Internet And Mobile Association Of India

17th ANNUAL REPORT 2020-21

www.iamai.in

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Contents

Chairman's Message

Dear Friends,

We are wading through one of the toughest times in human history, with our continuous battle against the Coronavirus. The Industry has risen to the occasion by undertaking urgent relief measures. Over the last few months, various companies have transported oxygen and related medical devices including concentrators and ventilators, to hospitals across the country which are in most urgent need.

In these distressing times, as responsible corporate citizens we should all be looking for meaningful ways to work with the government and support the massive humanitarian efforts underway.

The raging pandemic has re-emphasized the need for a robust, affordable and accessible public healthcare system. The pandemic has also highlighted the energy and enterprise that marks India's health-tech sector, with telemedicine, tele-consulting, digital diagnostics helping citizens residing in far-flung areas. With the government promoting telemedicine and creating a digital healthcare backbone through the National Digital Health Mission, tech is going to be the key enabler for the healthcare industry in the near future.

With a massively under-penetrated semi-urban and rural landscape, there's a lot of potential for growth in the health-tech sector, which currently comprises less than 1% of the healthcare market (~US$ 1.9B market in 2020, growing at 39 percent CAGR). Designating health-tech as an 'essential service', doing away with restrictions on online sale of drugs and enabling safe home delivery of critical medicines, are some of the steps needed for the growth of the segment.

The pandemic has accelerated the pace of growth in the entire digital sector. Digital communications, social media, digital entertainment, e-commerce, digital payments have become key tools of citizen empowerment in this frustrating period of intermittent lock-down. The good part is that the government recognizes the potential of digital technologies to ensure successful implementation of Covid-19 protocols.

E-commerce has served as a lifeline by keeping the economy on track. The delivery of goods is being made, keeping the highest safety protocols in mind. The customers have benefitted by staying within the safe confines of their home, and sellers have been able to continue to focus on their business and sustain their livelihoods. Increasingly, state governments should see the value that e-commerce provides, not only in terms of economic contribution but also in terms of enabling Covid-related safety protocol.

The digital sector has become an integral part of the socio-economic fabric of the country and is powering India's dream of a 1 trillion-dollar digital economy by 2025. This sector is also set to play a crucial role in aiding economic rebuilding of India post the pandemic. It is an important moment for us to reflect and assess – what has been done and what needs to be done for the growth of the digital sector. Here are some observations:

A. **E-commerce's key role in economic revival:** The Indian retail sector is likely to generate 2.5 crore new jobs by 2030 and a lion's share will be the offline + online model which will account for nearly 50 per cent of the total retail employment addition. Despite the devastating surge of the pandemic, the Government seems to be in the mood to dramatically alter the e-commerce policy landscape. The Consumer Affairs Ministry has recently proposed changes to the Consumer Protection (e-commerce) Rules (currently at the draft stage). The rules propose to regulate a marketplace's relationship with its related and associated parties, limit such parties from being listed as sellers; impose enhanced liabilities on e-commerce marketplaces; restrict flash sales; and provide for a registration requirement of e-commerce entities with DPIIT, among other clauses. In doing so, these rules go beyond traditional consumer protection mandates, into areas such as competition, intermediary liability, data and law enforcement access to information. Meanwhile, the DPIIT also has a plan to make changes to the FDI rules in e-commerce, but the plan seems to have stalled. Policy stability will be key for the success of this growing sector, and the policy makers should recognize this.

B. **Digital payments** have gained a lot of traction in recent months. The regulatory focus, as per guidance by RBI, should be on setting up a robust governance structure and implementation of common minimum standards of security protocols for digital payment products as well as services. RBI's recently published guidelines are platform agnostic and intend to create an enabling environment for consumer to use digital payment products in a secure manner.

C. **Non-Personal Data regulation:** The expert committee constituted by MEITY first attempted to conceptualize a framework for non-personal data regulation in 2020, with the goal of enabling access to data for public good. Following consultation by IAMAI and other industry stakeholders, the expert committee published a second draft of the report.

   - Though the second draft has addressed some of the points raised by IAMAI, such as the need for recognizing SaaS providers separately within any non-personal data governance framework, IAMAI continues to work on developing a consultation on the second draft which will best represent the interests of India's online communities.

D. **Digital services:** India is poised to emerge as a major global digital services hub, with the third-largest tech start-up hub in the world drawing millions of dollars of global investments. Intellectual Property Rights (IPR) is a major factor in the digital sector given its heavy reliance on data, data processing and the main differentiator factor often being proprietary algorithms or source codes. Unless these rights are suitably safeguarded for both Indian and international service providers seeking to operate in India, the growth of the sector will falter, and with it we risk the prospect of a vibrant Digital India.

E. **Regulation of Online Curated Content Providers (OCCP):** IAMAI has been at the forefront of creating a self-regulatory mechanism for OCCPs. IAMAI had unveiled the Universal Self-Regulation Code for OCCPs ("Code"). The goal of this industry-wide effort was to empower consumers with information and tools to assist them in making informed choices with regard to viewing decisions for them and their families, while at the same time, nurturing creativity and providing creators the freedom to tell the finest stories. IAMAI, on 11 February, announced the adoption of a 'toolkit' to implement the Universal Self-Regulation Code. The purpose of the 'toolkit' was

- Set out the guiding principles and code of ethics for the reference of the Signatories;
- Provide for procedures to effectuate the various provisions of the Code;
- Assist the Signatories in fulfilling their commitments and responsibilities as set out in the Code;
- Achieve effective self-regulation goals as envisioned by the Signatories in the Code.

F. **New regulation for intermediaries:** On February 25, 2021, the Ministry of Electronics and Information Technology (MEITY) notified the Information Technology (Intermediary Guidelines and Digital Media Ethics Code) Rules, 2021 (IT Rules) under the Information Technology Act, 2000 (IT Act). Though meant to govern internet intermediaries such as social media and internet service providers, the new rules go far beyond this and have created an entirely new regulatory regime for OTT streaming platforms and digital news platforms. The industry representatives expressed the need for clarity on whether the regulatory mechanism will take precedence over any FIRs that may be filed. Industry representatives also communicated to the Ministry that the exercise of making hundreds of thousands of hours of content compliant to the new guidelines will require significant investment in terms of time and resources, and would require cooperation from the government to allow a seamless transition to the new rules. At present, IAMAI is working with the members to establish a self-regulatory body as part of the level two of the grievance redressal mechanism, as laid out in the IT rules.

G. IAMAI responded to NITI Aayog's call for comments on '**Enforcement mechanisms for responsible AI'**. The submission attempted to contextualise what responsible AI for all would mean, and steps that could help attain such goals. The response addressed concerns relating to international cooperation, futureproofing, and transparency amongst others. IAMAI has sought to consolidate a market for AI, with in-built safeguards for those involved.

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 'Block chain Technology and Its Industry Adoption' and 'Unpacking A Billion Dollar Industry: Digital Games and Sports in India' published last year, presented balanced and detailed perspectives on these subjects.

New sectoral virtual events on Block Chain, Internet of Things, Customer Experience, and Emerging Tech provided platforms for players from these niche verticals to network and explore business development opportunities. Engaging with the government, representing the industry's viewpoints for the growth of the Digital Ecosystem remains our primary focus. We believe that to overcome the impact of the pandemic, a joint effort is required from all the stakeholders. IAMAI will continue to nurture this spirit of partnership between industry and government through continuous dialogue. 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.

Last but not the least, let me thank all the heroes of our society who are pouring in support in various forms to win the battle against Covid-19. Their never-dying spirit is worth mentioning. I hope by staying united and helping each other, we will soon win the fight against the pandemic. Stay safe and stay well.

Sincerely,

Amit Agarwal

Vice-Chairman's Message

Dear Fellow Members,

After a period of relative calm during which Covid-19 cases dropped and the digital economy was trying to reinventing itself to keep the wheels turning, with the second wave of Covid-19, once again the battle for survival has started.

While last year, the stress was on reinvention and realignment. This year, we need to fast-track digital adoption and navigate to trusted and intelligent platforms at a rapid pace. Albeit, realignment and leadership plays a crucial role amid a crisis, the extent of digital's differentiating role in this crisis is stark.

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.

Amid the crisis, we have witnessed how technology played a crucial role in empowering employees and customers' ecosystems. For instance, mobile-ready apps for employees played a crucial role to increase productivity and enable a more connected workforce. AI, IOT embedded apps delivered a wow experience to employees.

Customizing and fast-tracking digital deployment and customizing tech requirements in sync with the changing times is of utmost importance for accelerating growth in the post-Covid world. In a nutshell, going 'Digital' remains the only way forward.

In addition, the good news is the budget for this fiscal has given tremendous impetus to the digital industry. The move to build a world-class fintech hub at GIFT city, Gandhinagar, goes in the right direction. The government has earmarked an amount of Rs 1.15 lakh crore for railway digitization and a further amount of Rs 15,700 crore has been earmarked for the MSME sector.

Digital travel and digital payments are already revolutionising the way people travel and transact online. Also, let's not overlook the fact that Covid-19 has made the internet stronger and moving ahead, a host of digital innovations are awaiting us.

Let me conclude with a line of optimism, the 1918 Spanish Flu had played a crucial role in transforming the entire world. It gave birth to "The Fresh Air Movement" which reimagined and meaningfully changed the course of build design and architecture for decades to come, this time around the Covid-19 crisis pushed consumers and business alike to adopt a "Digital Architecture" which is likely to impact the Digital Ecosystem for the coming decades.

Best,

Dhruv

Chapter 1: Public Policy & Promotion of Internet

- **Policy Advocacy & Regulatory Interventions**
- **Research**
- **Promotional Activities**

Unlike other years, the year 2020 was very different owing to the Covid-19 pandemic. The pandemic presented some testing times for the government as well as for the industry. During the year, the Internet and Mobile Association of India (IAMAI) got actively engaged with various ministries and regulators on several policy level issues with respect to the pandemic as well as some issues that affect the digital services ecosystem. IAMAI engagement on such issues consisted 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 papers and reports for policy advocacy and various such forms of engagements.

The comprehensive approach guided by the Public Policy group that includes key members from the different sectoral committees, was aimed at jointly fighting the pandemic, promoting better business environment for the industry, promoting internet penetration and off-take by customers.

1.a Policy Advocacy & Regulatory Interventions

The Covid-19 pandemic prompted a host of steps from IAMAI to support the government and public health community to keep people safe and informed. IAMAI took a comprehensive approach by taking independent initiatives as per scope and capacity depending on the type of service offered, the medium of interactions etc. It also made a series of official submissions to various ministries highlighting the role played by the digital sector in helping assuage the lockdown crisis and policy advocacy to help the digital sector sustain in the wake of the economic slowdown.

The pandemic started with a lot of misinformation/ fake news on Coronavirus. Following the notification from the Ministry of Home Affairs (MHA) pertaining to curbing misinformation regarding Covid-19 on social media, IAMAI submitted a detailed response on the various initiatives taken by social media platforms to disseminate authentic information on Covid-19.

In its submission to the Ministry of Electronics and Information Technology (Meity), IAMAI informed about various initiatives taken by its members, social media platforms to support the government in its fight against Covid-19. There were two broad themes under which the wide range of activities were classified

- Dissemination of Critical Information for Users: All platforms adopted special mechanisms to communicate critical information, to-dos, notifications, and precautions as suggested by proper authorities to their users. This involved the platforms actively associating with ministries, departments, and various national or international agencies working to mitigate the Covid-19 crisis.
- Restricting Misinformation: During the period of crisis and insecurities, the platforms took extra caution to enable users to make more informed choices on the kind of information available to them. This included collaboration with fact-checking partners, making official sources of information easily accessible, reducing discoverability of problematic content and public awareness campaigns, and more.

IAMAI also played an active role to promote a conducive business environment for the industry to grow and thrive during these extremely challenging times. From highlighting key sectoral issues to nodal ministries, IAMAI persistently engaged with MHA to allow e-commerce activities to resume under the various

Shri Ravi Shankar Prasad, the then Minister for Communications, Electronics & Information Technology and Law & Justice, Government of India, addressing the India Digital Summit

phases of the lockdown. It made a series of submissions on the e-pharmacy rules to allow online pharmacy services to resume services under lockdown which was extremely necessary for the people with chronic illness and also senior citizens dependent on regular medications.

For the overall growth of the industry, the Association suggested fiscal incentives to overcome Covid induced economic slowdown. In its post-budget submission, it raised its concerns over the equalisation levy (EL), under which e-commerce companies without a permanent establishment in India will have to pay an equalisation levy of 2%. It maintained that equalisation levy comes at a time when e-commerce services are playing a critical role in abating the pandemic crisis. It claimed that a sudden imposition of EL without any stakeholder consultations raises grave concerns amongst the digital industry about the future of taxation regimes in India for digital service providers.

Another important event during the year was the notification of Information Technology (Intermediary Guidelines and Digital Media Ethics Code) Rules, 2021 (IT Rules) under the Information Technology Act, 2000 (IT Act). On February 25, 2021, the Ministry of Electronics and Information Technology (MEITY) notified the Information Technology (Intermediary Guidelines and Digital Media Ethics Code) Rules, 2021 (IT Rules)

Shri Prakash Javadekar, the then Minister of Environment, Forest and Climate Change, Minister of Information and Broadcasting and Minister of Heavy Industries and Public Enterprises, Government of India, addressing the 16th Marketing Conclave

under the Information Technology Act, 2000 (IT Act). Though meant to govern internet intermediaries such as social media and internet service providers, the new rules go far beyond this and have created an entirely new regulatory regime for OTT streaming platforms (OTT platforms) and digital news platforms. Rules governing the OTTs include

- Self-Classification of Content
- Code of Ethics for online news, OTT platforms and digital media
- Three-level grievance redressal mechanism. At present, IAMAI is in the process of working closely with members to decode what these notifications would mean for the industry and the way forward for concerned stakeholders.

Besides, here's a snapshot of the developments that took place over the year:

Digital Services Sector Amid Covid-19

The Covid-19 pandemic has created an unprecedented health and economic crisis around the world. Restrictions and the associated economic slowdown are as much of a challenge for digital service providers as for other sectors. Despite regulatory and other obstacles, services like digital communications, social media, digital entertainment, e-commerce, healthTech, digital payments have become the critical tools of empowerment for both citizens (in the period of lockdowns) as well as for the government to ensure successful implementation of social distancing while ensuring basic services and facilities are made available to the best possible extent.

IAMAI emphasised that regulatory certainty and a status quo are of paramount importance, to ensure that resources and strategies are geared towards service delivery during the crisis and are not divided to deal with the additional burden of new regulatory and compliance requirements. IAMAI urged the government to adopt a two-pronged approach to regulatory action:

- Abeyance, where the government reduces stress and uncertainty in the system, and does not increase regulatory or compliance burdens by bringing in new laws and regulations, or amending existing frameworks, that will affect the businesses by causing the industry to shift focus, personnel, and financial resources towards compliance preparation. This would also include maintaining a lenient enforcement approach in

ET Retail.com
From The Economic Times

Allow e-commerce entities to operate without passes in green zones: IAMAI

The Internet and Mobile Association of India (IAMAI) has submitted a blueprint suggesting a road map for opening up e-commerce based on the current containment model of zoning, and requested the government to open up e-commerce services to "address the dual challenge of economic revival and address public health issues".

PTI • May 01, 2020, 08:24 IST

case of existing legal frameworks. IAMAI's major demands under this approach were following:

- Extend SEIS Incentives
- Roll Back Equalisation Levy on e-commerce
- No Floor Prices for Telecom Services
- Defer Consumer Protection Guidelines
- Defer Intermediary Guidelines.

- Positive action, where the government facilitates approvals and clearances pending with various authorities to encourage economic opportunities, especially for products and services which are critical to the essential services. IAMAI's major demands under this approach were:
    - Temporarily Postpone Statutory Deductions of TDS, EPF, ESIC
    - Expedite Tax Refunds
    - Roll Back TCS on e-commerce
    - Extend GST Threshold for e-commerce
    - Sectoral Incentives for Digital Sector

IAMAI continues to engage with regulators and policymakers on issues that are critical for the digital sector to deal with the current crisis.

Universal Self-Regulation Code for OCCPs

Regulation of online curated content providers (OCCP) has emerged as a major issue last year. IAMAI has been at the forefront of creating a self-regulatory mechanism for OCCPs. IAMAI, on September 4, 2020, unveiled the Universal Self-Regulation Code for OCCPs ("Code"). It was adopted by 17 leading OCCP providers in India. The goal of this industry-wide effort was to empower consumers with information and tools to assist them in making informed choice with regard to viewing decisions for themselves and their families, while at the same time, nurturing creativity and providing creators the freedom to tell the finest stories. To give consumers more choice and control, the Universal Self-Regulation Code included a framework for age classification and content descriptions for titles as well as access control tools. The Code also introduced a clear, transparent, and structured grievance redressal and escalation mechanism for reporting non-compliance with the prescribed guidelines. IAMAI wrote to the Ministry of Information and Broadcasting (MIB) seeking support and guidance in implementing the Code. MIB shared feedback on the Code and advised IAMAI to consider the structure of Broadcasting Content Complaints Council (BCCC) and News Broadcasting Standards Authority (NBSA) as guiding principles. IAMAI, on 11 February, announced the adoption of a 'toolkit' to implement the Universal Self-Regulation Code. The purpose of the 'toolkit' was following:

- Set out the guiding principles and Code of ethics for the reference of the Signatories;
- Provide for procedures to effectuate the various provisions of the Code;
- Assist the Signatories in fulfilling their commitments and responsibilities as set out in the Code;
- Achieve effective self-regulation goals as envisioned by the Signatories in the Code. 'Toolkit' amplified all the critical points that were addressed in the Code and aimed to address feedback received from the Ministry of Information and Broadcasting, particularly on strengthening the grievance redressal mechanism. It further set out clear tent poles that the OCCPs need to undertake to achieve a common goal of entertaining millions of Indians responsibly. IAMAI proposed to constitute an IAMAI Secretariat comprising of representatives / officials of the Signatories and IAMAI. The aim of the Secretariat would be to provide assistance and advice to the Signatories in effectively complying with the Code.

THE TIMES OF INDIA

OPEN APP

BUSINESS

IAMAI welcomes new e-commerce rules to protect consumers

TIMESOFINDIA.COM / Jul 24, 2020, 15:28 IST

NEW DELHI: As a representative of B2C and B2B e-commerce companies, Internet and Mobile Association of India (IAMAI) has welcomed the new consumer protection rules released by the government on Ju 23. As per the new rules, there are two different models of e-tailing, which are inventory based and platforms or online marketplace, requiring different levels of direct responsibility to consumers.

The industry body said, "Recognition of online marketplaces as 'intermediar sellers absolve certain product liabil which now rightly lie with sellers

Goa Registration of Tourist Trade (Amendment) Rules, 2020

IAMAI voiced its concerns over Goa Registration of Tourist Trade (Amendment) Rules, 2020, citing it would have a negative impact on tourist facilities. IAMAI members have suggested that Goa Registration of Tourist Trade (Amendment) Rules, 2020 would impact technology firms as well as inventory owners who are locals and add significant economic value to the state. The new rules are also beyond current rules for service e-commerce. 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 has to be in consonance with the existing provisions governing e-commerce services in the country and cannot supersede the provisions mandated by the Union Government.

National Digital Health Mission Data Policy

Digitisation of healthcare facilities is critical for the last mile delivery of such basic services and this announcement strengthens the vision of a vibrant Digital India. The Association welcomed the Health Data Management Policy as it is an improvement over the earlier DISHA which was much restrictive in its outlook. However, it was also pointed out that the Health Data Management Policy does not recognise the role played by intermediaries (especially digital intermediaries like healthTech service providers) who merely facilitate the digital transit of information without engaging in the act of providing healthcare facilities. Such intermediaries may be the primary data collector (data fiduciary) but for all practical purposes the Data Processors (or the actual healthcare service provider) have a much greater role to play in the processing of data in the healthcare sector.

The liabilities and penalties for data breach must be levied accordingly.

Pre-Budget Memorandum

In its Pre-Budget Memorandum for 2021/22 to the Finance Ministry, IAMAI had highlighted: rethinking on Zero MDR and revising the rate of TDS on e-commerce platforms based on the feedback from payments and e-commerce industry respectively.

- **TDS in e-commerce (Section 194-O)**

  Budget 2020 introduced a new Section 194-O in the Income tax Act that mandates e-commerce platforms to deduct 1% TDS for all transactions facilitated over their platforms. Mandatory deduction without any income threshold means that for most small-scale sellers, the 1% TDS rate proposed under section 194-O will likely exceed their Income Tax liability. IAMAI had shared with the authorities an illustration that suggests for merchants who have a turnover of up to INR 1.25 Cr the TDS under section 194-O would exceed the tax on income, resulting in an unnecessary refund position or in other words, create cash flow and working capital concerns for small businesses. Therefore, IAMAI had appealed to the Authorities to reduce the rate of TDS to 0.25% from 1%, which will help achieve the tax trail without creating the unintended cash-flow concerns.

