IAMAI

Internet And Mobile Association Of India

16th ANNUAL REPORT 2019-20

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Contents

Chairman's Message

Dear Friends,

At the outset, I hope your families and you are safe and doing well. This pandemic has been an unprecedented one – one that tested many boundaries and realigned dynamics.

One can either get overwhelmed in a crisis or reinvent oneself using technology. I am inspired by so many stories where people and companies have demonstrated remarkable resilience using technology and innovation to fight the disruptions caused by the pandemic.

Maji Khan, a young artisan from the Rann of Kutch did not let COVID deter his spirit and the will to revive and jumpstart his business. He decided to make good use of the lockdown to learn new marketing skills and enrolled for an online digital marketing class to learn the benefits of Search Engine Optimisation, keywords and other small but important things to keep in mind for running an online business. Once the lockdown was eased towards the end of May and his orders began to ship, he remains happy and optimistic. Another story that demonstrates the indomitable spirit of our MSMEs is about a 50+ years old renowned cycle shop in Bengaluru. To overcome the disruption caused by restrictions of lockdown, the shop joined an e-Commerce marketplace which allowed it to access a larger number of local customers who could now view and purchase products online from their shop. I understand that the shop has clocked an incremental INR 80,000 within a month and is now offering one day delivery.

These inspiring examples serve to prove that while the lockdown tested the readiness of organisations to support a distributed workforce as well as serve shifting customer behaviour, it was technology that helped them innovate and stay afloat. Investment in digital transformation proved to be critical to crest the wave of disruption. Businesses that demonstrated agility in investing in and embracing digitisation, were able to not only survive the new normal but also carve out success in the changed scenario and serve their customers as well as manage their employees better.

The pandemic also resulted in closer cooperation between industry and government. The Government of India has displayed tremendous agility and alacrity to contain the outbreak. In tandem, the digi-tech sector has measured up to the challenge and shown remarkable resilience to serve the community. Through a combination of offerings and tech innovations, this sector ensured the continuity of many essential services to complement the Government's efforts. The online education platforms for instance, provided content for new learners either for free or at subsidised rates; tele-health platforms ratcheted up operations rapidly by bringing more medical practitioners aboard and the e-Commerce services ramped up home deliveries of groceries and essentials across India, including in our worst affected cities.

On the other hand, the pandemic has had one accelerator effect – it led to a hitherto unwitnessed scale of technology and adoption of digital services. With millions of Indians having to shift to working from home, virtual web conferencing/meeting tools, cloud telephony and other cloud-based services are now 'essentials'. Smaller businesses have been able to retain their staff because of easier access to affordable technology, by accessing domestic and global markets online and through virtual business exhibitions. E-commerce exports for instance crossed USD 2 billion from India. Social distancing has resulted in a shift in consumer preference to online channels for daily purchases and adopting digital payments.

That the digi-tech sector has become an integral part of the socio-economic fabric of the nation, points to the role it can play in enhancing India's productivity and overall competitiveness. Be it education, health, financial services, commerce, manufacturing, e-governance or agriculture, digital and tech backed innovation will boost productivity and enhance access of critical services to millions of Indians. This sector is also set to play a crucial role in aiding economic re-building of India post the pandemic. It is therefore vital for India to have a vibrant, thriving digi-tech sector. It is equally an important moment for us to reflect on how much more remains to be done to expand the benefits of the digital economy more widely.

IAMAI believes that it is more important now than ever, to support affordable access to new technologies and empower our small businesses to digitise. Our focus therefore, should be on the following imperatives:

1. Bridging the digital divide: The urban-rural digital divide remains a stark reality in India. The internet density in urban areas is pegged at 98%. In comparison, the coverage in rural areas is merely 25%. There is a significant gender-based digital divide too, with women internet users estimated at 29%.

   The Government's drive to bridge this digital divide is laudable. Ambitious projects such as Bharatnet, which aims to provide 2.5 lakh gram panchayats with broadband connectivity, and PM-DISHA, that focuses on increasing digital literacy in rural areas, promotion of UPI, operationalisation of the GST regime, promoting use of Aadhar enabled services etc. are taking the country in the right direction.

   The scope for private sector to collaborate with the government is huge. IAMAI's proposed Bharat Bhasha project specifically contributes to closing this digital gap by promoting Indic scripts to include more internet users from Tier2/3/4 towns. I urge all members to support this project which seeks to identify key activities engaged in by Indians and the extent of their digitalisation. It recognises how the internet's language barrier hinders use of internet by a larger populace. The project is expected to form the basis to develop better digital services in local Indian languages, help expand internet coverage, and aid businesses in tapping the inherent business potential of this process.

2. Skilling is imperative to leverage the demographic dividend that India enjoys. Digital literacy, science and engineering can widen the funnel empowering India's youth with the skills to succeed in the digital world.

3. Empowering MSMEs and promoting grassroots entrepreneurs: Digitising MSMEs, in my opinion, must be the single largest focus of the tech industry and the IAMAI alike. We must focus on empowering the millions of micro, small and medium enterprises (MSMEs) with the right digital tools to unlock their full potential.

   Despite the challenges posed by the pandemic, many MSMEs have been able to sustain their business through online sales and exports. It is this success and resilience exemplified by India's small businesses that assures me of our ability to realise the vision of an Aatmanirbhar Bharat.

Digitally empowering small businesses, where the beneficiary is not just the business but an entire community, is the way to go. MSMEs are the backbone of our economy and by enabling them to succeed, we can contribute towards job creation and boost exports to power inclusive growth.

IAMAI's 'Creating 10 million Micro-Entrepreneurs' project is salient in this regard. As many of you are aware, this project has an ambitious vision to identify the levers of digitisation for micro-entrepreneurs and build a roadmap for wider technology enablement. Phase 2 will involve outreach to micro-entrepreneurs recognised by the National Sample Survey Organisation and help them scale their businesses by utilizing technology.

4. Partnership with the government to craft an enabling policy framework to reach our vision of a $1 trillion digital economy by 2025. IAMAI believes that while the growth of the digital ecosystem must be cognizant of privacy and citizens' rights, minimum governance will encourage breakthroughs that will help deliver world-class products cost-effectively.

   The sector continues to witness regulatory flux as India strives to find the balance between innovation, privacy, data sovereignty, and international trade. While this is not surprising, given the pace of developments in this sector, we hope that the policy process is consultative and inclusive. This is especially important as we look to discuss key issues and potential legislations in coming months as well as proposals to create multiple regulators. It is important for the industry to share its concerns on these critical matters lest it negatively impact its innovative capacity.

   IAMAI will continue to engage in a dialogue, articulating how this sector also serves the Government's objectives of a self- reliant India, generating value for the nation with focus on local for global. I am confident that IAMAI is well placed to drive the vision of Digital India.

As a premier association representing the digital industry, IAMAI is dedicatedly focused on strategic research and business development, in addition to our core function of policy advocacy. IAMAI's reports on 'Economic Implications of Cross-Border Data Flows' and 'Digital Technology Policy for India's USD 5 Trillion Economy' published over the last year presented balanced and detailed perspectives on these subjects.

New sectoral events on the Internet of Things, Gaming, and Emerging Tech provided platforms for players from these niche verticals to network and explore business development opportunities. The 14th edition of our annual flagship event - the 'India Digital Summit' - held in February, was yet again the largest annual gathering of India's digital industry. We had over 2000+ delegates over two days, 8 concurrent conferences, over 50 hours of content, over 130 speakers, 75 awards, and stimulating leadership talks.

The Association continued to play the role of a thought leader in the public policy discourse on critical policy matters throughout the last year, be it data governance, OTT content regulations, consumer protection, or the intermediary guidelines, among others.

IAMAI proactively engaged with the government and represented the industry's viewpoints while attempting to foster a partnership approach. We believe that the best role that the government and industry can play is to partner to co-create a framework that allows the power of digitisation and the mobile internet to play out without being stifled. This approach, I believe, will help create a multiplier effect and serve the government's objective of a self-reliant India by generating value for the nation through its focus on 'local for global'. IAMAI will continue to nurture this spirit of partnership and trust between industry and government through dialogue and cogent representations to achieve common goals.

I would like to thank the Governing Council for their advice and counsel. I would also like to acknowledge the Secretariat for their enterprising approach, and all members for their continued support. The Council and I look forward to an impactful year ahead with you. Meanwhile stay safe and stay well.

Sincerely,

Amit Agarwal

Vice-Chairman's Message

Dear Fellow Members,

As we move ahead in what seems to be a difficult year for all due to the national health crisis, I wanted to take the opportunity to share with you my thoughts on the state of our industry. It's been a year of upheavals as far as the year 2020 is concerned, but the last fiscal year was interesting with developments from the industry as well as regulatory side that have ensured India's digital industry stays firmly on the growth trajectory, though there seems to be a temporary break currently, which I am sure collectively we will be able to overcome. 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, and we need to navigate the present crisis by leveraging tech to its maximum potential.

The future of the Indian digital ecosystem is full of potential, and how India realises this potential depends on the critical policies adopted and implemented today. With correct set of decisions, India may tend to achieve much higher target of being a Global Superpower by 2035.

With the numbers mostly in our favour, India is undergoing rapid change, but we are yet to fully see the transformative impact of online services on people and economy. While adoption of digital services is growing, the future lies in data driven technologies and artificial intelligence with higher data consumption. Digital services offer efficiencies that is leading to rapid digitalisation of offline services, giving rise to newer use cases. One such sector which has disrupted in past few years and still has potential is digital travel and digital payments which are revolutionising the way people travel and transact online.

I believe the target of $1 trillion digital economy by 2025 may only be achieved if the policies, recommendations, and proposals as charted by the government itself would diligently be followed and plans adhered to. It is expected that internet penetration may reach at least 50% of both rural and urban population by then.

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.

To conclude I would say that while we have created a movement towards digitisation, digitalisation and digital economy that would benefit the users of internet; help improve the governance; make India an economic super power; and provide benefits of this transformation to its citizens, the industry yet endures to grow well and the internet remains to be underserved from an applications standpoint which provides a fabulous opportunity for new start–ups as well as existing companies for building strong internet properties.

Finally, a word of thanks to Amit, the governing council, and the ever-enthusiastic staff of IAMAI. I look ahead with cautious optimism to a good year ahead.

Best,

Dhruv

Chapter 1:

Public policy and promotion of Internet

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

Over the last year, the Association was actively engaged with various Ministries and regulators on several policy level issues that affect the digital services ecosystem. IAMAI engagement on such issues consist of various forms of activities such as official submissions, participating and facilitating industry interactions with Government officials, organising multi-stakeholder consultations and roundtables, developing white paper and reports for policy advocacy.

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 Interventions

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.

Several issues like data governance or e-commerce regulations are issues that were carried over from previous years, while issues like amendment to the Competition Act were some of the new areas of intervention by the Association.

DATA GOVERNANCE

The discussion on Data governance has been ongoing in India for the last couple of years. The Draft Personal Data Protection (2018), which formed the official basis of interaction on the matter, was amended in the form of Draft Personal Data Protection Bill 2019. The Bill was placed before parliament and was subsequently referred to a Special Parliamentary Committee (SPC). Some of the key concerns of the industry on the new Bill are:

- Widening of Definition of Personal Data under the new Bill which now covers inferences drawn from data that risks covering data products developed by digital service providers
- Additional Grounds for Processing of Data that is still too restrictive for businesses
- Obligations of Data Fiduciaries under Data Portability Rights of individuals that interfere with their Intellectual Property Rights
- 'Privacy by Design' and compulsory registration and certification by DPA that risks recreating a 'License Raj' in India.

THE ECONOMIC TIMES

Industry body IAMAI wants further clarity in Personal Data Protection Bill

Participants said that while the draft bill addre[ssed] matters of 'consent' and 'explicit consent' for c[...] categories of data, it lacked clarity on what wo[...] qualify as consent and explicit consent. The differentiation was required by them to frame compliance measures, they said.

- Unspecified scope of Sensitive Personal Data & Critical Personal Data creates uncertainties for service providers

IAMAI Activities on Data Governance

- IAMAI continues to engage with all official processes pertaining to the public consultation on the PDP
- IAMAI initiated discussion paper on the PDP with Shardul Amarchand Mangaldas as the official knowledge partner and organized a roundtable discussion between industry representatives and key media personnel in November 2019, prior to the PDP being placed before parliament.
- After the parliament referred the Bill to the SPS, the Association made another detailed submission to the SPC and undertook special outreach initiatives with parliamentarians to apprise them of the concerns raised collectively by the digital services sector.
- IAMAI continued to champion the concerns of the digital sector on PDP via various outreach initiatives like Press Releases, media articles, etc.

Roundtable Discussion on Draft Personal Data Protection Bill, The Lalit, New Delhi 27 November 2019

A roundtable was organised by IAMAI on the Impact of the Draft Personal Data Protection Bill (PDP), 2018 on Ease of Doing Business in India to create a dialogue between key industry representatives, civil society and media personnel on the different aspects of the draft PDP bill that are areas of concern for the industry.

The discussion among the industry representatives which included both Indian and Oversees companies revolved around the several areas of ambiguity that exists in the draft Bill which need to be better clarified for businesses to fully comprehend the extent of adjustments businesses will have to do to comply with them.

The discussion was an attempt to help create a holistic well-informed public discourse on the Bill, which will eventually strengthen the collective effort to the draft a well devised Data Governance regime in India.

Intermediary Safe Harbour Rights

There has been a concerning trend of various forms of proposed regulations that risk undermining intermediary rights of digital services. The targets of such interventions are directed broadly at two categories of services: social media and e-commerce platforms.

Over the last couple of years, social media platforms have come under undue regulatory challenges under the pretext of misinformation/fake news, where the concerns are stretched to matters of law and order and even national security. This in turn has resulted in various regulators intending to impose onerous liabilities on the platforms for such content, whether in the form of direct liability of ownership of the content or liabilities for takedown and prosecution of such content hosting.

For e-commerce platforms, even while the main thrust is on curbing counterfeits and greater accountability under consumer rights, the line of regulations suggests to impose direct liabilities on platforms, sharing of seller information as measures for transparency and various forms of overbearing compliance burdens that risk safe harbour rights of such platforms.

IAMAI initiatives for Social Media platforms

The Personal Data Protection Bill 2019

The amended PDP now specifically recognises social media platforms as Significant Data Fiduciaries, with the Government having the right to denote any such platform 'whose actions have, or are likely to have significant impact on electoral democracy, security of State, public order or the sovereignty and integrity of India' as a significant data fiduciary'.

