



# KNOWLEDGE PAPERS

Series 4/2015



## Employee Pensions in India – Current practices, Challenges and Prospects

The report has presented a detailed overview and comparative analysis of the various employer pension plans available in India - EPF, NPS, and Superannuation funds, the benefits offered by these schemes, and highlights some of the factors that have influenced the growth of employee pensions in the country. The report has also offered an international perspective on pensions practices followed in other countries like Netherlands, Canada, United Kingdom and China.

The document has further captured the results of the 'employer pension plans survey 2015' conducted amongst 45 companies from a wide range of sectors to ascertain the experience of corporates with respect to implementation of the pension plans in their respective organisations and their recommendations for enhancing the pensions coverage and pension adequacy in India. Some of these suggestions include – providing clear communication from service providers to all employers/employees on various pension schemes and their respective benefits, making these plans transparent and simple and offering greater tax benefits to NPS.

<http://www.ficci.com/publication-page.asp?spid=20675>



## A Guiding Framework for OPD and Preventive Health Insurance in India

This paper has been developed with the support of Vidal Health Services and Feedback Business Consulting. The objective of the report was to analyse the demand and supply needs for primary and preventive care insurance and suggest the business potential for the insurers and government stakeholders by introducing OPD insurance covers for primary care. At present, this has not been an area of focus for the Insurances, owing to various issues that has been discussed in the report.

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## Fostering safe workplaces - Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressal) Act

Over the past decades, the workplace has become a much more diverse space. With increasing representation of women to the total workforce, India aspires to create gender equality among its working population. It has thus become imperative to ensure that women are safe at the workplace. While physical safety and security of women is an important aspect, corporates are serious about addressing women's concerns about sexual harassment at workplace. The Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013 has been a watershed in the history of India's attempt to ensure a safe and conducive working environment for women. In the recent past, there has been a marked improvement in the approach of the management in bringing down cases of sexual harassment at workplace by setting up necessary preventive mechanisms and internal complaints committee (ICC). However, the next step in completely eliminating incidences of sexual harassment is through higher level of awareness, trainings, and consistent and clear communication against sexual harassment from a compliance perspective. This report is an attempt to provide impetus to efforts to eliminate sexual harassment at workplace beyond the confines of the legal into the realm of the personal.

<http://www.ficci.com/publication-page.asp?spid=20672>



## Restoring the momentum and reviving PPPs in India

Infrastructure is the backbone of a growing economy, underpinning its competitiveness and self-sufficiency. However, consistent apathy and deep funding gaps have crippled India's infrastructure over time. It has been estimated that transport constraints result in a loss of 2%-3.5% in India's GDP. Public-Private Partnerships (PPP) has acted as a key enabler in major infrastructure projects of varying scales in India. However, PPP is currently on a crossroad in the country as interest from the private sector has declined significantly in the last couple of years due to economic slowdown and numerous regulatory hurdles. The knowledge paper explores the current state, opportunities and challenges faced by the public-private partnership (PPP) model in India's transport infrastructure sector. The report analyses in depth the current business environment, private sector investments, key projects, regulatory policies, government reforms and upcoming opportunities in critical transport sub sectors - roads, railways, ports and airports. The document also lists key issues impeding the implementation of PPP model in the country and provides recommendations to enhance "Ease of Doing" business and revive investor confidence in the sector.

<http://www.ficci.com/publication-page.asp?spid=20659>



## Private security services in India 2015

The private security industry has assumed an important role in recent years. The industry presently provides employment to nearly 7 million people. With the growth of urbanization in the country and the changes in the perception of security by governments, business houses and citizen, this industry is poised to register a substantial CAGR in the near future. Particularly important is the Government's focus on development of Smart cities in the country and the need of more security personnel. In the context of current policy and regulatory developments in the country, the private security industry is destined to continue to play an important role. The Hon'ble Prime Minister's emphasis on "Make in India" will encourage foreign capital into manufacturing and other such industries. This will not only trigger demand for private security personnel, but will compel industry to adopt processes and practices in sync with international standards. The private security industry in India is estimated to be some INR 400 billion, and is expected to grow exponentially at a CAGR of 20 per cent. This is indeed a sunrise sector, with potential to be the second-largest employment generator in the country and a major source of revenue for the exchequer by way of taxes. The report is an attempt to address various issues affecting the industry.

