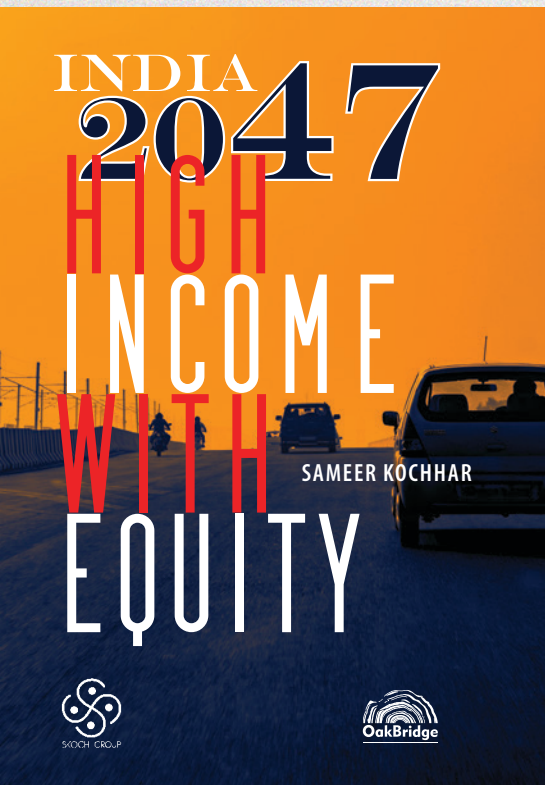


The logo features a red stylized symbol on the left, resembling a combination of the Indian national flag's saffron and green stripes with white dots. To its right, the word "INDIA" is in a dark blue serif font, followed by "2047" in a larger, bold dark blue serif font. Below this, "CENTRE OF" is in a white outlined sans-serif font, and "EXCELLENCE" is in a bold red sans-serif font. At the bottom, the tagline "RESEARCH · PROOF OF CONCEPT · BEST PRACTICES" is written in a small, dark blue sans-serif font.

INDIA  
2047  
CENTRE OF  
EXCELLENCE  
RESEARCH · PROOF OF CONCEPT · BEST PRACTICES

Background and Agenda

An Initiative of SKOCH Group



Contributors

- Sameer Kochhar
- Ajay Chhibber
- Ajay Thakur
- Amarjeet Sinha
- Amit Kapoor
- Alok Misra
- Bibek Debroy
- C. Rangarajan
- Deepali Pant Joshi
- Jiji Mammen
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- Shweta Saini
- Siraj Hussain
- T. Koshy
- Tamal Bandyopadhyay
- V. N. Alok
- Vinay Kumar Singh



“Over the next 25 years, India needs to strengthen its parliament and make systems more resilient. This coupled with a robust regulatory environment will take us through the next wave of reforms and the corollary to this would be cooperative federalism. Sameer’s book is an apt commentary that suitably covers all aspects of cooperative federalism and presents a lucid prescription of what needs to be done by learning from our past lessons.”

- Vijay Kelkar  
Chairman, 13<sup>th</sup> Finance Commission



“In that transition to 2047, it will pass through the upper-middle-income category and approach the high-income status

- presently defined as more than US\$12,695. Poverty levels will decline sharply. By 2047, India will move from the present medium human development category to the high human development category.”

- Bibek Debroy, Chairman,  
Economic Advisory Council to the Prime Minister



“This volume contains an in-depth analysis of significant policy issues in addressing contemporary challenges, high growth coupled with fiscal consolidation, and reconciling the dichotomy between inclusiveness and inflation management with macroeconomic stability. It brings together domain experts over experience, skill, and understanding.”

- N. K. Singh, Chairman,  
15<sup>th</sup> Finance Commission



“India 2047 deals with macroeconomic essentials and emphasises the need for structural transformation, organising the labour markets, increasing competitiveness, enhancing financial and social inclusion with equitable growth, the role of federalism in inclusive growth, imperatives for job-generation, and the importance of infrastructure development and financing.”

- Sameer Kochhar  
Chairman, SKOCH Group



“The reform agenda must continue as it has been under various regimes. Policymakers should identify the sectors that need reforms in terms of creating a competitive environment and improving performance efficiency. The Centre and states must be joint partners in this effort.”