Such an identification will lead to such platforms having to undertake additional onerous responsibilities like registration under the Data Protection Authority, Data Protection Impact assessment for adopting any new technology of data processing, rigorous Data Audits by Government nominated Auditors, to name a few. The concerns of social media platforms under the PDP has been espoused in detail by IAMAI in its official submission to the SPC.

Amendments to Intermediary Rules

The issue of new intermediary guidelines is another critical issue that has been ongoing since the Information Technology Intermediary Guideline (Amendment) Rules 2018 were suggested by MEITY. Some of the key amendments to which the Association has raised objections are:

- Proactive monitoring of content hosted by third party users using automated tools
- Local incorporation of certain forms of digital intermediaries under this provision
- Traceability of content and mandated data sharing with various governmental agencies without judicial supervision

IAMAI Activities on Intermediary Rules Amendments

IAMAI has historically played a critical role in establishing Intermediary Safe harbour provisions and continues to defend the present provisions under Section 79 of the IT without dilution.

- IAMAI organized a roundtable discussion titled "Revisiting Intermediary Liabilities in the present Digital Mileu on 7 August 2019 with participants from industries, civil society and government officials
- IAMAI also organized a Conference 'Securing Safe harbour for Digital Intermediaries' in December 2019
- IAMAI continues to actively express its opinions on public media and other such platforms on protecting safe harbour provisions for all platforms.

Social Media engagements with Election Commission of India

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) in 2018. 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. IAMAI was duly recognised by the ECI as the representative of the social media platforms and all communication were channeled via IAMAI. IAMAI acted as the liaison between the participants and the ECI for the Voluntary Code of Ethics that was committed to ensuring free, fair, and ethical electoral process.

Voluntary Code of Ethics for Social Media Platforms

The social media intermediary members of the Association adopted a Voluntary Code of Ethics for the General Elections 2019 ("Code"). Under the Code, participants voluntarily undertook to establish a high priority communication channel with the nodal officers designated by ECI. Participants including BIGO, ByteDance, Facebook, Google, Sharechat and Twitter also agreed to act on content reported by the nodal officer, expeditiously, in accordance with the law.

Under the Code, platforms also committed to ensure transparency with regards to paid political advertisement by maintaining a repository of political advertisement with information such as the sponsor, expenditure and targeted reach of such content in an aggregated manner. Participants built the technology to upload MCMC certification and committed to acting on paid advertisements violating MCMC certification requirement under notification by the ECI. Member platforms agreed to extend the Code for state level elections as well post the General Elections 2019.

The collaborative initiative proved to be a success and the efforts by IAMAI and its members were duly acknowledged by the ECI at the General Assembly of the Association of World Election Bodies (A-WEB), a global event hosted by the ECI at Bengaluru on 3 September 2019.

THE ECONOMIC TIMES

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

Collectively, IAMAI and the member participants of the code of ethics remain committed to ensuring free, fair, and ethical electoral process.

Synopsis

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

NEW DELHI: The **social media** intermediary members of the **Internet** and Mobile Association of India (**IAMAI**) are committed to supporting the **Election Commission of India** (ECI) in holding free and fair elections in India. To this end, the 48 hour 'silence period' is very critic participants to the Voluntary Code c for General Election 2019 have operationalized their respective not

ECI working Group on Electoral Management

ECI initiated a working group on various aspects of Electoral Management in June 2019. The Committee came up with a document for public consultation in early 2020 with consultation deadline of 31 March 2020, which was further extended under the ongoing COVID-19 crisis. In the public consultation, ECI asked for comments on certain recommendations some of which pertain to social media in the form of:

- Pro-active use of new media technology [web TV, web radio, community radio] for voter education
- Print & Social Media Regulation under section 126 of Representation of People Act, 1951

IAMAI on behalf of its members has shared its detailed submission and continues to engage with the ECI on this matter.

Advisory by MeitY to Curb False News/ Misinformation on Corona Virus

MeitY issued an advisory to all social media platforms to curb false news/misinformation on Corona Virus. This was later followed up by notifications by the MHA on the matter. Some of the key points suggested in the Advisory were:

- Initiate awareness campaigns for users not to upload fake news concerning corona virus
- Disable/remove fake content hosted on their platform
- Promote dissemination of authentic information related to corona virus

IAMAI on behalf of its members shared a detailed submission of all the various initiatives undertaken by the social media platforms to counter misinformation on the COVID-19, and to promote official news and advisories to their users on their platforms.

IAMAI Initiatives for e-commerce platforms

Consultation with the CCI

The Competition Commission of India (CCI) conducted a general market study of the e-commerce sector in India. The objective of the study was to understand the evolution of e-commerce sector, major trends and impact of platforms on SMBs. The research project was being implemented by EY Associates. This exercise was a general market study and does not form a part of any investigation and/or inquiry in any of the proceedings pending before CCI.

CCI reached out to IAMAI as the representative of e-commerce service providers in India and entrusted IAMAI to organise the consultations with relevant stakeholder representatives. The meeting was an opportunity for platforms to present their views and interact with officials of CCI. IAMAI organised a series of three roundtable interactions of e-commerce service providers with representatives of ECI.

Consumer Protection Act

The Consumer Protection Act 2018 was placed before parliament and even before it was passed, the Ministry came out with draft guidelines for e-commerce in August 2019.

IAMAI in consultation of its members drafted a submission in Association with Shardul Amarchand Mangaldas. Some of the key points of concern raised by IAMAI in its submission were:

- e-commerce entities are already regulated under the FDI policy, the Legal Metrology Act, the Food Safety and Standards Act, and the proposed draft National E-commerce Policy. Each of these regulatory frameworks imposes different obligations and liabilities upon e-commerce entities, creating a miasma of regulatory uncertainty
- The definition of e-commerce entity appears to be extending the scope of "e-commerce" beyond online marketplaces for goods and services, thus encompassing a variety of digital services which do not qualify as e-commerce.
- There are different forms of business models in e-commerce, over goods and services. The most common differentiation being inventory-based e-commerce and online marketplace models. The framework does not distinguish between the different models, and thereby certain provisions are redundant or superfluous for certain business models.
- The guidelines go beyond the remit of consumer protection, with suggested provisions that come the purview of different Ministries/ Authorities.

IAMAI along with industry representatives met the Jt. Secretary at the Department of Consumer Affairs for a discussion and subsequently made additional submission asking for removal/amendment to certain provisions.

PUBLIC CONSULTATION ON COMPETITION (AMENDMENT) BILL, 2020

The Ministry of Corporate Affairs had constituted a Competition law Review Committee (CLRC), under the Chairmanship of Secretary, Corporate Affairs, in October 2018 to review and recommend a robust Competition regime and suggest changes in both the substantive and procedural aspects of the law.

The new Draft Bill was opened for public consultation in February 2020.

IAMAI Activity

IAMAI made a detailed submission on the Competition Amendment Bill 2020. Some of the key features of the IAMAI Submission were:

- IAMAI in its response suggested adopting effect-based approach in determining abuse of dominant position and anti-trust cases for the Competition Authority under the proposed Amended Bill
- The new provisions for resolving competition related concerns in the new age should capture the principles mentioned in the Raghavan Report, especially for the newly emerging digital services that are changing markets as we know it
- While the new provisions for Settlement and Commitments are welcome, the present suggested provisions are unclear as to the requirements of confidentiality. These provisions are also silent about the mechanism allowing the parties to withdraw complaint inter-se prior to directing investigation to the Director General
- The suggestions for the new Governing Board with representation from various Government Ministries, and the suggested power for the Governing Board to appoint the Director General under the proposed Bill risks undermining the set rules ensuring fair and independent investigation under the Competition Act, 2002
- Neutrality of any competition authority is a basic requirement by international norms, and any change in the operational structure of the CCI that risks compromising this autonomy will not augur well for the Indian economy in the eyes of the rest of the world.

BUDGET AND TAX RELATED ISSUES

IAMAI activities in run up to Budget 2020

- Like every year, IAMAI made a detailed submission to the Ministry of Finance on a pre-budget memorandum highlighting the asks of the Digital Sector
- IAMAI was invited by the Department of Economic Affairs, Ministry of Finance to a pre-budget consultation session titled "New Economy: Start-ups Fintech and Digital" held on 16 December 2019 at North Block, New Delhi
- IAMAI was also invited by MeiTY to make a pre-budget submission focused on Mobile Handset manufacturing and promotion of electronics manufacturing in India.

IAMAI was actively involved in highlighting the various issues faced by the digital services sector arising of the announcements made in Budget 2020. Some of the key concerns are:

- e-commerce services now face major challenges in the form of TDS for direct taxes (Section 194-O).
- e-commerce services without permanent establishments in India now face an additional Equalisation Levy of 2% (newly introduced Section 195-A of Finance Act 2016)
- ESOP taxation window of 5 years is insufficient and does not fully address the concerns of value realisation for employees

Review of FDI in Online Digital News Services

Press Note 4 (2019 Series) from DPIIT announced changes in the Consolidated FDI Policy that now permitted 26% FDI via Government Route for "Uploading/Streaming of News and Current Affairs through Digital Media". This was done to bring digital media at par with print media following a similar announcement in Budget 2019.

Digital news platforms, as part of digital services, were permitted 100% FDI via automatic route till this notification. Incidentally the FDI limit for digital news services at 26% is less than the permitted level of FDI for news broadcasting services which are at 49%.

The bigger concern was that Online content providing services can be of various forms; User Generated Content (UGC) hosting platforms like social media platforms, online aggregators of content and even online publisher of content. Content itself is of various forms pertaining to news, opinions, commentaries, etc. Thus, digital content providing services are not necessarily directly comparable to print media or news broadcasting services, which have a very different mode of content generation and dissemination.

IAMAI Activity

- IAMAI communicated its concerns to the office of DPIIT in the form of a detailed submission
- IAMAI secretariat members met with the concerned official at Ministry of Information and Broadcasting (MIB) and apprised them of the nuances of digital news platforms
- On request from officials from MIB, IAMAI shared a detailed submission on the various forms of online news content provider services, the differences in their mode of operation: in terms of content generation, original content, content ownership/licensing, and thereby liability for content.

CBDT Consultation on Amendment of Profit Attribution to Permanent Establishments

The Central Board of Direct Taxes (CBDT) initiated a public consultation on the proposal for amendment of Rules for Profit Attribution to Permanent Establishments based on the report prepared by a Special Committee, in April 2019. India has taken strong exception to the suggested Authorised OECD Approach (AOA) as developed under the BEPS initiative and has officially communicated its reservations on adopting the OECD prescribed FAR based formula. Consequently, CBDT devised its own formula for profit attribution, which was put up for public consultation.

The new CBDT proposed formula for profit attribution for digital services is based on weighted factors of Sales, employees (manpower & wages) and assets over the profit derived from India. It makes certain exceptional provisions for digital services.

- Even if an enterprise has global losses or profits lower than 2%, the fact that it continues its Indian operations is interpreted to suggest the Indian operations are profitable, and minimum 2% of revenue or turnover will be attributed as profit.
- For digital services, users (or user base) is taken as a factor for profit attribution, the amendments assign a relatively lower weight of 10% to users in low and medium user intensity models and 20% in high user intensity models at this stage, with the corresponding reduction in the weightage of employee and assets. While the justification for the same is based on 'multidimensional business models where users are considered crucial for business', it is suspect. Perhaps the fact that digital services require very little physical assets or manpower on ground for service provisions triggered the need to bring in some factor whose magnitude would be sufficiently high to attribute higher proportions to the formula.

IAMAI Activity

IAMAI in consultation with its members made a detailed submission to the consultation. The key points of the IAMAI submission were:

- As an industry association, IAMAI is particularly concerned with fast changing tax regimes as they add to compliance burdens on businesses. The transition to GST regime in the indirect tax front is still an ongoing process which continues to create adoption challenges for businesses. A changing tax regime in the direct tax front only adds to the woes. Businesses require stable and continuous tax regimes to flourish and scale up as critical business decisions are made based on the tax regulations.
- Continuous changes in the tax rule creates environments of uncertainty that does not augur well for businesses. Continuous changes risk triggering investment freeze as businesses may choose to stall their investment plans to weather out a period of transition. We have already witnessed a fall in investment in Indian tech start-ups following the uncertainty over Angel Tax and its resolution. Any such investment freeze at such a critical stage can prematurely kill off the developing start-up sector at its nascent stage.
- IAMAI is disheartened by the fact that CBDT is taking a strong exception to the Authorized OECD Approach (AOA) and has disagreed to follow the function, asset, and risk (FAR) framework suggested by the BEPS consultations.
- While IAMAI would not engage in the merits of AOA and leaves it to the better judgment of the CBDT authorities, we would like to still point out that unilateral initiatives, even as it is justified under the sovereign rights of the country, risks isolating India in the global context.
- Globally, there is an ongoing tariff war hampering trade in goods across the world that is already creating uncertain environments for global trade. Services, and especially digital services, are a critical sector for the Indian economy as it plays a considerable role in countering trade deficits. Any unilateral direct taxation regulation risks retaliatory counter-measures that can unsettle the delicate balance.
- While we understand that many other countries too have not adopted AOA or the agreed upon framework, any unilateral decision by India must take into account the context for digital services in India. Retaliatory measures can stifle the growth potential of emerging Indian digital services that are going global, given our economy is heavily depended on FDI and technology transfers. Such an eventuality will not only hamper the growth of these businesses, but also stifle the potential of an indigenous digital services ecosystem from emerging in India.
- Digital services have been given a special treatment under the proposed new rules with user base being used as a metric for determining the profit attribution. This is premised on the assumption that even if a business is not making profits from India, if it continues to provide services in India, it must be doing so because it is profitable to do so. Such an assumption is short sighted and fails to accept the totality of business realities because user engagement and participation does not necessarily lead to monetization.
- Revenue generation is difficult to be attributed to full user base because the user base is not homogenous in terms of its engagement. Services like social media platforms or e-mailing services earn revenues from advertisers and do not charge users directly. Indirect revenues for usage of platforms depends on extent of engagement by users (digital users by all conventional metrics make a distinction between Monthly Active users [MAU], Daily Active users [DAU] and Ever users), the kind of engagements etc. Attributing a direct one-on-one causality between number of users and perceived revenue, irrespective of the co-efficient used in the formula, is erroneous.
- While the justification for the including user-base is based on 'multidimensional business models where users are considered crucial for business', the argument is suspect. It seems that the fact that digital services require very little physical assets or manpower on ground for service provisions triggered the need to bring in some factor whose magnitude would be sufficiently high to attribute higher proportions to the formula. In such a case, the entire exercise is akin to reverse engineering to ensure maximum profit attribution to digital businesses.
- What the entire formula fails to consider is that digital businesses have higher component of Intellectual property developed by such service providers. Such high IP requires high levels of investments (both capital and human) which may

Stakeholders' Consultation on "Moratorium on Customs Duties on Electronic Transmission"

The Department of Commerce, Ministry of Commerce & Industry and Centre for WTO Studies organized a series of closed-door industry consultation meetings on moratorium on customs duties on electronic transmissions (ET) of digitized products. IAMAI was invited to attend the sessions at Mumbai (20 February 2020) and Bangalore (2 March 2020). The discussions were held in the context of the WTO decision in December 2019 to extend moratorium on customs duty on Electronic Transmissions, which goes contrary to the official position of India and South Africa who wanted the moratorium to end.