- **Merchant Discount Rate (MDR) on UPI and RuPay Debit Card**

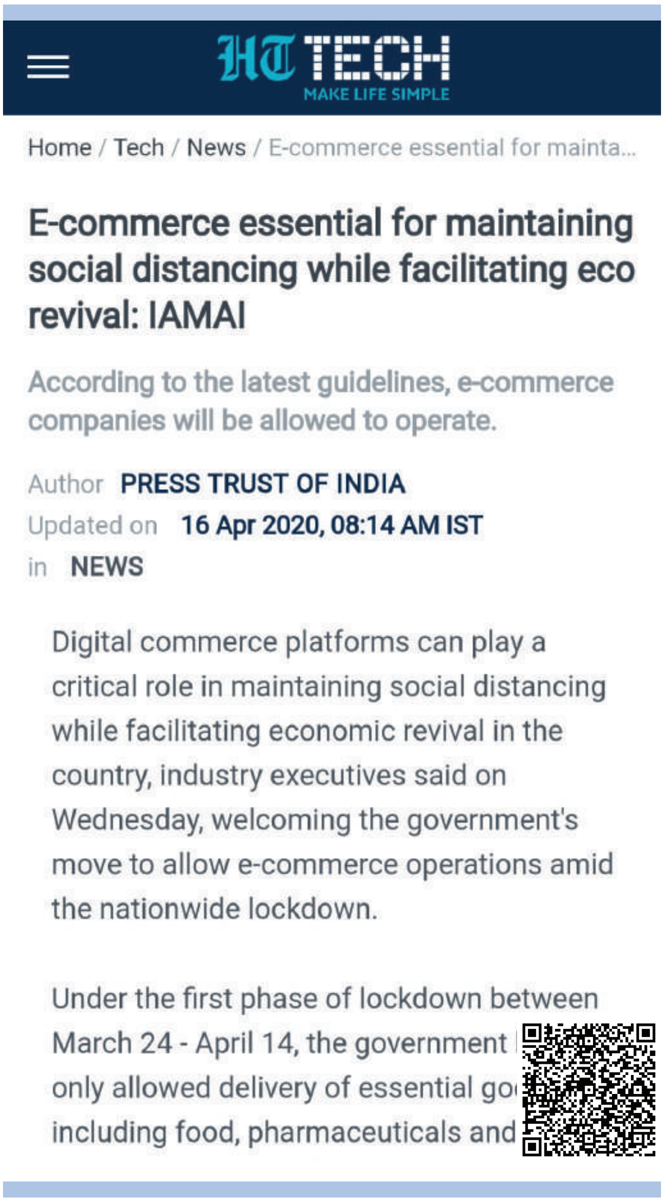
  IAMAI had proposed a much reduced and calibrated MDR model for UPI and Rupay Debit cards that balances the interests of both the small merchants and the providers of the payment services. It is suggested deleting e-Section 10A of the Payments and Settlements System Act, 2007 and amend rules 119 AA of the income tax act to remove BHIM UPI, UPI QR and RuPay.

  The Department of Economic Affairs had reached out to IAMAI as part of its annual Pre-Budget consultations for the industry inputs. While every year this consultation takes place in the form of a physical meeting, this year's exigencies led to a digital consultation process with submissions of 100 words from every invited stakeholder. IAMAI made a submission based on the Pre-Budget submission document developed by the Association that was shared with relevant authorities at MoF, Meity, earlier.

Draft Advertisement Guidelines under the Consumer Protection (Amended) Act

A submission was made by IAMAI on the draft advertisement guidelines under the Consumer Protection (Amendment) Act. Members had raised the following issues of concern:

- Advertisements are presently governed by 24 different Acts, depending on the sector or business of the advertisement. Given the provisions of a new regulatory framework are at variance with pre-existing regulations, it risks over-regulation and unnecessarily compliance burdens for the industry. The advertising industry has a stringent self-regulatory mechanism with the Advertising Standards Council of India (ASCI), which has been well recognised by the Highest Court. Therefore, any additional rule is perhaps unwarranted.
- The rules hinge on vague and subjective terms like "generally accepted standards of public decency" or "acceptable standard" which need to be legally defined for enforceability.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MAKE LIFE SIMPLE

Home / Tech / News / E-commerce essential for mainta...

E-commerce essential for maintaining social distancing while facilitating eco revival: IAMAI

According to the latest guidelines, e-commerce companies will be allowed to operate.

Author PRESS TRUST OF INDIA
Updated on 16 Apr 2020, 08:14 AM IST
in NEWS

Digital commerce platforms can play a critical role in maintaining social distancing while facilitating economic revival in the country, industry executives said on Wednesday, welcoming the government's move to allow e-commerce operations amid the nationwide lockdown.

Under the first phase of lockdown between March 24 - April 14, the government only allowed delivery of essential go including food, pharmaceuticals and

- The guidelines seek to regulate various forms of advertising, including "bait advertising"; "surrogate advertising" and "comparative advertising". However, these terms have not been defined in the guidelines, thereby leading to ambiguity regarding the content to which the prescribed obligations are applicable.

India AI Stack Framework

India AI Stack framework document suggested a centrally controlled AI database where all AI-based service providers in India will have to replicate their data mandatorily. IAMAI has suggested that the AI stack be built on a technical infrastructure that is interoperable and based on open standards. Interoperability has several important benefits. By abstracting away the underlying infrastructure, it commodifies and intensifies competition among infrastructure providers. This discourages rent-seeking behavior from such providers and instead encourages them to compete based on the quality and cost of their services. Interoperability also enables innovation and incentivises businesses to modernise.

Amendment to Copyright Act

India presently is poised to emerge as a major global digital services hub, with the third-largest tech start-up hub in the world drawing millions of dollars of global investments. The growth of this sector needs to be fostered with complimentary policy frameworks. Intellectual Property Rights (IPR) is a major factor in the digital sector given its heavy reliance on data, data processing, and the main differentiator factor often being proprietary algorithms or source codes. Unless these rights are suitably safeguarded for both Indian and international service providers seeking to operate in India, the growth of the sector will falter, and with it the prospect of a vibrant Digital India. The Office of the Registrar of Copyrights issued a call for submissions on 'Whether there is a need for amendment in the Copyright Act, 1957'. IAMAI on behalf of its members made a submission. IAMAI concurred with the generic understanding of the Office that digitisation and an increasingly globalised market for digital content is changing the way we live and that all Acts and Provisions like the Copyright Act needs to be updated with the new realities. The submission highlighted some key areas which can be strengthened to bolster the digital sector in India. IAMAI's submission attempted to delineate the need for a new copyright regime, and gave suggestions on how such a regime should be structured. IAMAI also

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Info-tech

IAMAI suggests opening up of e-commerce services

Our Bureau | Mumbai | Updated on April 30, 2020

The Internet and Mobile Association of India (IAMAI), which represents all e-commerce entities, has requested the Government to open up e-commerce services to address the dual challenge of economic revival and public health issues.

voiced the opinion of the industry, by raising specific concerns about the current Act, such as provisions of criminal liability.

NITI Aayog's Enforcement Mechanisms for Responsible AI

In the aftermath of the Covid-19 crisis, there is abundant clarity on the pressing need for an augmented digital infrastructure capable of safeguarding the economy in unprecedented times. Use cases of AI saw rapid expansion in the crisis, from clearing airline backlogs to helping medical services identify higher risk individuals. Taking cognisance of this, NITI Aayog published a report for public consultation looking to develop a framework for AI.

IAMAI consolidated the industry's perspective on the matter; addressing concerns such as international cooperation, futureproofing, and transparency standards. IAMAI's submission aimed to better define what responsible AI would entail, and what mechanisms would be best suited to such ends.

Social Security Rules, 2021

Amongst the most tragic impacts of the pandemic has been the condition of the modern Indian worker. The degree of vulnerability and disenfranchisement was poignantly exposed in the subsequent lockdowns, and the immense need for reforms around social security was felt around the country. Taking this into account, the Ministry of Labour and Employment drafted new social

Inc42

NEWS

#StartupsVsCovid19: IAMAI Urges Ecommerce Rollout; OYO Extends Support To Partners On Lockdown Day 27

Aman Rawat
Inc42 Staff
21 Apr'20 • 4 min read

- Healthcare crowdfunding platform ImpactGuru.com has received a grant of INR 40 Lakh
- Gurugram-based Detel has forayed in the personal protective equipment space
- OYO has taken a series of measures to support hotel partners

security rules. These rules attempted to replace the existing framework of social security with a streamlined and consolidated set of rules applicable to workers of various types. The new rules also aim to simplify compliance for businesses, to widen the net of social security benefits.

Keeping in mind the goals of the government and the needs of the industry, IAMAI made a submission to the Ministry of Labour and Employment. This submission voiced industry concerns over the rules and made suggestions on how the rules could be made easier to follow without compromising the standard of care for the beneficiaries.

Non-Personal Data Governance Framework

As data rapidly becomes the new oil, India also rapidly assumes its position as the largest dependable repository of data. While concerns around data and privacy have often dominated conversations around data regulation, the idea of leveraging this data for the benefit of the country has seldom been addressed. The Expert committee constituted by MEITY first attempted to conceptualise a framework for non-personal data regulation in 2020, with the goal of enabling access to data for the public good.

Following consultation by IAMAI and other industry stakeholders, the Expert committee published a second draft of the report. The second draft has addressed several of the points raised by IAMAI, such as the need for recognizing SaaS providers separately within any non-personal data governance framework. IAMAI submitted feedback on the revised report in the second round of consultations in January.

Data Empowerment and Protection Architecture (DEPA), 2020

IAMAI made a submission to the Public Consultation on the Data Empowerment and Protection Architecture (DEPA) – initiated by the NITI Aayog for public consultation. In the submission, IAMAI brought attention to the fact that any such architecture would need to be under the broader ambit of both the PDP and the non-personal data governance framework. Discussing such an architecture before these have been finalized may prove to be premature. It also highlighted that while DEPA is a good mechanism to reach end users and empower them, it should also be kept in mind that tech unaware users, or those with limited understanding, may be overtly vulnerable and DEPA risks widening the Digital Divide in India.

FDI Policy in E-commerce

The Department for Promotion of Industry & Internal Trade (DPIIT) held a stakeholders' Consultation to discuss the FDI policy in e-commerce on March 19, 2021. IAMAI, on behalf of its members, participated in the meeting and made a submission. The industry body advocated for a light touch approach for the growth of the nascent e-commerce sector as any over-burdening regulation would stifle innovation and growth. The current FDI policy of the government has provided an enabling environment for the investments and growth of the sector. The submission reiterated IAMAI members' commitment to abide by the laws of the land and work together with the government to implement the FDI policy in letter and spirit. It also highlighted the importance of a stable regulatory policy environment for ensuring continued growth of the sector and realizing its true potential.

Guidelines for Influencer Advertising on Digital Media

The Advertising Standards Council of India ("ASCI") had


Outlook

THE NEWS SCROLL

09 APRIL 2020 Last Updated at 6:48 PM | SOURCE: PTI

Allow full operations of e-commerce as first step to normalcy: IAMAI

New Delhi, Apr 9 (PTI) Full operations of e-commerce companies should be opened up while moving towards normalcy as these services can help in supporting social distancing by delivering products at the door, industry body IAMAI said on Thursday. Internet and Mobile Association of India, whose members include Flipkart, Seller Services, eBay etc, said commerce services can facilitate from producers and sellers to more 100 million active customers on released the draft guidelines on Influencer Advertising on Digital Media ("Influencer Guidelines") on 22 February, 2021. IAMAI submitted feedback on the draft guidelines to ASCI. The submission highlighted that ASCI has not provided sufficient time for deliberations on the Influencer Guidelines. It recommended that ASCI should also extend timelines for finalization and implementation of the Influencer Guidelines, so that all concerned stakeholders have adequate time and opportunity to review, assess and provide their feedback and inputs on the same. The submission also urged those certain concepts and definitions of the Influencer Guidelines be reconsidered and clarified by ASCI so that they are in consonance with global best practices.

NITI Aayog Draft Guidelines for Fantasy Sport Regulation

India has been on the cusp of digital transformation and the online gaming industry has captured the imagination of not just users but also content creators and entrepreneurs alike. Fantasy sports have become a vastly popular activity amongst India's youth, and the economic potential of the industry is only just being realized. Recognising the importance of sectoral opportunity with fast moving innovation and entrance of new market players, NITI Aayog published a draft guideline for regulating fantasy sports in India. IAMAI has been working closely with the Fantasy Sports industry and the Government of India to promulgate responsible growth and ethical conduct. In lieu of this, it organised a series of consultation meetings with the industry and other stakeholders to deliberate upon the proposed framework by NITI Aayog and submitted Industry feedback on the same.

Information Technology Guidelines for Intermediaries and Digital Media Ethics Code Rules, 2021

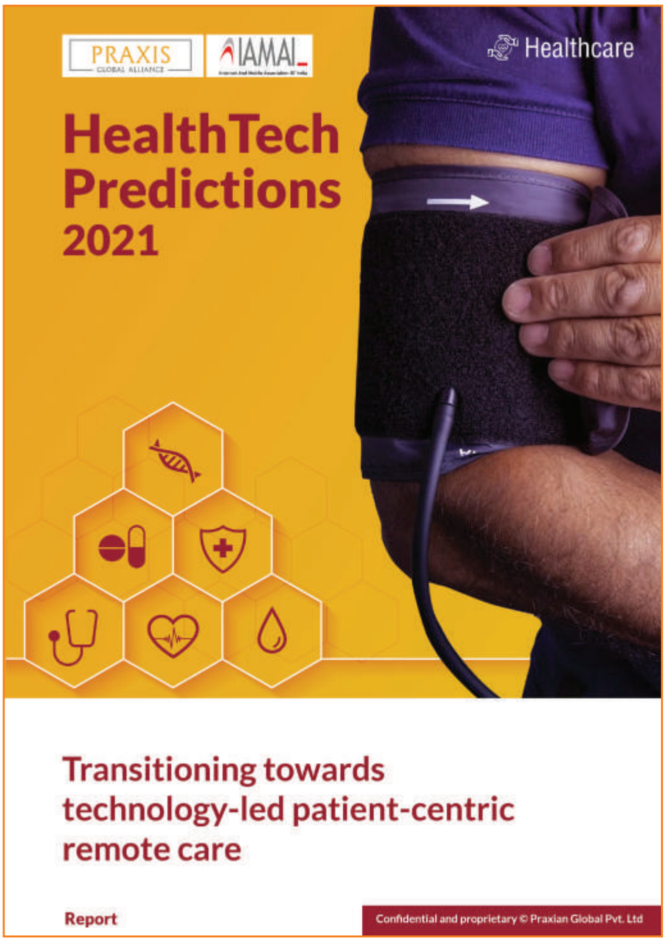
On February 25, 2021, the government notified the Information Technology (Intermediary Guidelines and Digital Media Ethics Code) Rules, 2021 (IT Rules) under the Information Technology Act, 2000 (IT Act). IAMAI organised an interaction between the Online curated content provider (OCCP) industry and the then Information and Broadcasting (I&B) Minister, Shri Prakash Javadekar, on March 4, 2021. In the meeting, industry stakeholders expressed the need for continued government coordination for smooth implementation of the IT rules. The industry representatives expressed the need for clarity on whether the regulatory mechanism will take precedence over any FIRs that may be filed. Industry representatives also communicated to the ministry that the exercise of making hundreds of thousands of hours of content compliant to the new guidelines will require significant investment in terms of time and resources, and would require cooperation from the government to allow a seamless transition to the new rules. IAMAI is working with the members to establish a self-regulatory body as part of the level two of the grievance redressal mechanism, as laid out in the IT rules.

1.b Research

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

IAMAI PRAXIS HEALTHTECH PREDICTIONS 2021

IAMAI, in association with Praxis, published a report on HealthTech predictions in India. Covid-19 has



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HOME LATEST TRENDING PREMIUM

Report

Nandita Mathur

- Some of the factors driving this growth include customers readily adopting healthtech, and healthcare workers using more technology, and government promoting telemedicine

New Delhi: The covid-19 pandemic has accelerated growth of the Indian healthtech industry, which is expected to touch $5 billion by 2023. The sector is also likely to see a compounded annual growth rate (CAGR) of 39%, according to a report by The Internet and Mobile Association of India (IAMA OPEN APP management consulting firm Praxis, released on Friday.

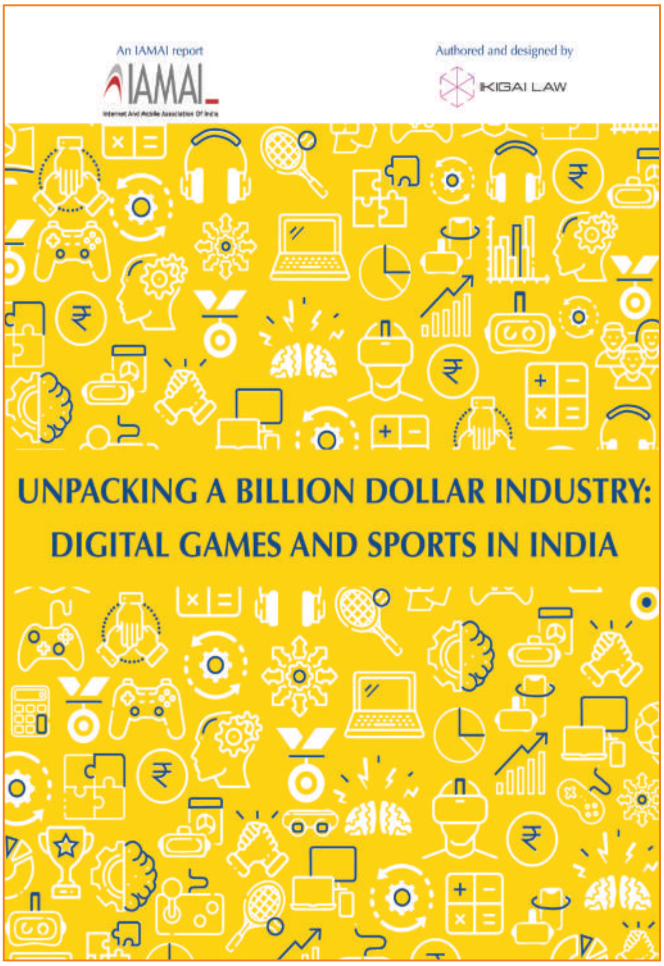
There is large headroom for growth with the healthtech market less than 1% of overall healthcare market. Some of the factors driving this growth include customers readily adopting healthtech, and healthcare workers using more technology, and government promoting telemedicine and creating digital health care backbone through the National Digital Health Mission.

"The widespread adoption of technology Healthcare will bring about a paradigm shift in access to healthcare wherever there has been a gap. The 'HealthTech Predicti 2021' report help stakeholders navig consolidate such a shift and subsequ bridge gaps in access," said Prashant Tandon,

accelerated telemedicine, e-pharmacy in a massive way. In fact, the pandemic has been an eye-opener for the overall healthcare industry. Though hospitals saw a decline in its OPD and IPD footfall during the first few months of lockdown; for the healthTech sector, Covid-19 turned out to be the much-needed catapult to push the customer adoption by 2 to 3 times which if this pandemic had not occurred would have taken another 4 to 5 years. There was an increased adoption towards online consultation, e-pharmacy, homecare services and e-diagnostics. Even hospitals started redesigning their strategy and increased their focus to acquire patients through online channels. This report on healthTech provided various industry stakeholders including business leaders with an overall perspective on the past trends of healthTech in 2020 and what lies ahead for this sector in 2021. The report covered challenges and opportunities in the healthTech sector.

UNPACKING THE BILLION-DOLLAR INDUSTRY OF GAMES & SPORTS

IAMAI, in collaboration with Ikigai, has published a comprehensive report aimed at unpacking the billion-dollar industry of digital games and sports in India. The report has accounted for the types of games in India, the trends the industry has been following, the opportunities for economic growth it offers, and the societal and legal sentiment towards gaming in India.



