

CUTS CCIER ACTIVITIES REPORT



JULY-SEPTEMBER 2022

India-Australia to Work Together on 6G Technology



UTS International organised a conference titled 'Identifying Elements of Ethical and Regulatory Framework for 6G and Creating Opportunities for India-Australia' in partnership with the Australian Risk Policy Institute (ARPI), and International Institute of Information Technology Bangalore (IIIT-B) in New Delhi on August 17, 2022.

The conference, along with the inaugural session 'Strengthening India-Australia Partnership on Cyber & Critical Technologies,' included three technical sessions: Cyber and Critical Technologies – Strategic Importance and Opportunities for India and Australia; Understanding 6G, Its Standards, and Related Issues and Concerns; and Identifying Elements of Ethical and Regulatory Framework for 6G.

The project is supported by the Australian Government's Department of Foreign Affairs and Trade and India's Department of Telecommunications (DoT) provided their log support for the event.

Barry O'Farrell AO, Australian High Commissioner to India; Pradeep S Mehta, Secretary General, CUTS; Lt Gen S P Kochhar, Director General, Cellular Operators Association of India; Abhay Shanker Verma, Deputy Director General (Mobile Technologies), Telecom Engineering Centre, DoT; Ravi Thapar, former Diplomat and Professor and Executive Dean, Jindal School of International Affairs, O.P. Jindal Global University; Georgina McKay, First Secretary, Australian High Commission, New Delhi and Aruna Sharma, former Electronics and Information Technology Secretary to the Government of India were the eminent speakers, among others.

https://cuts-ccier.org/international-conference-on-identifying-elements-of-ethical-and-regulatory-framework-for-6g/

Accelerating Electric Vehicle Adoption in Rajasthan



CUTS International organised a Stakeholder Consultation on 'Accelerating Electric Vehicle Adoption in Rajasthan (EV Raj): Challenges and Way Forward' in Jaipur on July 29, 2022.

The event was a part of the project 'Accelerating Electric Vehicle Adoption in India (EV Raj)' that aimed to identify current supply and demand side gaps impeding the transition to Electric Vehicles (EVs) in the state of Rajasthan. The project also aimed to analyse various policy practices (policy interventions, regulations, non-legislative steps, innovative regulatory mechanisms, and collaborative efforts from corporates) in the EV space.

Rakesh Chopra, Managing Director, Rajasthan Electronics and Instruments Limited; Dinesh Pahadia, General Manager, Rajasthan State Industrial Development & Investment Corporation Ltd. (RIICO); Ujjwal Kumar, Associate Director, CUTS International; Priti Shukla, Assistant Programme Manager, Shakti Sustainable Energy Foundation (SSEF); Sunil Bhatnagar, Director, Sanvaru Technology Ltd., Haryana; Rakesh Tyagi, Director, Training and Skills, AVL India Pvt. Limited; Arun Kumar Verma, Assistant Professor, Malaviya National Institute of Technology (MNIT); and Akash Sharma, Assistant Policy Analyst, CUTS International, were the speakers in the event.

https://cuts-ccier.org/stakeholder-consultation-on-accelerating-electric-vehicle-adoption-in-rajasthan/

Managing Climate Change: A Strategy for India

Cuts International organised a webinar on 'Managing Climate Change: A Strategy for India?' on July 15, 2022, to discuss the paper of the same name co-authored by Montek Singh Ahluwalia, former Deputy Chairman, Planning Commission of India and Utkarsh Patel, Associate Fellow, Centre for Social and Economic Progress.

The paper highlights the broad areas that need to be addressed for India to reduce emissions substantially. These include increasing energy efficiency, a greater thrust on electrification, shifting power generation from fossil fuels, expanding afforestation and developing carbon capture utilisation and storage (CCUS) technologies. It also stresses on the need for more significant public-private partnerships to achieve the climate targets.



Suresh Prabhu, former Minister,
Power, Railway and Commerce &
Industry; Montek Singh Ahluwalia,
former Deputy Chairman, Planning
Commission of India; Vibha
Dhawan, Director General, The
Energy and Resource Institute
(TERI); Malti Goel, Founder,
Climate Change Research Society;
Pablo Benitez Ponce, Senior
Environmental Economist, The

World Bank; M S Rathore, Director, Centre for Environment and Development Studies; Shantanu Mitra, Head, Infrastructure and Development, British High Commission, New Delhi; and Utkarsh Patel, Associate Fellow, Centre for Social and Economic Progress were the panellists in the session moderated by Mehta.

https://cuts-ccier.org/to-manage-climate-change-weneed-to-move-from-aggregate-slogans-to-sectorallydetailed-targets-for-the-next-ten-years-and-more-monteksingh-ahluwalia/

Optimal Governance of NPD 2.0

OUTS International organised a virtual stakeholder discussion on 'Optimal Governance of NPD 2.0' on July 12, 2022. This discussion aimed to engage experts to discuss the lacunas, unintended challenges, regulatory uncertainty and the way forward.