TRAI CONSULTATIONS

The Telecom Regulatory Authority of India (TRAI) initiated several public consultations in which IAMAI on behalf of its members participated in. Some of the key consultations to which IAMAI responded were:

Consultation on Cloud

IAMAI submission: CSPs are presently governed by MEITY and any form of regulatory formalities imposed additionally by DoT will only create compliance complications for service providers.

Review of terms & conditions for registration of OSPs

IAMAI Submission: The term '"IT enabled services" must be interpreted narrowly to mean services similar in nature to those in the list that preceded it, such as a call center, NOC, tele-banking, tele-medicine, etc. Services such as data centers, software development, cloud etc. which does not use calls for providing services must be specifically excluded from the ambit of "application services".

Review of Scope IP-1 registration

IAMAI Submission: regulators need to assess and offer proper incentive models for IP-1 and TSPs that encourages active and passive infrastructure without adversely affecting the commercials of any stakeholder. Exclude CSPs from other TSPs and excuse them from regulations for TSPs.

ETTelecom.com
From The Economic Times

Fixing of floor price for telecom services illogical; no need for Trai to intervene: IAMAI

The Internet and Mobile Association of India (IAMAI) on Tuesday said fixing of a floor price for telecom services will be completely illogical and such a move is not required in the market.

Danish Khan • ETTelecom • March 17, 2020, 17:59 IST

NEW DELHI: The Internet and Mobile Association of India (IAMAI) on Tuesday said fixing of a floor price for telecom services will be completely illogical and such a move is not required
market. It urged the telecom regulator, TF
continue its present position of forbearan
actively intervening in tariff fixation and l
market forces determine future pricing.

Review of Interconnection User Charges (IUC)

IAMAI submission: Decision should be based on further analysis whether IUC acts as disincentives for 4G roll-out.

Traffic Management Practices under Net Neutrality

IAMAI Submission: Telecom Regulatory Authority of India should consider a broad approach that defines reasonable traffic management principles (TMPs) and sets out clear guidelines on how the reasonableness of traffic management will be determined.

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 adapt to the new developments in the sector.

UA PROMOTION

To enable local Indian scripts to be rendered on the digital ecosystem easily and correctly, Universal Acceptance (UA) compliance is important. IAMAI in Association with Universal Acceptance Steering Group (UASG) under ICANN and with support from the Ministry of Electronics and Information Technology (MEITY) organised workshops across different states in India to create awareness about the importance of UA compliance for augmenting the growth of businesses in India.

This initiative focusing on promoting the Devanagari Script included 6 workshops and Coding Challenges across six different states – Madhya Pradesh (Bhopal), Rajasthan (Jaipur), Uttar Pradesh (Lucknow), Maharashtra (Pune), Bihar (Patna).

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 in partnership with Facebook has been carrying out 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 Association is organising 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. Carrying on from the previous year, IAMAI in the fiscal 2019-20 covered 40,500 participants across states like Delhi NCR, Hyderabad, Kerala, Tamil Nadu, Punjab, Maharashtra to name a few.

1.c Promotional Activities

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

#14IDS, 5-6 FEBRUARY, 2020, THE LALIT, NEW DELHI

The 14th edition of the flagship event India Digital Summit (IDS) again proved to be the largest annual gathering of the Digital Industry in India. #14IDS featured prominent 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 5 different stages over 2 days. The stages were:

- Deep Thinking
- Pioneers
- Digitainment
- EVOLVE
- Advertiser's Hustle

In his special address, Amit Agarwal, Country Manager, Amazon India, and Chairman, IAMAI talked about penetration of mobile market, payments, data costs and consumption and number of growing startups in India.

In his leadership talk, Shri Baijayant Panda, National Vice President, BJP & Former Member of Parliament addressed on the topic - Leveraging PDP to Build a Data Economy.

Another highlight of Day 1 was the launch of a report titled 'Intelligent Automation - A Key Catalyst for

India's Economic Growth' by Smt. Aruna Sundararajan, Former Telecom Secretary and Chairman of the Telecom Commission. Launching the report, she said the report seeks to address what can catalyse India's economic growth. She further stated that investment is the next driver of growth. As the digital footprints in India grows across sectors it will help in benefiting several of India's fastest growing companies from Intelligent Automation, she added.

The highlight pf the two-day conference was the address by Chief Guest Shri Ravi Shankar Prasad, Union Minister for Communications, Electronics & IT and Law. He said that in the last five years, India has evolved digitally, and observed that IAMAI has a big role to play in the process. "In the process of reform, perform and transform; technology plays a crucial role," he added.

INDIA DIGITAL AWARDS 2019

The 10th edition of the India Digital Awards (IDA) awards were given to recognise and promote the efforts of the talented Indian developers and creative honchos who have made outstanding contribution towards ground-breaking advancements and rose above their peers.

This year, there were 7 categories - Digital Advertising, Digital Content, Digital Social and Economic Empowerment, Mobile and App Awards, Payment and Fintech Awards, Social Media Awards and Technology Awards.

Dinesh Agarwal, Founder & CEO, India Mart was adjudged as the Digital Person of the Year while Interactive Avenues - A Reprise Network Company was declared as the Digital Agency of the Year while Cure.fit was awarded as the Digital Start-up of the Year.

1.d Research

As always, the Association continued mapping the digital ecosystem with its series of reports. There were also other critical reports focusing on sectors and policy related issues. A few of the reports released are mentioned below:

IAMAI NIELSEN INDIA INTERNET REPORT 2019

IAMAI, in Association with Nielsen media published a report on the Internet users in India. The bi-annual report covered the periods March 2019 and again November 2019 to map the rise in internet users in the country.

In a significant development, Rural India, for the first time ever, has registered more internet users than Urban India. In rural India, there are 227 million active internet users over the age of 12, which is approximately 10% more than that in Urban India. This is a significant achievement in the efforts to bridge the digital divide in the country, even as lot of headroom for growth still exists in the Rural sector which still has only 32% internet penetration, as compared to 54% in Urban India. According to the Digital in India report based on IRS data, India has 504 million active Internet users (used internet in the last one month) who are 5 years and above as on Nov' 19.

ET tech.com

Technology News / Latest Technology News / Internet

India is second to China in Internet users: Report

Of the 451 million monthly active users, 385 million are over 12 years of age and 66 million are in the age bracket of 5 to 11 years, who access the Internet on the devices of family members.

Megha Mandavia | ETtech | September 26, 2019, 15:11 IST

With 451 million monthly active internet u
the end of the financial year 2019, India is now

MAKE IN INDIA 2.0 (REVISITING MOBILE MANUFACTURING)

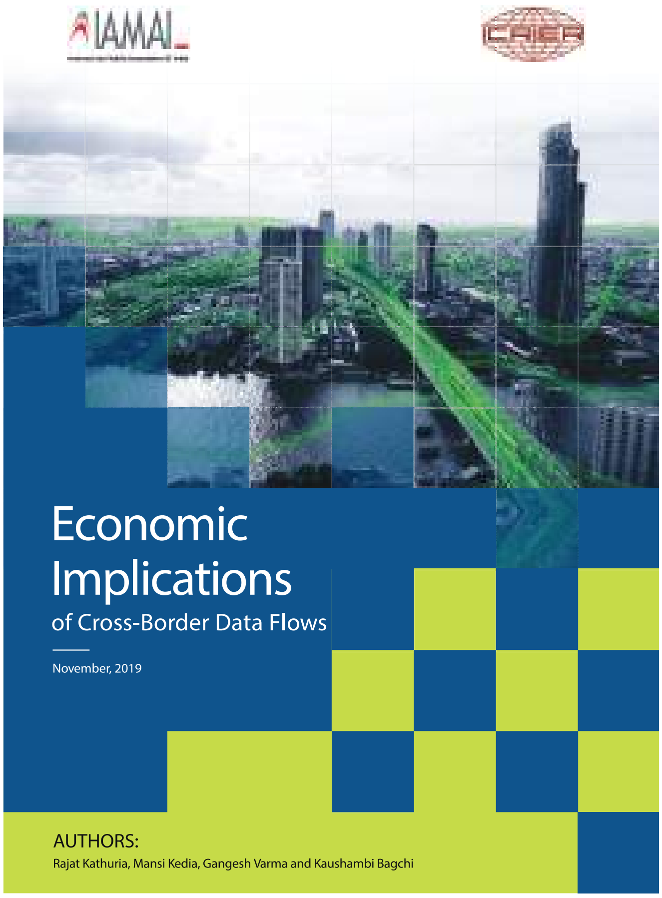
Welcoming the National Policy for Electronics (NPE) 2019, and to suggest the way forward to achieve the desired outcome as enshrined in the policy, IAMAI released a report titled 'Make in India 2.0 (Revisiting Mobile Manufacturing). The report evaluates the status of the domestic mobile manufacturing ecosystem and the impact of a specific type of tariff-based measure adopted by India to provide a fillip to the domestic capacity.

ECONOMIC IMPACT OF CROSSBORDER DATA FLOW

IAMAI in Association with ICRIER released a report titled "Economic Impact of Crossborder Data Flow" on 25 November 2019. Cross-border data flows have become indispensable to international trade. However, the rapid increase in data flows has also amplified policy questions related to privacy, data security and surveillance. Governments are raising concerns about the safety of data routed through and stored outside their jurisdictions. The report builds on the recent literature on data localisation to provide a reflective view on the economic implications of the existing and proposed localisation measures adopted by India. It captures the economic impacts of data localisation by presenting both domestic and global business models and the potential impact on India's international trade.

The report finds that a 10% increase in international internet bandwidth leads to an increase of US$ 6.971 billion in total volume of goods trade for India. Between 2016-17 to 2017-18, approximately 12% of growth in India's total volume of trade could be estimated to be driven by cross border data flows. The report also finds that the impact of data localisation is not uniform across sectors and varies between companies within the same sector. The impacts vary by size of the company, the sector of operation, the choice of markets and business models.

The report was launched in an event addressed by Shri G. Narendra Nath, Joint Secretary, National Security Council Secretariat.



DIGITAL INDIA REPORT

The popularity of digital services in India have been possible because of certain policy level interventions which enabled both the telecom sector and the digital services sector to thrive. Today, with the second largest internet user base in the world, a thriving tech start-up sector of indigenous entrepreneurs and the vision of a $1 trillion digital economy, India is poised to emerge as the global tech hub of the future.

While the digital sector is expected to contribute $1 trillion in the grand vision of a $5 trillion economy by 2025, it is well recognised that the potential of contribution of the digital economy by 2035 would be much higher.

At the same time, there are certain lacunae that need to be addressed, such as the urban-rural digital divide, proliferation of social empowering services via digital medium, on-boarding the most marginalised sections, etc.

This short study traces the evolution of digital ecosystem in India followed by mapping of present state of digital services and charts a roadmap for short run and long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Business Standard

Big digital push needed to reach $5-trillion economy: IAMAI report

Neha Alawadhi | New Delhi | Last Updated at September 27 2019 17:01 IST

Topics

Indian Economy | Digital technology | Digital economy

Data governance, cybersecurity, encryption and surveillance along with technologies like cloud computing, artificial intelligence and Internet of Things are the core areas requiring policy focus for India.

These will help realise the country's $5 trillion economy target, according to a recent study by industry association Internet and Mobile Association of India (IAMAI).

Digitisation of services will be an essential step towards achieving the $5 trillion goal. However, India's regulatory approach should focus on regulating 'core' industry players, and not entities that fall on the 'edge' of the regulatory spectrum. This can be done by drafting clearly articulated outcome-based regulations, the report, titled 'Digital Technology Policy for India's $5 Trillion Economy,' said.

"Participative regulatory models wil only help us address emerging chall run timelines i.e. 2025 and 2035. The study reveals that policy and regulatory landscape continues to play a critical role in shaping the future of the Indian digital ecosystem, and the realisation of the future potential depends on the policies we adopt today.

DIGITAL TECHNOLOGY POLICY FOR INDIA'S USD 5 TRILLION ECONOMY

The report titled "Digital Technology Policy for India's USD 5 Trillion Economy", authored by Ikigai Law, was released on 24 September 2019, coinciding with a panel discussion on Digital Technology Policy for India's USD 5 Trillion Economy with Shri Baijayant Panda, Smt Aruna Sundararajan, Dr Rajat Kathuria and Shri Sunil Jain as panellists.

To achieve the USD 5 trillion milestone, digitisation of services is going to be critical. To ensure fast and efficient digitalisation, India's regulatory approach should focus on regulating the 'core' industry players, and not entities that fall on the 'edge' of the regulatory spectrum.

The report presents a set of guiding principles that may be used in the making of the appropriate technology policy that India needs on its way to becoming a USD 5 trillion economy with its attendant socio-economic benefits to the citizens. It is also important to make regulations that tackle real threats, as opposed to perceived challenges. This allows nascent and emerging industries to stand on their feet before being subjected to strict regulatory scrutiny.

PRODUCTION LINKED INCENTIVE FOR SMARTPHONE COMPONENT MAKERS

The report by IAMAI titled 'Production Linked Incentive for Smartphone Component Makers' finds India should continue to focus on increasing production of specific nascent stage industry verticals and processes in the country which are high growth accelerators, require sticky large investments, are highly profitable in double digits, have a high value addition on BOM, and are fungible across sectors. To that end, IAMAI has identified smartphone chargers and Printed Circuit Board Assembly (PCBA) as two mobile components that could help India to achieve its manufacturing targets if provided the right boost in addition to the PLI scheme.