BW BUSINESSWORLD

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Digital Gaming Sector Needs Enabling Legal And Policy Framework In India: IAMAI Report

The IAMAI report strongly suggests legal and policy changes that could help unlock the industry's true potential

Photo Credit :

The Indian gaming market stands at $930 million the industry is predicted to soon grow bigger tha

FINANCIAL EXPRESS
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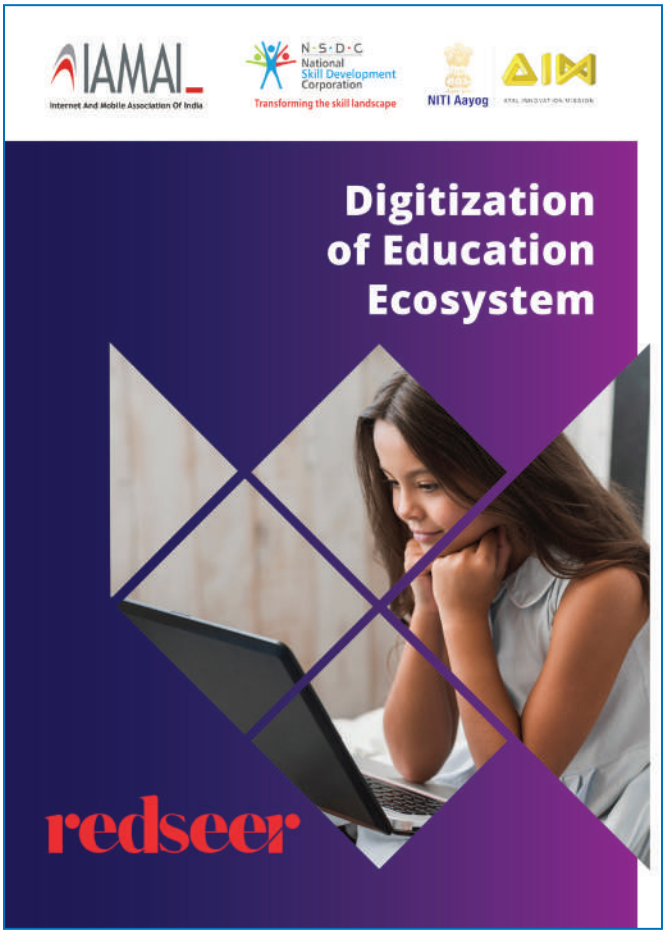
Digital gaming sector needs enabling legal and policy framework in India: IAMAI Report

By: BrandWagon Online
February 23, 2021 4:05 PM

As per the report, India's gaming sector faces uncertain laws that are not conducive to innovation

Digitization of the Education Ecosystem

- A report titled 'Digitization of the Education Ecosystem', published by the Internet and Mobile Association of India (IAMAI), in association



India EducationDiary.com

Adoption of Cloud Services to Help Democratize Education in India: IAMAI Report

By India Education Diary Bureau Admin on September 24, 2020

New Delhi: The onset of the health pandemic ha schools and colleges particularly hard as it shut core operations. The prolonged lockdown – par case of schools and colleges, has exposed the w readiness as they lacked infrastructure to swiftly make a with NSDC and Amazon Web Services (AWS), finds that cloud-based infrastructure is a key requirement to enable delivery of online education while solving problems with respect to content digitisation, storage, data security and delivery at scale.

Homestays in India; a Functional and Economic Impact Analysis, by IAMAI-ACRA

A study on the impact of digital platforms in enabling micro-entrepreneurship in the tourism sector in the form of homestays was released.

The report finds that homestays have higher economic multipliers and employment multipliers that enable social development of the localities. The report also finds digital platforms have played a critical role in promoting the homestay sector in India.

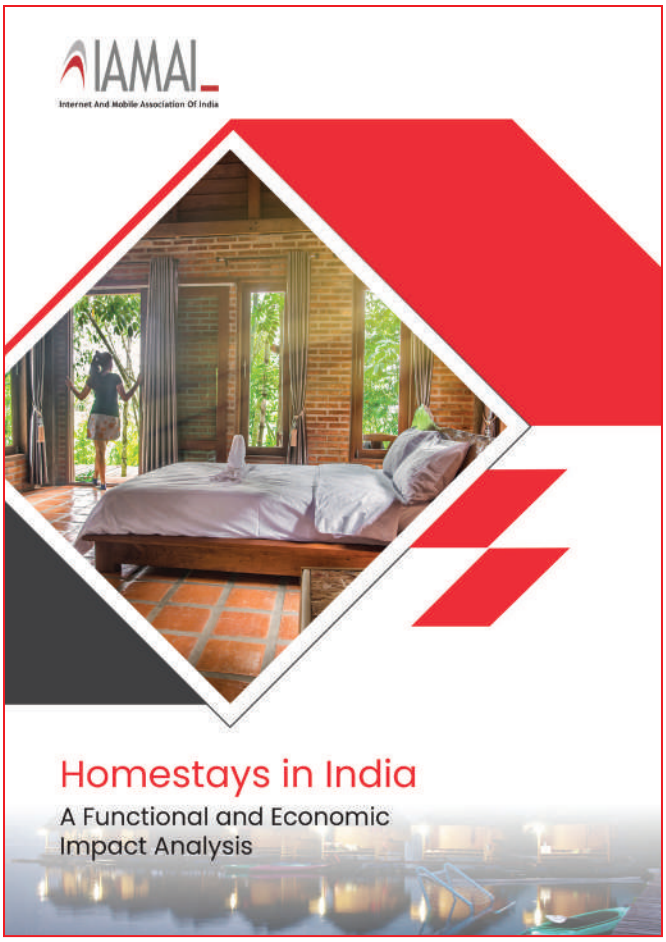
Digital platforms will be Critical to Revive Tourism Sector in India: IAMAI

Sep 29 2020

Industry Update

While the entire travel and the tourism sector is witnessing an economic downturn, the first green-shoots are being witnessed by the digital platforms, who have a critical role to play in the revival of the sector. This was the emphatic message from all panelists in the Webinar on Digital Roadmap to Invigorate Micro-Entrepreneurs in Tourism sector, organized by the Internet and Mobile Association of India [IAMAI].

Speaking at the event, **Smt. Meenakshi Sharma, Director General (Tourism)** in her key note address ... that given the tourism s... contributes close to a 5% to our ... any downturn in the sector



1.c Promotional Activities

IAMAI AND NITI AAYOG PRESENTED 15TH INDIA DIGITAL SUMMIT – AATMANIRBHAR BHARAT- START OF A NEW DECADE, 19TH & 20TH JANUARY, 2021

Key Speakers: Shri Ravi Shankar Prasad, the then Minister for Communications, Electronics & Information Technology and Law & Justice, Government of India; Amitabh Kant, CEO, NITI Aayog; Jayant Sinha, Member of Parliament, Lok Sabha; PD Vaghela, Chairman, Telecom Regulatory Authority of India; J Satyanarayana, Chairman, National Digital Health Blueprint Committee; Pawan Kumar Agarwal, Special Secretary, Logistics, Ministry of Commerce and Industry, Government of India; Dinesh Tyagi, CEO, CSC e-Governance Services India Ltd; Ajai Garg, Senior Director, Ministry of Electronics and Information Technology; Deep Kalra, Founder & CEO, MakeMyTrip.com; Rajan Anandan, Managing Director, Sequoia Capital; Vijay Shekhar

Sharma, Founder, Paytm; Dinesh Agarwal, Founder & CEO, Indiamart; Anant Goenka, Executive Director, Indian Express; Neeraj Roy, Managing Director, Hungama, among others.

The 15th India Digital Summit this year brought thought leadership on various digital initiatives, covering policies, business, investment, advertising, digital commerce, startups ecosystem, emerging tech, eSports and other digital trends. The summit saw about 5,000 delegates from diverse backgrounds across industries. A lot of deliberations took place to establish India as a global powerhouse of digital growth. The staggering increase in the total number of internet users in rural India presents us with the unique opportunity to establish India as a global powerhouse of digital growth. The discussions took place around how to innovate and build indigenously by leveraging digital and how digital could be the catalyst for empowering the last mile citizen.

15 INDIA DIGITAL SUMMIT
19th & 20th January 2021
A Virtual Edition

https://www.iamai.in/events/ids2021/

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Microsoft
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TATA TELE BUSINESS SERVICES
DO Big
trell
zendesk

Chapter 2: Key Sectors

- Digital Advertising Council
- Digital Entertainment
- TravelTech
- Payments Council of India
- Fintech Convergence Council

Over the years, IAMAI has played an instrumental role in building the digital ecosystem in the country. It has created core sectoral committees that represent the key internet service categories in the country. Sectors like digital payments, digital advertising, digital entertainment, FinTech, etc, are the most thriving internet businesses 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 Committee (DAC) has over 100+ members who engage with more than 500 brands, 250 agencies and 100 publishers through various conferences, roundtables and virtual events, organised by IAMAI throughout the year. Some of the biggest conferences are India Affiliate Summit, Marketing Conclave, CMO Honor Roll, etc.

The committee is working with the digital industry and its stakeholders to spearhead the adoption of digital advertising in the industry. The committee is working with various ad-tech and mar-tech companies under its fold to cater to the needs of the marketers and agencies. It is committed to delivering value to all advertisers, marketers, and sales strategists alike to a common goal, that of inclusive growth of the digital advertising sector.

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

2.1.a Credit Recovery

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

More than Rs 650 crores of unique outstanding were shared with IAMAI by digital publishers with an average of more than Rs 50 crores per month. Out of the outstanding shared, around 70% of the outstanding was recovered owing to the monthly process run by IAMAI, around 20% was recovered by IAMAI's intervention (in the form of a letter or call etc). Rest around 5% was from clients who went out of business or gone bankrupt, for which the settlement was facilitated by IAMAI and the other 5% was on account of some discrepancies in reporting.

Highlight Local Language Committee – The Local Language committee is focused on increasing the adoption of Indic languages in the digital space. The key stakeholders in the committee are advertising agencies, digital publishers and social media platforms who have come together to increase the adoption of the Indic languages in the digital space. The committee has been working on four critical issues:

- Content discoverability of local language
- Common glossary for various Indic languages
- Research report on the overall penetration and the ecosystem of local languages
- Case study book outlining the various marketing campaigns run by agencies and brands on local language

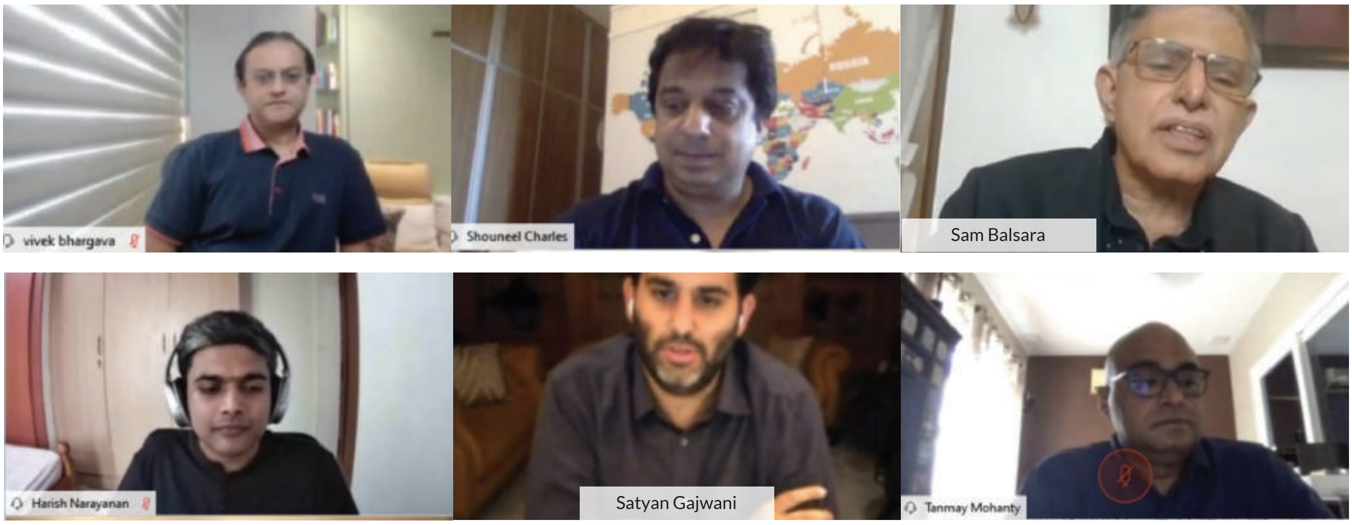
2.1.b Events

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

16th Marketing Conclave (Virtual): 'Towards The Tipping Point', 27th & 28th August 2020

Key Speakers: Shri Prakash Javadekar, the then Minister of Information & Broadcasting, Environment, Forest and Climate Change and Heavy Industries & Public Enterprises, Government of India; Anant Goenka – Executive Director, The Indian Express & Chairman, Digital Advertising Committee, IAMAI; Vivek Bhargava, CEO - DAN Performance Group, Dentsu Aegis Network & Co-Chair, Digital Advertising Committee, IAMAI; Nitin Paranjpe, COO, Unilever; Mark Read, CEO, WPP; Ajit Co-founder & CEO, Dream 11; Amarjit Singh Batra, Managing Director, Spotify India; Sam Balsara, Chairman and Managing Director, Madison World, among others.

The discussion topics were: Post-Pandemic New Reality; Creating a Digital Only Brand; Use of Emerging Technologies to the Art of Marketing; Consumers: The New Rulebook; Challenging The Status Quo – Redefining The New Age Media Planning Principles; Power of Social



Mohan, VP & MD, Facebook; Satya Raghavan – Director, YouTube Content Partnerships, India, Google; Arun Singhal, Senior Director, Flipkart; Harsh Mariwala – Founder & Chairman, Marico; Tarun Katial – CEO, ZEE5; Harish Narayan – CMO, Myntra; Shouneel Charles, EVP, Times Network; Tanmay Mohanty – Group CEO, Zenith India & Head of Global Partnerships for Publicis Media India; Sonali Singh – Head Digital Marketing, Bosch Siemens; Satyan Gajwani – Vice-Chairman, Times Internet; Aditya Swamy, Director, Google; Harsh Jain, Commerce; Challenges and Opportunities for Agencies in a Dramatically Changing Marketing Ecosystem; Unveiling Brand Pulse; Role of Innovation and Purpose in Brand Building; Now and Beyond Covid; Brand Positions & Impact on Advertising; New Consumer Behaviour Reshaping Business Models; Digitizing Indian Culture; The Power of Purpose for our Brands, People and Company when Navigating 2020 and the 'Never Normal', among others.

https://marketingconclave.in/

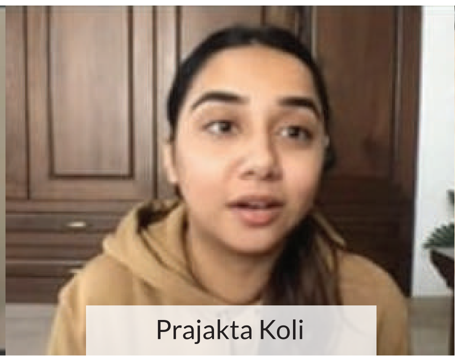
Partners

FINANCIAL EXPRESS BRANDWAGON | Flipkart | infobip | Jagran New Media | nielsen | ShareChat | TeleSign | ZEE5

India Affiliate Summit (Virtual), 'India & Beyond', 7th & 8th October 2020

Key Speakers: Parul Bhargava, CEO, vCommission; Alex Brown, Founder, e-commerce Rockstar; Evan Weber, Founder, Experience Advertising; Victoria Galperina, Head of Affiliate Marketing, Supermetrics; Aanchal Chauhan, Head – Media & Content, Bira91; Anand Pathak, Director – Marketing & Sales, Netmeds; Archana Agarwal, VP Media, Airtel; Channan Sawhney, Head – Digital Marketing, Johnson & Johnson; Gaurav Suri, Senior EVP & Head of Marketing, UTI Mutual Fund; Jahid Ahmed, VP & Head – Digital, Content & Social Media Marketing, HDFC Bank; Juhie Gorwara, Head – Brand Communications & Digital Marketing, Philips; Kruntal Banerjee, Lead – Digital Marketing, Maruti Suzuki; Lee-Ann Johnstone, Founder, AffiliateINSIDER; Manish Mahajan, Associate VP- Digital Marketing &


Samriddh Dasgupta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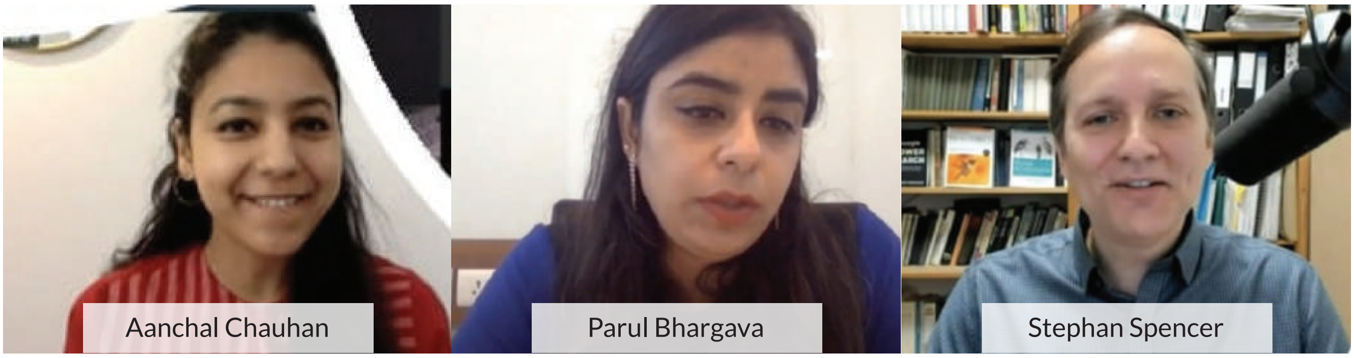

e-commerce, Max Life Insurance; Raghav Singhal, Head – Digital Marketing, Phone Pe; Rahul Karthikeyan, Head, Digital Marketing, upGrad, among others.

The 6th edition of India Affiliate Summit (IAS) took place virtually with some prolific speakers sharing their insights on digital marketers & e-commerce entrepreneurs amid the pandemic. The two-day event provided the platform to learn from the leaders of the affiliate industry and also enhance the performance using affiliate marketing and increase the brand value.

https://www.indiaaffiliatesummit.in/

Partners

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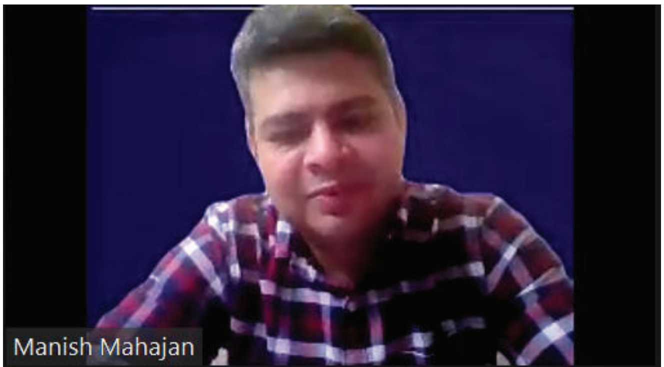
Exhibitors

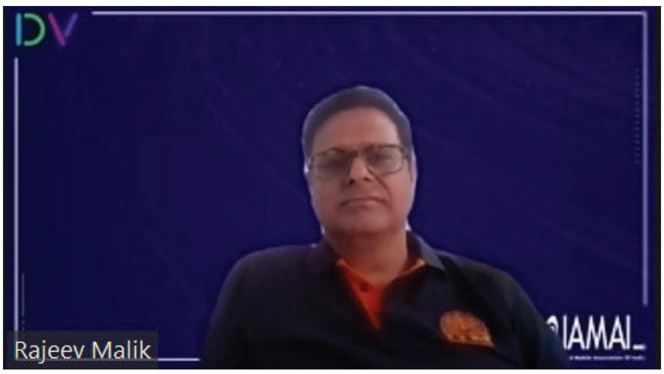
Admitad, AdPub.Social, Celebyte, CLICKADU, COLLECTCENT Ads, exness, HOQU, letX, LPANACHE, marketcall, mgid, NotifyVisitors, nutrafy, offerslook, propush.me, Rajbet, RUMMYVILLA, valueleaf, Commission, FULFILL

Digital Advertising & Media Roundtables 6th August 2020 | 13th January 2021 18th March 2021

IAMAI, in collaboration with DoubleVerify, organised a couple of webinars/roundtables around digital advertising and media quality. Today, digital advertisers run the risk of spending a significant amount of money on wasted ad impressions. These impressions can either appear on fraudulent sites, fail to reach the correct audience, or run



against inappropriate content that threatens a brand's reputation. The sessions revolved around the current state of ad verification in India and best practices that help increase transparency, build trust and improve efficiency. They also explored how media quality can impact business outcomes and what we can do as an industry moving forward. The sessions explored how to achieve media quality in the programmatic environment. The speakers at the webinars were: Anjali Krishnan, Head of Media, Mondelez India; Bharat Khatri, Country Head, Xaxis India;



Jordan Khoo, Managing Director – APAC, DoubleVerify; Nachiket Deole, Head of Sales – India, DoubleVerify; Harish Iyer, Executive Vice President, Interactive Avenues; Jahid Ahmed, Vice President and Head- Digital, Content and Social Media Marketing, HDFC Bank; Krishnarao Buddha, Sr. Category Head – Marketing, Parle; Manish Mahajan, AVP – Digital Marketing & e-commerce, Max Life Insurance; Pankaj Singh Parihar, VP & Head- Digital Transformation, Godrej Consumer Products; Rajeev Malik, Vice President & Head of Marketing – Commercial Vehicles, Mahindra Group; Rubeena Singh, Chief Executive Officer, iProspect.