This event was a part of the project entitled "Research-based Advocacy on Unintended Lacunae of including aspects of NPD in PDPB." The research report of the project entitled 'Non-Personal Data 2.0' was also launched.



Ritesh Pandey, Member of Parliament and Member of the Joint Parliamentary Committee (JPC) on the Personal Data Protection Bill 2019 (PDPB'19); Mehta; Ashish Aggarwal, Vice President, NASSCOM; Parminder Jeet Singh, Executive Director, IT for Change and Member, Committee of Experts on NPD; Daniel Castro, Vice President, Information Technology & Innovation Foundation; Astha Kapoor, Co-Founder, Aapti Institute and Venkatesh Krishnamoorthy, Country Manager – India, BSA | The Software Alliance were the panellists and Amol Kulkarni, Director-Research, CUTS International was the moderator of the session.

https://cuts-ccier.org/optimal-governance-of-npd-2-0/

The Unease of Doing Digital Business in Digital India

CUTS International organised a webinar on 'The Unease of Doing Digital Business in Digital India' on July 07, 2022.



The report '[Un]Ease of Doing Digital Business in India: A Study of Policy and Regulatory Challenges' was also released in the webinar, highlighting that the existing and proposed regulations for digital businesses are not very friendly. It looks at four different parameters:

- (i) criminalising provisions,
- (ii) regulatory uncertainty,
- (iii) unnecessary compliances; and
- (iv) inadequate digital infrastructure as the major causes

which impede the Ease of Doing Digital Business.

Saurabh Garg, CEO of the Unique Identification Authority of India (UIDAI), was the keynote speaker and Mehta delivered the welcome address. Neha Chaudhari, Partner, Ikigai Law; Zainab Bawa, Chief Operating Officer, Hasgeek and Beni Chugh, Research Manager, Dvara Research, were the panellists in the session, moderated by Neelanjana Sharma, Senior Research Associate, CUTS International.

https://cuts-ccier.org/the-unease-of-doing-digital-business-in-digital-india/



CUTS Comments on

DoT Consultation Paper on the Need for a New Legal Framework for Governing Telecommunication in India

The Department of Telecommunications (DoT) released a Consultation Paper on the 'Need for a New Legal Framework Governing Telecommunication in India', brought out at a reasonable time as India looks to become a global leader in the telecommunications space.

CUTS International submitted its comments, making some recommendations which included:

- ensuring coherence of the new telecom framework with the National Digital Communications Policy 2018, having a clear problem statement;
- providing periodic reviews, conducting a three-step test of legitimacy, necessity and proportionality for existing laws and Cost-Benefit Analysis (CBA) before enacting newer provisions, and focusing on implementation, transparency and accountability;
- safeguarding harmonisation of the new telecom regime with other laws, such as those on insolvency and bankruptcy, mergers and acquisitions, data protection, and other sector-specific regulations, through mandatory consultation between different regulators;
- raising awareness and building the capacity of consumers, improving consumer grievance redress mechanisms, enabling effective consumer choice by partnering with credible consumer organisations; and
- mandating the industry adopt consumer broadband labels, among others.

https://cuts-ccier.org/pdf/submission-dot-consultation-paper-new-legal-framework-for-telecom-in-india.pdf

Parliament Standing Committee on Competition (Amendment) Bill, 2022

Cuts International submitted its comments to the Parliament Standing Committee on Finance on the Competition (Amendment) Bill, 2022. In general, Cuts welcomes the Competition (Amendment) Bill, 2022 ('the Bill') in particular, the introduction of a framework for 'settlement' and 'commitment' in the law; improving the leniency framework; introduction of 'limitation'; introduction of deal value threshold for M&A notification; recognition of 'hub and spoke' cartels etc. All these will likely reduce the caseload on the Competition Commission of India (CCI) and enhance the ease of business.

However, there are certain areas where CUTS has suggested some improvements, such as:

- providing 'guidance' as to what constitutes 'material influence' in the definition of 'control';
- maintaining 'arms-length' between investigation (Director General) and adjudication (CCI);
- making consultation between CCI and sectoral regulators mandatory in case of overlapping jurisdiction; and
- providing a legal mandate for a national competition policy.



