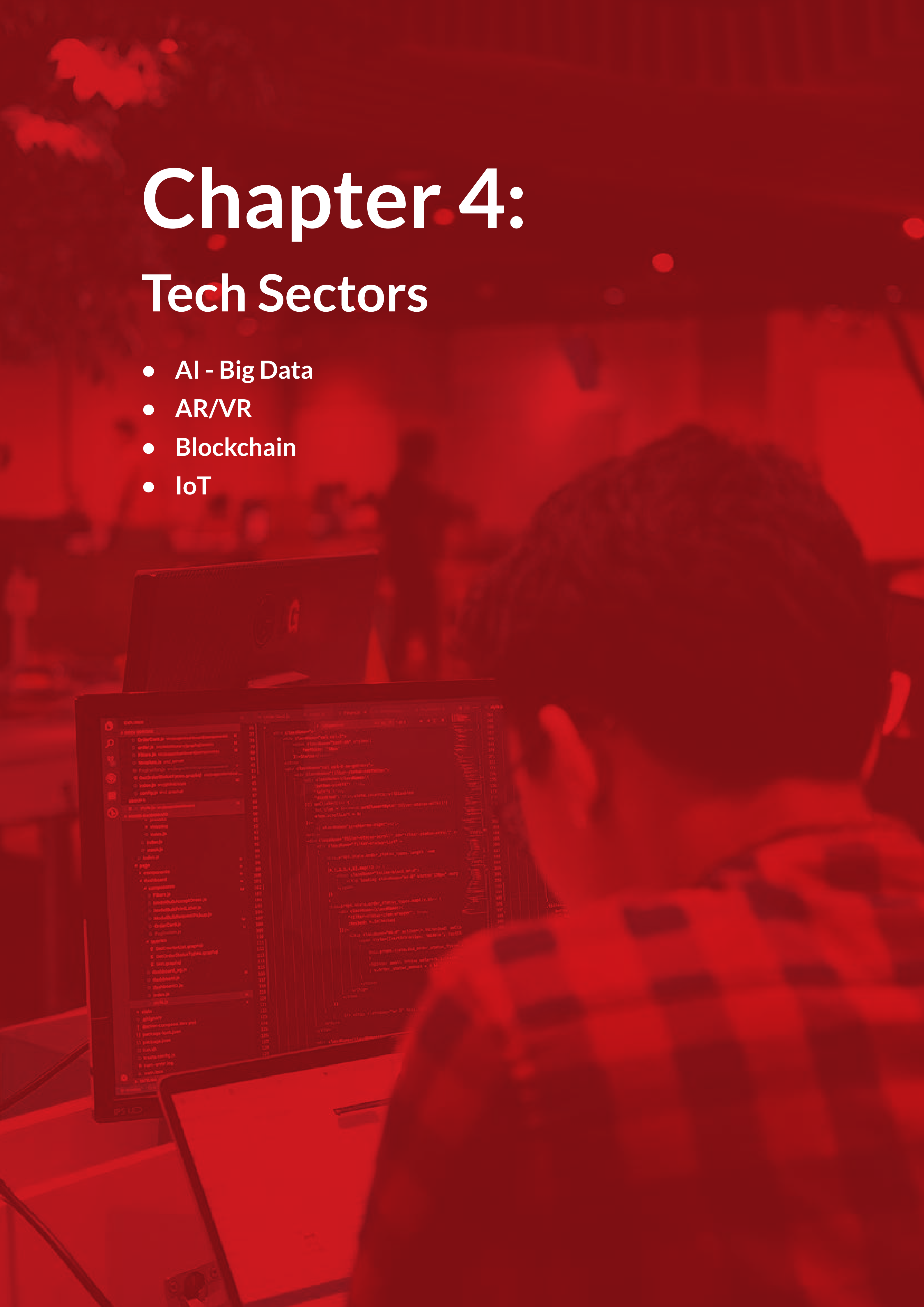
Key discussions during the conference were:

- Building The Tourism Ecosystem
- Building a Successful Company In The Tourism Industry
- Destination Management
- How can Technology Enable a Frictionless Travel Experience?
- How is the Open Platform Economy Reshaping the Future of Accommodation?

Chapter 4:

Tech Sectors

- AI - Big Data
- AR/VR
- Blockchain
- IoT



The association over the years has focused on developing certain technology specific committees, which are expected to redefine the internet services in the coming years. Through these committees IAMAI has managed to be at the forefront of future developments and help shape the Indian ecosystem in these respective fields.

4.1 AI-Big Data

Last year, IAMAI formed a new industry expert committee, focused on Artificial Intelligence (AI) and Big Data. The AI/Big Data Committee is the latest step in its efforts to evangelise AI/Big data adoption in business and government, to drive economic growth and skill development, and tackle complex bottom of pyramid challenges.

AI will redefine businesses in every industry sector – healthcare, education/training, security, automobiles, and more. These sectoral uses of AI will intersect with other emerging technologies like blockchain, augmented and virtual reality, the Internet of Things, and more.