AdEX, Making Your Business Future-Proof, 14th May 2020

Key Attendees: Prasanna Raman, Advertiser Solutions Lead, Snapchat India; Rahul Karthikeyan, Ex-Head of Digital Marketing, upGrad; Sidharth Shakdher, EVP & Business Head, Hotstar; Chirag Singhal, Ex-Head of Digital Marketing, Burger King; David Shaw, Global Product Marketing Manager, Snapchat

IAMAI, in association with Snapchat, hosted a session on the theme 'Making Your Business Future-Proof'. The session included Addresses, Panel Discussions, Fireside Chats.

CMO Honor Roll, 16th December 2020

Internet and Mobile Association of India along with iProspect concluded the second edition of CMO Honor Roll – Super 30 CMO's. The event celebrated and honoured the work of Indian CMOs, who especially came out with innovative ideas during the tough times of Covid-19. This was the second edition of the honor roll and given the pandemic situation, it was conducted online.

A total number of 09 Jury members were requested to examine the entries. A total number of 150 entries were examined with 90+ entries coming from self-nomination, 50+ entries from IAMAI's secondary research and 10+

Internet And Mobile Association Of India

iProspect
Driving Business Performance

Presents

Super 30 Winners - 2020

CMO HONOR ROLL SUPER30 2020

Aman Gupta
Boat Lifestyle

Amit Tiwari
Havells India

Anita Devraj Mookerjee
AJIO

Atit Mehta
Byjus

Avi Kumar
ZEE5

Ayushman Chiranewala
Titan Company

Chakradhar Gade
Country Delight

Chandramohan Mehra
Bajaj Allianz

Deepali Naair
IBM India

Harish Narayanan
Myntra

Jaskaran Singh Kapany
Paytm

Jasneet Bachal
YES Bank

Jayen S Mehta
GCMMF Ltd (Amul)

Karan Shroff
Unacademy

Manu Gupt
Urban Company

IAMAI Internet And Mobile Association Of India | iProspect. Driving Business Performance

Presents

Super 30 Winners - 2020

CMO HONOR ROLL SUPER30 2020

Neha Ahuja
Spotify

Puneet Das
Tata Consumer Products

Rahul Pansare
FCA India / Jeep India

Ravi Santhanam
HDFC Bank

Richa Sharma
PhonePe

Sai Narayan
Paisabazaar.com

Shakti Upadhyay
Kia Motors India

Shashwat Sharma
Airtel

Prabhakar Tiwari
Angel Broking

Shubhranshu Singh
Royal Enfield

Srivats TS
Swiggy

Sudhan Deo
ICICI Securities

Sujit Ganguli
ICICI Bank

Sunder Balasubramanium
Hotstar

Sushant Sreeram
Amazon Prime

from jury's suggestion. Entries from 10+ sectors such as Automobile, Edu-Tech, and FMCG to name a few were received.

After receiving the entries, 5 groups of 2 jurors were formed and all the entries were divided among these groups for scoring. Once this was done, a jury meet took place on 3rd December 2020 -- where all the entries were clubbed together and the jury members discussed all the entries and shortlisted top 30 CMOs of 2020.

The main event took place on 16th December, 2020, where all the participants were invited.

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.

IAMAI Activities:

IAMAI representation to restart filming post lockdown

As the lockdown stifled industries across India last year, IAMAI made a representation to several state governments to allow the restarting of filming. These engagements also involved the development of standard operating procedures to allow filming to be a safe activity and to recognise filming and entertainment to be an important activity.

IAMAI self-regulatory code

IAMAI released a self-regulatory code for online curated content providers (OCCPs) to help bridge the gap between viewers and content creation. This code was signed by 17 industry leaders and represented the best interests of the industry as well as the community. IAMAI also launched an implementation document to further amplify its efforts and create a robust self-regulatory mechanism.

IT rules Engagement

IAMAI led the way by directing the industry towards self-regulation. This was then augmented by the introduction of the IT rules, which set the standards for self-regulation for OCCPS. Following the notification of the IT rules 2021, IAMAI has been constantly engaged with the industry as well as the government to develop a self-regulatory body as envisioned by the IT rules.

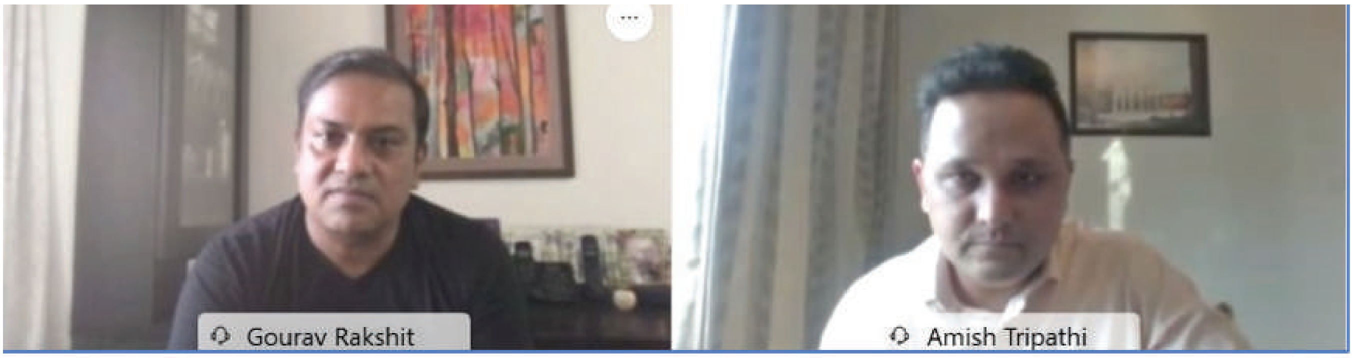
2.2.a Events

The committee continued with its marquee annual event titled Pixels, which was held on 25th March 2021 virtually this year.

PIXELS 2021, 25th March 2021

Key speakers: -Ali Hussein, CEO, Eros Now; Karan Bedi, CEO, MXplayer; Gourav Rakshit, COO, Viacom18 Digital; Hiren Gada, CEO, Shemaroo Entertainment; Umang Bedi, Co-founder, DailyHunt; Vishnu Mohta, Co-founder, Hoichoi TV & ED, SVF; Amish Tripathi, Author; Atul Churamani, Managing Director, Turnkey Music & Publishing; Priya Kumar, Screenwriter; Gurpreet Singh, Co-Founder & COO, One Digital Entertainment.

At the conference, speakers deliberated on global trends and their impact on the entire OTT ecosystem. There are tremendous opportunities that never existed before – especially for the creative Industry, storytellers, and technology providers. The discussions assessed both the current reality as well as the future prospects of the video streaming industry. The speakers also discussed how has the pandemic accelerated development or



hindered business opportunities? Shri Amit Khare, Secretary, Ministry of Information and Broadcasting, gave the inaugural address. PIXELS 2021 provided a unique opportunity for delegates to interact with senior executives, thought leaders, policymakers, strategists, and content creators to understand the landscape of digital entertainment in India. PIXELS witnessed leaders from across the various facets of digital entertainment such as Over the top content providers, digital music platforms, short-form content platforms, podcasts, user-generated content, and social media influencers. The keynote address was delivered by Dr. Mohanbir Sawhney, Associate Dean for Digital Innovation, McCormick Foundation Professor of Technology, Kellogg School of Management. The event comprised of three tracks: (a) OTT (Over the Top) content providers (b)Voice & Music (c) Short form content.

2.3 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.

2.3.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 service providers.

The role of OSPs as Online Marketplace 'Intermediaries' is well-recognized under the Information Technology Act, and especially under Section 79 of the Act that recognizes the limited role of intermediaries, and safe harbour 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 the 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 e-commerce services in the country and cannot supersede the provisions mandated by the Central government.

2.3.b Research

Last year, the Association, in collaboration with ACRA, launched a report on homestays and its positive economic impact in India. The report highlighted the need for industry status for the homestay ecosystem in India, which is still at a nascent stage. To meet the shortage of rooms and promote tourism beyond a few locations, it is important to recognize homestays as an important contributor to the tourism economy. It was recommended that homestays should be recognized formally as a part of small-scale industry, hosts as micro entrepreneurs and access to same/similar benefits should be extended to homestay owners including access to capital, working capital loans etc. Homestays are often located in either rural or remote areas or in multistorey apartments in cities. Imposition of NOC or payment of dues to the pollution control board is a significant compliance burden as homestays are essentially non-polluting. It was recommended the homestays should be declared a 'Green Industry' and made exempt from the requirement from seeking NOC from the Pollution Control Boards.

2.4 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, 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.

2.4.a Policy and Advocacy

As the future outlook of digital payments industry in India looks promising and it has been attracting significant investments from private equity / venture capital firms and other international payment companies that want to enter India in the near future, PCI is playing an instrumental role in promoting the digital payments segment.

Here's a snapshot of activities undertaken by PCI over the past one year:

Conducive licensing framework for Payment Aggregators

The payments council of India (PCI) worked extensively with members to suggest the regulator a conducive licensing framework for Payment Aggregators and Gateways in the country. This was in the form of suggestions to the draft guidelines and final guidelines released by the Reserve Bank of India for licensing the payment gateways and aggregators. We also received support from RBI in the form of exclusive clarifications on guidelines to PCI which helped the members in streamlining their applications.

Monitoring assistance to RBI on the Operationalisation of Payments Infrastructure Development Fund scheme

RBI has been continuously engaged in increasing the penetration of digital services in the hinterland of the country to promote financial inclusion. In June 2020, it announced the creation of a Payments Infrastructure Development Fund (PIDF) to encourage acquirers to deploy Points of Sale (PoS) infrastructure (both physical and digital modes) in tier-3 to tier-6 centres and north eastern states. Vishwas Patel, Chairman, Payments Council of India, is a part of the ex-officio Advisory Council for the PIDF scheme.

PCI actively organised stakeholder engagement within the industry to discuss the operational roadmap for the scheme. It supported RBI with the necessary information required to create the plan of implementation for the scheme. PCI subsequently shared the plan of allocating targets to the industry participants as well as the process of reimbursements with RBI.

On January 5, 2021, RBI released the operational guidelines for the implementation of the scheme on the basis of discussion with the industry. For strict monitoring of the scheme, RBI has sought monitoring assistance from PCI for non-bank entities. PCI has been continuously working towards monitoring the implementation of the scheme on a monthly basis with the RBI.

Extension of timeline for the compliance of new infrastructure for processing of e-mandates

In its circular on processing of e-mandates for recurring transactions on December 4, 2020, RBI mandated the digital payments industry to comply with the upgraded infrastructure requirements for the processing of e-mandates for recurring transactions using cards / PPIs / UPI. PCI made a submission to RBI with a request that the creation of this upgraded infrastructure that integrates all digital payments services to the new system established by the issuer banks, would require an additional timeline for creation. It emphasized that any haste in the implementation of the guidelines would result in a lot of transactions failing on the final day.

Consequently, RBI on March 31, 2021, agreed to provide and extend the timeline by six months to complete the infrastructure requirements and upgrade to the new guidelines.

Active engagement with RBI on payment aggregators and payment gateways guidelines

RBI released its guidelines on regulation of payment aggregators and payment gateways on March 17, 2020. These guidelines recognized the important functions of these intermediaries in the online payments space and kept a view of their role in handling funds and therefore, proposed to regulate the activities of the payment aggregators and provide baseline technical recommendations to the payment gateways.

PCI sent a submission to RBI with requested clarifications on various components of these issued guidelines. Some of the clarifications sought from the RBI were on the aspects of:

- Merchant Onboarding (b) Saving card storage details
- Exemption of DVP transactions
- E-commerce marketplaces
- Baseline technology related recommendations

- Settlement and Escrow Account Management, etc.

RBI issued exclusive responses to PCI, on all its clarifications and recognized PCI as the industry body for the digital payments industry.

PCI sent multiple representations to RBI to increase the timeline for applying for the license. RBI granted the extension in the timeline for the same till September 30, 2020.

Further, in the guidelines RBI restricted the merchants to store data and allowed payment aggregators to store data only for the limited purpose of monitoring and evaluation within the database. PCI worked on multiple submissions within the industry to submit a request to RBI on the challenges and the entire payments system would face if these guidelines are implemented without any alternative solutions. The industry was of the opinion that these guidelines could reverse the growth of the entire digital payments ecosystem by a minimum of 10 years.

Submission on RBI's QR Code

RBI released its 'Report of the Committee for Analysis of QR Code' on 22 July, 2020, for public comments. The committee reviewed the prevalent system of QR Codes in India for facilitating digital payments and submitted its recommendations in the report. Mr. Vishwas Patel, in his capacity as the chairman of PCI, was part of the RBI committee on QR code.

In its feedback, PCI welcomed the noteworthy recommendations for driving adoption and acceptance of QR based payment solutions. The most important one being to standardize QR i.e. implement uniform guidelines on multi-acquiring, multi-use case and interoperability to accept all modes of payment. In its further feedback to the Committee, if focused on the aspects of:

- Standardisation of QR codes
- Proprietary QR
- Merchant Onboarding and KYC
- Removal of zero MDR
- Parity between UPI QR and Bharat QR
- Nominal QR subscription fee
- Fall back settlement accounts and faster resolution of pending transactions
- Security
- Mandates for QR codes

Subsequently, RBI released its final notification to continue the two interoperable QR codes in existence- UPI QR and Bharat QR. RBI allowed time until March 2022 for the Payment System Operators (PSOs) that use proprietary QR codes to shift to one or more of the interoperable codes.

Extension to PPIs on activities required to be undertaken by them as per RBI Master Directions

RBI issued notification with reference to its Master Directions on Issuance and Operation of Prepaid Payments Instruments where it required all existing non-bank PPI issuers (at the time of issuance of PPI-MD) to comply with the minimum positive net-worth requirement of INR 15 crore by June, 30, 2020, for the financial position as on March 31, 2020. It also required the authorised non-bank entities to submit the System Audit Report, including cyber security audit conducted by CERT-IN empanelled auditors, within two months of the close of their financial year to the respective Regional Office by August 31, 2020.

Considering the request from the industry and the ongoing pandemic situations, PCI sent a request to RBI to extend the timeline for these activities to be undertaken by the PPIs. After multiple efforts of PCI, RBI extended the timeline for these activities, providing considerable time to the industry to meet the requirements. The timeline for complying with minimum positive net-worth requirement was extended to September 30, 2020, and for submitting System Audit report was extended to October 31, 2020.

Recommendation on Merchant Discount Rate (MDR)

Post the Union budget announcement, the 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 INR 50 crore or more were mandated by the 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 continued to reach out to various authorities within the government like Dr. Krishnamurthy Subramanian, Chief Economic Adviser, Smt. Nirmala Sitharaman, Honourable Minister of Finance, Shri Pramod Kumar Mishra, Principal Secretary to the Prime Minister of India, Shri Dr. Ajay Bhushan Pandey, Secretary, Department of Revenue, Shri Ajay Prakash Sawhney, Secretary, Ministry of Electronics and Information Technology, Shri Debasish Panda, Secretary, Department of Financial Services and Shri Amitabh Kant, CEO, NITI Aayog.

PCI shared its suggestions on merchant turnover based rationalized MDR with key stakeholders.

Suggestions to RBI on policy & regulatory changes to support digital payments Industry during Covid-19

PCI submitted its requests to various departments within the RBI on the policy and regulatory changes required to support the digital payments industry during the uncertainties of the ongoing Covid-19 pandemic. A few requests submitted by PCI for policy and regulatory changes were:

- Enabling remote/eKYC
- Ensuring price economics to accelerate acceptance
- Increasing limits of PPIs for P2M transactions

MEDIANAMA

Topics: Digital Payments, IAMAI, iSpirt, Payments, Payments Council of India, Self-Regulatory Organisation

Payments Council Of India Finalising Independent Bid For Digital Payments Self-Regulatory Body

The Payments Council of India (PCI), an i
body for digital payment operators in th

- Enabling online transactions on new cards
- Empowering to convert a cross border inward remittance cash pick up transaction to receiver bank account
- Enabling outward remittances in collaboration with banks
- KYC for merchant onboarding

Individual departments from RBI responded back to the requests submitted by PCI in support of the digital payments industry.

Representation on prevention of financial frauds by effective control on telecom services to RBI and TRAI

PCI made a joint representation to RBI and TRAI on the number of increasing frauds with proliferation of digital payments, especially through telecom channels which threatens to derail the progress made so far. Considering the threats of frauds related to mobile financial services, the common public is sceptical to use digital payment methods. Since these customers may potentially fall prey to fraudsters who send them spam/malicious messages and on clicking those messages their bank accounts can become exposed, and they suffer financial losses. In its representation, PCI highlighted the common threat patterns and methods within the industry. (a) Undertake independent audit of telcos/telemarketers/ aggregators (b) Direct telcos /aggregators/telemarketers to stop headers deceptively similar to those of financial institutions (c) Ensure implementation of DLT Platform at the earliest (d) Ensure adaptive filtering of bulk SMS by Telcos/ aggregators/ telemarketers (e) Consider real time blocking of numbers propagating fraud (f) Engage in consumer awareness campaign by TRAI and Telcos

PCI had also filed an intervention application on behalf of the digital payments and wallet companies for telcos to take cognizance and responsibility of the customers being defrauded because of communication passing over their platform without required checks.

Submission to RBI to streamline extant payment bank regulations

In its discussions with the payments bank industry, PCI identified a few core areas where it requested RBI to support the payments bank industry by streamlining the extant payment bank regulations. A few requests submitted by PCI were to enhance the deposit limit for savings account and current account customers, to be allowed to facilitate opening of small value fixed deposit and recurring deposit accounts, provide referral service of fixed deposit/recurring deposit of banks through merchant business correspondent network of payment banks. RBI provided PCI with a suitable response on all its individual requests and clarifications on each of them.

Submission on Card-on-File Tokenization technology to RBI

PCI, after its consultation with the card networks committee, submitted a paper to the RBI requesting to consider allowing an additional use case of Card-on file Tokenization to help India Card Not Present (CNP) ecosystem to address the current gaps in existing e-commerce transaction processing and prepare the stage for upcoming use cases such as IOT and virtual realities etc. The paper elaborated how the payments network industry was committed to the security of cardholders and were willing to work with the industry to finetune the solution to address India specific needs. The paper also highlighted the focus Card-on-File Tokenization has on the current vulnerabilities in India card not present payments ecosystem and proposes tokenization technology as a tool to counter online fraud.

PCI in the process of filling its application for recognition as a Self-Regulatory Organisation by RBI

RBI had expressed to establish a Self-Regulatory Organisation (SRO) for the Payment System Operators. It had invited public comments on the draft framework for grant of recognition as an SRO. PCI submitted its suggestions to the RBI on the proposed framework for setting up SRO. Consequently, RBI invited applications by interested groups/associations of Payments System Operators (banks as well as non-banks) that seek recognition as an SRO in its notification on 22nd October, 2020.

PCI appreciated the framework provided by RBI and as a body that continuously works toward the benefit and growth of the digital payments industry. PCI is in the process of applying for its application to seek the SRO recognition by the RBI.

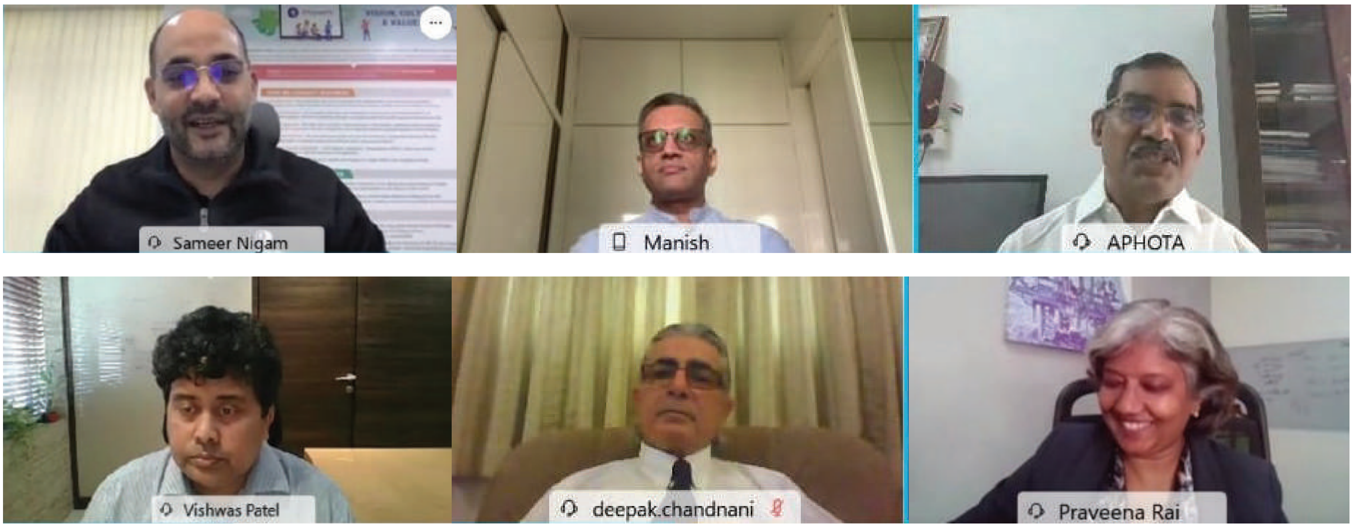
2.4 b. Events

13th Digital Money 2020, 1st & 2nd December 2020

With the beginning of a new decade of innovation and growth in the payments industry, and to celebrate the developments in the past decade, PCI organised the 13th edition of its Annual Digital Money Conference on the 1st and 2nd of December 2020.