- C. Rangarajan, Chairman  
12<sup>th</sup> Finance Commission and Former Chairman,  
Economic Advisory Council to the PM



# INDIA 2047 CENTRE OF EXCELLENCE

RESEARCH · PROOF OF CONCEPT · BEST PRACTICES

## RESEARCH

- Corporate Digital Responsibility
  - Responsible Digital Lending Framework
  - Responsible Gaming Framework
  - Responsible OTT Framework
  - Responsible Social Media Intermediaries Framework
  - More segments to be added...
- Harmonisation of ESG, CSR, CDR and SDGs
- Assessing Performance, Opportunities and Challenges for SIDBI

## PROOF OF CONCEPT

- Monetisation of Digital Assets
  - Developing Use Cases for Digital Assets
  - Monetisation of Videos using Videotech and AI
  - More segments to be added...
- Identifying and Creating Use Cases for New and Emerging Strategic Technologies
- Benchmarking
- Comprehensive Economic Impact
  - CEI of Cloud
  - CEI of Endpoint Deployment

## BEST PRACTICES

- India Involved Index
- Corporate Digital Responsibility Index
- Responsible Gaming Index
- Responsible OTT Index
- Responsible Digital Lending Index
- Responsible Social Media Intermediaries Index
- Case Studies
- Knowledge Repository

- Nationalism dominates global trade and politics post-WTO, shifting focus to non-tariff barriers. However, this narrative overlooks the realities of the Global South, diminishing its moral and spiritual aspects.
- Businesses face uniform expectations for ESG, CSR and CDR compliance across trade, alongside perceived moral grandstanding in Human Rights and Democracy indices by the Global North.
- The Global South's issues, context and necessary solutions are often disregarded, mainly due to a lack of institutional capacity in understanding the complexities of compliance and associated indices.
- New and Emerging Strategic Technologies (NEST) will lead to new and emerging strategic challenges in the global context.
- There is a pronounced need to research and propose frameworks either within such Global North standards or as a counter standard that takes cognisance of what the South needs.
- India 2047—Centre of Excellence is set up by SKOCH Group to fill this critical gap.
- It will Research, set up Proof-of-Concept and document Best Practices to create Global Benchmarks and Indices that counterbalance, redefine and build capacity for India's leadership from the Global South viewpoint.
- The Centre of Excellence will develop frameworks, measurement criteria and local and global indices that can be noted, learned from and used for subjects including sovereign ratings. ■

## **CORPORATE DIGITAL RESPONSIBILITY – A BACKGROUNDER**

Corporate Digital Responsibility (CDR) stands at the forefront of modern business ethos, encompassing a broad spectrum of considerations ranging from data protection and cybersecurity to ethical technology deployment and societal impact. As the digital landscape continues to evolve, so too do the demands placed upon corporations to navigate these complex terrains responsibly.

### **RESPONSIBLE BEHAVIOUR**

The evolution of responsible behaviour extends beyond digital, encompassing industries like gaming, OTT, social media intermediaries, digital lending, gambling, alcohol, tobacco and pharmaceuticals. Regulatory interventions, corporate responsibility initiatives and public health campaigns underscore the collective effort to mitigate societal harms.

While OTT platforms play a crucial role in upholding ethical standards, safeguarding user data and promoting digital inclusivity; social media intermediaries are tasked with moderating user-generated content to ensure that it complies with community standards and legal requirements.

As financial institutions and fintech companies leverage digital platforms to provide access to credit and financial products, it's imperative that they uphold ethical standards, protect consumer rights and promote financial well-being.

## **NEW, EMERGING AND STRATEGIC TECHNOLOGIES**

The significance of new, emerging and strategic technologies (NEST) in advancing a nation's development, economic prosperity, national security, and diplomatic relations has never been more pronounced. This entails continuous monitoring, analysing the legal ramifications of technology-driven resources and evaluating opportunities for collaboration. Three decades ago, this might have primarily referred to the Internet, but today, it encompasses AI, biotechnology, nanotechnology, 3D printing, and beyond. The intertwining of emerging technologies and CDR underscores the imperative for companies to embrace and utilise these technologies conscientiously and ethically, considering their societal, environmental and ethical implications.

The establishment of the NEST division in the Ministry of External Affairs is a significant step that underscores the importance of emerging technologies to India's expanding digital landscape and domestic industries.