The Committee's mandate is to identify the opportunities and challenges that will define the growth of India's AI ecosystem, in partnership with government, industry and start-ups to build a robust AI/Big Data ecosystem. The Committee will specifically focus on nurturing India's talent ecosystem, in particular by driving skill development; and on evangelising AI acceptance and use, by engaging with business, industry and government. The Committee's experts will also focus on how AI could power specific kinds of solutions for specific sectors.

The committee is chaired by Vinay Kumar, Director, Artificial Intelligence, Azure and Search Partnership at Microsoft and co-chaired by Gyan Gupta, Co-Founder & CEO at FirstWall.

4.2 AR/VR

IAMAI formed a new industry expert committee focused on Augmented and Virtual Reality (AR/VR). The AR/VR Committee is the latest step in its efforts to evangelise AR/VR technology to drive economic growth, job creation, and skill development in the country.

The committee will work closely to develop potential sectors like Healthcare, Tourism, Auto, Agriculture, Education and Skill Development. The mandate of the Group is to identify opportunities and challenges

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Market Watch

IAMAI forms committee to promote Augmented and Virtual Reality

The committee is chaired by Namrita Mahindro, Senior General Manager, - Digital Transformation, Mahindra Group and co-chaired by Satyajeet Singh, Head – Strategic Product Partnership, India & South Asia, Facebook.

By Surabhi Agarwal, ET Bureau | Updated: Oct 29, 2018, 06.05 PM IST

View in App

BCCL

The Internet and Mobile Association of India (IAMAI) has formed a new industry expert committee, under its Emerging Technology Council, focused on AR/VR.

With an aim to promote Augmented and Virtual Reality (AR/VR) technology to drive economic growth, job creation, and skill development in the country. The Internet and Mobile Association of India (IA... formed a new industry expert com... under its Emerging Technology Co...

to help India's AR/VR ecosystem, in partnership with government, industry and start-ups.

The committee is chaired by Namrita Mahindro, Senior General Manager, - Digital Transformation, Mahindra Group and co-chaired by Satyajeet Singh, Head – Strategic Product Partnership, India & South Asia, Facebook.

The agenda of the committee is to:

a. Nurture India's AR/VR technology and talent ecosystem, in particular by driving Skill Development

b. Engaging with business, industry and government to evangelise acceptance of the technology

c. Help drive training workshops, to familarise potential users with technology and build use cases,in key sectors.

4.3 Blockchain

IAMAI formed a Blockchain Committee as part of its efforts to energise the blockchain technology so that it can fulfill its potential of facilitating job creation for the new economy in the country. The mandate of the group is to identify opportunities and challenges and work with government, industry and start-ups to help the overall ecosystem.

The committee is chaired by Tina Singh, Chief Digital Officer, Mahindra Finance and co-chaired by Prasanna Lohar, Head –Innovation and Architecture, DCB Bank Limited.

The agenda of the committee is to:

a. Nurture the ecosystem and Skill Development

b. Engaging with business, industry and government to evangelise acceptance of blockchain technology

c. Help drive training workshops, to familarise potential users with technology

4.4 Internet of Things (IoT)

This niche group's remit is to promote the rapid adoption of IoT and make IoT a tool for solving issues such as clean water and clean energy.

4.4 a Event

IoT For Smart India, 25 July 2018, Pullman Aerocity, Gurugram

Key speakers: Bikram Bedi, Head of India & SAARC, Amazon Internet Services; Neeraj Arora, Partner, Consulting, Deloitte Touche Tohmatsu India; Sucheta Mahapatra – VP & Head, IoT & Smart Cities, Airtel; Sumit Monga, General Manager, Govt. Affairs, Reliance Unlimit; Alekh Sanghera, Co-Founder, Farmart; Milan Sharma, Founder & CEO, Intello Labs; Vishwajeet Sinha, Founder & CEO; Oxen Farm Solutions; Jeetender Singh, CFO, Napino Auto & Electronics; DhrubaSarma, AVP & Head of Engineering – IOT Products; KPIT; Sanjay Gupta, VP & India Country Manager, NXP; Srikant Menon, Director – IoT, Happiest Minds Technologies; Sunil David, Regional Director – IoT (India & ASEAN Region), AT&T; Vimal Manchanda, VP – Business Development, MothersonSumi Infotech & Designs; Navdeep Manaktala, Head – Business Development, Amazon Internet Services; Farhana Haque, VP & Business Head - IoT, Vodafone; Akhilesh Yede, Head – IoT Engineering, Airtel; Manas Ranjan Hota, Founder, Drink Prime; Namrata Venkatesan, Marketing Head, Ecolibrium Energy; Rahul Bhalla, CEO, Zenatix ; Vibha Tripathi, Founder & MD, Swajal Water; Nirmal Chudgar, Chief Product Officer, Ambab; Anurag Rai, VP – Sales & Business Development, Rollr; Bhavesh Manglani, Co-Founder, Delhivery; Rahul Ganapathy, CEO, Atsuya Technologies; Rajesh Bysani, Chief Product Officer, Zoomcar; Vinay Solanki, Director – Strategy & Market Development, Aeris Communications; Jai Menon, Chairman, Flexsol; Prakriti Vashist, Global Head – IoT

Smart Cities & GIS Unit, Tata Consultancy Services; Purushottam Kaushik, Strategy Leader, L&T Smart World; Sumit Chowdhury, Founder &CEO, Gaia Smart Cities; V S Shridhar, SVP & Head – IoT Business Unit, Tata Communications.