The theme of the conference this year was: 'Ushering into a new decade: Reassess | Renovate | Reimagine | Ramp up'. The conference brought together the brightest and the most experienced people of the payments industry and the government together to discuss their learnings from the past decade and suggest their thoughts on the way forward for the new decade to come.

Key Speakers: Shri T Rabi Sankar, Executive Director, RBI; Shri P Vasudevan, Chief General Manager, Department of Payment and Settlement System, RBI; Smt. Sushmita Phukan, General Manager, Department of Financial Inclusion and Development; RBI; Mr Prashant Kumar, MD and CEO, Yes Bank; Mr T.R. Ramachandran, Group Country Manager -India & South Asia, Visa; Mr Navin Surya, Founder and Director, So Hum Bharat Digital Payments & Chairman Fintech Convergence Council (FCC); Mr H Srikrishnan, MD & CEO, Jio Payments Bank; Mr Tobias Puehse, Vice President, Innovation & Customer Solutions Asia Pacific, Mastercard; Ms Praveena Rai, COO, NPCI, and many others. The conference created a space for such discussions through innovative digital mediums. A special address was



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delivered by Shri Rahul Kaswan, Hon'ble Member of Parliament, Lok Sabha, during the conference.

Roundtable on Accelerating Payments in a Post Covid World, 1st December 2020

PCI organised a roundtable discussion with the industry leaders on the topic 'Accelerating Payments in a Post Covid World'. The roundtable was focused to bring out the coherent industry strategies that could help businesses emerge from the effects of the pandemic. It also recognized the potentials and opportunities that a Post- Covid world will provide to further penetrate and grow the digital payments ecosystem. Some of the key points of the roundtable discussion were:

- Scaling payments while reducing tech costs
- New business models in payments
- Fraud & anomaly detection with AI
- Digitizing India by digitizing payments

2.5 Fintech Convergence Council

The Fintech Convergence Council (FCC) is constantly working to achieve the bigger goal of all the stakeholders- 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.

2.5.a Policy & Advocacy

FCC pre- budget suggestions considered in the Budget announcement 2021

FCC had suggested in its pre-budget consultation to the Ministry of Finance that FDI in insurance companies should be increased from 49% to 74%. The Honourable Finance Minister announced the same in her annual budget speech. FCC had suggested that FDI in insurance was currently permitted under automatic route up to 49% with a rider that insurance companies should be India-owned and controlled, i.e. more than 50 percent shall be beneficially owned by resident Indian citizens and control of the insurance company shall be in the hands of resident Indian citizens. It suggested that enhancing FDI limits in the insurance sector can help in bringing better technical know-how, innovation and improving insurance penetration.

Other suggestions by FCC in its submission included encouraging common KYC across all financial products, tax exemption to promote P2P lending, reduction in GST rate on health insurance, input tax credits on claims paid to hospitals, taxability of ESOPs at the hands of the employers, etc.

Assistance to the RBI Internal Working Group on digital lending with their regulatory approach toward the sector

RBI constituted an Internal Working Group on digital lending to study all aspects of digital lending activities in the regulated financial sector as well as by unregulated players so that an appropriate regulatory approach can be put in place. FCC organised a meeting of the lending committee and made a request to collaborate with the Internal Working Group on its requirement of information and suggestions from the industry.

Consequently, FCC got a positive response from the Internal Working Group and made a submission to them on issues related to Consumer Protection, Data privacy and Collection Practices.

Presentation to the Reserve Bank Innovation Hub on fostering fintech innovation

The Reserve Bank set up the Reserve Bank Innovation Hub (RBIH), with the objective to test potential new capabilities, opportunities in technology and leverage on the same to create viable products or services and enable their adoption for wider reach and greater impact across the country. The hub would also develop internal infrastructure to promote Fintech research and facilitate engagement with innovators and startups. RBIH approached FCC to present its thoughts on the way forward for fostering fintech innovation in the country.

FCC presented a model focusing on three components:

- Generation of innovative ideas
- Policy and regulatory support
- Stakeholder feedback and improved experience

FCC suggested how this innovation model could be implemented with examples of central bank digital currency and cross selling financial services through a fintech marketplace.

Setting up of a new functional committee for the emerging Neo-banking and Open banking platforms

FCC set up a functional new committee focused on the regulatory needs and support to the emerging Neo-banking and Open Banking platforms in India. In its first committee discussion, FCC recognised the short-term goals of the committee should be to become one mature voice of the industry and put to rest the queries of the regulators with respect to the working of the industry. The committee discussed that in the medium-term, the industry could look at extending/bridging the existing business correspondent guidelines and technology outsourcing guidelines to create specific guidelines for the digital banking business.

It was recognized that the starting point of the committee should be to create a whitepaper document of the functioning of the industry which is available for ready reference of regulators, government, and relevant stakeholders. FCC is currently working with the industry on the same.

Fintech Fraud Combating and Analytics Group set up to address cyber frauds

With the advent of digital payments in India, the industry is witnessing a steep rise in online frauds. Rising numbers of such incidents result in reduction of confidence of the end consumers. Various government bodies have been working at different levels to mitigate the risk of such frauds and educate consumers on how to be more vigilant from such frauds. Therefore, FCC created an industry group to combat the online cyber frauds related to the fintech industry and hampering their growth. The group has been reaching out to various ministries and police departments to collaboratively create a forum for addressing online frauds on behalf of the industry.

Formation of Code of Conduct for Crypto Assets Industry

FCC has been continuously engaging on the issues of the cryptocurrency assets industry and exchange platforms. The member companies under FCC have come together with a Code of Conduct (COC). This COC is adopted by the members which will lay down the foundation of setting up a robust SRO in India for Crypto Exchange. FCC reached various Parliamentarians and government officials with the request to support the growth of this industry in India.

FCC has also been instrumental in driving media campaigns to address the concerns regarding the crypto assets and exchanges in India while suggesting the way forward to their acceptance in the Indian fintech landscape. A report on the title “The Case for Regulating the Use of Cryptocurrency in India” was also published by FCC to suggest various use cases for the cryptocurrency assets in the country.

Submission to SEBI on role of KYC registration agencies/MII’s in performing KYC

SEBI released its consultation paper on ‘Role of KYC Registration agencies/MII’s in performing KYC of clients in securities market’ released on 13th January 2021. FCC on behalf of the industry provided its feedback to SEBI on this consultation paper. It also thanked the SEBI for its circular on KYC released on 24th April2020; on the simplified digital onboarding process which came as a great relief to the industry during the unprecedented pandemic. In its submission, FCC also thanked SEBI for the guidelines issued for the use of technology in the KYC process which has resulted in digital platforms contributing to more than 80% of the customer being onboarded within the month.

Feedback to IRDAI on the procedure to establish Insurance Self-Network Platforms

IRDAI issued its Guidelines on Insurance e-commerce on March 9, 2017. The guidelines lay down the procedure for the establishment of Insurance Self-Network Platforms to give an impetus to the promotion of e-commerce in the insurance space. This is expected to lower the cost of transacting insurance business and bring higher efficiencies and greater reach. FCC held multiple discussions and feedback within the industry and discussed the parameters for effectiveness and improvement of the guidelines from an industry level. It made its submission to the IRDAI for its consideration.

Extension of the guidelines exempting insurers on issuing physical copy of policy documents

IRDAI issued a circular on 10th September 2020, to exempt the insurers to issue policy documents and copy of the proposal in physical form, till 31 March, 2021. FCC appreciated the effort of IRDAI as it came as a sigh of relief during the pandemic situations to the industry. FCC believed that there was a potential to extend these support measures beyond the pandemic and submitted a request to the regulator seeking the same.

Workshop with CAMS for the investments sector to understand data feeds and structures

FCC had organised a committee meeting for its Investments Committee at the FCC, wherein a discussion point was to schedule a detailed workshop with RTAs for the better understanding of data feeds and structures. FCC organised a Workshop with CAMS on October 20, 2020, for the same to provide the industry with the requested clarifications. Industry sought clarification on issues related to reverse feed, failures in IMPS validations, banned country rejections, rejections due to signature mismatch, etc.

Workshop with NPCI on Aadhaar e-KYC and granting Sub AUA/KUA licenses

PCI organised a joint workshop with the NPCI, where they shared details on the received approval from UIDAI to work on Aadhar eKYC. They shared details on the AUA licence and on the process of granting Sub AUA/ KUA licenses to non-banking entities. NPCI explained in detail the model for the above process and clarified all queries and concerns of the industry regarding the same.

National Industry Survey Partner to the Cambridge Centre for Alternative Finance for its study on the Global Covid-19 Fintech Market Rapid Assessment Survey

FCC was the survey partner for the Global Covid-19 Fintech Market Rapid Assessment Survey conducted by the Cambridge Centre for Alternative Finance at the University of Cambridge, in partnership with the World Bank Group and the World Economic Forum. FCC was the National Industry Survey Partner for the survey.

The study supported the belief that FinTech can play a vital role both in providing essential financial services and aiding in long-term economic recovery. The generation of timely data and actionable insights through a globally comparable study is critical to highlight this effort and inform evidence-based regulation and policymaking. The aim of the study was to capture responses from 15,000 FinTech firms in over 190 countries around the world with the support of over 150 industry associations and FinTech ecosystem partners. The study was released on 2 December, 2020.

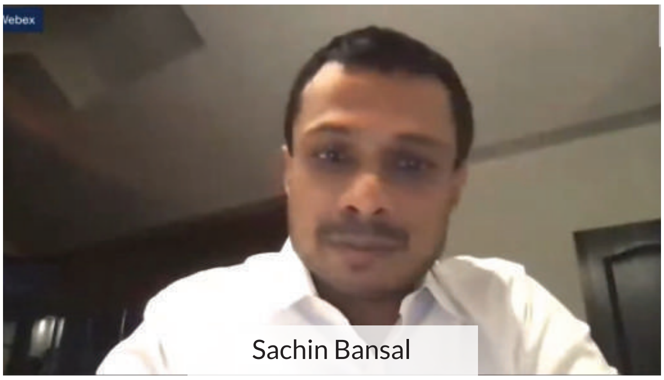
Mega Event

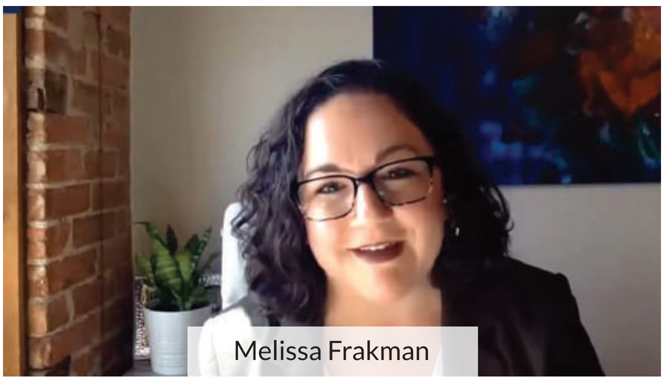
Global FinTech Festival-Fintech: With and Beyond Covid, 22nd & 23rd July 2020

The Payments Council of India, (PCI) and Fintech Convergence Council (FCC) of The Internet and Mobile Association of India (IAMAI) jointly organised the two-day virtual Global FinTech Festival on 22-23 July 2020.

The Covid-19 pandemic has put the entire financial sector on the edge and we are starting to formalise the new normal parameters. The event was organised with an aim to bring together global leaders in the financial world, discuss the road ahead and collaborate in ways to do business in the post-pandemic world. The theme of the conference was 'FinTech: with and beyond COVID'. It brought together the brightest minds in the financial services industry and the FinTechs from across the globe to an innovative digital format.


Alderman William Russell


Sachin Bansal

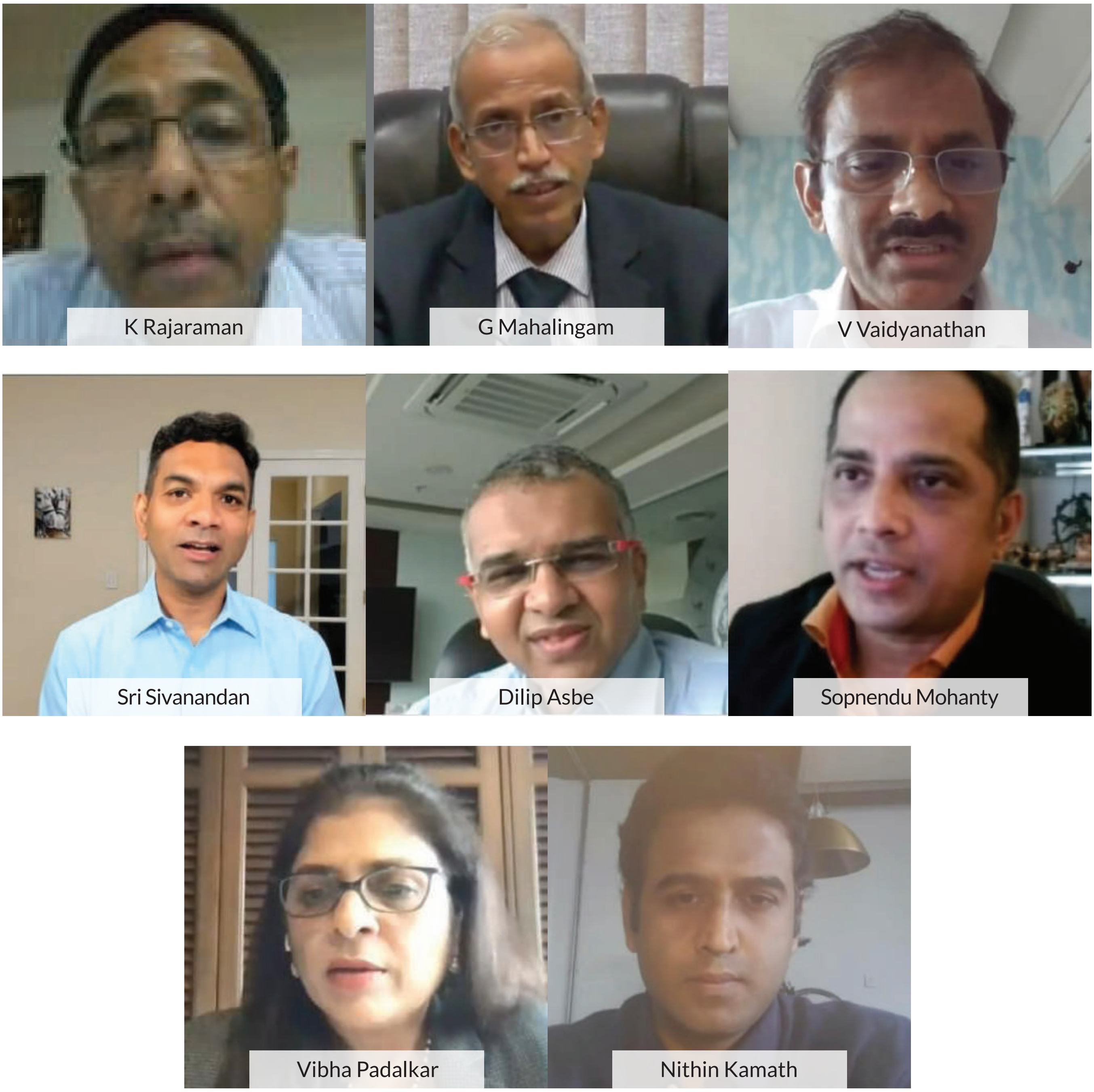

Melissa Frakman

The Department of Economic Affairs - Ministry of Finance, Government of India and the Reserve Bank of India were the presenting partners for this event. This event was powered by Amazon Pay and was brought to you by WhatsApp and Google Pay. It was supported by the World Bank and the United Nations Capital Development Fund (UNCDF). The event provided immense opportunities for the attendees to meet, learn, discuss, collaborate, partner. It has set a new paradigm for global collaboration and showcased how FinTech can be a turning point for the last mile of financial access globally.

Two Reports were released - India FinTech Report and Empowering payments: Digital India on the path of Revolution2 during the event.

Key Speakers: Amitabh Kant, CEO, NITI Aayog; P Vasudevan, CGM, Department of Payment and Settlement Systems, Reserve Bank of India (RBI); Rajnish Kumar, Ex-Chairman, State Bank of India (SBI); Sopnendu Mohanty, Chief FinTech Officer, Monetary Authority of Singapore; Nandan Nilekani, Co-founder and Non- Executive Chairman of the Board, Infosys; Uday Kotak, Managing Director & CEO, Kotak Mahindra Bank; Vijay Shekhar Sharma, Founder and CEO, Paytm; V Vaidyanathan, MD & CEO, IDFC First Bank; Kunal Shah, Founder and CEO, CRED; Sachin Bansal, Co-Founder and CEO, Navi; Yashish Dahiya, Co-Founder and Group Chief Executive Officer, PolicyBazaar; Deep Kalra, Founder and Group Chief Executive Officer, Make My Trip; Alderman William Russell, the Lord Mayor of London; Melissa Frakman, Founder and MD, EMVC FinTech Fund, among others.

The festival's organising committee comprises G Padmanabhan, Ex-RBI Executive Director, Current Non- Executive Chairman at Bank of India; Rajan Anandan, Managing Director, Sequoia Capital; Dilip Asbe, Managing Director & CEO, National Payments Corporation of India; Naveen Surya, Chairman, Fintech Convergence Council & Chairman Emeritus, Payments Council of India; Srinivas Jain, Executive Director and Chief Marketing Officer, SBI Mutual Fund; Smita Aggarwal , Global Investments, Flourish Ventures; Suniti Nanda, Fintech Officer, Government of Maharashtra; Gaurav Chopra, Vice-President, IAMAI & Executive Director, Payments Council of India.



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Highlights of the Event:

2
Days

3
Tracks

57
Sessions

4
Workshops

2
Reports

75
Virtual Booths

165+
Speakers

200+
Media Mentions
Globally

13000 + Delegates
Registrations from
114+ Countries

45%
International
Attendees

Launch of UPI
AutoPay & Rupay
Commercial Card

25000+
Unique Booth
Visits

10000+
Unique
Attendees

Chapter 3: Emerging Sectors

- EdTech
- HealthTech
- Online Gaming
- Logistics
- Digital Transformation

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 technologies 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 EdTech Committee

The group focuses on digital transformation of education and K12, skilling/upskilling and Tertiary education. Digital has the potential to take education to the next level. In fact, digital has played a very crucial role in the expansion of education across various segments.

3.1.a Policy & Advocacy

Recommendations on the Draft New Education Policy (NEP) 2020

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.

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 startups to maximise the outcome envisioned in the draft NEP.

Submission on digitisation of education sector in the Covid-19 scenario

The Association on behalf of its members made a submission highlighting the need for digitisation of education in the post-Covid scenario. In its submission, IAMAI highlighted that digitalization of India's education will not only enable the new normal (learn-from-home) bringing wide-scale access to universal and regional education but also help address India's sector-wide challenges – school, infrastructure, blackboards, teachers, classroom headcount, etc.

IAMAI in its submission further pointed out the need for subsidization of fees (say 15-20%) for certain categories of basic/essential e-learning for the underprivileged sections of the society. The need to prioritize manufacturing and distribution of ICT hardware essential for providing education and prioritise access for children, teachers, schools, and ed-tech firms engaging in distance learning was put across. It was further emphasised that the development of cloud-based learning platforms and training programs that promote familiarity with educational technology amongst teachers must be scaled up, and that all Boards and Universities be empowered to offer courses online or offline or hybrid, with equal status of the degree/certificate earned via such courses.

