



KNOWLEDGE **PAPERS**

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Building a sustainable financial system to serve India's development needs

Given India's current economic development, it is imperative to advance policy options that would deliver a step change in the financial system's effectiveness in mobilizing capital towards a green and inclusive economy. In India, access to clean and affordable energy remains a key priority and reviving investment is essential for growth of both jobs and income. The question is how to finance these imperatives, balancing the short- and the long-term, blending economic and environmental objectives? Public funding, domestic and international, is clearly essential to provide public goods and also help to 'crowd in' private capital. Ultimately, the key is to ensure that the risk: reward ratio for investments in sustainable development are attractive. The Briefing puts forth the challenges in financing low-carbon and climate resilient economy. It also discusses the barriers and options in deploying and mobilising credit for clean energy, developing sustainability policies for financial institutions and stimulating leadership by drawing on form international practice.

<http://www.ficci.com/publication-page.asp?spid=20506>

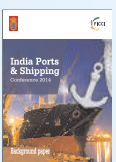


Real estate — making India Adapting Indian real estate to evolving avenues

The report elaborates on the role played by real estate in India to achieve the goals set by the Government — be it establishment of smart cities or achieving housing for all. It also illustrates how our mega cities have been responding to the omnipresent demand for housing across income segments through extended development beyond their municipal boundaries. In addition, the report provides profiles of destinations that cater to this demand as well as of emerging trends in these. Policy reforms and a macro-government vision mark the start of a new era. The report, outlines the role of real estate in the evolution of a new India. The report covers following subjects:

- ♦ Indian real estate : the year gone by
- ♦ New age funding for real estate
- ♦ REIT – the new investment vehicle in Indian real estate market
- ♦ Housing for all
- ♦ Mega cities : response to need for housing for all
- ♦ Real estate for smart cities.

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India Ports & Shipping

India has a coast-line of around 7517 Kms with 12 major ports and 200 notified non-major (minor/intermediate) ports along the coast-line and sea-islands. Merchandize trade contributes more than 50% in the country's real GDP and 95% of this merchandize trade (by volume) is transported through maritime transport. Government has taken several initiatives for the development of maritime infrastructure and has allowed PPP in major ports to infuse funds & induct latest technology. With a motive to upgrade infrastructure facilities at various ports, FDI up to 100% under automatic route is permitted for construction and maintenance of ports and harbours.

The paper highlights the issues & challenges pertaining to the maritime sector and covered the procedural constraints adversely impacting the ability to implement ports and shipping projects. This report suggests the policy measures required to ensure participation of this sector in the overall national development.

<http://www.ficci.com/publication-page.asp?spid=20509>



Direct selling A global industry empowering millions in India

Direct selling refers to selling of goods and services to the consumers away from a fixed retail outlet, generally in their homes, workplace etc., through explanation and demonstration of the product by direct sellers. It is one of the oldest modes of sales, and is similar to traditional consumer goods retail model.

The report provides the reader with an introduction to the Direct Selling industry both globally and in India. The report highlights the growth drivers, social – economic benefits and the potential that this industry holds. It discusses the challenges being faced by the industry and strives to offer potential solutions that may help address the industry challenges. The report is divided in to six sections each section covering many aspects of the industry.

The report focuses on a need to revisit existing laws and bring out regulatory clarity to build an environment of trust in order to reap multiple benefits that the industry has to offer , other sections of the report are direct selling as a global industry, direct selling in India challenges , way ahead etc. This report provides insights and actionable recommendations for putting together a conducive legal environment for the industry.

<http://ficci.com/publication-page.asp?spid=20507>



Why India Needs a Gold Policy

India has a long and special relationship with gold. The gold industry makes a valuable contribution of US\$ 30 bn per annum to the economy and employs nearly 2.5 million people.

The purpose of this report was to discover why Indian consumers buy and sell gold and how they would respond to initiatives aimed at monetising gold. The findings of the study are derived from an extensive primary survey of 5000 respondents across 33 cities in India, four roundtable discussions with stakeholders and policy makers and focused interviews with many participants in the gold sector.

The report makes seven broad recommendations based on the research carried out under the heads of infrastructure development for gold; standardisation of price, quality certification and assaying of gold; monetisation of gold, and; increasing the economic contribution of gold.

<http://ficci.com/publication-page.asp?spid=20514>



New Horizons for Plastics Processing Industry

Indian plastic industry is making significant contribution to the economic development and growth of various key sectors in the country which includes Automotive, Construction, Electronics, Healthcare, Textiles, and FMCG etc. Plastic industry in India creates new employment opportunities for the people hence proving to be a promising industry. The plastic processing industry has the potential to contribute in bringing foreign investments and contributing to India's dream of becoming a manufacturing hub. The report attempts to provide reader an overview of the Indian plastic processing industry, its growth prospects, challenges faced and emerging applications of plastics in the market. It also highlights select strategic initiatives to bring about a rapid development of this industry. industries points (e.g., plasticulture and engineering plastics), to the sustained growth of the sector.