### **GLOBAL FRAMEWORK**

The foundation of CDR was laid in the early 2000s, primarily focusing on data protection and security. Initiatives like the US Children's Online Privacy Protection Act (COPPA) and Europe's General Data Protection Regulation (GDPR) set the stage for stringent regulations governing the handling of user data. In the United States, sector-specific laws such as

the Health Insurance Portability and Accountability Act (HIPAA) and the Sarbanes-Oxley Act (SOX) reinforce cybersecurity measures, while the California Consumer Privacy Act (CCPA) empowers consumers with greater control over their personal information.

Meanwhile, the EU's GDPR revolutionised data protection standards, emphasising transparency, accountability, and user consent. The Network and Information Systems (NIS) Directive and upcoming Digital Services Act (DSA) and Digital Markets Act (DMA) further bolster Europe's commitment to safeguarding digital rights and fostering fair competition.

Beyond the US and EU, countries worldwide are enacting their own data protection laws, such as Singapore's Personal Data Protection Act (PDPA) and Brazil's Lei Geral de Proteção de Dados (LGPD), underscoring the global relevance of CDR.

## TECHNOLOGY AND ETHICS

The proliferation of cutting-edge technologies like AI has expanded the scope of CDR to include ethical considerations. Governance structures, bias mitigation protocols and impact assessments are crucial in ensuring the responsible development and deployment of AI systems.

Data ethics and privacy remain paramount, with principles like Privacy by Design and robust consent management practices guiding companies towards responsible data handling. Cybersecurity measures, including risk assessments and proactive incident response plans are

indispensable in safeguarding digital assets and customer trust.

## SUSTAINABILITY AND DIGITAL INCLUSION

In recent years, CDR has extended its purview to encompass environmental sustainability and digital inclusion. Initiatives like the Energy Star programme and the EU's Eco-Management and Audit Scheme (EMAS) promote eco-friendly practices in digital operations. Companies also strive to make technology accessible to all, aligning with UN SDGs.

## SELF-REGULATION FRAMEWORKS

Many companies are proactively upholding CDR principles through internal digital ethics boards and voluntary commitments. Collaborative initiatives like the GNI exemplify the industry's collective effort to uphold freedom of expression and privacy rights. Transparency and accountability are central to CDR, with companies expected to publish regular reports on their digital responsibility practices.

## PREVENTION OF MENTAL HEALTH ISSUES

As digital consumption continues to rise, concerns regarding its impact on mental health have come to the forefront. Human-centric design principles, robust content moderation, and user controls are pivotal in mitigating potential harms associated with addictive digital behaviours. Embracing the principles of CDR is not just a moral imperative but a strategic imperative for corporate India. ■

0945 - 1400

0945 - 1000	Arrival, Meet and Greet
1000-1040	<b>Welcome &amp; Opening Remarks: Mr Sameer Kochhar</b> , Chairman, SKOCH Group – Presentation on Corporate Digital Responsibility – Presentation on Responsible Digital Lending – Presentation on Responsible Digital Gaming
1040-1050	<b>Current Responsible Digital Lending Guidelines: Ms Sugandh Saxena</b> , Chief Executive Officer, Fintech Association for Consumer Empowerment (FACE)
1050-1100	<b>Current Responsible Digital Gaming Guidelines: Mr Lokesh Suji</b> , Director, Esports Federation of India
1100-1115	<b>Mental Health Dimensions of Digital Business and What can be Done?</b> <b>Dr Yatan Pal Singh Balhara</b> , Professor-Psychiatry, National Drug Dependence Treatment Centre (NDDTC), AIIMS
1115 -1330	Discussion
1330 onwards	Lunch

**Maple, India Habitat Centre, New Delhi**  
4<sup>th</sup> May, 2024 | 09:45 - 14:00

Co-organisers



**RIS**  
Research and Information System  
for Developing Countries  
विकासशील देशों की अनुसंधान एवं सूचना प्रणाली



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CATALYSING LIVELIHOODS  
www.skoch.org

**INCLUSION**  
MAINSTREAMING THE MARGINALISED

1115 -1330

**DISCUSSIONS**

**Mr Amarendra Singh**, Deputy Secretary, Ministry of Information and Broadcasting

**Prof Charan Singh**, CEO & Founding Director, EGROW Foundation

**Mr Jiji Mammen**, Chief Executive Officer, Sa-Dhan

**Prof Karishma Godara**, Assistant Professor, Jindal School of Psychology (JSPC) and  
Counselling, O P Jindal Global University

