



BANKING INDUSTRY

Value Chain

- **Marketing** - Advertising, branding, sales support.
- **Sales** - Multichannel, management, market expansion.
- **Product** - Product offering, product expansion.
- **Transaction** - Payment, settlement

Cost Drivers

- Employee salaries, bonuses, and benefits
- Equipment rental or leasing
- Information technology (IT) costs
- Rent, telecommunication services, taxes, professional services, and marketing



Revenue Drivers

- Net interest margin
- Transaction fees
- Speculative positioning based on flow information
- Agency fees
- Balance sheet growth.

Key Players

- HDFC Bank
- State Bank of India
- ICICI Bank
- Axis Bank
- Kotak Mahindra Bank

Industry Trends

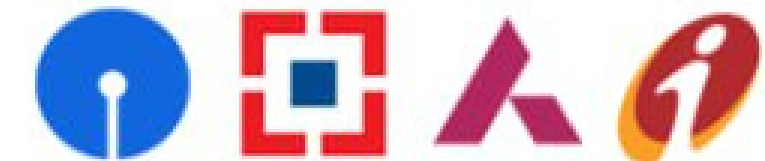
- Divulging its **focus towards innovation** guided by technology.
- **Sustainable finance along with ESG** (environment, social and governance) commitments are set to become a fundamental part of the banking sector globally.
- Acceptance of **Open Banking and Open Finance**.
- Collaborations between financial institutions and cloud providers,
- Standard Chartered and Microsoft- **cloud first bank**, with all core banking systems to be cloud-powered by **2025**.

Key Trends

- Digital transformation
- Collaboration with FinTech
- Increasing role of AI & robotics

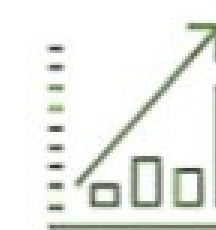
KPIs

- Revenue
- Expenses
- Operating profits
- Assets under management
- Return on asset



Regulatory Framework

- Minimum capital ratios
- Supervisory review
- Basel Capital Accords
- Minimum reserves to ensure liquidity
- Corporate governance
- Financial reporting and disclosure
- Credit rating requirement
- Activity and affiliation



COVID Impact

- **'Positive discontinuity'** with digitization of the sector
- **Reduced profitability** in mature markets.
- **Significant instability and high volatility** in global capital markets.
- Necessity of infrastructural resources: **Cloud technologies**.



AEROSPACE INDUSTRY

Market Trends

- The global aerospace market: \$298.0 billion in 2020, **decreased at a CAGR of -0.3% since 2015**.
- Expected to **grow to \$430.9 billion in 2025** at a rate of 7.7%, then at a CAGR of 5.9% reaching **\$573.6 billion in 2030**.
- The **growth of airlines and passenger traffic in India has been highly rapid** in the past five years at over 15 percent per year.
- India has become the **3rd largest aerospace industry** in 2020.

Value Chain

- **Inbound Logistics** : Design Infrastructure & Components Manufacturing
- **Operation** : Aircraft Assembly
- **Outbound Logistics** : Transportation of carriers
- **Sales & Marketing** : Dealership, Sales Offices
- **Service** : Regular Inspections, System Enhancement

Regulatory Framework

- Remote Sensing Data Policy (RSDP)
- National Frequency Allocation Plan (NFAP)
- Satellite Communications (SATCOM) policy
- The Defence Procurement Procedure (DPP)
- Aircraft Act

COVID Impact

- **Passenger traffic slumped** due to air travel restrictions.
- Airlines **cancelling orders for new aircraft and OEMs Airbus and Boeing** reducing production forecasts up to 50%.
- MRO business reduced significantly



KPIs

- On time performance of satellites
- Electrical Power Systems
- Load Factor %
- Aircraft Readiness

Revenue Drivers

- Defence Production
- Technological Improvement
- Foreign Investments
- Surge in Passenger Traffic

Cost Drivers

- Aircraft Maintenance
- Skilled Manpower
- Research & Designing
- Aviation Fuel

Major Players

- Hindustan Aeronautics Limited (HAL)
- Bharat Electronics Limited (BEL)
- Indigo
- Spice Jet
- Air India