<http://www.ficci.com/publication-page.asp?spid=20512>



Leapfrogging beyond Hospitalization

The current government's overarching goal of healthcare is to provide, 'Health Assurance to all Indians' and to reduce the out of pocket spending on health care' which is about 60% of the total expenditure on health. However, India faces challenge in terms of financing solutions for both chronic and primary care. The Indian health insurance sector has historically focused on selling hospitalization based insurance covers. There is, as yet, no well-defined national strategy or guidelines for the health insurance sector to create chronic care insurance or products which cover primary care. The above rationale guided the FICCI Health Insurance Advisory Group this year to put their efforts to develop a product framework for financing chronic diseases and primary care.

<http://www.ficci.com/publication-page.asp?spid=20508>



Ensuring care for the golden years – Way forward for India

The burgeoning elderly population is driving the need for elderly care globally. In India, the situation is paradoxical – on the one hand we are reaping the benefits of a large working age population and on the other we are staring at a significant portion of it being above 60 years by the year 2050, translating into ~300 million elderly people. This calls for a serious focus on elderly care, and we need to start now. A collaborative, multi-stakeholder approach has the potential to transform India's elderly care landscape, and bring it to a level that is comparable with global standards. MSMEs. The paper speaks of a need for a demystifying and operationally meaningful concept which can clear, one and all, what an MSME and is of significance as in the budget, Finance Minister has announced that the definition is being revised on Higher Capital limit.

<http://www.ficci.com/publication-page.asp?spid=20511>



Evaluation of PPPIAD Project on Maize

Maharashtra is the first state in India to implement projects under the Public-Private Partnership for Integrated Agriculture Development (PPPIAD) scheme. FICCI undertook the evaluation of Maize project implemented by United Phosphorus Limited, Monsanto India Ltd and Pioneer (PHI Seeds Ltd) in the year 2013. The project on maize aimed at improving the standard of living of maize growing farmers. The objectives of the study were to assess the outcomes in terms of increase in productivity of maize, improvement of farm incomes; document the processes of linkage of farmers with input and output markets; and to identify the processes that enable a successful partnership between the Government, private industry and farmers. Direct connect with the farmers; well-planned training programmes and field demonstrations have played a key role in engaging the farmers and informing them about the modern methods of farming of maize. Regular advise on extension activities by project partners has contributed to the adoption of best practices resulting in enhanced maize productivity to 24-30 qtl/acre. However, the survey report highlights the fact that Post-harvest management has been the weakest link in the maize business. Maize suffers substantial post-harvest losses estimated at 20 to 30 per cent. The main underlying factor is the lack of farmers' education, coupled with poor infrastructure and handling during transportation, improper storage resulting in wastage and pilferage. Therefore focus on post-harvest management practices like bulk handling and silos to reduce wastage is very critical for the marketing of maize.

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Evaluation of PPPIAD Project on Cotton

FICCI undertook the evaluation of Cotton project implemented by Nuziveedu Seeds Ltd in the year 2013 under Public-Private Partnership for Integrated Agriculture Development (PPPIAD) scheme. Developing the right package of practices and its education to the farmers has been a central element of the project. Disseminating information and awareness regarding importance of ginning activities have been central to the project interventions. Farmers were educated about higher profit margins if kappas is first ginned and sold as bales. The project has been able to enhance the productivity of cotton with the application of right kind of inputs (seeds, fertilizers) and knowledge about appropriate farming practices.

However to have a larger impact on crop improvement integrated nutrient management, training on high density plantation system and promotion of soil testing efforts should be scaled. It was also felt that the project has further scope of introduction of new technologies such as water conservation technologies, opening of collection centres during harvesting period, creation of scientific storage godowns, encouraging warehouse receipt financing and promoting mechanized solutions during planting and harvesting period of cotton.

<http://www.ficci.com/publication-page.asp?spid=20502>



Higher education in India: Moving towards global relevance and competitiveness

The report is very much aligned to the Vision 2030 articulated last year and focuses on making Indian higher education globally relevant and competitive. The report highlights major gaps of Indian Higher Education Industry e.g. lack of entrepreneurship programs in Indian Higher Education Institutes; low Impact research output; insufficient research students; lack of venture funding and government support among others. It also describes key actions needed by the government and higher educational institutions & universities to make India an Education hub endowed with globally-relevant talent that would feed into creating a vibrant research, innovation and entrepreneurship ecosystem. This report examines the current state of the system through the lens of "global relevance and competitiveness" and identified impediments that are hindering progress. It also profiles the best practices of countries and institutions that we consider globally relevant and competitive. Subsequently, it proposes measures that key stakeholders, i.e. Government, industry and institutions, could take to make the Indian higher education system truly globally relevant and competitive.