Chapter 2:

Key Sectors

- Digital Advertising Council
- Digital Entertainment
- Payments Council of India

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 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 Council

The Digital Advertising Council (DAC) has over 100+ members engaging with more than 500 brands, 250 agencies and 100 publishers through various conferences, roundtables, offsite and learning trips organised by IAMAI throughout the year. Some of the biggest conferences are the India Affiliate Awards, Marketing Conclave, Chief Digital Officer's Summit and many more.

This committee has worked extensively to get the digital industry closer and spearheaded the fraternity, including advertisers, marketers, and sales strategists towards the common goal of digitisation, contributing to the ever-growing anticipation of making India digital.

The committee is also working towards bringing various ad-tech and mar-tech companies under its fold to cater to the needs of the booming marketing and advertising technology industry in India. It aims to bring various brands on board for this initiative to provide a common platform for technology buyers and providers.

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

The Billing and Payment Recovery Process continues to be a major focus of the DAC which solely works towards ensuring timely payment to publishers through the agencies.

Publisher outstanding's averaging to Rs. 80 crores per month were part of the recovery process in 2019-2020. More than 60 publishers, agencies, ad-networks, OTT entertainment companies are a part of this process. Major client outstanding's amounting to over Rs. 10 crores were recovered by intervention by IAMAI.

2.1.b Events

The Association undertook several business development activities for the digital advertisement sector over the year.

15th Marketing Conclave: 'The Age of MADTECH', 13 September 2019, Taj Land's End, Mumbai

Key Speakers: Manish Maheshwari, Managing Director, Twitter; Arvind RP, Director - Marketing & Communications, McDonald's; Prasanjeet Dutta Baruah, Business Head - Technology, Automotive, Facebook; Shakti Upadhyay, Head of Marketing & PR, Kia Motors; Sunil Khosla, Chief Marketing Officer, AGS Transact Technologies; Sunder Madakshira, Head – Marketing, Adobe; UT Ramprasad, Head – Marketing Communications, Tata Motors; Anita Nayyar, CEO India & South East Asia, Havas Media Group; Robert Hain, Senior Product Manager, IBM; Indrani Khanvilkar, Director of National Sales, mCanvas; Srikanth Bureddy, Co-founder & Director, Valueleaf Services; Haani Mirza, Head of Ignition Labs, Google among others.

The discussion topics were: Future of Marketing; Generation Z on The Roll; The Experience Is Your Brand: Purpose & Path; To Improved Conversations & Beyond; "AI" - Nothing Artificial About It; Be Afraid. Be Very Afraid. Do It Anyway; Importance Of UI/UX In Digital Marketing; Give Your Audience A 360 Degree Brand Experience; Battle Royale - CMO vs CTO/CIO; The 3 V's of Digital: Video, Voice and Vernacular; Connected Consumer to Connected Shoppers!; Marketing Automation Reigns Supreme; Multi Touch Attribution: A marketer's road to success; Re-think & Re-frame your Creatives

CMO Honor Roll 2019, 13 September 2019, Taj Land's End, Mumbai

Key Speakers: Rubeena Singh, CEO, iProspect; Vivek Bhargava, CEO, DAN Performance Group; Sunder Madakshira, Head of Marketing, Adobe Systems; Manish Maheshwari, Managing Director - India, Twitter; Satish Saraf, Co-Founder & CEO, Valueleaf; among others.

The Chief Marketing Officer's honor roll, an intellectual capital project was launched by IAMAI in its very first edition. CMO Honor Roll recognised India's Super 30 credible and innovative Chief Marketing Officers

making demonstrable impact across their respective organisations. The winners were felicitated in an event post the 15th Marketing Conclave. A special Coffee Table Book was launched on this occasion.

Here is a list of Super 30 CMOs list:

NAME	COMPANY
Abhishek Joshi	MX Player
Achal Shah	Nyuvo - Unimoni
Amit Gujral	LG
Amit Sethiya	Syska Group
Amit Tiwari	Havells
Anshuman Chakravarty	Orient Electric
Anupam Bokey	Guiltfree Industries
Deepali Naair	IBM
Jaskaran Singh Kapany	Paytm
Karan Kumar	Fab India
Karthi Marshan	Kotak Mahindra Bank
Kashyap Vadapalli	Pepperfry
Minoo Phakey	Dabur India Limited
Monalisa Sahoo	Sterlite Power
Nishant Kashikar	Tourism Australia
Pallavi Chopra	RedBus - IBIBO Group
Pankaj Gupta	HDFC Life Insurance
Pulak Sarmah	Kotak General Insurance
Puneet Anand	Hyundai Motors India
Rahul Pansare	FCA India Automobiles
Ramin Saherwala	Mahindra Holidays
Ravi Desai	Amazon
Ravi Santhanam	HDFC Bank
Sagar Kochhar	Rebel Foods
Saujanya Srivastava	MakeMyTrip
Sonia Notani	IndiaFirst Life Insurance
Sumeet Singh	Info Edge India
Vaibhav Kumar	Max Life Insurance
Vipul Oberoi	IIFL Finance
Vishwajeet Parashar	Bajaj Capital

5th India Affiliate Summit, 26-27 September 2019, The Leela Ambience, Gurugram

Key Speakers: Parul Bhargava, CEO, VCommission; Sushant Tomar, Country Director, M&C Saatchi Performance; Mohammad Sohrab Ali, Co-Founder,

Executive Chairman, Adsplay International; Parag Murudkar, Group EVP, Yes Bank; Puneet Gupt, COO, Times Internet; Satish Saraf, Founder &; CEO, Valueleaf; Dan Silverstov, Country Manager- Admitad among others.

The 5th edition also saw a masterclass 2.0 where some of the most prolific speakers leading high level training for digital marketers & ecommerce entrepreneurs. The two-day masterclass showcased world's top ecommerce, Media Buyers in Native advertising, Google, Facebook, Content Arbitrage & viral marketing minds.

The 2019 edition of IAS witnessed the first ever India Affiliate Awards to celebrate the innovation and effective outreach through affiliate marketing. The entries were open for Advertisers, Agencies, Publishers, Networks, and Technology Solution Providers.

CATEGORIES	WINNERS
Best Affiliate Marketing Blog	Shopify
Best App Install Campaign	McDonalds (South and West) - GMAL by Publicis Media Performics. Convonix
Best Finance Affiliate Campaign	YES Bank by iProspect India
Best Indian E-commerce Affiliate Campaign	Big Basket by Admitad India
Best International E-commerce Affiliate Campaign	AliExpress.com Cost Per Sale Campaign by vCommission
Best Integrated Affiliate Marketing Campaign	Reliance General Insurance by iProspect India
Most Innovative Affiliate Marketing Campaign	Creating a new digital paradigm for Max Life Insurance by SVG Media - Columbus India
Best Affiliate Tool of the year	Admitad India
Best Publisher for Affiliate Marketing	CashKaro

8th Digital Marketing Conversations, 16-19 May, 2019, Phuket, Thailand

The 8th edition of digital marketing conversations was a 4 days and 3 nights learning trip specifically curated for the acclaimed marketing heads pivoting digital, traditional marketing decisions and innovations. Representatives from the following companies were part of this year's conversations: Aditya Birla Health Insurance; Bajaj Capital; Bisleri International; Cars24; FabIndia; Godrej Nature's Basket; HP; IIFL; Kotak Mahindra Bank; Lalit Group of Hotels; Lenskart; Max Fashion; Nissan Motors; Parle Products; Patanjali Ayurved; Pepperfry; Phonepe; Policybazaar.com & Paisabazaar.com; Reckitt Benckiser; SYSKA Group; Western Union; Woodland; Yes Bank.

INTERSEC- The (un)Conference, 27 – 29 February, 2020, Mussourie, Uttarakhand

Intersec, based on the idea of un-conferences with no strict agenda or line-ups was attended by advertisers, publishers, agencies, and representatives from ad-tech companies. The theme was 'Charting the Course' which essentially gave the platform to come and meet like-minded and build synergies for business. Intersec was an all-expense paid offsite only for the Chief Marketing Officers and Digital Marketing Heads. Sony Liv; Flipkart Ads; Times Internet; mCanvas; Liqvd Asia; MGID & MoMagic were some of the key partners behind this edition of Intersec.

HOTSTAR Connect -Powered by IAMAI, Mumbai | Delhi | Chennai | Bengaluru | Kolkata

Key Attendees: Gaurav Kanwal, Hotstar; Prasad Shejale, Logicserve; Harshil Karia, Schbang; Dippak Khurana, Vserv; Abhishek Punia, ARM Worldwide; Vikas Chawla, Social Beat; Mukesh Agrawal, The Media Ant.

IAMAI in Association with Hotstar hosted a series of roundtables on the theme 'Changing the playing field with VIVO IPL 2020'. The roundtable comprised Addresses, Panel Discussions, Fireside Chats and the introduction of Agency Partner Program.

Agencies like Admatazz, ARM Worldwide, Benfy, BC Web Wise, Bidsopt Media, Brandoo Advertising, Crayons Network, Crow's Nest, Diason, Digitale, Divo, Ethinos, Hiveminds, Interactive Bees, FoxyMoron, Gozoop, Liqvd Asia, Logicserve, Rage Communications, RK Swamy Media Group, Schbang, Signet, Stickypins, Social Beat, Span Communications, Valuefirst, Vserv and more were part of the roundtables.

Thought Leadership Series, 6 August & 25 September, Mumbai | 20 June, Delhi | 19 September, Bengaluru

Key Attendees: Sai Narayan, Policybazaar; Prasad Kaushik, Ford India; Karan Kumar, FabIndia; Joydeep Sanyal, AVP Marketing, Aditya Birla Sunlife AMC Ltd; Pamit Anand, Business Head, Shaadi.com; Aditya Save, Co-Founder, Agilo Labs; Fakhrul Khan, Manipal Health; Nitin Khanna, Head – Brand Marketing, Acko; Shantanu Bhattacharyya, Logicserve Digital; Siddharth Pednekar, BC Web Wise; Prasad Shejale from Logicserve Digital among others.

AI: A Game Changer in CX, 18 June 2019, Trident, Mumbai

Key Participants: Rahul Sharma, MD, LogMeIn; Manu Monga, VP & Head - Digital Marketing, Axis Bank; Pawan

Sarda, Group Head - Digital, Future Group; Rakesh Wadhwa, CMO, Future Generali Life Insurance; Vishal Subharwal, EVP, Head E-commerce & Digital Marketing, HDFC Life; Vivek Pathak, Group CDO - Digital Business, Data Intelligence & Innovation, Reliance Capital.

Future of Data Driver marketing: Truly data driven and orchestrated, 8 August 2019, Taj-MJ Road Bengaluru

Key Attendees: Afitya Save, Co-Founder, Agio Labs; Abhijit Sharma, AVP – Datalabs, Landmark Group; Madhukar Uniyal, Director Solution Engineering, Oracle Marketing Cloud; Amit Doshi, CMO, Lenovo; Pallavi Chopra, Marketing Head, RedBus; Sumon Chandra, head of Growth, HouseJoy; Smita Muraka, Marketing Head, Amante Mas Brands

IAMAI with Oracle organised this discussion on the future of data driven marketing and provide solutions backed by evidences narrated by business representatives themselves.

Leverage Customer Data To Create Connected Experiences, 20 February 2020, The Leela Ambience, Gurugram

Key Attendees: Shobhit Mathur, Sales Director, Oracle; Sanjay Sharma, Marketing manager, ADIDAS India,

Ratnesh Mehra, CX GTM Director, Oracle; Shailendra Nath Jha, VP Head of Digital Product management, MAX Life Insurance; among others.

IAMAI with Oracle organised this mini conference to discuss how to utilise data to deliver desired and connected customer experience utilising AI and ML based tools.

#BustDigitalMyths 2019, 9-11 August 2019, Taj Aravalli Resort & Spa

Key Attendees: Abhinav Dubey, Aegon Life Insurance; Shivkant Singh, Bajaj Capital; Kapil Ohri, Dabur; Pankaj Parihar, Godrej Consumer Products; Pravu Sahoo, Hyatt; Rajender Sharma, IndusInd Bank; Anushree Ghosh, ITC; Richa Khera, KFC India; Amit Jha, Mahindra Motors; Manish Mahajan, Max Life Insurance; Kelvin Fernandes, McDonald's India; Anand Pathak, Netmeds among others.

#BUSTDIGITALMYTHS is organised by IAMAI for the selected Chief Digital Marketing Officers and Digital Marketing Heads. It is an exclusive format for networking and engaging the leaders of digital Industry with the sole purpose of understanding how to create opportunities for innovation and growth in digital marketing.

Digital Café, 29 August, Bengaluru | 21 August, Gurugram

Key Attendees: Nikhil Malhotra, Salesforce; Deepit Purkayastha, InShorts; Nikhil Arora, Droom; John Mullins, Salesforce; S K Prasad Iyer, Zestmoney; Jitendra Mahan, Max Fashion; Sumon Chandra, Housejoy among others.

IAMAI and Salesforce hosted Digital Cafe to learn how marketing is evolving in the Fourth Industrial Revolution - to share the key trends, challenges, success measures and priorities impacting them.

Performance Marketing Connect, The Ritz Carlton, Bengaluru, 29th of August, 2019

Key Attendees: Sanjay Trisal, Country Manager – India, AppsFlyer; Ms Tarika Soni, Head of Commercial Strategy and Ad Monetization. Snap Inc; Rahul Pandey, Director - Digital Marketing, Flipkart; Arjun Choudhary, Chief Business Officer & Founding Member, mfine; Rajat Gupta, VP – Product Growth & Marketing, MPL among others.

IAMAI, in Association with AppsFlyer and Snapchat organised a roundtable on the topic 'Mobile App Marketing – Engaging human touch points behind the device' that was attended by industry leaders in the marketing & growth division from various sectors.

CMOs Colloque, Taj Falaknuma Palace, Hyderabad, 22 – 24 August 2019

Key Attendees: Naveen Kukreja, Co-Founder & CEO, Paisabazaar; Partha Sinha, Vice Chairman & MD MWG

India; Puneet Anand, CMO, Hyundai; Srinivas Jain, Executive Director and CMO, SBI Mutual Fund; Prasun Basu, President, South Asia, Nielsen among others.

IAMAI in partnership with Google hosted a three-day residential program for industry leaders representing varied sectors. The summit was specially curated and customised to create a platform for mutual sharing and learning. Marketing and industry experts were invited to conduct talks and workshops for the brand custodians providing an exclusive lowdown into some of the best marketing solutions around today.