Tamil Nadu Government on Online Gaming Regulations, 2022

The online gaming industry is a sunrise industry with extensive potential in a country like India because of the high number of internet users. It is recognised that certain types of games may cause harm to consumers.

CUTS International is committed to raising awareness and optimal regulations leading to transparent and accountable industry regulation with player protection at its core. In the submission, CUTS recommends a tiered mechanism for the grievance redressal of consumers, which should be mandated through statutory provisions in regulations. The state governments must introduce exclusive policies to regulate online games and not resort to blanket bans which might lead to an increase in illegal activities of online gaming

https://cuts-ccier.org/pdf/submission-to-tamil-nadu-govt-on-online-gaming.pdf

Proposed Draft Amendment to the Information Technology (Intermediary Guidelines and Digital Media Ethics Code) Rules, 2021

The Ministry of Electronics and Information Technology (MeitY) released proposed amendments to Information Technology (Intermediary Guidelines and Code of Ethics) 2021 (IT Rules 2021) and invited feedback on the same.

While the proposed amendments are considered a step in the right direction to address growing online harms and inadequate grievance redressal mechanisms, they have also raised the eyebrows of stakeholders. CUTS International has submitted its comments on proposed amendments while highlighting unaddressed concerns in other parts of the IT Rules 2021.

https://cuts-ccier.org/pdf/comments-to-meity-intermediairy-rules-2021-amendments.pdf



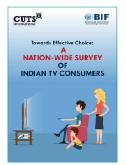
Publications

Research Reports

Towards Effective Choice

A Nation-Wide Survey of Indian TV Consumers

TV, a mass medium of video content consumption, has played a pivotal role in empowering its consumers with information, education and entertainment. A nation-wide survey of over 10,000 TV consumers conducted by CUTS International and Broadband India Forum (BIF), highlighted consumer concerns about the *status quo* and gathered insights that may inform further regulatory discourse. Findings from the survey have been captured in a research report titled 'Towards Effective Choice: A Nation-Wide Survey of Indian TV Consumers.'





Publications

Accelerating Electric Vehicle Adoption in Rajasthan

According to the World Health Organisation, India is home to nine of the ten most polluted cities worldwide. CUTS International undertook a project entitled, 'Accelerating Electric Vehicle Adoption in Rajasthan' to conduct state-level research, advocacy, networking and capacity-building on the prospects of an actionable policy roadmap for the state to enhance the uptake of EVs in Rajasthan. A research report has been prepared under this project to identify current supply and demand side gaps impeding the transition to EVs in Rajasthan and subsequently suggests a policy roadmap for addressing these gaps.



https://cuts-ccier.org/pdf/accelerating-ev-adoption-in-rajastha-report.pdf

Non-Personal Data 2.0

Mapping the way forward for optimal regulation of Non-Personal Data

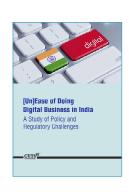
The Joint Parliamentary Committee's (JPC) Report on the Personal Data Protection Bill 2019 (PDPB) recommended widening the scope of the PDPB to include aspects of non-personal data (NPD). However, the move was considered fraught with lacunas and posed unintended challenges/adverse consequences for stakeholders. This study brought forth a multi-stakeholder perspective on the concerns arising to ensure a whole-of-government approach to data governance.



https://cuts-ccier.org/pdf/report-non-personal-data-2-0.pdf

[Un]Ease of Doing Digital Business in India A Study of Policy and Regulatory Challenges

Ease of Doing Business in India has been picking pace with the government-led and industry-sought initiatives of decriminalisation, reducing compliance burdens, developing public infrastructure, removing regulatory uncertainty etc. This study takes a deep dive into these initiatives, among others, from the perspective of Ease of Doing Digital Business in India (EoDDB).



 $https://cuts\text{-}ccier.org/pdf/a-study-of\text{-}policy\text{-}and\text{-}regulatory\text{-}challenges\text{-}eoddb.pdf}$

Policy Study on Doing Business in Rajasthan

The CM Rajasthan Economic Transformation Advisory Council (CMRETAC) tasked CUTS International to design a framework to reduce the state's compliance burden to a significant extent. Upon review of frameworks adopted by different countries to enhance ease of doing business and reduce compliance burden, CUTS zeroed in on the globally recognised Regulatory Guillotine (RG) framework to design a framework for Rajasthan.