Key discussions:

- Smart Agriculture
- Smart Manufacturing and Industrial IoT
- Efficient Energy & Utilities
- Smart Public Transportation & Asset Tracking
- Smart Cities

4.4 b Research

Demystifying IoT for Digital Transformation

This report, published as a joint effort with Deloitte, is an endeavour to explore the trends and factors that influence adoption of IoT in India. It lays down steps for both new entrants and incumbents to effectively set their own path to success in this rapidly transforming landscape.

Chapter 5:

Start-Up and Founders' Programmes

- IAMAI Startup Foundation

As a means to evangelise the emerging digital ecosystem in India, IAMAI initiated the IAMAI Startup Foundation as a dedicated vertical for start-ups. IAMAI Startup Foundation, a registered body of IAMAI, was established with an aim to work for the start-ups in Mobile, Internet and EmergingTech domain and to create an enabling environment to lead India towards App Economy.
The prime objectives of the foundation are to work towards educating citizens of the country about Tech-Entrepreneurship and provide platforms to produce quality Apps. Within its short existence, the programme has managed to really spread its activities and is now well recognised within the Indian start-up community as a premier champion of Indian Tech start-ups.

5.1 Mobile 10X

Mobile10X is a 'Make in India' initiative by the IAMAI Startup Foundation that aims to build India's mobile app ecosystem 10 times of what it is today. Launched in year 2015, Mobile10X today is the largest capacity building and ecosystem enabling programme for Mobile Apps and Emerging-Tech start-ups in the country.

Together with Facebook, Google and Paytm; Mobile10X endeavours to realise the dream of digital India by helping Indian developers build extraordinary apps relevant to local needs.

The initiative is providing a forum to nurture and grow the Apps Ecosystem in India by bringing together various stakeholders, fostering knowledge sharing, providing requisite inputs and resources, facilitating skills development support for Apps developers to enhance their professional and entrepreneurial development and support establishment of requisite enablers.

Mobile10X incubation programme is designed to provide mentorship, training, industry connects, investor connects and comprehensive support on testing and design through in-house lab facilities.

5.1 a Mobile 10X hubs

The initiative has taken shape through its four Incubation Centres, which are operational in Bengaluru, Kozhikode, Guruguram and Raipur. All these centres are supported by respective State Governments and are providing enormous opportunities for incubate Start-ups to establish and leverage their start-ups and products.

The Mobile10X got a fillip in 2018 with three new hubs becoming operational across different States in India. With its present spread in four hubs, the programme covers considerable breadth of India in its effort to nurture tech start-ups. The programme is actively engaged in trying to set up newer hubs in other parts of the country in the coming days.

Bengaluru Hub

In its 4th year of operations and with support from K-Tech, Government of Karnataka, the Bengaluru Hub has stood firm as one of the strongest pillars of the Start-up ecosystem in Karnataka. Mobile10X Bengaluru Hub has incubated 73 Start-ups in total, till date.

During the year 2017-18, over 45 start-up mentoring and interactions were conducted in the Hub. Some of the mentors were:

- Shivam Dang, Start-up Ecosystem Evangelist and Naman Paithankar, Product Manager at Amazon.
- Rashmi Daga, Founder & CEO, FreshMenu
- Mathang Seshagiri, Program Manager, Developer Skilling Team, Google
- Masood Nasser, Vice President- Advanced User Experience, CUA, Human Factors International
- Nasheed Kulay, Creative Director from Human Factors International
- Vinay Shivashankar, Head - Marketing, Instamojo
- Mihir Jha, Head - Startup Relation and Vivek Khare Angel Investor - Zomato, Jaypore, Wishbook

There were visits of International Delegations from Swaziland and Brazil, where the Mobile10X Start-ups were able to connect with members of the delegations to explore the possibilities of future collaborations in respective counties.

Highlights of Bengaluru Hub:

- Five start-ups were selected to pitch in the final round Elevate competition, a Govt funding competition hosted by Dept of IT & BT.
- Bykerr was selected in this competition and they were also granted with Rs 22 Lakhs to scale up. Also they won a competition hosted by Station Access and Mobility Program (STAMP) at Hyderabad.
- Creed Global was published as one of the promising start-ups in CIO Review Magazine
- PR-GoCheck got coverage in Entrepreneurs of India Start-up Story
- Three of the start-ups got an opportunity to showcase at the Bangalore Tech Summit, organised by the Dept of IT, BT and S&T.

Gurugram Hub

The Gurugram Hub, inaugurated in April 2018, is situated within the Hartron Innovation Complex. With extensive support from the leadership in HARTRON and Government of Haryana, during first year of its operation, total of 19 start-ups were incubated and provided support through Mobile10X incubation programme. During the year Capt. Abhimanyu, Hon'ble Minister of Finance and Shri Vipul Goel, Hon'ble Minister of Industry & Commerce visited the hub and addressed the start-ups.