**Mr Karthik Sathuragiri**, Head-Marketing, AWS India

**Mr Kshitij Aggarwal**, Deputy Director, Ministry of Information and Broadcasting

**Dr Mriganko Das**, Consultant, NEST, MEA

**Dr N Vijayaditya**, Former Director General, National Informatics Centre (NIC)

**Mr Nipun Kohli**, Co-Founder, FinAGG

**Dr Nirmal Bansal**, Provost - ESRDS, France

**Prof Naresh Singh**, Executive Dean, Jindal School of Government & Public Policy,  
O P Jindal Global University

**Prof R Sudarshan**, Dean, Jindal School of Government & Public Policy,  
O P Jindal Global University

**Mr Rohit Chauhan**, Director, Public Policy, Head Digital Works

**Mr Rohit Vaswani**, Bhartiya Vitta Salahkar Samiti (BVSS)

**Dr Sabyasachi Saha**, Associate Professor, Research and Information System for  
Developing Countries (RIS)

**Mr Sandeep Sharma**, President, Bhartiya Vitta Salahkar Samiti (BVSS)

**Mr Sanjay Chaudhary**, Vice President-Marketing, Lentra

**Dr Shefali Dash**, Former Director General, National Informatics Centre (NIC)

**Prof Sidharth Chauhan**, Associate Professor and Associate Dean, Jindal Global Law  
School (JGLS), O P Jindal Global University

**Mr Sundar Ram**, Director of Business Development, AWS India

**Dr Vinay Kumar Singh**, Head (Self-Regulation & Compliance), Microfinance Industry  
Network (MFin)

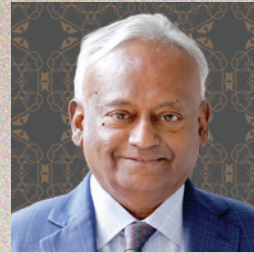
*Names are arranged alphabetically*



**Mr Sameer Kochhar**  
Chairman  
SKOCH Group



**Prof Charan Singh**  
CEO & Founding Director  
EGROW Foundation



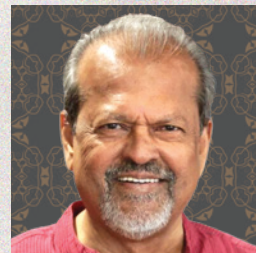
**Prof R Sudarshan**  
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Consultant, NEST  
Ministry of External Affairs

Some speakers are subject to confirmation





**Dr Shefali Dash**  
Former Director General  
National Informatics Centre



**Mr Sundar Ram**  
Director, Business  
Development, AWS India



**Mr Karthik Sathuragiri**  
Head-Marketing  
AWS India



**Dr N Vijayaditya**  
Former Director General  
National Informatics Centre



**Dr Vinay Kumar Singh**  
Head (SELF-REGULATION & COMPLIANCE)  
Microfinance Industry Network



**Mr Lokesh Suji**  
Director  
Esports Federation of India



**Dr Sabyasachi Saha**  
Associate Professor  
RIS



**Mr Nipun Kohli**  
Co-Founder  
FinAGG



**Mr Rohit Chauhan**  
Director, Public Policy  
Head Digital Works



**Mr Sanjay Chaudhary**  
Vice President Marketing  
Lentra



**Ms Sugandh Saxena**  
CEO, Fintech Association for  
Consumer Empowerment



**Dr Nirmal Bansal**  
Provost  
ESRDS

*Some speakers are subject to confirmation*

98<sup>th</sup> SKOCH  
Summit

**PUBLIC  
POLICY  
FORUM**

India Habitat Centre, New Delhi

**WORKSHOP**

**CORPORATE  
DIGITAL  
RESPONSIBILITY**

Maple, India Habitat Centre

New Delhi | 4<sup>th</sup> May, 2024

**WORKSHOP**

**HARMONISATION  
OF ESG, CSR, CDR  
AND SDGs**

Marigold, India Habitat Centre

New Delhi | 18<sup>th</sup> May, 2024

**PUBLIC POLICY FORUM**

**INDIAN INDICES  
GLOBAL  
BENCHMARKS**

Silver Oak, India Habitat Centre

New Delhi | 13<sup>th</sup> July, 2024

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