<http://www.ficci.com/publication-page.asp?spid=20673>



## Report on Amended and Additional Definitions for the Indian Market

In 2015, as per the mandate of IRDA, FICCI constituted a Task Force to review the existing definitions of critical illness and also to identify and define new conditions. Under the leadership of Dr Himanshu Bhatia – Senior Medical Officer (Asia), Gen Re Support Services, a specialized group of experts from Reinsurance companies, life / non-life and specialist health insurance companies, TPAs, and medical technology company was created to brainstorm. The TF reviewed the previous 11 Critical Illness definitions and identified and added 11 more conditions to the list. The report also contains the Task Force's recommended roadmap for implementation of the definitions.

<http://www.ficci.com/publication-page.asp?spid=20681>



## Ushering in the 2nd Green Revolution Role of Crop Protection Chemicals

The Indian population currently stands at 1.2 billion and is expected to reach 1.6 billion by 2050. Keeping in pace with these growing numbers, the country will not only have to raise its agriculture production but also the productivity as land availability will not increase. Crop Protection Chemicals or Agrochemicals are an important input for facilitating pre & post-harvest management. In combination with Pest Management and Plasticulture techniques, agrochemicals shall thus play a critical role in achieving the two objectives, viz. enhancing productivity and protecting the produce during and post-harvest. The need for increased use of agrochemicals has been underscored by historically lower per hectare yields and pesticide consumption in India, when compared to other countries. Use of crop protection chemicals can increase crop productivity by 25-50%, by mitigating crop loss due to pest attacks. It is estimated that almost 25% of world's agricultural production is lost due to post-harvest pest attacks. Thus, crop protection chemicals are also very essential to ensure food and nutritional security.

<http://www.ficci.com/publication-page.asp?spid=20662>



## Report on Chemical Industry

The Chemical industry has a significant role to play in the global economic and social development. It is also a highly human resource intensive industry employing a large number of people. Globally, nearly 20 million people are employed in this industry. From increased agricultural productivity and better cure for human diseases to smoother skin creams and sparkling toothpaste, chemicals play a vital role in everyday life. They are making 21st century living more enriching by contributing towards building energy-efficient homes, more comfortable bedding, longer-lasting paints and affordable clothing. Gujarat is at the forefront in chemicals industry and today known as the 'Petro Capital' of India. It contributes production of 62% of petrochemicals, 51% of chemicals and 35% of pharmaceuticals of the country's total manufacturing. Its business friendly policies have made it the first choice for investors.

<http://www.ficci.com/publication-page.asp?spid=20658>



## State-focused roadmap to India's "Vision 2030"

India by 2020 will be home to 1.35 billion people, of whom 906 million will be of working age. These 906 million will need jobs to sustain India's growth, and these jobs can only be provided by the sustained growth of the manufacturing and service sectors in India. The challenge ahead, therefore, is to create the jobs to employ India's rapidly growing youth base. However, the demographic dividend would translate into a liability unless the appropriate skills are provided to Indian youth and workforce to retain global competitiveness. In the above context the report identifies the goals, policy imperatives and implementation roadmap to make higher education boost the growth of India to become third largest USD 10 trillion economy in the world. The paper articulates the vision for the Indian Higher Education system in 2030 as one which is not just best in the world, but also best for the world. The report 2015 is aimed at developing strategies to align the FICCI Vision 2030 on Higher Education for the Indian states. The report will identify and prioritize key objectives for Higher Education system in states and provide a broad execution road-map to achieve the objectives of access, equity, quality and excellence. The report also entails few case studies of certain Indian states and few Asian countries that have successfully developed strategies and are proactively working towards developing a definitive higher education Vision.