Ajay Kumar Sawhney, IAS, Secretary, Ministry of Electronics and Information Technology, Government of India and Anil Agrawal, Joint Secretary, DIPP, Ministry of Commerce & Industry, Government of India also met with the Start-ups in the Hub.

During the year over 35 sessions and interactions were conducted in the Gurugram Hub and few notable speakers were:

- Amit Grover, Co-founder, AHA Taxis
- Deepak Kashyap, Co-founder, DialDesk
- Yogesh Bhatia, CEO & MD, DeTel Mobiles
- Satyajeet Singh, Head - Strategic Product Partnerships - India & South Asia, Facebook
- Dhruv Sharma, CEO Lead, Human Factors International
- Anil Porter, AVP, Indigo
- Debdatta Das, Head, Branded Content, Moneycontrol
- Anant Goel, Co-founder, MilkBasket
- Alok Arora, Co-founder, Nupay
- Punit Modhgil, Co Founder, Octane Marketing and CMO - Value First
- Deepanshu Malviya, Co-founder, Shuttl
- Paritosh Sharma, Founder, Sava100Crore
- Ankoor Dasgupta, VP Marketing, Sheros
- Nikhil Kant, Head-Social Media, Uber
- Manoj Dawane, Co-founder, Vtion

Various interactions with investors was also facilitated for the Start-ups to provide more insights on investment requirements and explore the possibilities of generating investments through such pitching and interactions. Few such interactions were with Unitus Ventures, Lead Angels, Ah Ventures, Indian Angel Network, 50K Ventures, etc.

Highlights of Gurugram Hub

Crezare - achieved several milestones during their start-up journey at Mobile10X

- 'Paudhagiri' a Green Haryana initiative of the State Government
- Winner of 'SkyHack 2018' - a challenge organised by Government of Chhattisgarh
- Assigned the feedback project with Gurugram Metropolitan City Bus Limited (GMCBL) for a 360 degree feedback from passengers on a daily basis.

DataCultr

- Emerge50 Award winner, Oct, 2018 - Bangalore; the award is given to Top 50, emerging Software Product companies of India
- Among 35 selected companies of Innotrek Programme, and visited silicon valley along with other companies
- Selected for JIO GenNextPrograme by JIO and working on a POC with them

HrBoT (SkillMap)

- With 2,00,000 + downloads, received a funding of 2.1 cr recently
- India winner of Facebook Developer Community Challenge 2018
- Selected in the Class II Of Launchpad, a program by Google (A global acceleration program that helps start-ups build and scale great products)

NotifyVistor.com

- Trusted by leading companies including Axis Bank, HDFC Bank, Kotak Bank, IndusInd Bank, PVR, Jet Airways, Dominos to name a few. It processes multibillion requests a day through its platform, testimony to the scale of operations
- NotifyVisitors was recently part of Singapore FinTech Festival PM Convoy
- Selected by Oracle among top 5 companies in India for incubation
- Winner of Prestigious HDFC Bank Digital innovation Award

Zimyo

- Awarded as 20 Most Promising HRMS Solution provider 2018 India by CIO Review
- Rising Star 2018 - award by Finances Online
- People Matters - Best TechHR Startup

Kozhikode Hub

Kozhikode is one of the new hubs that started functioning in 2018 under the Mobile 10X initiative.

Mobile 10X is working in support from Kerala Start-up Mission and Government of Kerala to work as a catalyst to strengthen the start-up ecosystem in the State of Kerala.

Presently, 35 start-ups are incubated in the Hub and additionally 25 other start-ups are also working at Kozhikode Hub and are getting access to required support, mentoring and guidance. Since the start of its operations, the Kozhikode Hub is functional in providing a platform to connect with leading players and mentors from the Industry. Over 25 such interactions were organised, so far, and these sessions were of extreme importance to understand the aspects of Marketing, Designing, Emerging Technology, Cyber Security, Coding, etc.

Following were few notable experts who visited the hub during the year and interacted with startups:

- Arun Ravindranath, Google Developer Group
- Ajey Mehta, Vice President and Country Head, HMD Global
- Varun Shyam, CUA, CXA, PGDPD Product Design., HFI
- Thejus Krishna, Director, India – HeadSpin
- Gafoor K V, Chief Operating Officer, IOSS and Secretary of CafIT (Calicut Forum For IT)
- Abdul Majeed P, Co-Founder, IOSS
- Nagaraja Prakasam, Angel Investor, Indian Angel Network
- Punit Modhgil, Co Founder, Octane Marketing and CMO - Value First
- Shanavas Chaliyath, founder and CEO, Primal Codes
- Arjun Pillai, Head of Data Strategy, Founder & CEO, Profoundis
- Deepak Balachandran, Startup Mentor
- Tiny Philip, Startup Mentor
- Harikrishnan V, Chartered Accountant

Raipur Hub

Raipur was the third hub to start operation in year the 2018, which is supported by CHiPS, Government of Chhattisgarh. The Raipur Hub is part of 36inc, the first government-supported start-up incubation centre in the state.

Start-ups housed here get access to mentorship and guidance from a team that comes with extensive experience both in India and abroad.