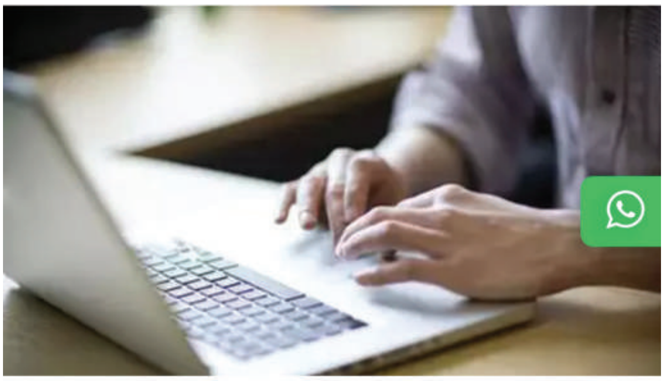
THE TIMES OF INDIA OPEN APP

THIS STORY IS FROM JULY 30, 2020

BUSINESS

New education policy to help in digital transformation strategy: IAMAI

TIMESOFINDIA.COM / Jul 30, 2020, 14:35 IST



(Representative image)

NEW DELHI: The Internet and Mobile Association of India (IAMAI) has welcomed the New Education Policy 2020 (NEP2020) and said that "it paves the way for a comprehensive vision on education that will empower the children and youth into the 21st century."

The industry body said that the new policy will help in bridging the digital divide. It stated that the proposal to set up a dedicated unit to coordinate digital infrastructure, content and capacit building within the education mini look after the online learning need

3.1.b Research

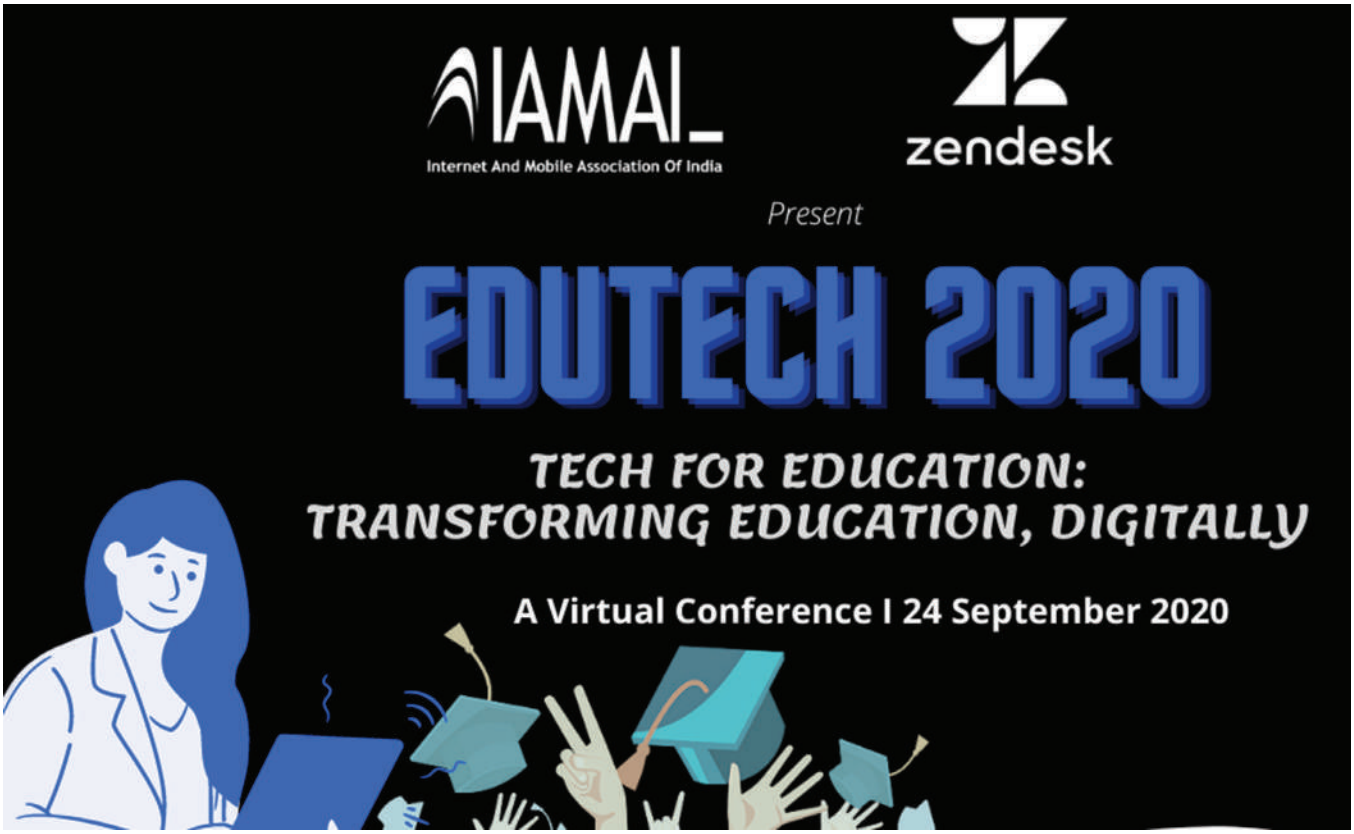
The Association, in collaboration with NITI Aayog, Atal Innovation Mission, National Skill Development Corporation, published a report titled 'Digitization of the Education Ecosystem'. The report finds that technology would play a critical role in democratising access to quality education for all. It also highlights that there's a need to upgrade technology readiness in order to stay relevant and raise the bar in terms of quality of education delivery and efficiency.

The report suggests cloud-based infrastructure is a key requirement to enable delivery of online education while solving for content digitisation, storage, data security and delivery at scale. Cloud players led by AWS, Google and Microsoft have played a critical role in enabling the technology solutions for specific education needs. As technology in education institutes becomes mainstream, institutes and technology must work closely.

3.1.c Events

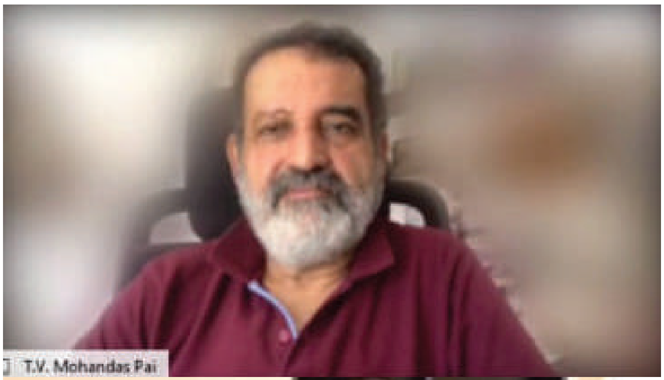
Edutech 2020, Tech for Education: Transforming Education Digitally (Virtual), 24th September

Key Speakers:Dr Mohandas Pai, Chairman, Aarin Capital & Manipal Global Education; Dr. Anil Sahasrabudhe, Chairman, All India Council for Technical Education (AICTE); KT Prasad, MD & RVP, India & SAARC, Zendesk; Divya Gokulnath, Co- Founder, BYJU; Ramanan Ramanathan, Mission Director, Atal Innovation Mission; Venkatesh Sarvasiddhi, Senior Head -Digital Skills, Innovation, Industry Partnership & CSR, NSDC; PP Sunil Acharya, India Head – Education & NPOs, Amazon Internet Services Pvt Ltd (AISPL); Anil Kumar, Founder & CEO, RedSeer; Ashish Mathew Cherian, Director of Global Sales, Print & Publishing Business Unit, Adobe India; Prof PD Jose, Professor of Strategy, Chairperson Strategy Area, IIM Bangalore; Aditya Malik, CEO & MD,

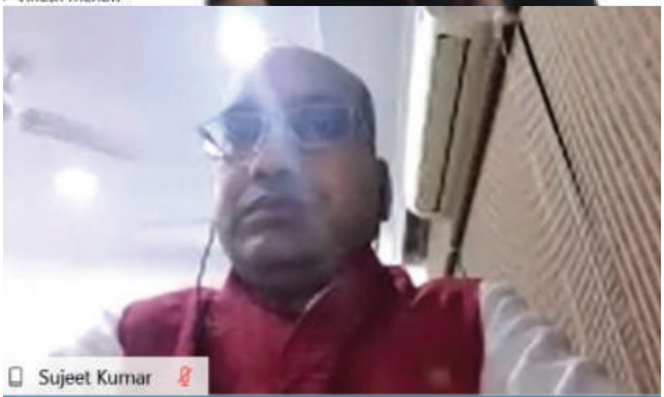


Partners

aws, DELL Technologies, leadsquared, NITI Aayog, AIM, NSDC National Skill Development Corporation, ongo, PayPal, redseer, zendesk



Talentedge; Amit Goyal, Head, edX (India & South East Asia); Sudhir Kukreja, CEO & Co-Founder, Credence International Schools; Krishna Kumar, Founder & CEO, Simplilearn; Dr Manish Kumar, MD & CEO, National Skill Development Corporation (NSDC)



3.2 HealthTech Committee

The healthcare system has never been in the spotlight in India's history as it has been now. The Covid-19 pandemic brought a sharp focus on the sector and highlighted the already existing major gaps in accessibility and affordability. 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.

3.2.a Policy & Advocacy

Recommendations in the context of Covid-19 crisis

IAMAI made submissions to the health ministry regarding the challenges faced by the industry post Covid and regulatory support the industry needs to face the ongoing challenges. IAMAI has requested the government to reduce stress and uncertainty in the system, and that it should not increase regulatory or compliance burdens by bringing in new laws and regulations, or amending existing frameworks, that will affect the businesses by causing the industry to shift focus, personnel and financial resources towards compliance preparation. This would also include maintaining a lenient enforcement approach in case of existing legal frameworks.

Some of the critical advice from the healthTech sector are:

- The government can encourage doctors to continue their normal consultations via telemedicine and other such platforms during lockdown when they cannot continue their services via physical presence.
- The list of medications that can be provided in List O, List A and List B are restrictive and may not always be helpful for patients. We suggest that doctors be allowed to make prescriptions based on their judgement of the case.
- Online Platforms verify patient phone numbers via OTP. The platforms can also take address details from patients under consent, and if necessary, share such information with Authorities in case it is mandated. This can harness the potential of digital platforms to monitor the wider population.
- International consultations, especially for Indian citizens who have already been availing medical services abroad should be allowed to continue.
- HealthTech sector be recognized as essential/ critical service and all employees be forwarded the same exceptions given to conventional healthcare service providers.
- All restrictions on online sale of drugs for critical, chronic and continuing patients be removed. Supply of regularly used medicines be streamlined and healthTech services operating in this sector be opted as partners by the government in this time of crisis.

Submission on National Digital Health Mission (NDHM)

IAMAI submitted a collective opinion of the healthTech services with respect to National Digital Health Mission.

Synchronization with the Personal Data Protection Bill

Much of the provisions of the document echoes several provisions made in the draft Personal Data Protection (PDP) Bill presently being deliberated upon in the Parliament. It is our understanding that the PDP forms an overarching Bill and all sectoral regulations are to be aligned with the broad provisions in that Bill.

Recognition of Digital Intermediaries

It is suggested that the NDHM distinctly recognizes digital intermediaries even under data fiduciary and rationalize some of the liabilities of the provisions suggested under NDHM, which may not be applicable for such intermediaries, or maybe not feasible for such intermediaries to abide by given the limited role they play in the digitalization process.

Flexibility of Consent

The present NDHM adopts a strict consent mechanism as suggested by the PDP and limits access to consent to only data principles, with only exceptions being made for nominees of child principals for whom parents are recognized as consent givers.

Submission on e-pharma rules

IAMAI made submissions to the Government of India for seeking their support towards addressing the challenges of affordability and accessibility to Quality medicines, and requesting their support and intervention for quick notification of e-Pharmacy Draft Rules.

In the submission, it highlighted that due to the delay in the notification of pending e-Pharmacy draft rules, our members are still facing several difficulties towards ease of doing business due to regulatory uncertainty. This is causing confusion and anxiety for all the stakeholders involved in the digital health ecosystem. Plus, the sector's ability to attract significant investment is also hampered. Retail pharmacy sector needs a lot of supply chain, technology and access solutions to make healthcare delivery more efficient and affordable, and a pre-requisite for this is a simple and clear regulatory pathway for innovation to thrive in this important space.

Telemedicine Self-regulation

While it was a welcome move by the Ministry of Health and Family Welfare to release the Telemedicine guidelines and these guidelines do come as a relief to a certain extent. There were three themes to it which gives clarity: parity, access, and sustainability. There was a set of frameworks that was defined for the platforms as well as for the doctors. The section for the technology platform briefly described the roles that a platform can play in terms of due diligence.

But there were some concerns on two fronts: One was that the implementation of the guidelines or the commitment from the industry to adhere to these guidelines became a matter of debate among the regulators. Second was that, as an industry we needed some clarity on some aspects of the guidelines which were not clearly defined.

Therefore, IAMAI suggested that the industry will be well served if the industry follows self-regulatory guidelines. The guidelines will include the entire ecosystem in the self-regulation system even if it is on the initial level.

3.2.b Report

IAMAI, in collaboration with Praxis, released a report on 'HealthTech Predictions 2021'. It provided forecasts and insights on aspects such as the large headroom for growth in the healthTech sector, which currently comprises less than 1% of the healthcare market (~US$ 1.9B market in 2020, growing at 39 percent CAGR). It also explored themes such as the changing customer attitude towards digital healthcare, the impact of government initiatives like the National Digital Health Mission (NDHM) and defined guidelines for telemedicine, and the use of AI/ML by healthTech companies so that they become more tech-led than tech-enabled amongst others.

According to the report, the rapid growth in the healthTech sector would be driven by a) customers more readily adopting healthTech, b) healthcare workers using more technology, c) Government promoting telemedicine and creating digital health care backbone through the NDHM. The global pandemic seems to have accelerated all these processes in the last one year and the trend is likely to continue.

The report also mentioned that the sector also faces certain headwinds such as uncertainty over notification of e-pharma rules, consumer attitudes around healthTech, and the limitations of India's technological infrastructure.

3.2.c Events

IAMAI Webinar - How HealthTech Industry Leveraging Tech to Tackle Crisis, 29th April 2020

Key Speakers: Dharmil Sheth, Co-Founder, PharmEasy; Bruce Schwack, Co- Founder, Netmeds Marketplace Ltd; Santanu Chattopadhyay, Head, Hospital & Provider Business, 1mg Technologies Pvt. Ltd

IAMAI Webinar on E-Pharmacy: 14th October 2020

Key Speakers: Tanmay Saksena, Chief Operating Officer, 1mg; Ravi Kant Sharma, Founder & CEO, SastaSundar.com; Prof. Bejon Misra, Founder Director, Patients Safety and Access; Krishna Sarma, Managing Partner, Corporate Law Group

3.3 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.

3.3.a Policy & Advocacy

The booming nature of the Indian gaming industry has brought new tax challenges to the fold. Innovation in gaming models has led to ambiguity around the indirect tax applicable to a gaming service. This is made worse by inconsistent, often arbitrary scrutiny from law enforcement agencies. Similar issues plague direct tax laws, making users wary of participating in some types of digital games and sports.

Here are some recommendations by IAMAI:

1. The rate of GST should be relaxed for the operators of games of skill. A tax rate of 28% may be justified for gambling services as it acts as a deterrent for chance-based activities. A

similar rate for games of skill however seems disproportionate and counter-productive. Regulators should promote participation in games of skill as they build various skills among users. The tax applicable on skill gaming platforms ranges between 5-10% in Australia and Portugal, a significantly lower rate than India.

2. Gambling laws do not cover games of skill. Therefore, they should follow the same principle and treat games of skill differently from games of chance. Moreover, GST law already provides a more suitable category for games of skill. The "other online content" category in GST law includes internet games "such as role-playing games ("RPGs"), strategy games, action games, card games, children's games...", and therefore should include games of skill as well.

3. Direct tax issues: Most users in India participate in skill-based games and earn income upon winning a particular competition. Winnings from games of skill however are taxed on par with games of chance under the Income Tax Act 1961. The Income Tax Act 1961 had not distinguished between games of skill and chance. This is why winnings from games is a single, monolithic category under the Income Tax Act 1961, covering everything from lotteries, card games, entertainment shows and horse races. All these vastly different kinds of games are taxed at the uniform rate of 30% (plus cess). Indian courts have held many of these games, such as fantasy sports and rummy, to be games of skill, meriting different treatment than games of chance. Moreover, several foreign jurisdictions have a separate direct taxation structure for games of skill and chance.

4. No deductions allowed on entry-fee paid for participation. Deductions are typically allowed for all income heads under the Income Tax Act 1961, with the exception of winnings from games. However, deductions should be allowed for 'games of skill' since participants make active use of their time, energy, and skill while participating in 'games of skill' rather than passively earning from 'games of chance'.

5. Law enforcement agencies, such as the police, should be trained on the tax regime and latest legal developments for new digital technologies, including the gaming sector.

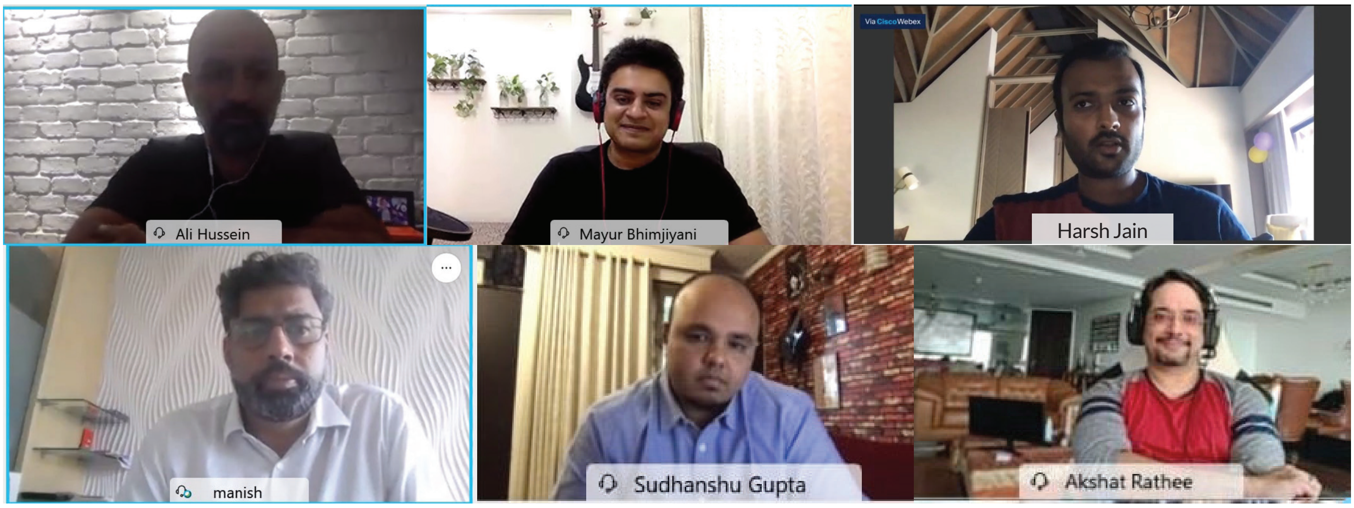
6. Different issues under the legal framework for intellectual property ("IP") rights affect digital games and sports. Overarching issues include the problem of digital games availing protection under the copyright and patent law, and the unequal sharing of revenue and royalties between gaming publishers and developers.

7. All frameworks- audio-visual, computer programs and distributive classification- suffer from infirmities that dilute the rights of game publishers. In this context, the World Intellectual Property Organization ("WIPO") has highlighted the importance of developing a separate legal category of 'video games'491 for copyright protection. This will serve to protect game publishers' interests by protecting digital games as a whole realistic settingor involving fantasy settings but importing real-world characters.

8. Censorship threats to digital gaming content Banning digital games has an adverse economic impact on the industry. Games are often 'censored' for the supposedly 'extreme' nature of their content. India does not have any specific law to prohibit or restrict content of digital games. Unlike movies or advertisements, there are no bodies that examine the 'appropriateness' of gaming content in India

IAMAI Submission to NPCI on Minimum Transaction Limit on UPI Transactions for Online Gaming

IAMAI in its submission to the National Payments Council of India (NPCI) had mentioned to self-regulate gaming with a cap with the minimum transaction size, at Rs 25/- for 30 minutes before the start of the matches [7 pm to 7.30 pm] for the duration of the IPL, in response to the minimum transaction limits on UPI for online gaming. A further request would also be made to NPCI for their support regarding offering support to monitor compliance of this cap by all industry players, if required further down the line. This would not only help the industry to thrive, but also owing to the large quantum of online/UPI transactions, the load on the banking infrastructure would get spread out, thereby easing out the pressure on them.