AUTOMOBILE INDUSTRY

KPIs

- Average downtime
- Utilization Rate
- Safety incidents per employee Throughout
- Inventory Turns
- EBITDA

Key Players

- Tata motors
- Maruti Suzuki
- Mahinda and Mahindra
- Hero Motocorp
- Bajaj Auto

Growth Drivers

- Strong government support in manufacturing
- Role of Joint Ventures
- Increased domestic demand

Market Segments

- The Indian Automobile market is divided into the following segments:-
- **Two Wheeler:** Scooty, Bike etc.
- **Three Wheeler:** Autos etc.
- **Four Wheeler:** Cars, Passenger vehicles

Market Trends

- India is all set to bring **scrapping policy**
- Compact and mid-size SUVs to gain strength
- Growth in the **used car market**
- Rising **internet connectivity** in vehicles
- **Digitization** in dealership models

Supplier Power
WEAK



Threat of New Entry
WEAK



Competitive Rivalry
STRONG



Substitutes
WEAK



Buyer Power
STRONG





BIOTECHNOLOGY INDUSTRY

Market Size

- Global market size estimated at **USD 1,023.92 billion** in 2021
- As of 2021, India's biotech industry clocks in about US\$ 12 billion in annual revenue.
- The Indian biotechnology industry is expected to **reach US\$ 150 billion by 2025.**
- The size of India's bioeconomy is **estimated to be at US\$ 80.12 billion** as of 2021. Nearly a fifth of India's bioeconomy, standing at US\$ 14.56 billion, was due to the Covid-19 vaccination and testing drive.

Key Sectors

- Bio-Pharmaceuticals
- Bio-Agriculture
- Bio-IT
- Bio-Services

Key Players

Globally

- Novo Nordisk A/S (NVO)
- Regeneron Pharmaceuticals Inc. (REGN)
- Alexion Pharmaceuticals Inc. (ALXN)
- Vertex Pharmaceuticals Inc. (VRTX)
- Jazz Pharmaceuticals PLC (JAZZ)