<http://www.ficci.com/publication-page.asp?spid=20657>



## CAPAM Knowledge Paper: The Experts' Voice - A compendium of articles

The Experts' Voice' is a compendium of papers prepared by members of FICCI's Capital Markets Committee. The compendium is truly a reflection of the recent innovations which are changing the Indian capital markets. The articles herein analyze the impact of the recently enacted and proposed regulations and delve into possible solutions to some of the challenges that may arise. The articles cover the gamut of capital markets including equity markets, asset management, bond markets, Infrastructure Investment Trust (InvITs), gold monetization scheme and recent regulatory changes in the sector. Some of the articles provide insights into innovative capital markets solutions such as financing urbanization through municipal bonds and clean energy through green bonds.

<http://www.ficci.com/publication-page.asp?spid=20656>



## Winning Consumer Trust

Today's consumer is very specific in his food requirements and considers various aspects such as product quality, pricing, brand promise and after sales service before making a purchase. The retail and processing industry needs to track these consumer preferences in order to deliver a good product experience and win the consumers trust.

Echoing this sentiment is the report 'Winning consumer trust' which aims to gauge consumer perceptions with regard to safety and quality of processed food. It has insights from industry leaders and consumers. Findings of this report suggest that consumers are becoming more conscious of food quality and safety.

<http://www.ficci.com/publication-page.asp?spid=20677>



## Air Pollution Control & Monitoring - Issues & Solutions

Deterioration in air quality due to pollution is a pertinent global problem. Reducing industrial emissions so as to minimize its environmental & health effects is a major concern in developing economy like India. Many Industries in India are inadequately equipped with Pollution Control Measures. There are a number of Air Pollution Control and Monitoring Technologies available in the market, but it is difficult to make decisions in choosing the most suitable technologies, especially due to absence of comparative assessments, expert's opinions and lack of knowledge on efficient latest technologies. Many large polluting industries have some Pollution Control Plants installed already but could not be used properly either for deficiency in equipment design or deficiency in the system design or both. Therefore, improvisation and innovative ideas for air pollution prevention, control & monitoring are the requirements of the day. To bridge this gap between technology and design, FICCI with the support from CPCB conducted a Technical Conferences on 'Air Pollution Control & Monitoring – Issues & Solutions' under which a 'Background Paper' was prepared to address the key technological issues of industries and other stakeholders. The Background Paper highlights the technologies for Industrial Stack Emissions; Catalytic Technologies for combined removal of dust, NOx, dioxin, VOCs and acid from off gases; continuous particulate matter elemental analysis; Emission and Immission Monitoring; DOAS Technology; Performance Upgradation solutions for Improperly Operated Air Pollution Control Systems; techniques for fugitive emission control at source and technical evaluation and selection criteria for adopting the best technology for Air Pollution Control and Monitoring.

<http://www.ficci.com/publication-page.asp?spid=20676>



### Direct 2015: Direct Selling, Mapping the Industry Across Indian States

This report is a state focus report focusing on direct selling industry present in ten different states in India:- 1. Andhra Pradesh & Telangana; 2. Assam; 3. Delhi; 4. Gujarat; 5. Karnataka; 6. Kerala; 7. Maharashtra; 8. Punjab; 9. Tamil Nadu; 10. West Bengal.

The report provides insights of this industry in the selected states ,like additional income opportunities, women empowerment, development of the SME sector, employment generation and contribution to government exchequer. It also focuses on the challenges faced by the industry in these states like clarity on regulation , setting up of manufacturing facilities , dealing with import duties etc. The report contains certain prospective market projections. The report also has short term, medium term and long term solutions for the industry in these states and actionable recommendations for creating a conducive regulatory environment for the industry at state level.

<http://www.ficci.com/publication-page.asp?spid=20680>



### Direct Selling: Andhra Pradesh and Telangana. Global industry, empowering millions in India

The report focuses on the direct selling industry present in Andhra Pradesh & Telangana, bringing out the important factors of the industry like additional income opportunities, women empowerment, development of the SME sector, employment generation and contribution to government exchequer which are contributing to the development of the state.

It also focuses on the challenges faced by the industry in the state like clarity on regulation , setting up of manufacturing facilities , dealing with import duties etc. The report also has potential solutions and FICCI's recommended regulatory framework to the challenges faced by the industry.

<http://www.ficci.com/publication-page.asp?spid=20660>



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