3.3.b Events

GATO Event, 25th November 2020

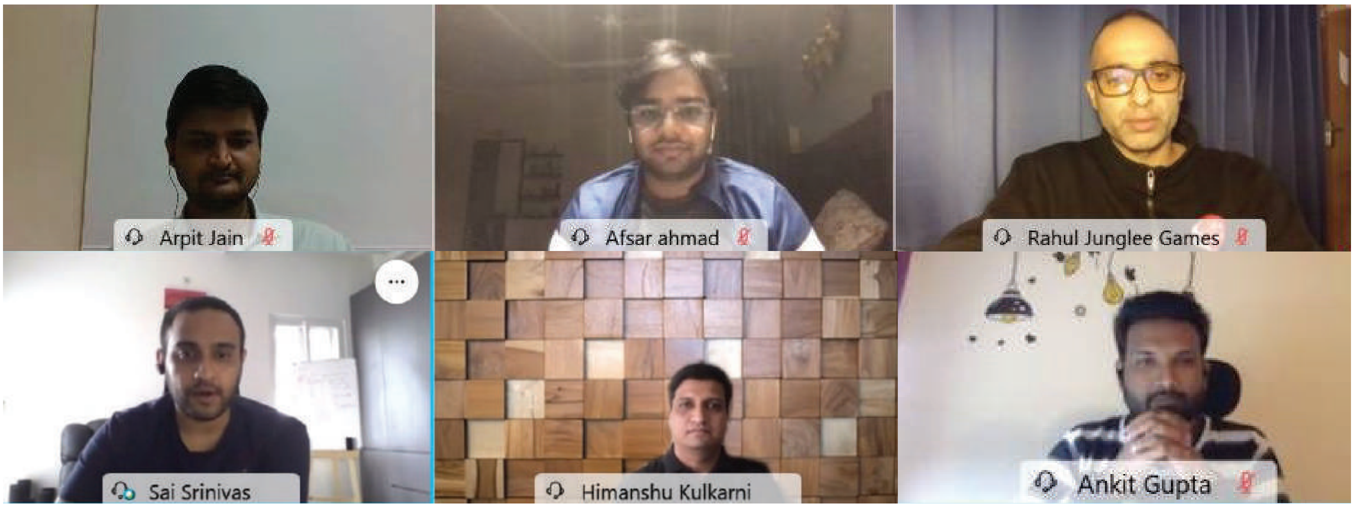
The Internet and Mobile Association of India (IAMAI) organised the virtual GATO 2020 on the 25th November 2020. The theme of the conference was 'Decoding the Future of Digital Sports & Gaming'. The conference had over 1,000 registered delegates. The full day conference saw discussions around Games of 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.

GATO Event,
25th November 2020

https://www.iamai.in/events/gato2020/

Partners

AppsFlyer | ethinos | INMOBI | MPL Mobile Premier League | Unreal Engine



Key Speakers: Harsh Jain, CEO & Co-Founder, Dream 11; Gaurav Agarwal, Co-Founder, Gamezop; Ali Hussein, CEO, Eros Now; Naman Jhavar, SVP, Strategy & Operations, MPL; Pawan Awasthi, Head of Consumer Marketing – India, Nvidia; Sundar Raman, Former CEO, Reliance Sports; Porush Jain, CEO, SportsKeeda; Ranjan Navani, Vice Chairman and Managing Director, JetSynthesys, among others.

3.4 Logistics

The logistics firms are changing from a traditional setup to a modernised setup, with the integration of technology. Technology embedded to their operations helped the sector to reduce costs as well as to meet the service demands. Like the advent of every other digital sector around us, the logistics industry is also set to spread and thrive on the power of technology and the internet. Being at the forefront of this transformation, IAMAI has set up its Logistics Committee in June, 2020, to provide a common platform for all the ecosystem partners in the industry to chart a roadmap for the sector's overall growth and development. Activities that were undertaken by the committee in the past year include:

3.4.a IAMAI Activities

- IAMAI facilitated an industry interaction between logistics companies and Shri N Sivasailam, Special Secretary (Logistics), Ministry of Commerce, to deliberate on the issues faced by the logistics companies during the lockdown. The issues identified by the industry included: (1) Real time identification of containment zones; (2) Delays in issuance and rejection of e-passes; (3) Further clarity regarding essential and non-essential goods to prevent state and local administration from stopping the trucks; (4) Granting permission for delivery of essential items like grocery in specific cities (5) Concerns regarding driver welfare (6) Permissions to keep warehouses open for longer hours (7) Permissions for long-haul vehicles for pickup and delivery of interstate transfer.
- IAMAI facilitated a meeting with Deepak Bagla, MD & CEO, Invest India, to address the concerns raised by the logistics companies on the following issues: (1) Halting of trucks in specific states resulting in vehicle idling and delay (2) Extending support through relief policies, especially pertaining to export/import of goods and services, for the Indian startup community to mitigate the negative impact caused by the pandemic.
- On behalf of the Logistics Committee, IAMAI has submitted policy notes as well as facilitated engagements with the Special Secretary, Logistics, Ministry of Commerce, Govt. of India on specific issues faced by the industry.

3.5 Digital Transformation

IAMAI has always been at the forefront in facilitating the wave of digitalisation that is sweeping across the Indian business ecosystem. The Digital Transformation Council (DTC) under IAMAI has been established for the purpose of representing various technology service providers and tech companies that are implementing the digital drive across industries.

It has been formed with the vision to encourage the adoption of Industry 4.0 and promote Indian companies providing services like AI, data, blockchain, IoT, SaaS/cloud, automation and other emerging technologies.

The committee is chaired by Vinay Kumar, Director, Artificial Intelligence, Azure and Search Partnerships, Microsoft. Under the Council, there are specific committees that focus on each of the emerging technologies and push for its adoption in traditional or legacy businesses, large corporate houses, government, MSMEs.

3.5.a Automation Committee

IAMAI's Automation Committee under DTC is chaired by Milan Sheth, EVP - IMEA Region, Automation Anywhere, and co-chaired by Manish Bharti, President - India & SAARC, UiPath, and supported by PwC as the knowledge partner. Over the past year, the committee has been working on an extensive white paper on self-identification of the industry and its benefits to the economy. The paper shall be released soon.

3.5.b AI & Big Data

The prime mandate of the AI & Big Data committee is to understand the growing engagement of AI & Big Data technologies and leverage its potential to work towards creating better solutions across stakeholders. The committee is chaired and co-chaired by Vinay Kumar, Director, Artificial Intelligence, Azure and Search Partnerships, Microsoft and Gyan Gupta, Founder & CEO, Chamko (First Wall) respectively. The committee is presently working on a detailed research report that seeks to measure the adoption of AI across various sectors.

3.5.c Blockchain

The committee is chaired by Tina Singh, Chief Digital Officer, Mahindra Finance and co-chaired by Rajesh Dhuddu, Global Practice Leader – Blockchain, Tech Mahindra and Vivek Gupta, Country Head - India, R3 and it focuses on creating dialogues between all stakeholders; curate and create content to aid skill development and move towards creating a participative economy with the usage of blockchain. The committee, jointly with EY, had worked on a paper on "Blockchain Technology and its Industry Adoption", which was released at the IAMAI Blockchain Summit 2021, which was an effort of IAMAI's Blockchain Committee and EY.

The paper primarily focuses on overview of technology, its industrial adoption and its impact on currencies, record keeping, information sharing, contracting, identity, etc. and describes in detail about its functioning, types of blockchain, features, evolution and its role in filling-in the trust deficit in transactional environment. The paper also talks about the evolving blockchain ecosystem in India, which brings enormous opportunities for technology startups to develop blockchain based solutions across wider range of sectors, such as, BFSI, Healthcare, Retail & CPG, HRM, Government, Telecom, Energy, etc.

3.5.d Design & Innovation Committee

The Design and Innovation Committee facilitates the interactions and deliberations amongst industry & other stakeholders so as to collectively enable themselves to pave the way for design-led revolution amongst the masses, followed by tech-driven designing where the role played by digital and online is much realised, ultimately writing the growth trajectory of the sector.

This committee was formed with a broader vision of


Apala Lahiri


Girish Prabhu

putting design thinking at the core of any new product or innovation. In today's world, the first thing that comes to our mind when we think of a new product is the technology that will go behind its work. Through our committee, we want to bring a change in the current thinking of the country and promote design thinking as an equal and at times far more important factor behind a successful product.

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

3.5.e Events

IAMAI Design Leadership Summit & Awards 2020 | 29th & 30th October 2020| Virtual

IAMAI had organised its first 'Design Leadership Summit & Awards 2020', which was inaugurated by Dr. Yasmin Ali Haque, UNICEF representative, India. The prime focus of the summit was to bring 'Design Thinking' at the core of any process and development. The theme for this year's summit and awards was "Resurgence: Designing for Now, Next and Future".

The winners of IAMAI Design Challenge, one of the key initiatives of the committee which was launched after Covid-19 outbreak, were also present at the summit to present their case-studies at the summit.

The summit was concluded with the announcement of Design Leadership Awards 2020, which were given to the design focused products and solutions in three categories: i.e.

- **Social Impact and Bottom-Up Design**, where Greenbox Alogrithms, was awarded as the first winner. Deeper Learnings Innovation Pvt Ltd and Codemonk were awarded as the first and second runner up, respectively. Under this category Jury also highlighted the work of Anjali Sanu, of Mumbai Public School Identity, and was given a special award under the same category
- **Tech Design**, where Eyerov Tuna-Underwater Rov scored first position, Pankhtech and Caeli were the first and second runner-ups, respectively
- **Industry and Innovative Design**, where FOReT, Reverie Language Technologies and Rozgar HRMS were the winners.

Key Dignitaries: Dr. Yasmin Ali Haque, UNICEF representative India; Apala Lahiri, Co-founder, HFI APAC; Dr. Girish Prabhu, Founder, ifDE; Satyajit Bhatkal - CEO, Paani Foundation; Masaaki Kurosu - President Emeritus, Human Centered Design Organization; Tim Fife - Independent Strategist, Designer and Innovation Consultant; Shalu Umapathy - Managing Director-New Ventures, IDEO.org; Tony Salvador - Principal, Radical Flux LLP; Nitin Sethi, VP Digital, IndiGo


Yasmin Ali Haque


Kentaro Toyama


Satyajit Bhatkal


Shalu Umapathy


Tim Fife

IAMAI Design Leadership Summit 2020

IAMAI Design Leadership Summit & Awards 2020
29th & 30th October 2020
Virtual

http://designsummit.in/

Partners

Adobe

hfi Human Factors International

IAMAI Blockchain Summit 2021 | 10th March 2021 | Virtual

Under the aegis of IAMAI Blockchain Committee, the virtual Blockchain Summit 2021 was organised on 10th March 2021. The summit had discussed the use and adoption of blockchain technology across various domains.

The summit had provided a platform to all stakeholders of the Blockchain ecosystem to discuss the adoption of technology. BFSI, Agri & Food Tech, Energy, Telecom, E-Commerce, Supply Chain, Manufacturing, Cyber Security, Health & Pharma, etc., were the key domains which were covered during the discussions. The day-long summit was structured around two tracks i.e. 'Blockchain for Business' and 'Blockchain for Greater Good'.

The summit was attended by leading experts and dignitaries from different geographies. A paper on "Blockchain Technology and its Industry Adoption", jointly by IAMAI-EY, was also released during the summit.

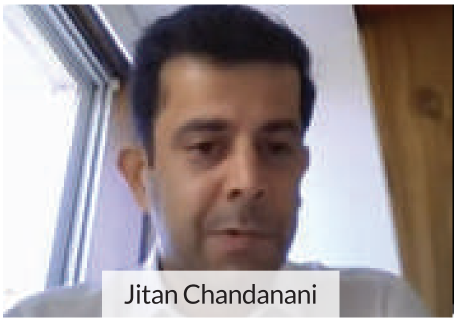
Key dignitaries: C P Gurnani, CEO & Managing Director, Tech Mahindra; Jayesh Ranjan, IAS, Principal Secretary, Information Technology, Electronics & Communications Department, Government of Telangana; Santhosh K Misra, IAS, Commissioner - e-Governance & CEO - Tamil Nadu e-Governance Agency; Tina Singh, Chair, IAMAI Blockchain Committee and CDO, Mahindra Finance; Rajesh Dhuddu, Co-chair, IAMAI Blockchain Committee and VP & Practice Leader - Blockchain & Cybersecurity; Vivek Gupta, Country Head, India, R3; Jitan Chandanani, Partner-Blockchain Leader, IBM; Abhishek Lahiri, Public Policy Manager - India & South Asia, Facebook; Richard Brown, CTO, R3; Willy Lim, Capital Markets & CBDC SME, R3, Australia; Anand Pejawar, President - Operations, IT & International Business, SBI Life Insurance; D Janakiram, Director, IDRBT; Eran Tirer, Founder & CEO, Ledgertech,; Girish Nayak, Chief - Service, Operations & Technology, ICICI Lombard; Hitesh Mulani, Group CISO, Mahindra & Mahindra; Hitesh Sachdev, Head - Startup Engagement & Investment, ICICI Bank; Jason Kelley, General Manager - Blockchain Services,


CP Gurnani


Santhosh K Misra


Jayesh Ranjan


Jeanine Jue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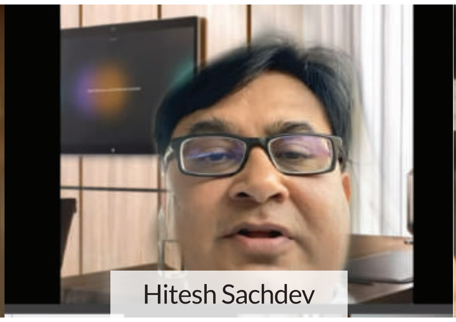
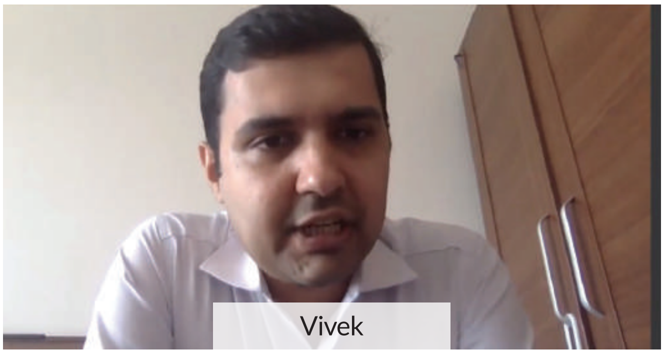
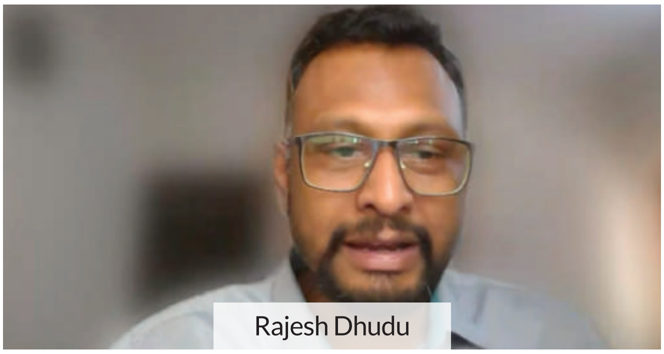
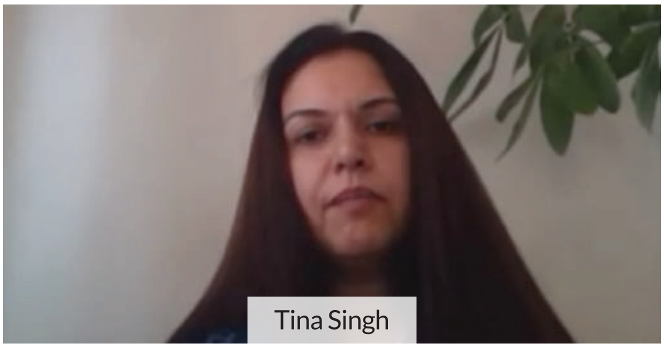

Hitesh Sachdev

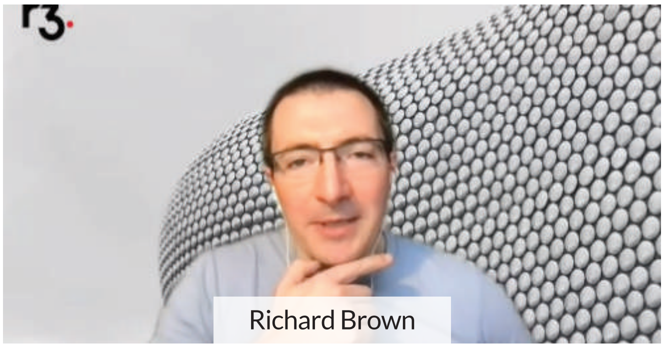

Jason Kelley

IBM, USA; Jeanine Jue, Head - Developers Relations, R3; Sourabh Chatterjee, President & Head - Technology, Digital Sales, Travel Agency, Bajaj Allianz; Sreenivas Rao, Global Head of Supply Chain, Sun Pharma









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Chapter 4: Start-Up and Founders' Programmes

- IAMAI Start-up Foundation
- Founders' Programme

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 IAMAI Startup Foundation

The Foundation was established three years back and has been working towards extending support to digipreneurs and the digital ecosystem to leverage its capabilities. IAMAI Startup Foundation, a registered body of Internet and Mobile Association of India (IAMAI), was established with an aim to work for the startups in mobile, Internet, and emerging tech domain and to create an enabling environment to lead India towards the app economy. The prime objectives of the Foundation are to work towards educating citizens of the country about tech-entrepreneurship and provide platforms to support quality tech startups to develop quality apps. The foundation is working extensively for the startup ecosystem, under its initiative Mobile10X, which is a dedicated programme to support digital startups.

4.2 IAMAI Mobile10X

Mobile10X, a 'Make in India' initiative by the Internet and Mobile Association of India (IAMAI), aims to take India's mobile app ecosystem 10 steps ahead with the help of states, industry patrons and other partners. Mobile10X 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 'Startup Hubs' are dedicated working spaces for promising start-ups, planned across the country, at below locations in addition to its virtual programme for startups:

- Bengaluru (Karnataka)
- Calicut (Kerala)
- Gurugram (Haryana)
- Raipur (Chhattisgarh)

Over 200 startups were reached out to through this initiative since its inception, with notable and significant achievements by few of the startups at these Mobile10X Hubs.