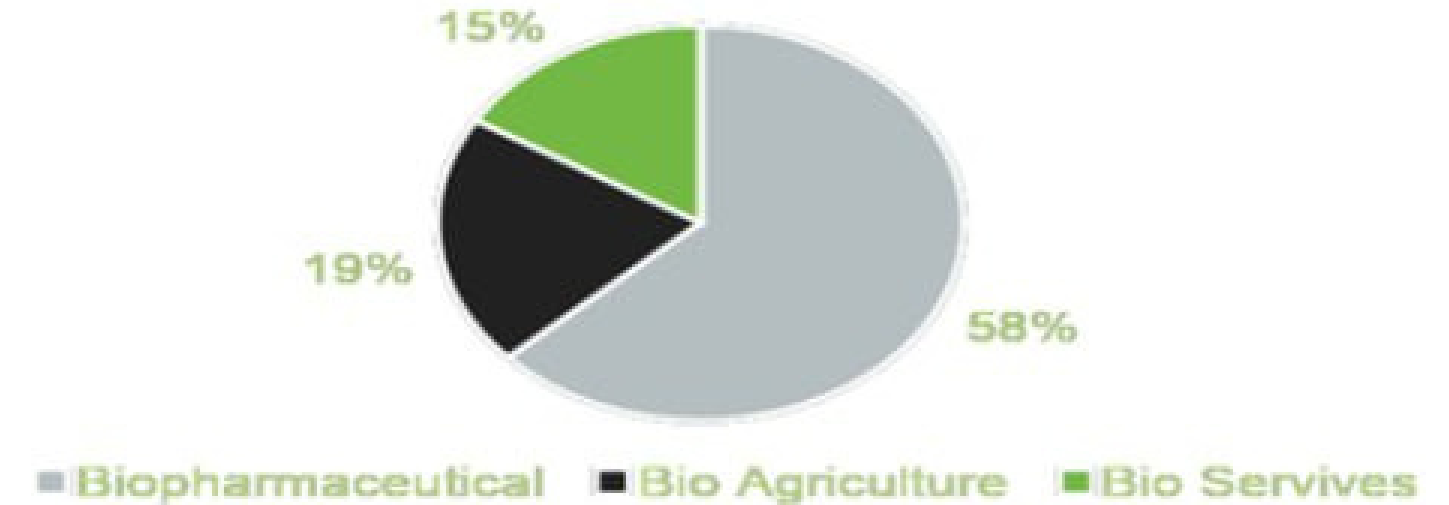
India

- Serum Institute of India
- Panacea Biotech Ltd
- Biocon Ltd
- Novo Nordisk

Growth Drivers

- Favourable government initiatives
- Plummeting sequencing prices
- Growing market demand for synthetic biology
- Rising R&D investment by the public as well as private agencies.

Segments



Government Initiatives

- In the Union Budget 2022-23, the **Department of Biotechnology was allotted US\$ 343.56 million** for developing basic infrastructure, genetic engineering, technologies, etc.
- Biotech Start-up Expo - 2022 's theme was 'Biotech Startup Innovations : Towards Aatmanirbhar Bharat'. The Expo showcased **75 successful startups, 75 Specialized Biotech Incubation Centres** and various **programs in 21 IITs/ universities** all supported by BIRAC (Biotechnology Industry Research Assistance Council).
- **Atal Jai Anusandhan Biotech Mission** was implemented by Department of Biotechnology (DBT), Ministry of Science and Technology with a purpose to address the challenges of maternal and child health, antimicrobial resistance, vaccines for infectious disease, food and nutrition, and clean technologies.



FINTECH INDUSTRY

KPIs

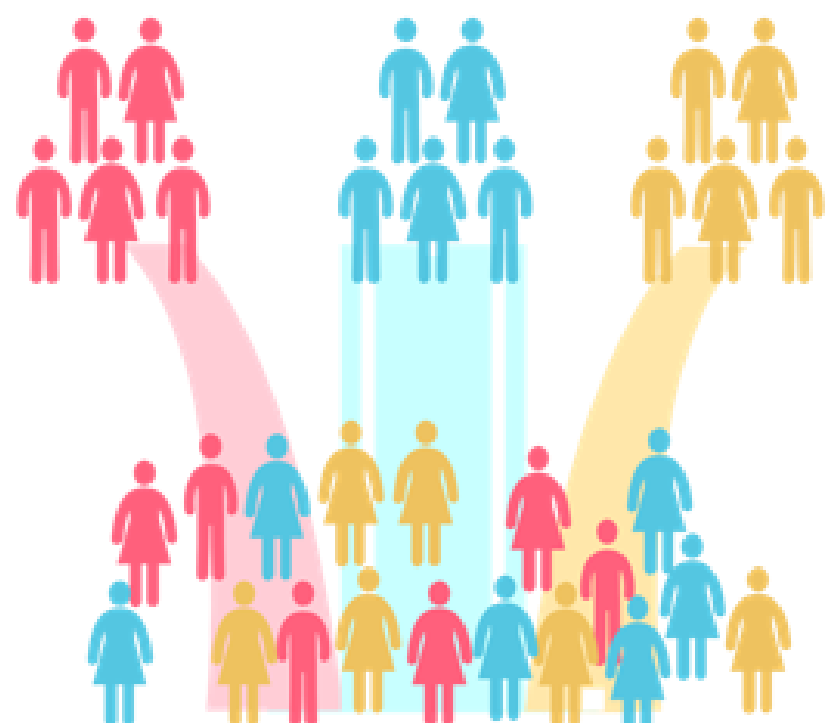
- Customer retention rate
- Install-to-registration rate
- Monthly active users
- Average time to first transaction
- Average Time Per User

Key Takeaways

- Advent of technology is bringing up a new breakthrough every now and then and AI has certainly changed the way of data collection, data integration, analysis and deployment.
- As far as financial technology is concerned, the trend of these "**robo-advisors**" has brought in a drastic improvement in customer interaction and customized revenues.
- Systems such as **chatbots, voice systems, and text chats** are designed to replace the human intervention while being cost efficient. On the other hand, **automated financial assistants and planners** became handy in monitoring events and help customers in making financial decisions.