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The RG framework rapidly reviews compliances through a consultative mechanism, reverses the burden of proof, and requires clearances to pass the tests of legality, necessity, and proportionality, to be retained. Based on the framework, a three-step framework was designed to reduce the compliance burden in Rajasthan.



Discussion Paper

Walking the talk of COVID-19 through Investment Policies

The paper looks into the historical shift from mid-2021 in foreign direct investment (FDI) and other investment policies in the host countries, considering the similarities and differences in light of COVID-19. It argues that global adverse events lead to convergence in the investment policy response of the countries, for example, Australia, India, P.R, China, and the USA.

It further discusses the shift in policy implications for such countries. Towards the end, it recommends ways for the economies to work together to reach a shared objective of recovery post-COVID-19 and also looks domestically for the recovery.

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https://cuts-ccier.org/pdf/dp-walking-the-talk-of-covid.pdf

Briefs

Suspending Iron Ore Mining in the State of Goa

The purpose of the study was to understand the economic impact of the mining suspension on the Goan economy and relevant stakeholders of the iron ore mining sector using primary and secondary research methodologies. The Assessment Period of the impact was March 2018-January 2021. The study also tries to identify the best possible remedy that would have been benign to the environment.

https://cuts-ccier.org/pdf/policy-brief-goa-mining-case.pdf



Hanuman Laxman Aroskar vs. Union of India (Mopa Airport Case)

The study aimed to understand the economic impact of the stoppage of Mopa airport construction in Goa, if any, on its project cost and timeline, including first-order impact on key stakeholders. The delay in the construction of the Mopa airport and suspension of EC was avoidable had the GoG made all relevant and necessary disclosures in Form-1 as provided in EIA Notification, 2006. Thus, it is imperative to fix the accountability of agencies/officials involved in the EIA process. An accountable, transparent and effective governance structure would reduce such avoidable litigations.



https://cuts-ccier.org/pdf/policy-brief-mopa-airport-case.pdf

The Tamil Nadu Pollution Control Board vs. Sterlite Industries (I) Ltd (Sterlite Copper Plant Case)

The closure of the Sterlite Copper Plant in Thoothukudi, Tamil Nadu, in 2018 (Copper Plant) – the manufacturing plant of Vedanta Limited – typifies the debate of balancing human rights and economic rights. Various economic and social models have evolved to understand and recognise human-centricity at all fronts, environment and development.

However, a balanced approach is missing in viewing these domains holistically and collectively. While various reports and studies have established the environmental concerns leading to health harm, there is limited secondary literature analysing the economic impact. Therefore, the results and findings of this assessment of the economic impact of the Copper Plant closure have highlighted certain crucial learnings.



Publications

National Green Tribunal Bar Association vs. Ministry of Environment & Forests and Ors. (Sand Mining Case)

This study aims to analyse the economic impact of the sand mining stoppage in Gautam Buddha Nagar, if any, on relevant stakeholders. The period of the study is from August 2013 to September 2017. The study takes a bottom-up approach to understand only the first order's direct impact on key stakeholders such as the government, mining lease holders, associated businesses and labourers/workers, among others.

https://cuts-ccier.org/pdf/policy-brief-sand-mining-case.pdf

Vardhman Kaushik vs. Union of India & Ors. (NCR Construction Ban Case)

The objective of this study was to assess the first-order economic impact of the said order, if any, on concerned stakeholders. During the field visit to Delhi NCR for data collection for the case, the team met several different categories of stakeholders ranging from the Development Authorities [NOIDA and Haryana Shehri Vikas Pradhikaran (earlier known as HUDA)], Pollution Control Boards (UP and Haryana), Real Estate Companies, Labour Associations, and Homebuyer's Associations.



https://cuts-ccier.org/pdf/policy-brief-ncr-construction-ban-case.pdf

Buttressing Competitiveness to Create Jobs

India is quite low on the Global Competitiveness Index published by the Institute for Management Development, Lausanne. It rose to the 28th position in 2022 from a low of 37 in 2021. However, for the competitiveness of firms to improve, various other things need to be done.