#Launch2020, 12 November 2019, Trident Gurugram

Key Attendees: Manish Maheshwari, Twitter India; Juhie Godavara, Head Marketing & E-Commerce, Phillips; Shashi Shekhar Mukherjee, CDO, Reckitt Benckiser; Babita Baruah, Managing Partner, GTB India; Neha Dhupia

#Launch2020, was organised by IAMAI and Twitter India to showcase the intersections of brand and Twitter audiences by sharing of insights, key trends and bright ideas. This interactive evening was attended by the marketing custodians of brands and agencies to seek more insights and opportunities that the platform will provide in 2020.

Performance Marketing Connect, 28 May 2019, Trident BKC, Mumbai

Key Attendees: Sanjay Trisal, Country Head - India, Appsflyer; Manish Agarwal, CEO, Nazara Technologies; Dinesh Arora, Head Digital Marketing, Angel Broking; Manish Agarwal , SVP - Digital Marketing & Innovation; Nitin Agarwal, VP Marketing, Hotstar; Zubin Dubash, COO (Digital), Shemaroo Entertainment.

The event organised by IAMAI in Association with AppsFlyer was attended by industry leaders from various sectors which included CMOs, CDOs, VP growth heads and Digital Marketing managers. The roundtable discussion revolved around how to convert a one-time consumer into a future brand advocate to spread the word by deep diving into the intricacies of marketing metrics, data analytics, micro-data focusing and performance mapping to create constant re-engagements which is focused on recapturing and retention.

Chief Digital Officers' Summit, 19 November, Taj Land's End Mumbai

Key Speakers: Sangeeta Prasad, Managing Director & Chief Executive Officer, Mahindra Lifespace Developers; Sarajit Jha, Chief Business Transformation & Digital Solutions, Tata Steel; Hariharan Iyer, Group CIO, Raymond; Pawan Sarda, Group Head- Digital, Future Group India; Sachinder Bhinder, EVP & Business Head, Kotak Home Finance; Saurabh Bhatnagar, MD, Accenture; Ramesh Iyer, Vice-Chairman & MD, Mahindra Finance; T V Narendran, Global CEO & MD of Tata Steel; Lalitha Natraj, Head - Digital banking & Digital payments, ICICI Bank among others.

Driven by IAMAI's DX50 team – Chief Digital Officers' Summit is a full day conference with discussions revolving around the central theme which this year was 'Skill, Scale & Soar, propelling innovative digital transformations to be future ready'.

2.2 Digital Entertainment

This group represents curated music and video companies both overseas and Indian. The focus of the group at present is to develop a self-regulatory model instead of onerous regulations imposed on it. It also focuses on monetisation of content.

Continuing from previous year's initiative to form an independent committee for OCCPs, the members have been engaged actively to further the cause and has now formed a sub-group to firm up the self-regulatory framework.

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 2020, 20 FEBRUARY 2020, MUMBAI

Key speakers: Nikhil Gandhi, India Head, TikTok; Ali Hussein, CEO, Eros Now; Gourav Rakshit, COO, Viacom18 & Head, Voot Digital Business; Vivek Jain, COO, MX Player ; Divya Dixit, Senior Vice-President-Marketing, Analytics & Direct Revenue, ALTBalaji; Saugato Bhowmik, Business Head, VOOT Kids; Abhishek Dutta, Senior Director & Network Head - Cartoon Network & Pogo, South Asia; Rahul Balyan, Chief Digital Officer (CDO), Radio Mirchi; Hiren Gada, CEO, Shemaroo Entertainment Ltd; Ajay Chacko, Co-Founder & CEO, Arré; Nagesh Banga, Deputy Country Manager, BIGO LIVE among others.

At the conference, speakers deliberated on the next phase of growth for the industry. The industry is now at an inflection point, and according to a recent study, the digital entertainment industry is expected to grow at 29.1% between FY19 and FY24 to reach INR 621 billion by 2024. With more than 30 OTT players and 10 music streaming apps in existence catering to various entertainment and media demands, Indians are consuming content across an array of digital formats and platforms. Incidentally, with the rising number of smartphone users and with affordable data plans, number of OTT users are set to reach 500 million by the end of 2020. The conference gave a comprehensive overview of the current trends and impact of technologies on businesses and our economy.

2.3 Payments Council of India (PCI)

The digital payment committee under IAMAI operates as the Payments Council of India (PCI) with greater autonomous functioning than other committees. Over the years, 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

Last year, the PCI has made multiple submissions and has met numerous officials at RBI to raise the various challenges faced by the PPI service providers. The PCI Chairman Vishwas Patel has been selected as a member of the RBI Committee on QR code. The committee is chaired by Prof. D.B. Pathak, Professor Emeritus, IIT Bombay.

The committee is working on finalising the report basis the feedback and submissions of various stakeholders and will be releasing the same in F.Y 20-21.

Allowing use of Video based Digital KYC for customer identification:

PCI along with its members met several officials at the Ministry of Finance and Department of Banking


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Technology News / Latest Technology News / Internet

Zero MDR to hurt payments industry, will collapse merchant acquisition: Payments Council of India

The Council has recommended that if the government intends to offer digital payments free of cost, it should create a means for bearing the cost of MDR.

Pratik Bhakta | ETtech | July 08, 2019, 19:37 IST

Regulation at RBI to request allowing use of alternative modes of Digital KYC to conduct customer identification in the absence of Aadhar based ekYC, for regulated non-banking entities.

A white paper on Digital KYC solutions was prepared and submitted to various departments. A demo of possible digital KYC solutions was also presented to Shri Vivek Srivastava, General Manager, Department of Banking Regulation, Reserve Bank of India (RBI).

Following multiple representations and meetings, RBI on 9th January 2020 amended the KYC master directions to permit Video based Customer Identification Process (V-CIP) as a consent based alternate method of establishing the customer's identity, for customer onboarding.

Recommendations of Shri Nandan Nilekani Committee report on deepening digital payments

The high-level committee on Deepening of Digital Payments constituted by the RBI released its Report on the same on 17 May, 2019. Most of the recommendations made by PCI have duly been considered by the committee and forms an integral part of the report.

Some of them include suggestions on regulator adjusting the Interchange rate and letting the market compete on Merchant Discount Rate (MDR), ultimately growing the acceptance ecosystem rather than inhibiting it and allowing the creation of a minimum KYC Wallet with limited usage and features.

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. This decision led to 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 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.

Representations on ZERO MDR notification by the Government

Post the Union budget announcement, Ministry of Finance notified RuPay and UPI as the prescribed mode of payment for undertaking digital transactions without any MDR. Further, all companies with a turnover of Rs. 50 crore or more were mandated by Department of Revenue (DoR) to provide the facility of payment through RuPay Debit card and UPI QR code to their customers.

MDR income being critical for the survival of non-bank Payment Service Providers (PSPs), PCI met Honourable Finance Minister Smt. Nirmala Sitharaman, Shri. Pramod Kumar Mishra, Principal Secretary to the Prime Minister of India, Government of India, Shri Atanu Chakraborty, Secretary, Economic Affairs & Shri K Rajaraman, Additional Secretary, Investment Division, Department of Economic Affairs (DEA), Ministry of Finance, Shri S. Ganesh Kumar, Executive Director, RBI, Shri Rajiv Kumar, Vice-Chairman, Niti Aayog etc. to explain the unviable zero MDR and how it will adversely impact the digital payments ecosystem.

It was requested to hold on to the implementation of the announcement to notify RuPay and UPI as the prescribed mode of payment and to review and reverse the amendments made to the Payments and Settlement Act with respect to the prohibition of charges (MDR) for using prescribed electronic modes of payments. PCI recommended that MDR should be left to be decided by the market forces. PCI continues to fight this issue with the government.

Representations to RBI on Guidelines on Regulation of Payment Aggregators And Payment Gateways

RBI had released a discussion paper in September 2019, encompassing different options for regulating Payment Gateway Service Providers (PGs) and Payment Aggregators (PAs). The paper covered various facets of the activities of Payment Gateways and Payment

Payments Council flags concerns over non-receipt of MDR reimbursements

Press Trust of India | New Delhi | Last Updated at September 27 2018 21:10 IST

The Payments Council of India (PCI) Thursday said banks have not been reimbursing the merchant discount rate (MDR) for transactions up to Rs 2,000 to the merchant aggregators since January.

In order to promote digital payments in the country, the government in December 2017 had said that MDRs would be reimbu transactions up to Rs 2,000 through cards, BHIM UPI or Aadhaar enablec payment methods.

Aggregators and presented different options towards their regulations.

PCI sought feedback from the members on the discussion paper and shared with Shri P. Vasudevan, Chief General Manager, Department of Payment and Settlement Systems, RBI. The feedback consisted of various points like Role of PGs/PAs, Proposed shift from nodal to escrow, Merchant on-boarding and due diligence, Definition of 'T' etc. RBI released the Guidelines on Regulation of Payment Aggregators and Payment Gateways on 17 March, 2020 where it decided to:

- Regulate in entirety the activities of PAs
- Provide baseline technology-related recommendations to PGs

PCI, on behalf on the industry, suggested a few changes on the guidelines, which will help sustain the RBI's vision for driving a less cash economy the representation to RBI.

Representation to RBI on Inward and Outward remittances

PCI submitted a representation to Smt. Nimmi Kaul, Chief General Manager (CGM), Foreign Exchange Department (FED), RBI on the key concerns faced by the International remittances industry and shared specific suggestions on both inward and outward remittance regulations. This representation was submitted as a follow up of the meeting with the CGM in March 2018. Below are the suggestions submitted:

- Enhancing IMPS limits for Foreign International Remittances
- Extending the window of National Electronic Funds Transfer system (NEFT) and Real Time Gross Settlement system (RTGS) to 24*7
- Enable remittances for 'Family Maintenance' Purposes
- Provide API connectivity for AD-I banks to check LRS limit & update remittance amounts under LRS – real-time

RBI had subsequently made available (NEFT) and (RTGS) on 24x7 basis. PCI is working with FED on some of the other suggestions.

Representation to RBI on Inward and Outward remittances

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.

Introduction of a new type of semi-closed Prepaid Payment Instrument (PPI)

Minimum KYC PPIs had been instrumental in driving through a change in customer behavior with respect to small ticket transactions. However, The Master Directions on Issuance and Operation of PPIs issued by the RBI on 11 October, 2017 provided for mandatory conversion of existing semi-closed PPIs issued using minimum details to KYC compliant semi-closed PPIs, within 12 months from date of issuance of such PPIs.

PCI requested RBI through multiple representations for waiving off the mandate for conversion of min. KYC PPIs into KYC compliant PPIs, in the semi-closed category and a restore the erstwhile guidelines allowing minimum KYC PPIs upto Rs. 10,000 to do person to person money transfer in addition to purchase of goods and services. After much deliberations and push, RBI in order to give impetus to small value digital payments and for enhanced user experience, decided to introduce a new type of semi-closed PPI which could be issued obtaining minimum details of the PPI holder.

PCI was also successful in extending the Minimum KYC wallet for purchased of goods and services without any mandatory conversion to Full KYC wallets. The continuity of min KYC is essential for the growth of digital payments in India.

Opening up e-mandate for recurring transactions via debit cards

PCI convened a joint meeting of card networks and online merchants (who provide recurring services) to discuss the concerns with respect to RBI circular dated 6 December, 2016 which states that the "Additional Factor Authentication (AFA) requirement for transactions upto Rs. 2000/- for online CNP transactions for the 'payment authentication solutions' provided by authorised card networks with the participation of respective card issuing and acquiring banks is being relaxed". Post the meeting, PCI submitted a representation on opening up e-mandate for recurring transactions via debit cards. Consequently, RBI released a circular on 'Processing of e-mandate for recurring transactions' on 21 August, 2019.

Proposal to form a Self- Regulatory Organisation (SRO) for the payments industry

In light of the regulator's intent to grant a nod to organisations/ Associations to act as a SRO in the payments industry, the PCI, being an Association representing the payments industry, proposed to RBI, to play the desired role considering its vast experience in the payments industry, in order to foster the culture of responsible payment systems throughout the industry. PCI has submitted an initial framework to RBI which is currently under evaluation.

Proposal to set up 'Payments Risk Bureau' – An independent, centralized and comprehensive repository for payments fraud

PCI endeavoured to develop a framework for establishment and governance of an independent institution 'Payments Risk Bureau' to help various stakeholders across sectors minimise risks of threats and frauds. This draft framework was presented and discussed with all the concerned stakeholders, such as PCI members, banks, network Associations and policy makers (RBI, Government) for their formal and informal feedback, and finalised based on the feedback received.

Meanwhile, RBI proposed to create a Central Payment Fraud Registry to monitor digital payments related frauds on a real-time basis and provide customers with periodic aggregated data of risks associated with individual payments operators in a bid to improve customer confidence in these channels. To avoid duplication of work, PCI submitted its initial framework on Payments Risk Bureau to RBI for review and supporting the Central Payments Fraud Registry.

2.3.b Events & Roundtables

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

Roundtable discussion with Payment Service Providers (PSPs) with the Competition Commission of India (CCI)

PCI conducted a round table discussion of the Payment Service Providers (PSPs) with the Competition Commission of India (CCI) to understand the role played by PSPs in the e-commerce sector and for PSPs to present their views and interact with officials of CCI. The objective of the round table was to understand from members, their issues and trends in the context of growing e-commerce activities, so that CCI is in a better position to respond to any grievances in the e-commerce and payments sector and further for the purpose of competition advocacy recommendations to government, sector regulators, businesses etc.

Roundtable with Amazon on "The Future of Payments"

PCI & Amazon organised a discussion on "The Future of Payments" with leading CEOs/CTOs in the payments industry. The discussion was around on the 5 themes; Technologies + Products, Business Models, Data + Storage, Customer Experience and Regulations.

Brainstorming session with United Nations Capital Development Fund (UNCDF)

PCI had jointly organized a brainstorming session with United Nations Capital Development Fund (UNCDF) to explore the intersection of finance, technology, and the Sustainable Development Goals.

Workshop with NPCI on Developments in Payments System

As a part of the learning initiative, PCI organised a workshop with NPCI, to update members with the latest developments in payments by NPCI. The workshop covered topics like Innovations at NPCI, What's next in cards for RuPay, The 2.0 game gets stronger, Bharat Bill Pay - Bill payments to recurring payments, Payment service empowering the nation, Biometric device for BHIM, Era of digitisation of toll collection, Proposition for corporates – eNACH etc. The workshop was well attended and appreciated by the members.