Market Drivers

- **Focus of Companies on Cost Reduction and Improving Efficiency-** Fintech is allowing companies to cut down their cost, automate their process and reduce the chances of error. AI Chatbots are used by companies as customer assistants for various purposes such as sales, customer, etc. AI is empowering small finance companies as it is affordable as well as chances of error occurrence is very low.
- **New Technological Advancements drives Adoption of Fintech-** According to McAfee cybercrime currently costs the global economy around \$600 billion, or 0.8% of global GDP. One of the biggest cybercrimes is credit card fraud. Thus companies are designing a new generation of algorithms that are Convolutional Neural Networks and are based on the visual cortex.



Market Trends

- 2022 will be the year when **digital wallets and mobile payments** will drive fintech payment innovations.
- Mobile payments also cover in-store transactions apart from online purchasing. According to [Payvision](#) (2020), in-store transactions are projected to rise to more than **\$2.7 billion by 2022**. This will automatically push global e-commerce transaction value to **\$5.4 trillion by 2025**.
- **Blockchain technologies** will be adopted at scale across economies globally and they will start relying on AI.
- Physical visits to banks will **drop by 40%** given the rise of digital transactions and neo banks.

Market Challenges

- **Concerns Regarding Data Privacy-** The biggest challenge with technology adoption in fintech is the sensitive issue of data privacy and security, which most fintech companies are facing. The fintech sector is governed by strict compliance to regulations and governance since any data breach or security failure could be disastrous.
- **Fintech Market Landscape-** Product launches, acquisitions, and R&D activities are key strategies adopted by players in the Fintech Market. Microsoft, Google, IBM, Intel, Affirm, Upstart, Sigmoidal, Zest Finance and Amazon are considered to be the key players of the Fintech Market.



FOOD PROCESSING INDUSTRY

KPIs

- Operating Margin
- Unplanned Downtime
- Yield
- Inventory Turnover
- Fill Rate

Major Players

- Britannia
- ITC
- Hindustan Unilever Ltd.
- Parle Agro Pvt. Ltd.
- Kohinoor Foods Ltd. (Satnam Overseas Ltd.)



Market Trends

- India's food processing sector is **one of the largest in the world** and its output is expected to **reach \$535 bn by 2025-26**.
- The India food ingredients market, currently estimated at \$1584.08 million, is projected to **grow at a CAGR of 6.7% till 2029**.

Cost Drivers

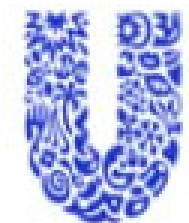
- Unplanned Downtime
- Warehousing
- Staff Payroll
- Automation
- Transportation

Revenue Drivers

- Advertisements
- Affordability
- Foreign trade
- Quality Checks

Value Chain

- Production - Horticultural production areas, Farming machines and seeds, Agricultural infrastructure.
- Manufacturing Consumption & Processing - Food industrial parks, Food manufacturing facilities
- Distribution - Cold chains, low-temperature distribution facilities.



Hindustan Unilever Limited



CYBERSECURITY INDUSTRY

Market Segmentation

- Security type
- Solution type
- Deployment mode
- End use industry
- Region

Growth Drivers

- Increased target-based cyberattacks on enterprises causing an operational disturbance
- Rising demand for IoT security solutions
- Increased data breaches
- Growing concerns for cyberattacks on critical infrastructure.

Major Players

- **Domestic :**
 - McAfee Software (India) Private Limited
 - Palo Alto Networks (India) Private Limited
 - Quick Heal Technologies Limited
 - Norton Life Lock India Private Limited
 - Juniper Networks India Private Limited
 - IBM India Private Limited
- **International :**
 - Sapphire (URL)
 - IBM Security
 - McAfee
 - CyberArk
 - Cisco
 - CA Technologies

Challenges

- Cloud Attacks
- Phishing Attacks
- Machine learning and AI attacks
- Outdated hardware

Market Size

- India Cyber Security market stood at USD2200.23 million in FY2021 and is forecast to grow at a CAGR of 8.05% by FY2027.