Raipur Hub has, so far, incubated 15 start-ups, who are undergoing various training & mentoring modules to nurture their start-up capabilities. Many prominent experts visited and interacted with start-ups at Mobile10X & 36inc and shared their perspectives on various topics. Few of the notable experts were:

- Shivam Dang, Startup Evangelist - AWS
- Dilnawaz Khan, Founder, CoDesign Labs
- Mr. Gyan Gupta, CEO - Dainik Bhaskar Digital

- Masood Nasser, Vice President, Advanced UX, Human Factors International
- Punit Modhgil, Co Founder, Octane Marketing and CMO - Value First
- Rahul Narvekar, CEO, Sun and Sands Advisors and CEO, The India Network
- Manish Agarwal, CEO - Techment Technology

Highlights of Raipur Hub

Smile Bots

- Winner of Chhattisgarh Government's 'Blockchain for e-Governance Challenge
- Runners-up in Chhattisgarh Government's 'SkyHack 2018 Challenge'

Finology

- Secured Investment Advisory License from SEBI (1st in Chhattisgarh)

Near Fit

- Finalists in University Startup World Cup, Denmark
- 1st Finalist in Raipur Finals for EO GSEA (Student Entrepreneurs Awards)

GST Samadhan

- Recognised start-up by the Shri T S Singhdeo, Hon'ble Minister of State as 'Top Finance Professionals in State and building Innovative solution in Finance Sector'

The Raipur chapter of FACEBOOK Developer Circle was launched on 27th October, 2018 and IAMAI-Mobile10X had played a major role in establishing this Chapter of Developer Circle.

5.1 b Start-up and Developers' Connect Initiative

Huddle Kerala, 6-7 April 2018, Trivandrum

Key speakers: Hussain Mohamed Al Mahmoudi, CEO, Sharjah Research & Development, Technology and Innovation Park; Nami Zarringhalam, Co-founder, Truecaller; Dianne Dain, Global Partnership Head, UNTIL; Dr.Saji Gopinath, CEO - Kerala Startup Mission; Sanjay Tripathy, Co-founder & CEO, Agilio; Amit Gupta, CEO, Asianet News Media & Entertainment limited; Harish Krishnan, Managing Director – Public Policy, CISCO; Sowmya Iyer, Founder & CEO, DViO Digital; Ashok Reddy, Founder, Grabon; Vaibhav Agarwal, Founder & CEO, Inc42 Magazine; Dinesh Agarwal, Founder & CEO, IndiaMART; Vibhore Sharma, Group CTO, Info Edge India Limited;Jeetender Singh, CFO, Napino Auto and Electronics Ltd; Vaibhav Raheja, Director, Napino Auto and Electronics Ltd; Veer Bothra, Chief Innovation Officer, Netcore Solutions; Punit Modhgil, Co-founder, Octane; Atul Hegde, Co-founder, Rainmaker Ventures; Manoj Kumar Agarwal, Co-founder, Sea Fund; Ravi Chamria, CEO, Sofocle Technologies; Rahul Narvekar, CEO, Sun and Sands Advisors; Aayush Jain, Principal, Unicorn India Ventures; Anil Joshi, Managing Partner, Unicorn India Ventures;Uppulakshmi Krishnamoorthy, Product Evangelist, ZOHO.

The first edition of #Huddle-Kerala was inaugurated by Shri Pinarayi Vijayan, Hon'ble Chief Minister of Kerala. His Excellency Sheikh Fahim Bin Sultan Al Qasimi, Executive Chairman of the Department of Government Relations and Chairman of the Higher Committee for the Digital Transformation of Sharjah graced the occasion with his presence as the Guest of Honour. The event was also addressed by Shri Paul Antony, Chief Secretary, Government of Kerala and Shri M Sivasankar, Secretary, Department of Electronics & IT, Government of Kerala.

The two-day event was packed with activities which include several side events, Tech-Talks, Exhibition, Pitching, Hackathon, Beachside Huddle, Fun activities, Music, etc. The broad theme of the event was Emerging Tech sectors such as Blockchain, Crypto, IoT, Gaming & e-Sports, Cyber Security, Digital Entertainment, AR/VR, AI, UI/UX, e-Gov/m-Gov, etc.

Some of the concurrent events were:

Beachside Huddle: Beachside Huddle was an interesting and very exciting activity of the Huddle-Kerala event. The semi-formal discussion sessions were organised at the beach side of the venue where the prominent guest speakers and renowned players from the ecosystem were present for a thought provoking discussions.

Hack@Huddle: The Hack@Huddle, was a concurrent 12 hours Hackathon which provided a platform for the Developers and App Enthusiasts to bring forward their innovative ideas and convert them into an Appbased solution. The Hackathon was open for Students, Developers, Professionals and all App Enthusiasts to come forward and develop solutions for Kerala.

Hackathon Winners

1st Prize:	Team "MyVirtualPassport"
2nd Prize:	Team "MyFarm"
3rd Prize:	Team "SmartC"

Huddle-Expo & Demo-Zone: #Huddle-Kerala had also provided an opportunity to Start-ups and other players to standout and showcase their brand at the Expo area of the event. The Expo & Demo-Zone had over 30+ curated exhibitors and they were visited by over 2500 dignitaries and visitors.