Some of the activities undertaken during the year:

Mentoring and Awareness Session on 'What after Day 21'-- Managing Adversity Quotient for Startups in these Challenging Times, 2nd April 2020

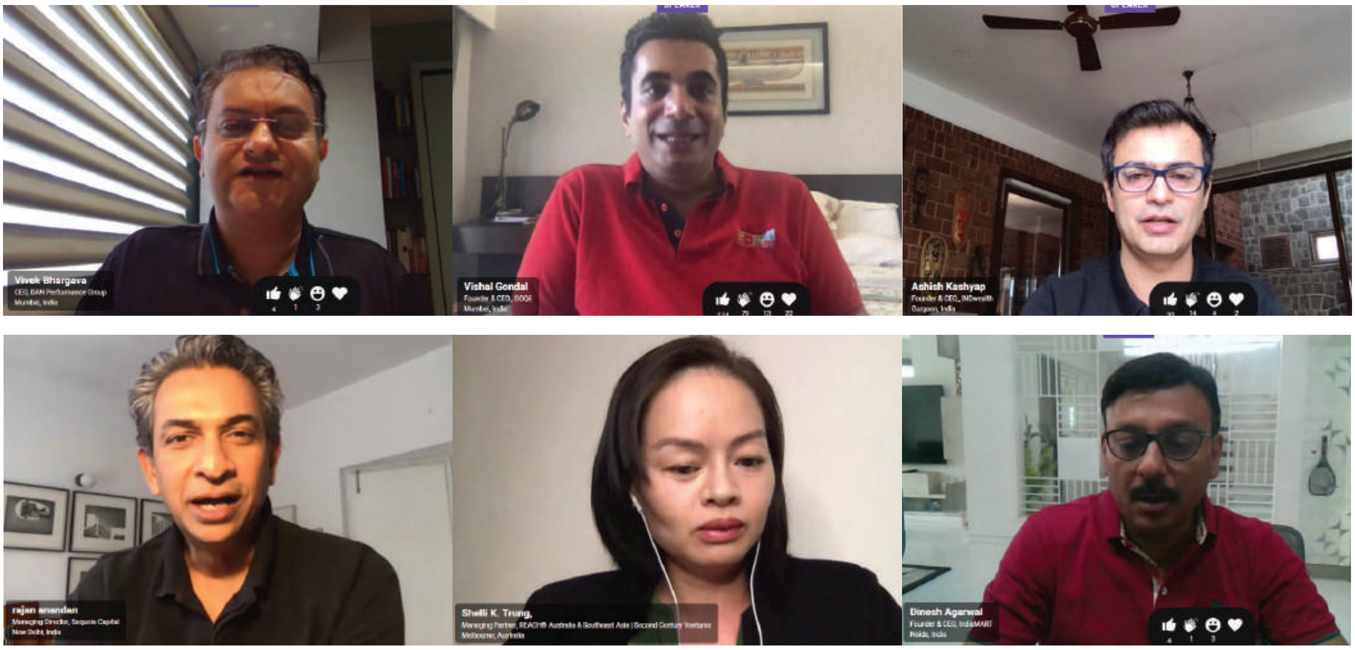
Speaker: Shivani Sharma, Serial Entrepreneur & NLP Trainer

Session on 'Survival tips for startups in the current scenario, 9th April 2020

Speaker: K Vaitheeswaran, Father of Indian e-commerce, Co-founder of India's first e-commerce platform Fabmart.com (later rebranded Indiaplaza.com)

Web-session on 'Startup's Strategies During Crisis and Best Practices', 14th April 2020

Speakers: Vivek Bhargava, CEO, DAN Performance Group and Chairman, IAMAI Startup Council; Ashish Kashyap,



Founder & CEO, INDwealth; Dinesh Agarwal, Founder & CEO, IndiaMART; Suchi Mukherjee, Founder & CEO, Limeroad.com; Vishal Gondal, Founder & CEO, GOQii

Web session on 'Fundraising 2020: New Norms and Fact Check', 21st April 2020

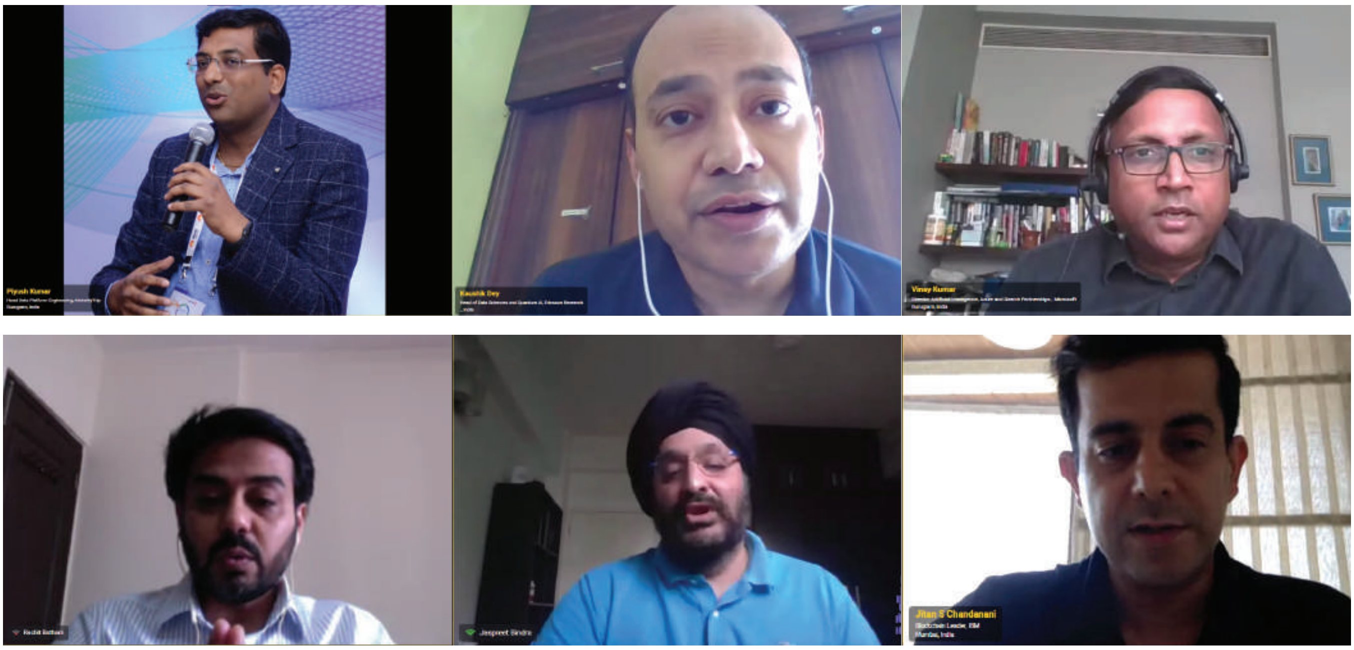
Speakers: Vivek Bhargava, CEO, DAN Performance Group and Chairman, IAMAI Startup Council; Anupam Mittal, Founder & CEO, People Group; Prashant (PK) Gulati, Founder, SmartStart Fund, President Emeritus, TiE Dubai; Rajan Anandan, MD, Sequoia Capital; Sandeep Tandon, Partner, Whiteboard Capital; Shelli K. Trung, Managing Partner, REACH® Australia & Southeast Asia, Second Century Ventures

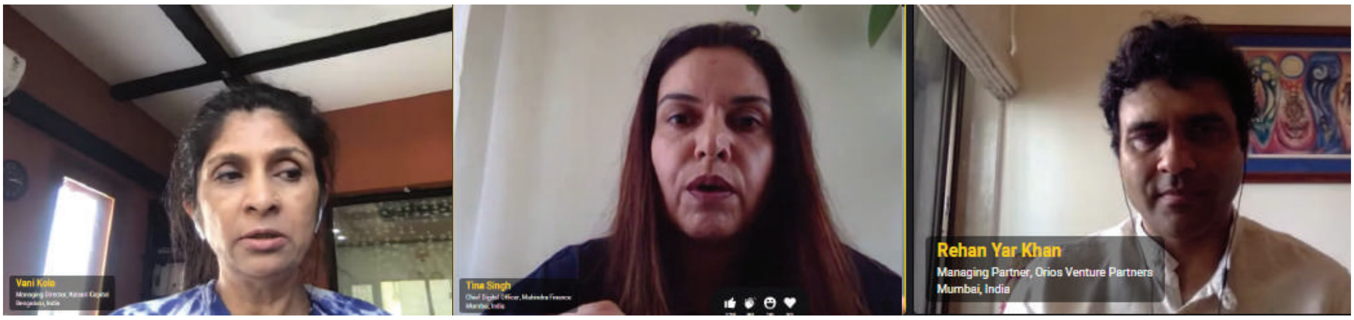
Mentoring Session on 'Responding to the needs of your customers in the current crisis mode', 24th April 2020

Speakers: Saurabh Garg , Co-Founder & CBO , NoBroker.com; Lalit Keshre , Co-Founder & CEO, Groww; Nityanand Sharma , Co-Founder & CEO, Simpl; Meghna Suryakumar , Co-Founder & CEO, Crediwatch

Virtual Tech Summit, 'Artificial Intelligence: Powering Change and Transforming Businesses', 28th & 29th April 2020

Speakers: Rahul Agarwalla, SenseAI Venture; Chinmaya Saxena, Beenext; Kaushik Dey, Ericsson Research; Piyush Kumar, Makemytrip; Rachit Batham, IBM; Varun Sakhuja, Mastercard Labs; Vinay Kumar, Microsoft;





Mohan D, Director, Deloitte Digital; Saravanan Ganesan, Module Lead - IOT, LNT Infotech; Sumit Monga, Head - Government Affairs, Unlimit; Jaspreet Bindra, Thought Leader and Advisor; Ish Goyal, Founder, Somish; Jitan S Chandanani, Blockchain Leader-IBM; Prasanna Lohar, Head – Digital Innovation and Achitecture, DCB Bank; Shikha Mehra, Co-Founder-Mainchain, Mahindra; Tina Singh, Chief Digital Officer- Mahindra Finance

Web-session on Fundraising 2020: New Norms and Fact Check, 30th April 2020

Speakers: Vivek Bhargava, CEO, DAN Performance Group; Rehan Yar Khan, Managing Partner, Orios Venture Partners; Tarana Lalwani, Director, InnoVen Capital; Vani Kola, Managing Director, Kalaari Capital

Mentoring Session on Strategies for Startups post Covid Era, 4th May 2020

Speaker: Tiny Philip, General Partner, Mount Judi Ventures

Startup Masterclasses

- The Art of Pitching: Cracking the Code of first 60 seconds, 11th September 2020

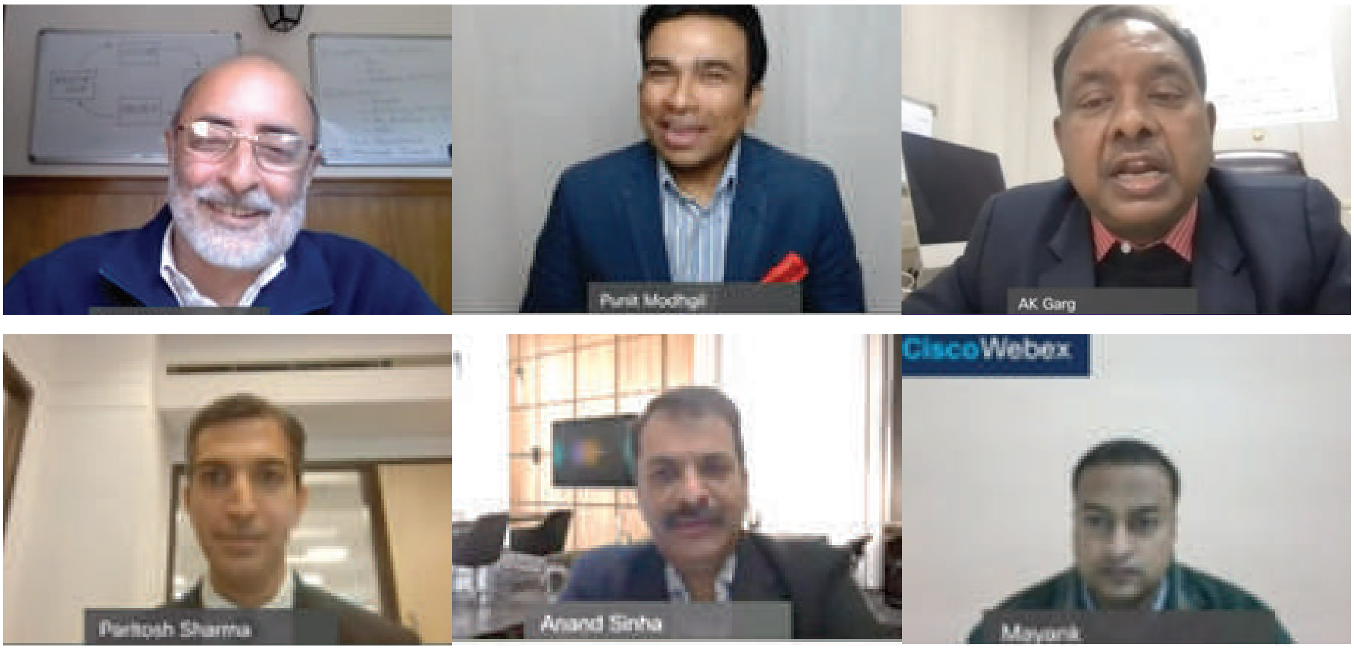
  - Speaker: Dilnawaz Khan, Founder, Codesign Labs & PowerDeck
- Art of Storytelling, 25th September 2020

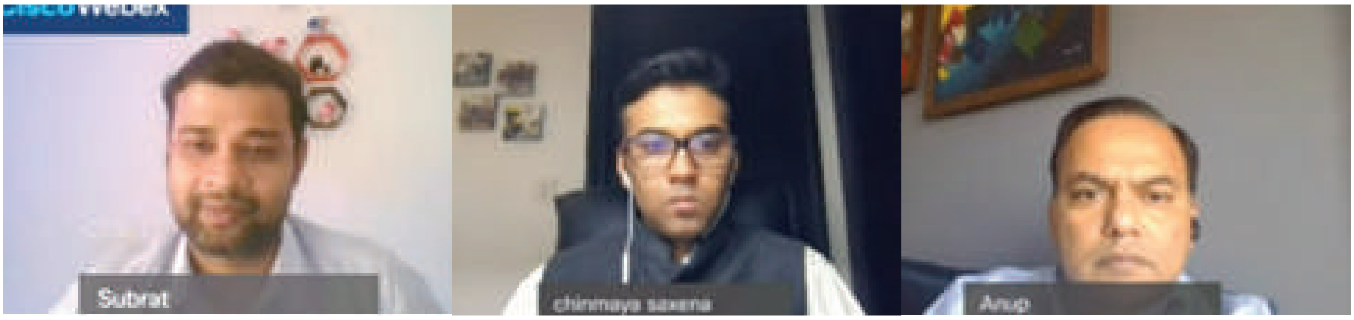
  Speaker: Anup Jain, Managing Partner, Orios Venture Partners
- Idea Validation - Steps & Techniques, 16th October 2020

  Speaker: Chinmaya Saxena, Venture Partner, Beenext

Investors Meets, various interactions

- Web-session on Fundraising 2020: New Norms and Fact Check (Interaction 2)
- Mentoring Session on Strategies for Startups post Covid Era





- Startup Masterclasses – (1) The Art of Pitching: Cracking the Code of first 60 seconds, (2) Art of Storytelling and (3) Idea Validation - Steps & Techniques
- Investors Meets

Key dignitaries: Vivek Bhargava, CEO, DAN Performance Group; Anupam Mittal, Founder & CEO, People Group; Dinesh Agarwal, Founder & CEO, IndiaMart; Jitan S Chandanani – Blockchain Leader, IBM; Kaushik Dey, Head of Data Sciences and Quantam AI, Ericsson Research; Mohan D – Director, Deloitte Digital ; Rajan Anandan, MD, Sequoia Capital; Saurabh Garg, Co-Founder & CEO, NoBroker.com; Shelli K Trung, Managing Partner, Second Century Ventures; Vaitheeswaran K, Father of Indian e-commerce; Vani Kola, MD, Kalaari Capital; Vinay Kumar, Director Artificial Intelligence, Azure and Search Partnerships, Microsoft; Vishal Gondal, Founder & CEO, GOQii

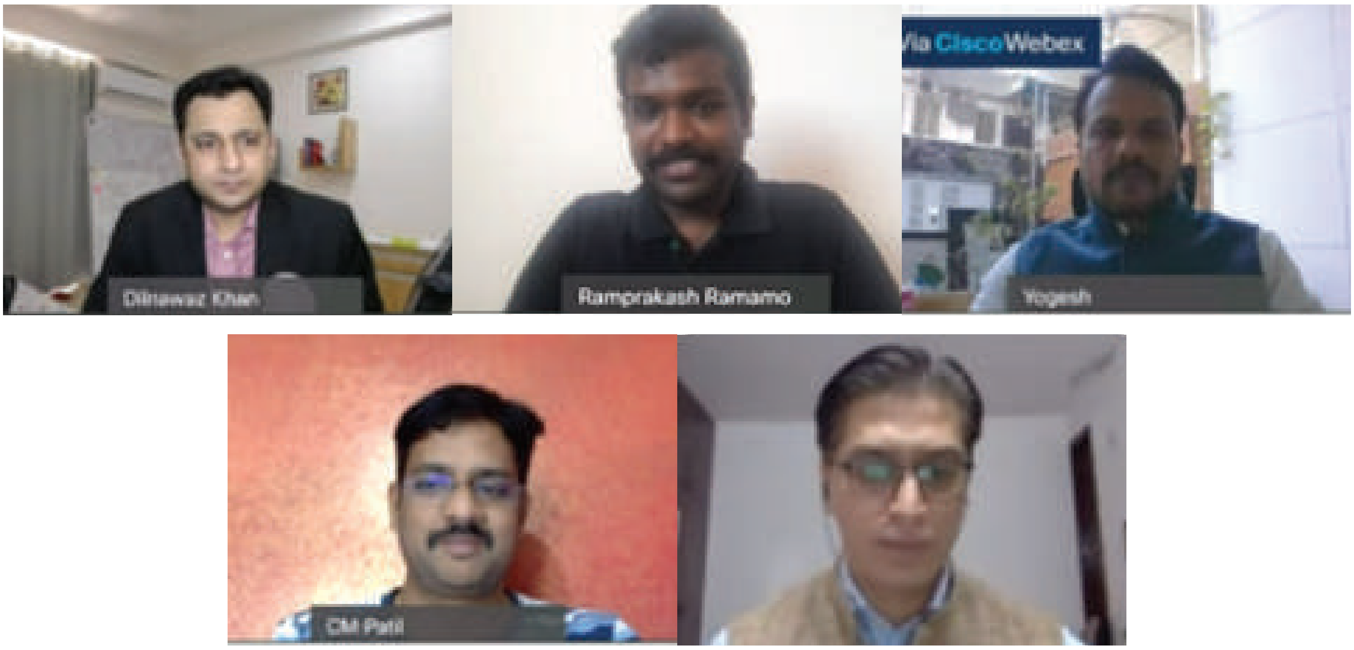
4.3 Event

Thrive Haryana 2020 | 10th December 2020 | Virtual

IAMAI, in association with the Government of Haryana, had organised the second edition of Thrive Haryana, on 10th December 2020, which was a gathering of startups and entrepreneurs, where experts from the startup ecosystem had shared their views and perspective on relevant topics.

The first edition of Thrive Haryana was organised in December 2019 in Gurugram, for the thought-leaders, entrepreneurs, investors, mentors, academicians, from the start-up ecosystem to share their vision on how they see the world evolving aided by the impact of Indian start-ups across the world.

The conference was aimed at celebrating the best of the start-up community by bringing together the



fastest-growing startups, most innovative corporations, investors active in the region and talented tech enthusiasts. Also, to utilise the immensely untapped potential so that startups and stakeholders benefit from the opportunities waiting to be harnessed.

Key Speakers: Dr. Ajai Kumar Garg, Senior Director and Scientist 'F', Ministry of Electronics and Information, Govt. of India; Rajneesh Mittal, Assistant General Manager, Department of Industry & Commerce, Government of Haryana; Vivek Bhargava, CEO- Dan Performance Group (Dentsu Aegis Network); Rahul Narvekar, Founder, Startup Studio India and Founder CEO - The India Network; Punit Modhgil, Founder & Chief Research Officer, Octane Research; C M Patil, CEO, Deshpande Startups; Kishva Ambigapathy, Global CEO, Commonwealth Youth Hub (Malaysia); Yogesh Khakre, Company Secretary, Bhopal Smart City Development Corporation Limited and B-Nest, Bhopal; Chinmaya Saxena, Venture Partner, BEENEXT; Shashank Randev, Founder VC, 100X.VC; Dr Dhruv Nath, Director, Lead Angels Network and Co-Author, "Funding Your Start-up : And Other Nightmares"; Rahul Agarwalla, Managing Partner, Sense AI; Ramprakash Ramamoorthy, Director - AI Research, Zoho Corporation

Chapter 5: IAMAI Membership & Governance

- Membership
- Governance

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 2020/2021 has increased and stands at 329. 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 have been set up during the last two years is a testament towards that effort.

EXECUTIVE COUNCIL

Amit Agarwal

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

Dhruv Shringi

Vice-Chairman, IAMAI and Co-Founder & CEO

Satyan Gajwani

Treasurer, IAMAI and Vice Chairman

Subho Ray

President

GOVERNING COUNCIL

Ajit Mohan	Facebook	VP & MD India
Amanpreet Bajaj	Airbnb	Country Manager
Ambika Khurana	Netflix	Director, Public Policy
Amit Agarwal	Amazon	Sr. VP and Country Manager India
Anant Goenka	Indian Express	Executive Director
Anupam Pahuja	Paypal	Managing Director, India
Ashutosh Chadha	Mastercard	Vice President & Head Public Policy and Government Affairs South Asia
Deepak Jacob	StarTV	President & General Counsel - Legal & Regulatory Affairs
Dhruv Shringi	Yatra	Co-founder & CEO
Dinesh Agarwal	Indiamart	Founder & CEO
Harsh Jain	Dream11	CEO & Co-Founder
Hemant Gala	Phone Pe	Head Payments, Banking & Financial Services
Anirban Mukherjee	PayU	CEO-PayU India
Naveen Kukreja	Paisabazaar	Co-Founder & CEO
Rajesh Magow	Makemytrip	Co-Founder & Chief Executive Officer
Rajneesh Kumar	Flipkart	Chief Corporate Affairs Officer
Sanjay Gupta	Google	Country Manager & Vice President, India
Satish Kumar Gupta	Paytm Payments Bank	Managing Director & Chief Executive Officer
Satyan Gajwani	Times Internet	Vice Chairman
TR Ramachandran	Visa	Group Country Manager India & South Asia
Umang Bedi	Dailyhunt	President
Upasana Taku	Mobikwik	Cofounder
Varun Narang	Hotstar	Chief Product Officer
Vivek Bhargava	Dentsu	Chief Executive Officer
Subho Ray	IAMAI	President

About IAMAI

The Internet and Mobile Association of India [IAMAI] is a young and vibrant association with ambitions of representing the entire gamut of digital businesses in India. It was established in 2004 by the leading online publishers, but in the last 17 years has come to effectively address the challenges facing the digital and online industry including online publishing, mobile advertising, online advertising, e-commerce, mobile content and services, mobile & digital payments, and emerging sectors such as FinTech, EdTech and HealthTech, among others.

Seventeen 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 recognized 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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