COVID Impact

- India's cyber security industry nearly **doubled in size** amid the pandemic.
- Revenues from cyber security grew from \$5.04bn in 2019 to **\$9.85bn in 2021**, according to a report by the Data Security Council of India.
- India's cyber security workforce swelled **from 110,000 employees in 2019 to 218,000 in 2021**.



MARKET RESEARCH INDUSTRY



Market Segments

- By Type: Marketing Research and Analysis Services, Public Opinion And Election Polling
- By End Use Industry: FMCG, IT Services, Manufacturing, Financial Services, Construction, Others
- By Method: Qualitative Research, Quantitative Research

Industry Trends

- The industry is on track to **grow 12-14% annually** till FY26 to cross four billion dollars.
- India is experiencing **increasing demand for market research related services**. The industry valued at \$2.1 billion in FY21 and is expected to **double by FY26 to \$4.2 billion**.
- The most common type of quantitative research, as per a survey in 2018, were **Online Surveys**, which comprised 80% of quantitative research. .
- In 2018, the market research industry saw the use of **Virtual Reality, Chatbots, Automation**.



Cost Drivers

- Market Research Software
- Payroll and Associated expenses
- Office Equipment

Growth Drivers

- Speed
- Cost
- Quality

Opportunities

- The **processing of data is about 50% cheaper in India** than in developed nations. The **outsourcing business is doubling** in value every year.
- Combining the capabilities of real time market research and agile market research result in a comprehensive perspective of a **consumer's past, present, and future habits at the rate at which they change**.

Revenue Drivers

- End-to-end market research analysis
- Providing data to clients in the form of a self-served research platform
- Top-Level Reports
- Full-Market reports
- Primary Research like Surveys, Focus groups, Interviews, Field Trials, Observations

COVID Impact

- Restraint on market research services
- Deploying traditional measures to gather feedback.
- Suggesting their clients to implement **VR Technologies** to understand the decision-making process .
- **Shoot in need of market research** due to reasons like changing work circumstances- increased availability,

Key Players

- Nielsen India
- IQVIA
- Kantar IMRB
- Gartner
- Ipsos
- GFK

Market Size

- As of April 2022, India was the **world's second-largest producer** with an output of 10.14 MT.
- In FY22, the production of crude steel and finished steel stood at 133.596 MT and 120.01 MT, respectively.
- The growth in the Indian steel sector has been driven by the **domestic availability of raw materials** such as iron ore and cost-effective labour.

KPI's

- Gross profit margin for each product line
- Liquidity of assets
- Cash on hand
- Sales



Challenges

- Finance
- Logistics
- Tax, Duties & Cess
- Raw Materials

Key Players

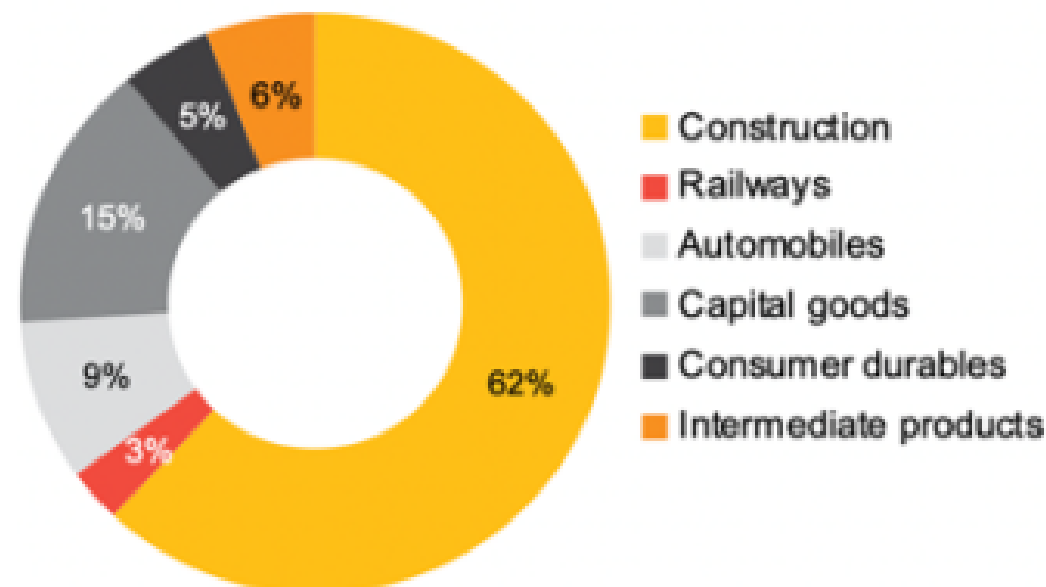
- Tata Steel
- SAIL
- Hindalco
- Jindal steel
- JSW Steel
- Vedanta
- RINL
- NMDC
- Prakash Industries