Start-up Pitching & Presentations: Start-ups from various part of country were provided with an opportunity to present their Start-ups/Products at a dedicated Pitching/Presentation Zone of #Huddle-Kerala. Select few start-ups were also given an option to be part of Mobile10X Startup Activities at various centre.The top five finalists were also given a chance to present their idea to bigger audience at the #Huddle-Kerala, where senior government officials and industry veterans were also present.

#SkyHack- Finale 27 August, 2018, Raipur

The Chhattisgarh Government - CHiPS, in association with 36Inc, IAMAI and Headstart, launched #SKYHack Challenge. #SKYHack Hackathon provided platform to innovative minds to develop Mobile Applications for these 50 Lakhs smartphones. The winners had a chance to win prizes worth Rs. 20 lakhs and incubation support from IAMAI-Mobile10X and 36Inc.

The Challenge was conducted as part of Chhattisgarh Government's ambitious programme to digitally empower rural people in the state, primarily women, named as 'Sanchar Kranti Yojana'. The project was aimed at improving telecom reach in the state and wide spreading the digital connect to the people of Chhattisgarh.

The challenge received overwhelming participation from Developers &Start-ups from various parts of the country.Five teams per challenge were selected for the final round of the Challenge and all winners were invited for the final demo before the eminent Panel of Jury. The final round of presentations took place in Raipur on 27 August 2018. The winning solutions went ahead for next round of evaluation and possible deployment with the relevant State Agency / Department.

#OpenGovDataHack–Finale, 1 November 2018, New Delhi

National Informatics Centre (NIC), in association with IAMAI, in year 2017, had organised #OpenGovDataHack in seven cities across India, which were aimed to Support & Showcase potentially great ideas & talents from inner India.

The mission of #OpenGovDataHack program was to sensitise about open data, create an Indian entrepreneurial culture and to promote Open Data App - based start-up companies, preferably addressing the issues of themes identified for the challenge in the region, and to maximize their impact on economic development.

After successful completion of first phase of Challenge, the 'Second Phase' of the challenge underwent during year 2018 where the 'First Phase -App Challenge' winners, were qualified to compete for the next round of the challenge. In this phase the teams were given mentorship support from the industry experts to develop an enhanced and fully functional version of their App. Out of 43 finalists (city level winners) only 36 had opted to compete for the next phase and uploaded the apps in desired format in OGD Portal and out of which top 20 Apps were shortlisted for the Final Jury Round by the Screening Committee.

The final leg of #OpenGovDataHack was conducted in New Delhi on 30 October 2018, where top 20 shortlisted teams were given an opportunity to present their Apps before eminent Jury. All twenty teams were present to showcase their APPs to the Jury and the extensive Jury Presentations were continued for over 8 hours.

The Concluding Event and National Award Ceremony, of year long#OpenGovDataHack challenge was held in New Delhi on 1 November 2018. Hon'ble Union Minister of Electronics &Information Technology and Law & Justice, Shri Ravi Shankar Prasad, graced the occasion and addressed the delegates and participants of #OpenGovDataHack.

Jury members included:

- Shri Ajay Prakash Sawhney, Secretary, Ministry of Electronics & Information Technology, Government of India, (Chairman)
- Shri Pankaj Kumar, Additional Secretary, Ministry of Electronics & Information Technology, Government of India
- Shri Sanjay Goel, Joint Secretary, Ministry of Electronics & Information Technology, Government of India
- Dr. Neeta Verma, Director General, National Informatics Centre (NIC)
- Shri Sanjay Kumar Panda, Deputy Director General, Department of Industrial Policy and Promotion, Government of India
- Prof. Suptendra Nath Sarbadhikari, Dean (Academics & Student Affairs) and Professor (Health Informatics), International Institute of Health Management Research
- Dr. Arpan Kar, Associate Professor, DMS, IIT-Delhi
- Ms. Sunita Malhotra, Information Specialist, World Bank
- Shri Sanjay Mohan, Group Chief Technology Officer, MakeMyTrip
- Shri Chanpreet Singh, Head of Analytics, Network18 Media & Investments Ltd

#OpenGovDataHack Challenge Winners were:

1st Prize:	Team "TEEKA"
2nd Prize:	Team "DataCops - Crime Analysis and Women Safety Alert"
3rd Prize:	Team "Accident Avoidance & Transportation Resource Management" (first winner) Team "SafeIndia Crime Analysis and Intelligence System" (second winner)
Consolation Prizes	Team "GER Dashboard" Team "GetSet - Edupassion" Team "Healthcare" Team "Kawach" Team "PeopliHealth" Team "pH Seven" Team "Raah Suvidha" Team "Yo-Go: Bicycle Sharing Platform"

Solve for India, 29 March 2019, Kozhikode

Key speakers: Prof. Debashis Chatterjee, Director, IIM Kozhikode; Dr.Saji Gopinath, CEO, Kerala Startup Mission; Paul Ravindranath, Program Manager, Developer Relations & Head, Google; Namrita Mahindro, Senior General Manager- Digital Transformation,

Mahindra Group & Chairperson – IAMAI AR/VR Committee; Ramprakash Ramamoorthy, Member Leadership Staff- Machine Learning and Analytics, ZOHO; Apala Lahiri, President HFI Middle East, Asia, Africa, Australia, & CEO Institute of Customer Experience; Tina Singh, Chief Digital Officer, Mahindra Finance & Chairperson, IAMAI Blockchain Committee; Babu Munagala, Co-Founder & CTO, ZEBI; Rajan Kotadi, Founder, Blockchain Innovation Lab; Vivek Surve, Co-Founder, Parallax Lab, among others.