<http://www.ficci.com/publication-page.asp?spid=20513>



MOOCs and the Future of Indian Higher Education

The paper explores the potential impact of MOOCs in facing key challenges such as faculty, content, employability, infrastructure etc. The focus of the report is on identifying practical use of MOOCs in formal, non-formal and informal sectors and makes recommendations for key stakeholders. It attempts to show how MOOCs may be instrumental in tackling some very important challenges such as faculty shortage, affordability, equity, weak infrastructure, lack of high quality digital content and lack of employability. In conclusion, the report proposes several next steps for the government, education providers & professional associations and employers to consider in their strategy for adoption of MOOCs. These recommendations span MOOC structure, policy, certification, accreditation, interoperability, infrastructure, R&D, quality and advocacy.

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Concept note on Preparing a Code of Conduct

This concept note is expected to act as an indicative guideline for FICCI members and other companies to prepare their own Code of Conduct, which acts as a guide to appropriate conduct while dealing with all stakeholders including customers, partners, government, suppliers and consumers. Organizations can refer to this document and customize it based on the nature of their business, geography, culture and other factors. The main points included in the document are as follows:

- What does a Code of Conduct mean?
- Why is Code of Conduct required?
- Sections that need to be included in a Code of Conduct
- Rationale for having each section
- Important aspects to be covered in each section
- Factors to be considered while preparing the content for each section
- Good practices that an organization may consider (these may not be related to a Code of Conduct)"

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Organizing for Success on Corporate Responsibility: The Path to High Performance

With the passage of the Companies Act 2013, Indian businesses must now add corporate social responsibility (CSR) to their performance dashboards. This Act provides companies, opportunities to invest CSR-funds in a variety of areas ranging from healthcare to heritage preservation, and exponentially expands enterprises' predictable allocation of funds to CSR activities. Coupled with a maturing CSR ecosystem, technological breakthroughs and growing awareness within people about environmental sustainability and human safety, a real opportunity now presents itself to companies to transition from traditional philanthropic ways of corporate social responsibility to a structured and impactful approach of corporate responsibility (CR). Corporate responsibility includes social, environmental, governance and financial responsibility. It encapsulates actions companies take to build an environmentally friendly, people-sensitive, safe and ethical businesses capable of generating socially responsible profits. Rising enthusiasm prevails across industry to go beyond simply the social dimension of CSR and embrace a more holistic concept such as corporate responsibility. However, our discussions revealed serious organizational deficits companies will need to overcome to achieve this smooth transition from CSR to CR.

<http://www.ficci.com/publication-page.asp?spid=20515>



Business of Sports Aiming Higher... Reaching Further!

The Indian government has launched several large-scale schemes for the promotion of sports, but this is hardly a priority in the country's budget. However, during the last decade, the sports industry has seen the upward swing owing to introduction of IPL (Indian Premier League) and other leagues. This format has drawn considerable interest from the corporate world, cine star and famous names from the sports field. The purpose of this paper is to briefly look back at the sport industry and to make some predictions in the upcoming decade. Idea is to providing information and about the situations and trends in the market for sports business in India. This information may be relevant not only to foreign investors wanting to enter Indian market or do business in the near, medium-term or long term future but also to the entrepreneurs and domestic investors interested in sports business and/or development. With these report we would like to acknowledge the contribution of individuals and organizations who have started looking sports as opportunity, may be as business or passion. FICCI believes, these reports would serve as an investment, guidance to Indian and International business and supporting bodies.

<http://www.ficci.com/publication-page.asp?spid=20465>



Understanding the Regulatory Landscape for Mergers and Acquisitions in India & Germany

Germany remains one of the largest trading and investment partner for India in Europe. With Gol's major emphasis on "Make in India", the scope of collaboration between Indian and German firms have increased exponentially. Likewise, Germany, having one of the largest markets and repository to top end technologies cutting across sectors, it has remained very high on priority list of Indian investments entering the European region.

Since 2000, both the Nations have enjoyed a strategic partnership to discuss development of Indo-German collaborations in the fields of education, automobiles, infrastructure, energy, tourism, transport and defence. In this backdrop, coinciding with the visit of FICCI's CEO's Mission to Germany in November 2014, FICCI in association with Amarchand Mangaldas and Hengeler Mueller launched the report on "Understanding the Regulatory Landscape for Mergers and Acquisitions in India & Germany". The report is part of FICCI's continued endeavour to assist potential Indian and German investors, business representatives and policy leaders alike to better understand the landscape governing relevant rules and regulations for undertaking mergers and acquisitions in both India and Germany.

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