This Briefing Paper has examined measures taken by three developing countries Vietnam, Chile and Thailand to improve their competitiveness. There are various issues and this paper lays out some of them. It also advocates for a Competitiveness Law which can bind all branches of the government at the Central, state and local levels to work purposively and coherently to improve our competitiveness.



https://cuts-ccier.org/pdf/bp-buttressing-indias-competitiveness-to-create-jobs.pdf



Representations

- Vidushi Sinha attended the launch event on the Impact Assessment Study on IT Rules, 2022, organised by the Internet and Mobile Association of India and the Dialogue in New Delhi on July 04, 2022.
- Mehta was one of the speakers at sessions on 'Financial consumer protection including financial
 education and literacy' and 'The role of competition law and policy in supporting microenterprises
 and small and medium-sized enterprises during economic recovery in the post-COVID-19 period'
 during IGE on Consumer Protection Law and Policy and Competition Law and Policy on July 19 &
 21, 2022 respectively.

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Representations

- Arshiya Chaturvedi attended the programme on 'One Stop Shop' organised by PHD Chamber of Commerce and Industry in association with the Department of Industries & Commerce, Government of Rajasthan, and Bureau of Investment Promotion Rajasthan in Jaipur on July 26, 2022.
- Amol Kulkarni was a panellist at the webinar entitled 'Withdrawal of the PDP Bill, 2019 and a New Roadmap to Privacy' organised by The Quantum Hub on August 25, 2022.
- Mehta was one of the speakers at the Policy Circle webinar 'India's Global Economic Ambitions and Business Environment Challenges' on August 31, 2022.
- Vidushi Sinha attended 5G India 2022, organised by Broadband India Forum (BIF) in New Delhi on September 07-08, 2022.
- Sidharth Narayan and Vidushi Sinha attended the National Workshop on Spectrum and Regulatory Issues in Preparation for WRC-23 organised by ITU-APT Foundation of India in New Delhi on September 12, 2022.
- Vidushi Sinha attended 'The next wave of Innovations for Advancing Financial Inclusion- How India can leverage the opportunity and increase usage' organised by the Bill & Melinda Gates Foundation in New Delhi on September 13, 2022.
- Josephine Shreela G participated in the Behavioural Insights workshop organised by Shakti Sustainable Energy Foundation, New Delhi and Behavioural Insights Team, United Kingdom, in Jaipur, on September 13-14, 2022.
- Amol Kulkarni delivered a lecture on Regulatory Impact Assessment at National Law University, Delhi, on September 14, 2022.
- Vidushi Sinha attended a special session of The Digital Dialogues on '6G: Future Vision and Perspectives' organised by BIF in New Delhi on September 20, 2022.
- Ujjwal Kumar participated in a roundtable on 'The G20 effort to protect economies from cyber-enabled theft of IP' organised by the Australian Strategic Policy Institute (ASPI) and the Dialogue in New Delhi on September 27, 2022.
- Sidharth Narayan was a speaker at a session on 'Role of Online curated content in spreading consumer awareness about online fraud: A case study of Jamtara', organised by Netflix and Cyber Peace Foundation. The session was hosted in the event 'Frames Fast Track 2022' organised by the Federation of Indian Chambers of Commerce & Industry (FICCI) in Mumbai on September 27, 2022.



Advocacy through Media

Over-regulation of the online gaming industry must be avoided

Page one Asia, July 02, 2022

By Neelanjana Sharma and Prince Gupta

The online gaming industry in India is a sunrise industry and is growing at a fast pace. The total number of online gamers grew 8 percent from 360 million in 2020 to 390 million in 2021, and the number of gamers is expected to cross 450 million by 2023. Online gaming will likely become a US\$7bn market in India by FY2026 and generate 2 lakh new jobs.

https://cuts-ccier.org/over-regulation-over-online-gaming-industry-must-be-avoided/

Agnipath: Necessary reform, unnecessary babel

The Economic Times, July 11, 2022

By VP Singh Badnore and Pradeep S Mehta

The Agnipath scheme, announced on June 14, 2022 is a transformative scheme introducing India's short-term armed forces enlistment system. Following the announcement, massive protests erupted in many states, with youths taking to the streets to express their dissatisfaction with the scheme. Rather than this unnecessary brouhaha and politicisation of the issue, it should have been welcomed as a reform for all it can offer to the country today.

https://cuts-ccier.org/agnipath-necessary-reform-unnecessary-babel/

Building the drone ecosystem, and creating future-ready jobs

The Economic Times, July 27, 2022

By Pradeep S Mehta and Tanya Goyal

Almost a year has passed since India introduced the new Drone Rules 2021 liberalising India's drone industry. Flying on the edge of being the world's drone capital by 2030, the domestic drone industry is experiencing rapid development. For this, India demonstrated loudly with its mesmerising show with 1000 'Made in India' drones at the beginning of the year. However, the growth is at risk with the weak ecosystem prevailing for the industry.