IAMAI Startup Foundation organised "Solve for India: A summit for Tech Startups", in association with Kerala Startup Mission (KSUM) and IIMK-LIVE. The day long Summit had various important sessions to discuss enormous synergies and opportunities available for Start-ups to create scalable businesses by solving real problems for India, which are primarily focused on emerging technologies such as Blockchain, AI, Big data, IoT, AR/VR, among others.

5.1 c Global Outreach Programme

DES'18, 22-24 May 2018, Madrid (Spain)

IAMAI Startup Foundation – Mobile10X, as part of its Global Outreach Programme, took an entrepreneurial delegation to Digital Business World Congress – Digital Enterprise Show 2018, in Madrid, Spain.

DES'2018 is one of the largest international forum of the world, which is focusing on digital transformation and digital economy that helps C-Level executives and public administrators to determine the advantages of emerging technologies, such as Artificial Intelligence, Blockchain, IoT, Cloud or Cybersecurity.The three day discussions included talks and sessions around technologies that are driving the business world into the digital economy.

IAMAI was the 'India Guest Country Partner' at DES'2018 and worked to help exhibitors in the India Pavilion maximize their impact, brand visibility and networking opportunities.Members of the delegation had a chance to meet leading Government and Industry partners from Spain and other European countries during the DES'18, which has opened various new avenues for participating start-ups to explore the European market with new tie-ups & collaborations.

DLD'18, 2-7 May 2018, Tel Aviv, Israel

IAMAI organised a business mission to Israel during DLD Tel Aviv, which is one of the world's leading event on Digital Business and for start-up ecosystem.

This learning trip is part of IAMAI Startup Foundation initiate to promote Indian Start-ups and provide a platform to reach out to global markets and showcase their products/services to other businesses or consumers in the world.

The delegates included members from: Israel-India Chamber of Commerce;Cydersoft; HP Indigo; WIX;Tou ventures; ICV; Viber; Mobileye;Orcam.Apart from visiting companies, members of the IAMAI delegation also visited DLD - one of the largest events in Israel on Digital Business and for Start-ups.

CES'19 8-11 January 2019, Las Vegas NV (USA)

IAMAI organised a business mission to CES 2019. CES 2019 witnessed more than 4,500 exhibitors who showcased the latest tech innovations to about 180,000 attendees across more than 2.9 million net square feet of exhibit space in Las Vegas.

This IAMAI delegation was part of IAMAI Startup Foundation, supported by KSUM to create a link for the local start-ups to reach out to the global markets and showcase their products/services, businesses/consumers in the techno world.

Chapter 6:

IAMAI Membership & Governance

- Membership
- Governance

EXECUTIVE COUNCIL

During the year, there was a conscious effort from the Secretariat to increase the membership base of the association and include both large and small players in the ecosystem to represent the industry better. We are happy to state here that our continued efforts have paid dividends and the total membership base in FY 2018/2019 has increased and stand at 301. This year, too, there will be a renewed effort to increase the membership base and scale it up. The association is consciously working towards representing new sectors in the digital space and the number of committees that has been set up during the last two years is a testament towards that effort.