Digital Money 2019, 4 December, Taj Land's End, Mumbai

Key speakers: Shri S. Ganesh Kumar, Executive Director, Reserve Bank of India, Shri Vivek Srivastava, General Manager, Department of Banking Regulation, Reserve Bank of India, G Padmanabhan, Non-Executive Chairman, Bank of India, Anirban Mukherjee, Head Naspers Fintech and CEO, PayU India, Ram Narayana Boga, Managing Director and CEO, SBI Payment Services, Srinivasu MN, Co-Founder and Director, BillDesk, Bipin Preet Singh, Co- Founder and CEO, MobiKwik, Jitendra Gupta, Founder, Citrus Pay and

Jupiter Money, Varun Dua, Managing Director and CEO, ACKO General Insurance and many more.

The 12th 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.

Visa Leadership Conclave, 28 January, 2020, Trident BKC, Mumbai

Visa Leadership Conclave is a platform to bring together senior executives to discuss, engage and share information on what's hot in the payments industry. Along with IAMAI, the first edition 'Risk and Security Forum' was launched that focused on risk management in today's dynamic world, aligning business needs with security and creating a safer and more secure payments ecosystem.

Leaders from Banking, Fintech, Big Tech, Government and the Regulator were seen interacting with peers, contemporaries and thought leaders on diverse aspects that will shape the way payments happen now, and in the years to come.

Chapter 3:

Emerging Sectors

- Artificial Intelligence/Big Data
- AR/VR
- Blockchain
- Design & Innovation
- EdTech
- FinTech Convergence Council
- HealthTech
- IOT
- Online Gaming
- TravelTech

Over the few years, IAMAI has been focusing on several 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. The Association over the years has also focused on developing few 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.

3.1 AI-Big Data

The Committee is chaired and co-chaired by Vinay Kumar from Microsoft and Gyan Gupta from First Wall respectively. The Committee's mandate is to reduce the skill-gap and provide pool of talented & industry ready workforce for the industry.

A sub-group under AI & Big Data Committee was created to work towards setting up an AI Lab in India, on lines of Microsoft Insider Lab Programme in Shanghai. It was proposed that this would be a Government-Industry Partnership Model and few partners from the industry would lead this initiative to approach Government for taking this forward. The lab would work towards building capacity and help tech-startups to develop their skill-sets. Access to training and testing will be vital to AI innovators, startups, and enterprise, which is a prerequisite for solution building and competitiveness.

3.2 AR/VR

The mandate of the committee is to work closely to develop AI adoption in potential sectors like Healthcare, Tourism, Auto, Agriculture, Education and Skill Development. The committee also aims to identify opportunities and challenges to help India's AR/VR ecosystem, in partnership with government, industry and startups. 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.

3.3 Blockchain

With an aim to help Blockchain technology fulfill its potential in the country, IAMAI formed a Blockchain committee to identify opportunities, challenges and work with government, industry and startups to develop the 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.

3.4 Design & Innovation Committee


TECHCIRCLE

IAMAI sets up design and innovation committee

Photo Credit: 123RF.com

The Internet and Mobile Association of India (IAMAI) has set up a design and innovation committee aimed towards making India the design hub of the world.

"The IAMAI design and innovation committee will work with the primary mission of enhancing the business value of Indian produ and services through design li Scandinavian countries or clo

IAMAI formed a new industry expert committee focused on sustainable design and innovation. The Design and Innovation Committee is the latest step in its efforts to make design education reach out to masses, drive sustainable innovations, increase awareness on importance of design irrespective of the industry, and develop design skills in the country.

The committee is chaired by Ms. Apala Lahiri, Co-founder and Chief of Technical Staff, HFI and co-chaired by Dr. Girish Prabhu, Founder - Sakalya Institute for Design Driven Entrepreneurship, which is supported by leading design experts from industry and other institutions.

3.5 EdTech Committee

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

3.5.a Policy & Advocacy

Engagement with GST Council

The Association on behalf of its members made a submission highlighting the concern related to differences in interpretation of tax exemption provisions for NSDC approved training partners to the GST Council.

In its submission, IAMAI requested that a direction be issued under Section 168 to the effect that approved training partners of NSDC and SSC-affiliated Assessment Bodies are entitled to avail exemption under the subject notification. IAMAI said that a timely intervention will go a long way in alleviating the concerns of the industry, which have arisen because of varied interpretations adopted by the Advance Ruling Authorities.

Recommendations on the Draft New Education Policy (NEP) 2019

The Association made a detailed submission on the draft NEP released by MHRD. In its submission, IAMAI said that the draft policy provides for reforms at all levels of education from school to higher education. It seeks to increase focus on early childhood care, reform the current exam system, strengthen teacher training, and restructure the education regulatory framework.


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NEP must partner with ed-tech start-ups to achieve desired outcomes: IAMAI

Neha Alawadhi | New Delhi | Last Updated at September 25 2019 17:44 IST

Topics

education | start ups

The government should look at more effective partnerships with education technology start-ups in order to maximise the outcome envisioned in the draft National Education Policy, industry association Internet and Mobile Association of India said.

Welcoming the focus on technology in the policy draft, IAMAI the role that can be played by ed-tech start-ups has not been clearly spelt out.

Krishna Kumar, CEO, Simplilearn, and Chairman of the IAMAI Ed-Tech Committee, emphasized that India has a unique opportunity of establishing itself as a global destination for a digital-ready workforce in the future.

He said, "Indian Ed-Tech companies a already doing a great job communic

IAMAI pointed out that the proposed National Education Technology Forum (NETF) should consider partnering with the ed-tech industry as well as educational institutions to establish Centres of Excellence. The Association submitted that this will accelerate and streamline research and deployment efforts and enable the NETF to adopt industry-led best practices. IAMAI in its submission said that the government should look at more effective partnerships with education technology start-ups to maximise the outcome envisioned in the draft NEP.

3.5.b Research

The Association published a report titled 'Corporate Training in India: Perspective from Industry Professional'. The report finds that a new work order is to be expected sooner which would be different from the traditional one. Automation has already been introduced in various sectors, especially in manufacturing where Robots have been introduced in production and assembling process to a large extent. Robotic Process Automation is changing the business models completely. Advanced analytics and artificial intelligence have become critical requirements. Employees have also started preferring Gigs instead of regular employment, although in a small scale till now. These developments have led to a scenario where re-skilling is a very important requirement for the workforce.


CiOL

Re-skilling of Employees Mandatory to Address Future Challenges: IAMAI Study

TECH

By : CIOL Bureau | July 10, 2019

32

India is presently experiencing the effect of technological transformations ... digitisation and automation ... employment sector. As a cons... recruitment needs, and patterns ha...

The report suggests two key points that would play an important role in the future, especially from the re-skilling point of view. The first is reskilling or skill enhancement would be mandatory for corporates to cope up needs of the future. The second point was technology would play a critical role in corporate training.

3.6 FinTech Convergence Council

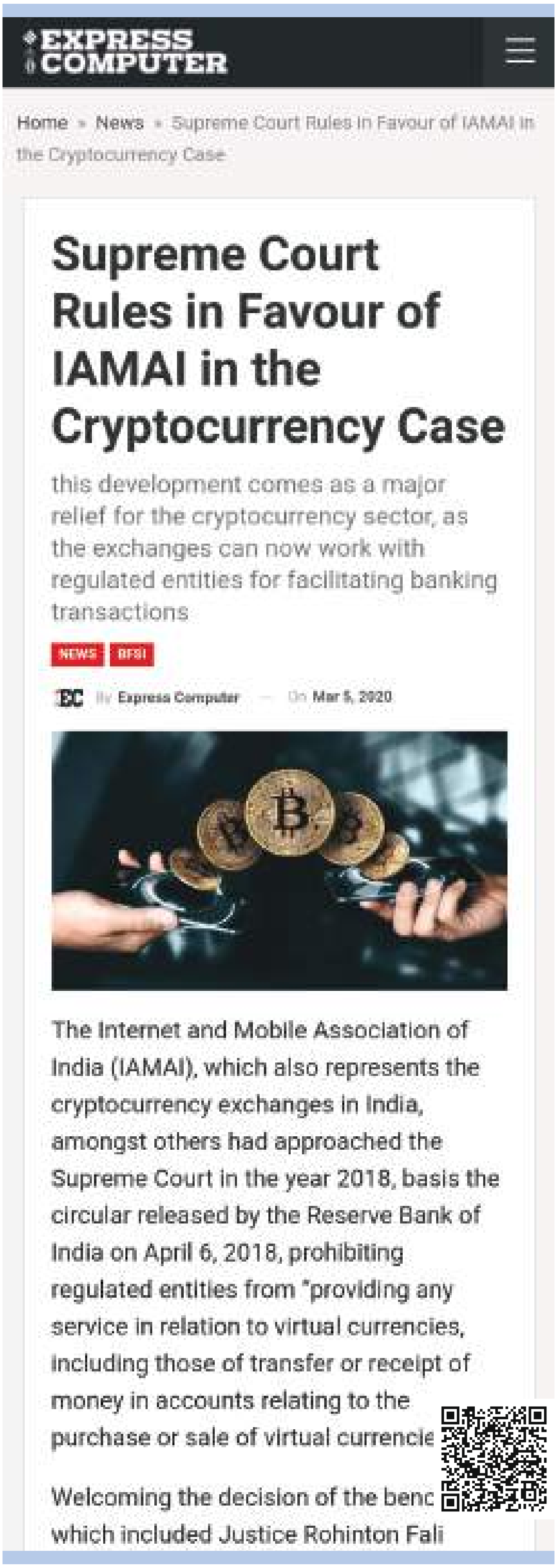
The remit of this Council is to promote digitisation of lending, insurance, personal finance and other savings instruments such as mutual funds. It is most interested in serving last mile customers.

3.6.a Policy & Advocacy

Supreme Court ruled in favour of IAMAI in Cryptocurrency case

The RBI's "Statement on Developmental and Regulatory Policies" on 5 April, 2018 directed all the entities regulated by RBI not to deal with or provide services to any individual or business entities dealing with or settling cryptocurrencies and to exit the relationship, if they already have one, with such individuals/ business entities, dealing with or settling cryptocurrencies. This circular created a hindrance for the exchanges to continue their banking transactions and hence put their business activities to a near standstill potentially leading to shutting of their business.

IAMAI on the behalf of Indian crypto startups filed a writ petition (Civil) in Supreme Court against the RBI on 16 May, 2018. The Association argued that trading in cryptocurrencies, in the absence of a law banning those, was a legitimate business activity but


EXPRESS COMPUTER

Home » News » Supreme Court Rules in Favour of IAMAI in the Cryptocurrency Case

Supreme Court Rules in Favour of IAMAI in the Cryptocurrency Case

this development comes as a major relief for the cryptocurrency sector, as the exchanges can now work with regulated entities for facilitating banking transactions

NEWS BFSI

By Express Computer — On Mar 5, 2020

The Internet and Mobile Association of India (IAMAI), which also represents the cryptocurrency exchanges in India, amongst others had approached the Supreme Court in the year 2018, basis the circular released by the Reserve Bank of India on April 6, 2018, prohibiting regulated entities from "providing any service in relation to virtual currencies, including those of transfer or receipt of money in accounts relating to the purchase or sale of virtual currencie

Welcoming the decision of the benc which included Justice Rohinton Fali

the RBI had effectively banned it by blocking access to banking channels. After nearly two years, on 4 March 2020, in IAMAI vs RBI, the Supreme Court announced the decision in favor of IAMAI on the grounds of disproportionality. This is a major relief for the sector, as the exchanges can now work with regulated entities for facilitating banking transactions.

The IAMAI committee is now working on developing a Self-Regulatory Organisation (SRO). The focus of the committee is to work with policy makers in creating a conducive policy framework for cryptocurrencies in India and promote innovations in the sector.

Representation on issues faced by the fintech subsectors like lending, insurance, investments etc

FCC secretariat along with some members met Shri K Rajaraman, Additional Secretary - Investments, Department of Economic Affairs (DEA) on 3 May, 2019, and briefed about the current state of fintech industry and took his advice on the current challenges faced by the industry.

A detailed submission on these points was made post the meeting for consideration. The steering committee on Fintech at DEA released a report, which carried some of our feedbacks. FCC is now seeking to meet DEA to discuss and assist in implementation of suggestions in the report.

Submission to Invest India on Recommendations to promote ease of doing business and international collaboration

The Inter-Ministerial Steering Committee (IMSC) on FinTech, housed under the Department of Economic Affairs (DEA), Ministry of Finance, was mandated to take stock of developments in the FinTech space globally and in India, study the regulatory the climate in various geographies, identify application areas and use cases in Governance and financial services, suggest institutional regulatory upgrades enabling Fintech innovations.