https://cuts-ccier.org/building-the-drone-ecosystem-and-creating-future-ready-jobs/

5G, competitiveness, and growth

Financial Express, July 28, 2022

By Pradeep S Mehta and Prince Gupta

Technological advancements are happening at an unprecedented pace, and these benefits should reach every consumer at the earliest. However, when governments dilly-dally sign off approvals for their usage, consumers remain deprived of the benefits. One hopes that lessons are learnt from such bad experiences so that the consumer and the economy would benefit.

https://cuts-ccier.org/5g-competitiveness-and-growth/

We must bridge our 'social' deficit in ESG investments

Livemint, August 02, 2022

By Pradeep S Mehta

Employment generation is one of the biggest challenges in India, especially in the wake of a global economic downturn. As one step forward, Prime Minister Narendra Modi recently announced a mega employment push to create 1 million jobs in the government. This is a welcome step, considering that there are approximately 890,000 vacant posts in ministries and departments at the Centre.

https://cuts-ccier.org/we-must-bridge-our-social-deficit-in-esg-investments/

India desperately needs a regulatory overhaul

The Economic Times, August 10, 2022

By Vijay L Kelkar and Pradeep S Mehta

A matter of jurisdiction over the regulation of 'debenture trustees' recently reached the Bombay High Court. The question before the court was the Competition Commission of India (CCI) jurisdiction over the Securities and Exchange Board of India (SEBI). Such cases of jurisdictional conflicts need a solution, and India follows a system of specialised sector regulators.

https://cuts-ccier.org/whose-jurisdiction-is-it-anyway-india-desperately-needs-a-regulatory-overhaul/



Advocacy through Media

Our open network for digital commerce must win the trust

Livemint, August 23, 2022

By Aparajita Srivastava and Amol Kulkarni

A key reason for the success of e-commerce is the presence of platforms that can act as trusted intermediaries between buyers and sellers, offering a safe and secure online marketplace.

Armed with resources and reach, they play an essential role in ensuring that consumers receive the timely delivery of quality goods and that merchants can supply goods with the help of necessary logistical support and receive payments on time.

https://cuts-ccier.org/our-open-network-for-digital-commerce-must-win-trust/

We need a competition law regime to foster rivalry

Livemint, August 25, 2022

By Pradeep S Mehta

As a bill for a new competition regime is deliberated upon, our revised law should reduce regulatory discretion and help coordinate sectoral regulation to boost the intensity of rivalry. As the Standing Committee on Finance chaired by Jayant Sinha examines the Competition (Amendment) Bill, 2022, I recall deliberations from almost 20 years ago during the adoption of the Competition Act of 2002, helmed by his father, the then nance minister Yashwant Sinha.

https://cuts-ccier.org/we-need-a-competition-law-regime-that-fosters-rivalry/

Improving Rajasthan's Ease of Doing Business

Financial Express, September 03, 2022

By Pradeep S Mehta and Tanya Goyal

In 2021, Rajasthan slid from being a Leader in the Ease of Doing Business (EODB) ranking of states to being an Aspirer. Considering its poor unemployment and fiscal situation, Rajasthan must attract more investment into labour-intensive sectors, making better EODB essential. The state has taken radical steps in the past, such as allowing small units to start without entry formalities for five years, but more needs to be done.

https://cuts-ccier.org/improving-rajasthans-ease-of-doing-business/

Regulating Big Tech

Financial Express, September 16, 2022

By Pradeep S Mehta and Prince Gupta

Big Tech is scrutinised worldwide for anticompetitive, antisocial, and anti-consumer behaviour. In India, two parliamentary committees have been grilling Big Tech firms. Similar processes of grilling have taken place in the US and the EU. China has also been aggressive in taming tech giants. The aim is to ensure more economic democracy in digital markets.

https://cuts-ccier.org/regulating-big-tech/

Ensure consumer welfare during tokenisation

Financial Express, September 24, 2022

By Pradeep S Mehta and Sidharth Narayan

To enhance the safety and security of card-based online transactions, the Reserve Bank of India has mandated the Card on File Tokenisation (CoFT) operationalisation. The move is coming into effect from October 1. The industry is yet to operationalise CoFT, particularly for recurring transactions fully, and this may warrant another extension of the deadline, at least for recurring payments. More importantly, it is time for RBI to penalise defaulting entities after releasing a 'status of readiness' report.

https://cuts-ccier.org/ensure-consumer-welfare-during-tokenisation/