Rajan Anandan

Vice President, India and South East Asia

Google

Deep Kalra

Vice-Chairman, IAMAI and Founder & Chief Executive Officer

make my trip

Manish Maheshwari

Treasurer, IAMAI
CEO, Digital

Network 18

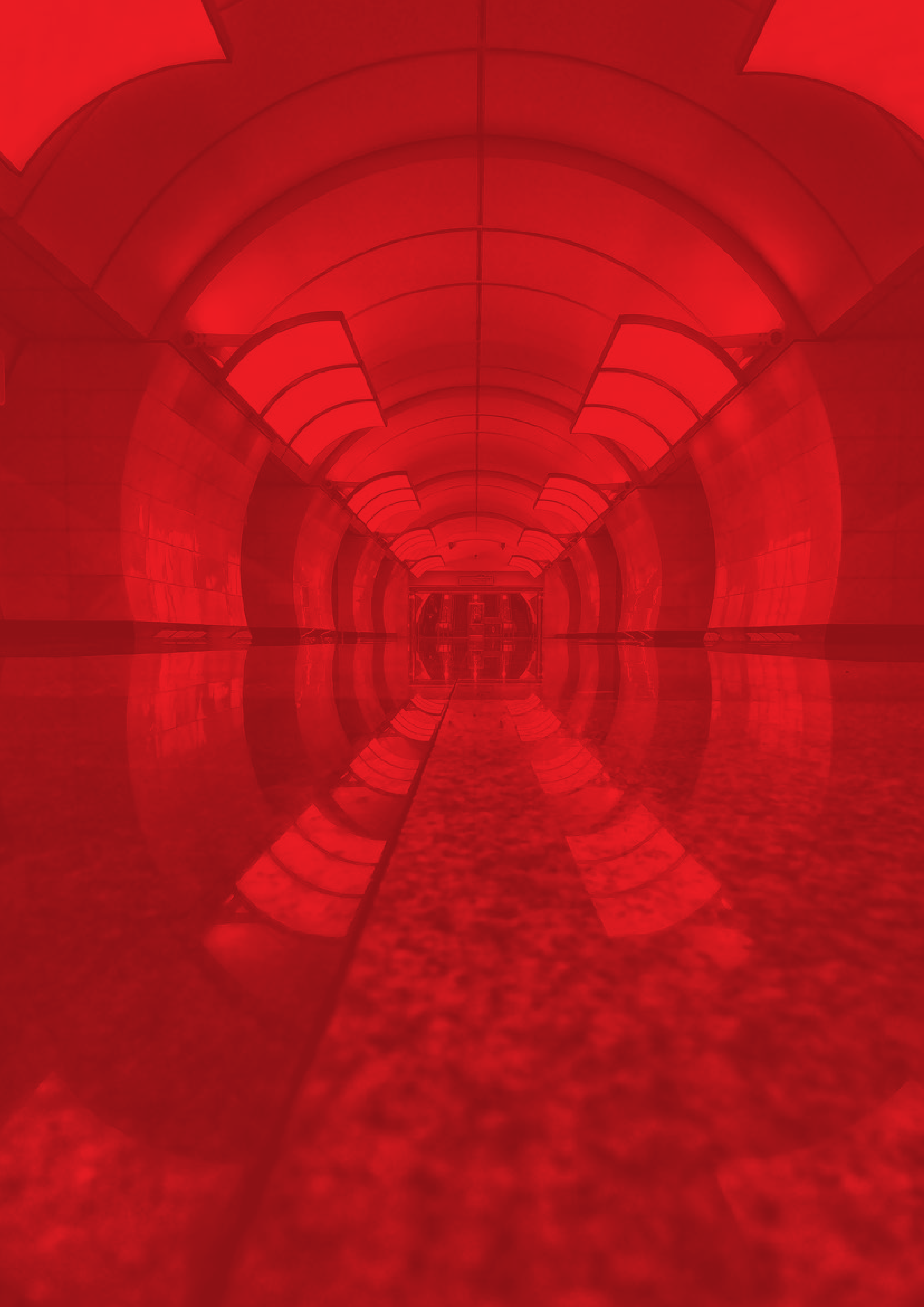
Subho Ray

President

IAMAI
Internet And Mobile Association Of India

GOVERNING COUNCIL

Ambareesh Murty	Pepperfry	CEO & Founder
Anupam Pahuja	Paypal	MD & Country Manager
Bhavik Vasa	Ebixcash	Chief Growth Officer
Bikram Bedi	Amazon	Head-India Region
Bipin Preet Singh	Mobikwik	Founder & CEO
Deep Kalra	Makemytrip	Founder & CEO
Dhruv Shringi	Yatra	Co-Founder & CEO
Dinesh Agrawal	Indiamart	Founder & CEO
Laxmi Narasimhan	GroupM	Ex-National Director - Social Media and Insights
Manish Maheshwari	Network18	CEO, Digital
Neeraj Roy	Hungama	MD & CEO
Prasun Basu	Nielsen	President South Asia
Rajan Anandan	Google	Vice President India and South East Asia
Rohan Mishra	Mastercard	VP-Public Policy
S.K. Gupta	Paytm	CEO & MD
Satyan Gajwani	Times Internet	CEO
Sudhanshu Vats	Viacom18	Group CEO
T R Ramachandran	Visa	Group Country Manager, India - South Asia Office
Vishal Parekh	Yahoo	Country Sales Head
Vivek Bhargava	Dentsu	MD
Yashish Dahiya	Policy Bazaar	CEO & Co-Founder
Subho Ray	IAMAI	President
Yashish Dahiya	Policy Bazaar	Founder & CEO
Umang Bedi (May 2017 till Oct 2017)	Facebook	Ex-Managing Director- India
Subho Ray	IAMAI	President



About IAMAI

The Internet and Mobile Association of India [IAMAI] is a young and vibrant association with ambitions of representing the entire gamut of digital businesses in India. It was established in 2004 by the leading online publishers, but in the last 15 years has come to effectively address the challenges facing the digital and online industry including online publishing, mobile advertising, online advertising, ecommerce, mobile content and services, mobile & digital payments, and emerging sectors such as FinTech, EdTech and HealthTech, among others.

Fifteen years after its establishment, the association is still the only professional industry body representing the digital and mobile content industry in India. The association is registered under the Societies Act and is a recognised charity in Maharashtra. With a membership of over 300 Indian and MNC companies, and with offices in Delhi, Mumbai, Bengaluru and Kolkata, the association is well placed to work towards charting a growth path for the digital industry in India.

Internet And Mobile Association Of India

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