In this regard, Invest India had called for a list of recommendations to promote ease of doing business and international collaboration, basis which, PCI & FCC submitted the following recommendations:

- Transparent, simple processes for investments in insurance sector
- Reform KYC process in light of the Supreme Court judgement on Aadhaar

- Merchant Discount Rate (MDR) to be decided by market forces
- Regulatory support for digital companies
- Need for increase in FDI limits to 74% from current 49% in insurance sector
- Facilitative tax policy to promote P2P Lending sector

Recommendations to RBI & SEBI on Draft Enabling Framework for Regulatory Sandbox

PCI & FCC submitted recommendations to the Reserve Bank of India (RBI) and Securities Exchange Board of India (SEBI) on behalf of the FinTech Industry, on a framework issued for regulatory sandbox of FinTech. This was submitted post release of "Draft Enabling Framework for Regulatory Sandbox" by RBI dated 18 April, 2019. Following were the additional recommendations / suggestions made:

- Framework for Inter-Operability with Other Industry and Regulatory Sandboxes
- Digitisation of Access to Sandbox and User Journeys
- Concerns with Respect to Data
- Important Role of Industry Bodies
- Collaboration Framework with FinTech Ecosystem
- City as a Sandbox
- Reference Application/ Evaluation Checklist
- Monitoring/ Process after Exit

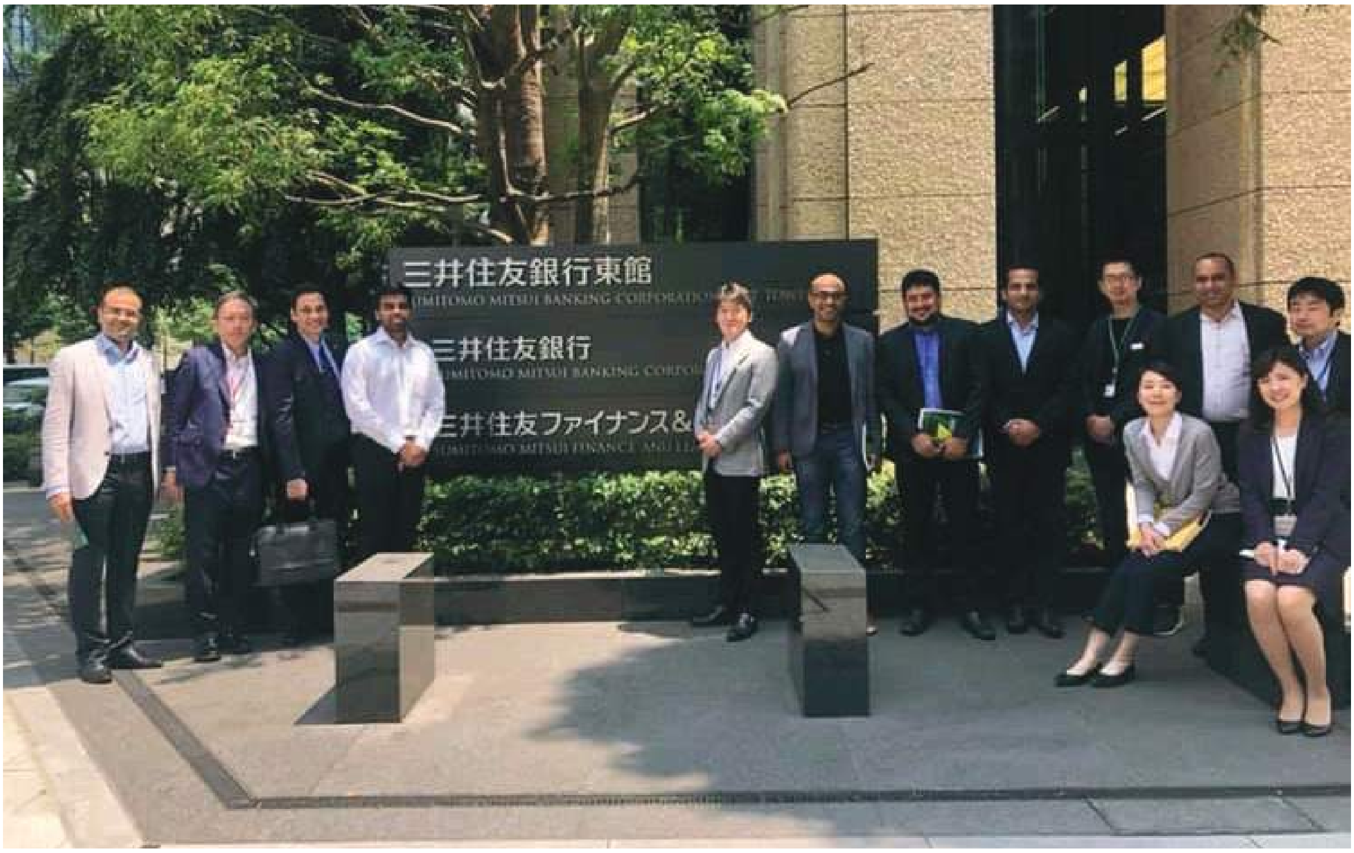
RBI acknowledged FCC's feedback and accommodated some of them in the final sandbox guidelines

3.6.b Events & Learning Trips

CXO's Learning Trip to Japan, 28 July- 3 August, 2019

PCI and FCC as a part of the Fintech Mission, organised a CXO's learning trip to Japan from 28 July to 3 August for helping the ecosystem evolve and correspond to the technological advancements taking place around the globe. The CXO's along with the secretariat visited the following companies during their visit:

- Soft Bank
- Nomura Holdings
- Mitsui & Co
- Hitachi
- Paidy



- MUFG Financial Group
- Mitsui Sumitomo Insurance
- Sumitomo Mitsui Bank
- Dream Incubators
- Money Forward
- Folio
- NTT Data
- Quoine
- Credit Engine
- Bitflyer
- Fintech Association of Japan

One of the companies, which was a part of the delegation is in advance talks of collaboration with a Japanese entity.

Delegation to Singapore Fintech Festival

As a part of the Fintech Mission, PCI and FCC took an Indian delegation to Singapore Fintech Festival (SFF), held on 11-15 November 2019. The delegation was part of the Mumbai Pavilion at the Festival for exhibiting and showcasing their products to over 130+ countries across the globe.

Roundtable Discussion on Blockchain

FCC organised a roundtable discussion on ‘Myths & Realities of Blockchain’ with Toshiya Cho, Governing Board member, Hyperledger for helping the members to stay updated on the latest developments on blockchain around the globe.

3.7 HealthTech Committee

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.

3.7.a Policy & Advocacy

IAMAI Submission on National Digital Health Blueprint

IAMAI on behalf of its members welcomed the National Digital Health Blueprint by the Ministry of Health and Family Welfare. IAMAI as the representative of the digital services sector submitted that the proposal to form a centralised database for healthcare data is a welcome initiative and will allow the country to harness the efficiencies of digital platforms to provide better healthcare services to the nation.

However, there is a distinction between the examples of other countries which had robust central healthcare


Business Standard

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Let data protection Bill deal with personal health data, says IAMAI

Neha Alawadhi | New Delhi | Last Updated at September 02 2019 01:09 IST

Topics

IAMAI | Data protection Bill

Private players in the health and technology space have responded to the proposed National Digital Health Blueprint (NDHB) and asked for issues pertaining to personal data be held off until the Personal Data Protection (PDP) Bill becomes law.

The blueprint, introduced by the Mi Health and Family Welfare (MoHFW suggests provisions for anonymiser, manager, health information exchange, and facilities which are now being digitalised, and the case of India which is trying to leverage digital technologies to build such a system. Therefore, it is our understanding that the model adopted for India must be unique and cannot be based on any other example. Furthermore, the vibrant tech sector evolving in India provides greater opportunity of harnessing private entrepreneurial innovation in developing the digital ecosystem for India. This will not only allow adoption of cutting-edge technologies but will also enable a strong public private partnership in developing the ecosystem.

IAMAI also said that the involvement of private agencies in the overall digital health ecosystem will require equitable access which is best addressed by public networks. However, there are present issues with connectivity and quality of service by private ISPs which need to be addressed before developing any such system. For sensitive and aggregated data, suitable forms of encryption may be used to securing such data instead of opting for secure connections, which are more expensive. Services like tele-health have moved from conventional PSTN call-based services to digital services, and options like VOIP and video-conferencing over the digital spectrum are viable options that also need to be encouraged.

e-Pharmacy draft rules by MOHFW

As in last year, this year too, IAMAI continued to engage with concerned regulators and ministers for an early resolution of the e-pharmacy rules.

IAMAI also expressed concerns over the Ministry of Health and Family Welfare's circular issued on March 26, 2020, restricting doorstep delivery of medicines. According to the notification a person licensed to sell and deliver drugs will have to submit an e-mail ID for registration with the licensing authority if prescriptions are to be received through email; the drugs be supplied at the doorstep of the patients located within the same revenue district where the company holding the license to sell is located; and in case of chronic diseases, the prescription will be valid for medicine delivery only if it is presented to the drug retailer within 30 days of its issue. In acute cases, the prescription will be valid only if it is presented to the licensee within seven days of its issue.

IAMAI in its submission said that the move could adversely impact delivery of medicines even as drugs fall under essential items which were exempted during the nationwide lockdown.

3.8 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.

3.8.a Event

IoT For Digital India, 31 July, The Lalit, New Delhi

Key speakers: Vivek Dixit, Vice President, Reliance Jio Infocomm; Harmeen Mehta, CIO & Head, Cloud & Security Business, Airtel; Vivek Rajasekaran, Chief Product Officer, Intello Labs; Vinay Dua, Head Business Development, IoT & Digital Transformation Office, Cisco; Saurabh Agrawal, Head - Big Data & Analytics, Samvardhana Motherson Group; Neelakantan Venkataraman, Chief Business Officer, AlefEdge; Amit Marwah, Head of Marketing and Corporate Affairs, Nokia India among others.

The highlight of the conference was a closed-door meeting of CXOs with Prof Ashutosh Sharma, Secretary, Ministry of Science and Technology. Prof Sharma also delivered the inaugural address at the conference.

3.9 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.

3.9.a Policy & Advocacy

The sector is faced with a few emerging problems such as 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.

3.9.b Events

GATO 2.0, 24 April, The Leela Ambience, Gurugram

Key Speakers: Digbijoy Shukla, Head – Startup Ecosystem, AISPL; Haja Sheriff, Lead – Business

Development, Alexa Skills; Abhishek Shah, CEO, ConversionX; Amin Rozani, MD, The Spartan Poker; Pariekshit Maadishetti, MD, Grid Logic Group; Rajan Navanai, Vice Chairman & MD, JetSynthesis; Akshat Rathee, MD, Nodwin Gaming; Suresh Manthena, Director – Game Development, Electronic Arts; Sohan Maheshwar, Alexa Evangelist, Amazon Alexa; Jay Sayta, Founder, Glaws; Sundar Raman, CEO – Sports, Reliance Industries; Rahul Bhardwaj, Co-Founder & COO, Junglee Games; Manish Agarwal, CEO, Nazara Games among others.

GATO 2.0 was a full day conference with discussions being held at 2 parallel tracks which revolved around Games of Skill in India, The rise of AR/VR induced Gaming, Design in Gaming, Fantasy Sports in India, The Aesthetics of Marketing a Game in India, Mainstreaming Esports in India, etc. The conference also hosted special workshops for developers by AISPL (Amazon Internet Services Private Limited) and Amazon Alexa.

GATO 2.0 also saw the inaugural edition of GATO Awards, which were meant to recognize and promote the efforts of talented Indian Developers. There were 8 categories of GATO Awards which recognised the stalwarts of the Gaming Industry – Best Gaming App, Best Live Game, Best Fantasy Game App, Best Card Game on an App, Best use of AR/VR in a Game, Emerging Indian Gaming Company, Best Affiliate Partner for Gaming, Best Mobile Ad Network for Gaming.

The jury included Akash Gupta, ConversionX; Laxmi Khanolkar, Apar Games; Manish Agarwal, Nazara Technologies; Prithvi Raj, Nielsen India; Shilpa Bhat, 99Games; Shrikant Rajemahadik, Pokkt.

The winners of the GATO 2.0 Awards 2019 were:

WINNERS	CATEGORIES
SNIPER RUST	BEST USE OF AR/VR IN A GAME
ConversionX	BEST MOBILE AD NETWORK FOR GAMING
Pokkt	BEST AFFILIATE PARTNER FOR GAMING
NEXTWAVE MULTIMEDIA	BEST LIVE GAME
TEEN PATTI PLATINUM	BEST CARD GAME ON AN APP (Winner)
ADDA52.COM By: GAUSSIAN NETWORKS	BEST CARD GAME ON AN APP (Runner-up)
DARKARTA - A Broken Heart's Quest	BEST FANTASY GAME APP
FANTASTIC CHEFS	BEST GAMING APP (Winner)
MPL & MPL PRO	BEST GAMING APP (Runner-Up)
MOBILE PREMIER LEAGUE	EMERGING INDIAN GAMING COMPANY (Winner)
GRID LOGIC GAMES	EMERGING INDIAN GAMING COMPANY (Runner-Up)

3.10 TravelTech Committee

This group comprises travel and tourism aggregators where digitisation has happened at a very brisk pace over the last ten years. Apart from the overall growth of the sector, the group also aims to promote and increase domestic tourism in India.

3.10.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.

Submission on Challenges for Online Travel Aggregators (e-commerce operators)

IAMAI on behalf of the OSPs and other forms of online service providers engaged in the business of providing discovery and booking services for tourism related services, made a detailed submission on the new draft Tourism Rules for Online Service Providers (OSPs) as proposed by the Department of Tourism, Goa. The submission was in continuation of the earlier submission made to the department in early 2019.

The rules, following the amendments made to Clause 19 of the Goa, Daman and Diu Registration of Tourist Trade Act 1982 (Act 10 of 1982), equates Online Service Providers (OSPs) as tourist operators in the State. The present provisions do not consider the actual intermediary role played by OSPs offering online services. IAMAI highlighted that OSPs providing online marketplace services to actual hospitality service providers are mere technology platforms. Therefore, these service providers do not necessarily own inventories/ assets, and neither do they have control over the actual services, which are provided by third party service providers.

The role of OSPs as Online Marketplace 'Intermediaries' is well recognised under the Information Technology Act, and especially under Section 79 of the Act that recognises the limited role of intermediaries, and safeharbour provisions in terms of liabilities and compliances. Any regulation for OSPs needs to be in consonance with the provisions under the IT Act, given such service providers are technology platforms.

OSPs, as intermediaries, are only technology platform providers and not engaged in the actual act of providing accommodation/ travel services. The service providers providing actual accommodation and tourist services in the State come under direct jurisdiction of the state of Goa under the Tourist Trade Act, or any amendments therein.

IAMAI highlighted that regulation of OSPs in the travel and accommodation services come under the bigger ambit of e-commerce regulations. Therefore, any sectoral regulation of such OSPs have to be in consonance with the existing provisions governing ecommerce services in the country and cannot supersede the provisions mandated by the Central Government.

3.10 b Research

Last year, the Association commissioned a report on Homestays and its Positive Economic Impact in India. Towards this, IAMAI has engaged ACRA to conduct the study. The report is expected to be finalised soon.

Chapter 4:

Start-Up and Founders' Programmes

- Founders' Programme
- IAMAI Start-up Foundation

As part of the mandate from the Governing Council, the Association over the years has built several programs and initiatives for the founders' community in the tech sector in India. This is in continuation of the various startup promotion initiatives the association has been engaged in over the last couple of years.

4.1 Founders' Programme

Korero, 11-13 October, Oberoi Sukhvilas, Chandigarh

& CEO, Doctor Insta; Abhinav Sinha, Co-Founder, Eko India Financial Services; Aseem Marwaha, Founder & Director Corporate Business eLitmus Evaluation; Hemang Pandit, Founder, MD & CEO, GaneshaSpeaks; Ashok Reddy, Founder, Grabon; Pariekshit Maadishetti, Founder, Grid Logic Group; Dinesh Agarwal, Founder & CEO, IndiaMART; Ashish Kashyap, Founder, INDwealth; Sudarshan Ravi, Founder & Chief Product Officer, LetsTransport.in; Prasad Shejale, Co-Founder, Logicserve; Ambrish Kumar, Founder & MD, Logycode Tech Solutions; Hitesh Oberoi, Founder, Naukri; Ram N Kumar, Founder & CEO, NirogStreet; Ketan Doshi, Managing Director, Pay Point India; Tejasvi Mohanram, Founder, RupeePower (Tetra Media); Tarun Sobhani, Founder & CEO, SingleInterface; Harish Bahl, Founder

Key Attendees: Ankit Oberoi, Co-Founder, AdPush; Sanjay Tripathy, Co-Founder & CEO, Agilio Labs; Murugavel Janakiraman, Founder & CEO, Bharat Matrimony; Ankit Prasad, Founder, Bobble AI Technologies; Aditee Gulati, Co-Founder, Catalyst Web Trendz; Vaibhav Jaiswal, Founder & CEO, Catalyst Web Trendz; Jitendra Gupta, Founder, Citrus; Sahil Chalana, Director & Founder, Collegedunia Web; Vivek Bhargava, CEO Dan Performance Group, Dentsu Aegis Network; Apurva Panwar, Co-Founder & COO Delhi School of Internet Marketing; Kunal Choudhary, Founder; Delhi School of Internet Marketing; Amit Munjal, Founder & Chairman Smile Group; Manish Vij Co-Founder, Smile Group; Deven Dharamdasani, Co-Founder & Chief Executive Officer, SVG Media; Abhishek Mohan, Co-Founder & Chief Growth Officer Technology, 9 Labs; Fahad Khan, Founder & CEO, Technology 9 Labs; Bharath Reddy, Founder, Template.net; Vishwadeep Bajaj, CEO, Valuefirst Digital Media; Srikanth Bureddy, Co-Founder & Director, Valueleaf; Parul Bhargava, Co-Founder & CEO, vCommission Media; Tarang Bhargava, Founder, vCommission Media; Sidharth Rao, CEO & Co-Founder, Webchutney; IshikaBhargava, Founder, Yeet It.

KORERO, inspired from the Maori word for Conversations, is a founder's forum created by IAMAI. The forum was initiated in the form of a two-day residential event in the un-conference format with the participation of nearly 40 founders.

The un-conferencing format with parallel sessions around pre-identified themes made Korero unique. The subjects of these sessions, in many cases, were proposed by the founders themselves who hosted these hour-long conversations with fellow founders attending them at their choice.

4.2 IAMAI Startup Foundation

To evangelise the emerging digital ecosystem in India, IAMAI initiated the IAMAI Startup Foundation two years back as a dedicated vertical for start-ups. IAMAI Start-up Foundation, a registered body of IAMAI, was established with an aim to work for the start-ups in Mobile, Internet and Emerging Tech domain and to create an enabling environment to lead India towards App Economy. The prime objectives of the foundation is 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 startup community as a premier champion of Indian Tech start-ups.

4.3 Mobile 10X

Mobile10X, a 'Make in India' initiative by IAMAI, aims to take India's mobile app ecosystem ten steps ahead with the help of States, industry patrons and other partners. It endeavors to realise the dream of digital India by providing training, guidance and creating the right environment for Indian developers to build high quality digital products for web and mobile. Mobile10X operates via its 4 'Startup Hubs' which provide dedicated working spaces for promising start-ups across the country and organising special events/ initiatives for such start-ups.

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.

4.3.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.

Bengaluru Hub

The Bengaluru hub has incubated around 25 start-ups in the fiscal 2019-20. It also partnered with Kerala Startup Mission to incubate 10 startups from Kerala to provide market access for them in Karnataka. Bengaluru hub has till date incubated 85 start-ups with a direct employment of over 550, collective investments of Rs. 19.8 crore + and total revenue of Rs. 8.5 crores.

Over 40 mentoring sessions have been conducted in the year 2019-20 and few highlights are:

- Initiated Startup Founders Networking event within the hub
- French students meetup to provide exposure for our Start-ups to French students
- Pre-Hack Sensitisation Workshop on #OpenGovDataHack with NIC at the hub, a multicity coding hack challenge
- Interaction with a delegation from Sutherland
- Mentoring session with experts
- Session with Startup cell Karnataka about Startup policy

Success Stories:

- TrekNomads (Alemaari Services Pvt Ltd) made it to the finals of ELEVATE 2020 (A GoK Flagship startup event)
- Mani Lakkaraju, Founder Solworxs, received bronze award for best startup ideas at PR BEYOND 2020 a 14th global communications conclave.
- Mani Lakkaraju Founder Solworxs joined J3 (Johanson3) Advisory Board.

Gurugram Hub

The Mobile10X Gurgaon Hub is in Hartron Campus - Gurugram. The facility has a Testing Lab, Design Lab, Capacity Building and Co-working Space. It also provides mentorship by industry experts and domain specialists, advanced tools for testing and implementation, specific zones for design, development, testing and monetisation, regular interactions, Investor Connects, seminars and workshops with peers and industry leaders, dedicated researchers and advice on monetization.

The facility, with the support of Haryana Government has incubated 28 startups so far who have helped generating direct employment of 400+. The start-ups generated revenue of more than Rs 22 crores and raised investments of over 2.5 crores.

Kozhikode Hub

The IAMAI Mobile10x Kozhikode Hub is a home to over 30 startups from various domains; many of which have already entered the launching stage. An array of mentoring programs and interactive sessions had been conducted to provide guidance in technical as well as various other segments that influence the growth of a startup.

The startups in the hub have generated revenue of over Rs. 7.5 million and more than 75 direct employments. The startups providing App based solutions have seen over 10,000 of collective download.

Raipur Hub

In the Raipur hub 17 startups were incubated so far and were provided required support towards their tech and other needs. IAMAI Startup Foundation has partnered with Jharkhand Government and a MOU was signed in the presence of Hon'ble Chief Minister of Jharkhand, Shri Raghubar Das in Ranchi on 22nd August 2019.

4.3.b Start-up and Developers' Connect Initiative

Huddle Kerala, 27-28 September 2019, The Leela Kovalam, Trivandrum

Key speakers: Saurabh Jain, Vice President Paytm, Pradeep Sreedharan, SVP Unlimit IoT Pvt Ltd, Dilip R.S, India Alexa Skills, Tasleem Arif, Vice President, OPPO India R&D Head, Chetan R Jhadav from Adobe amongst others.

Huddle-Kerala 2019 was a two-day event organised in partnership with Kerala Startup Mission. Huddle-Kerala 2019 was inaugurated by the Hon'ble Chief Minister of Kerala, Shri Pinarayi Vijayan and was also addressed by

Dr. Saji Gopinath, Director KSUM and Ajit Mohan, Vice President and Managing Director, India Facebook, who have shared their views on growing startup ecosystem in the state. #Huddle2019 saw participation from multiple states of India including Punjab, Andhra Pradesh, Odissa, Goa, Maharashtra and more. There were many international participations as well at the event.

Thrive Haryana, 10 December, The Leela Ambience, Gurugram

Key Speakers: Dhruv Shringi, Vice-Chairman, IAMAI and Co-founder & CEO, Yatra, Vivek Bhargava, Chairman, IAMAI Startup Council and CEO, Dan Performance Group, Dentsu Aegis Network, Vaibhav Agarwal, Founder, inc42, Rajat Gandhi, Founder & CEO, Faircent, Rajesh Sawhney, Founder & CEO - GSF Accelerator & Co-founder, InnerChef, Harish Bahl, Founder & Chairman, Smile Group.

The first edition of Thrive Haryana'2019 was organised in association with the Government of Haryana. Shri Dhammapal Chawhan, Additional Managing Director, HARTRON and Shri Raj Nehru, Vice-Chancellor, SVSU, addressed the participants at the inauguration of Thrive Haryana-2019.

Thrive Malabar, 27-28 February, Cyber Park & UL Park, Kozhikode, Kerala

Thrive Malabar-2020 was organised in association with Kerala Startup Mission. This was one of the biggest Malabar gathering of Entrepreneurs, Business enthusiasts of Companies from both Govt Cyberpark & UL Cyberpark Aand Kinfra park Kakkanchery, Calicut.

EV Challengathon, January-February 2020

To power the Electric Vehicle (EV) ecosystem, the IAMAI Startup Foundation launched a Challengathon and invited applications from startups that solved the segment's problems. The #EVChallengathon, as it is called, was a platform for upcoming startups to solve problems for EV sectors using various technologies and products.

The winner Linear Mobility, a Gurugram based startup who are addressing the battery charging & swapping issues and providing a solution to this were awarded a grant of $100,000.

#OpenGovDataHack, 2019-20

- Rajkot, Gujarat - 13th August 2019
- Raipur, Chhattisgarh - 19th August 2019
- Chandigarh, UT - 27th August 2019 [Session 1]
- Kozhikode, Kerala - 29th August 2019
- Bengaluru, Karnataka - 27th December 2019
- Trivandrum, Kerala - 15th January 2020
- Chandigarh, UT - 17th January 2020 [Session 2]
- Ranchi, Jharkhand - 21st January 2020
- Ahmedabad, Gujarat - 22nd January 2020

IAMAI in association with National Informatics Centre (NIC) organised the #OpenGovDataHack 2019, a multicity Hackathon & Coding Challenge for Students, Coders & Developers, Startups, MSMEs & entrepreneurs. The challenge was to develop Citizen Centric Solutions through Mobile/Web Apps, Dashboards, Bots, etc. using AI & ML, IoT and other latest technologies by using Open Government Data.

In the first phase of challenge, various sensitisation workshops were organised to disseminate the information on DATA.GOV.IN Portal and spread awareness among stakeholders to get best advantage of this distinctive initiative of Government of India.

4.3.c Global Outreach Programme

The IAMAI Startup Foundation organized multiple outreach events where emerging start-up delegations were taken for global exposure at various international locations and important global events. Some of the key events were:

London Tech Week, 10-14 June, 2019

Seven member Indian delegation visited the India UK Tech Summit and interacted with many tech-leaders and companies who were present at the event. They also had the opportunity to interact with Belgium Tech Companies at residence of Ambassador of Belgium. The subsequent meetings and interactions included UK India Fintech Conference, Kings College IAMAI Reception, Pontaq VC Firm & Incubation Center and much more.

The aim of this delegation was to provide the startups with opportunities to explore the possibilities of expansion and business in the UK market. In many of the networking events which took place, startups reached out to potential leads that could help them for the same.

RISE 2019, 08 - 11 July 2019, Hong Kong

A 17-member delegation of IAMAI Delegation team met with several key stakeholders including:

- Ade Sanda, Black House Private Equity: MYMO was promised a funding of 100K $ for 5% equity
- Dhianu Das Gupta, Alfa Ventures: Farefirst was promised a funding of Rs. 1 crore for 20%
- Neeraj Tyagi and Apoorva Ranjan Sharma, Venture Catalysts

- Saurabh Chauhan, Rocket Internet (Venture Capital Company) for Investment in companies
- Milan Thakkar, Brinc Accelerator for startups investment and IAMAI Partnership synergies
- WHub Accelerator team for mentorship and partnership synergies
- SOSV Accelerator VC Fund for Investment team
- Vijay Tirathrai, Managing Director, Techstars (Abu Dhabi Accelerators)
- SIEMENS for partnerships with the startups and exposure in their SIEMENS Hongkong Startup Community
- Donghoon Lee, Investment team of SAMSUNG NEXT
- ANGELHUB (Growth Venture Investment Platform and Co working)
- William Klippgen, Managing Partner , Cocoon Capital for Investment
- NEA PIHA, Head of Investor Operations, SLUSH

CES 2020, 7 - 10 January 2020, Las Vegas, USA

An eight-member delegation met with

- Alan Clayton, Roaming Mentor, HAX (venture capital for software-based hardware).
- Lea Fossati, International Projects Manager, La French Tech, Eura Technologies
- Johans M Acosta, Special Project Manager, Edgewood (investment firm)
- Colin Kiser, Director, Europe and India International Business Development, The Economic Development Partnership of North Carolina
- Harry Singh, Chairman, Las Vegas India, Chamber of Commerce
- Rita Vaswani, President, Las Vegas India, Chamber of Commerce

Chapter 5:

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 2019/2020 has increased and stand at 316. 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.

Amit Agarwal

Chairman, IAMAI and Sr. Vice President & Country Manager, Amazon India

amazon

Dhruv Shringi

Vice-Chairman, IAMAI and Co-Founder & CEO

yatra

Satyan Gajwani

Treasurer, IAMAI and Vice Chairman

TIMES INTERNET

Subho Ray

President

IAMAI
Internet And Mobile Association Of India

GOVERNING COUNCIL

Ajit Mohan	Facebook	Vice President & Managing Director, India
Amanpreet Singh Bajaj	Airbnb	General Manager – India, Southeast Asia, Hong Kong & Taiwan
Ambika Khurana	Netflix	Director, Public Policy
Amit Agarwal	Amazon	Sr. Vice President & Country Manager, India
Anant Goenka	The Indian Express	Executive Director
Anirban Mukherjee	PayU	CEO, India
Anupam Pahuja	PayPal	Managing Director, India
Ashutosh Chadha	Mastercard	Vice President & Head Public Policy and Govt. Affairs, South Asia
Deepak Jacob	Star India	President & General Counsel – Legal & Regulatory Affairs
Dhruv Shringi	Yatra	Co-Founder & CEO
Dinesh Agarwal	Indiamart.com	Founder & CEO
Harsh Jain	Dream11	CEO & Co-Founder
Hemant Gala	PhonePe	Head Financial Services, Payments & Banking
Naveen Kukreja	Paisabazaar.com	Co-Founder & CEO
Rajesh Magow	MakeMyTrip	Co-Founder & Group CEO
Rajneesh Kumar	Flipkart Group	SVP & Chief Corporate Affairs Officer
Sanjay Gupta	Google	Country Manager, India
Satish Kumar Gupta	Paytm	Managing Director & CEO
Satyan Gajwani	Times Internet	Vice Chairman
T.R. Ramachandran	Visa	Group Country Manager – India & South Asia
Umang Bedi	Dailyhunt	Co-Founder
Upasana Taku	MobiKwik	Co-Founder & COO
Varun Narang	Hotstar	Chief Product Officer
Vivek Bhargava	Dentsu Aegis Network	CEO Dan Performance Group
Subho Ray	President	IAMAI

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 16 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.

Sixteen 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.

IAMAI
Internet And Mobile Association Of India

Internet and Mobile Association of India (IAMAI)

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