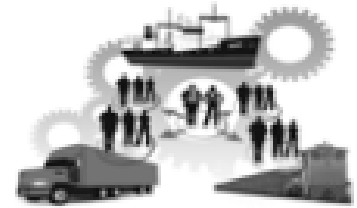


Government Policies

- Budget 2022: Government urged to **include iron and steel products in RoDTEP scheme.**
- The budget's focus is **on creating infrastructure and manufacturing** to propel the economy.
- **Increasing per capita steel consumption and production of special steel** as well as enhancing raw material security will remain the key focus areas of the government in 2022.

Sector-wise demand for steel





KPIs

- Order accuracy
- Lead time
- Stock rotation
- Inventory optimization
- OTIF delivery performance
- Capacity utilization

Major Players

- **INBOUND LOGISTICS:** Receive Orders and Delivery Records
- **OPERATION:** Checking Packaging
- **OUTBOUND LOGISTICS:** Delivery of Goods
- **SALES & MARKETING:** Partner with various companies
- **SERVICE:** Excellent Service & Speed of Delivery

Market Trends

- The size of the Indian logistics market is pegged at **US\$ 250 billion** and is growing at a CAGR of 10.5%.
- Only **10-15 per cent** of the overall market is owned by organized players.
- Indian logistics sector is expected to reach **US\$ 380 billion mark by 2025** at a CAGR of 10-12%.
- Out of the aforesaid amount, the online vertical is estimated between US\$ 20 and US\$30 billion by 2025.
- India's Logistics and supply chain costs currently amount to a staggering **US\$400 billion, up to 14% of the GDP**, compared the global average of 8%.

Cost Drivers

- Transportation
- Warehousing
- Inventory Carrying Costs
- Theft & Damages
- Administration

Revenue Drivers

- Infrastructure & Technological Development
- E-Commerce Sector
- Export Revenues
- Improved Trade Policies
- Globalisation

Sectors and Major Players

- **Packaging** - Balmer Lawrie & Co. Ltd, Cosmo films Ltd, Essel propack Ltd, Ester Industries Ltd..
- **Courier**- Blue dart express Ltd, DHL Express Ltd, FedEx express, Ekart Logistics, DTDC Express Ltd., Delhivery.
- **Warehousing** - Apollo LogiSolutions Ltd, Container Corporation of India Ltd, Mahindra Logistics Ltd, Gati Ltd.





OIL AND GAS INDUSTRY

KPIs

- Company performance quick view
- Capital Spend
- Lease operating expenses
- Cash Flow
- Lease operating statement

Major Players

- Punj Lloyd Limited
- Oil India Limited
- Indian Oil Limited
- Oil and Natural Gas Limited
- Reliance Petroleum Limited

Industry Trends

- The oil and gas industry **utilizes IoT to improve production**, optimize equipment, ensure worker safety, and monitor remote areas.
- Sensors placed inside wells, blowout preventers (BOP), and choke valves enable **real-time data collection**.
- It applies AI and data science to solve complex problems. **AI-enabled platforms support decision-making** with insights from predictive, prescriptive, and cognitive analytics.

Cost Drivers

- Material costs
- Labour costs
- Machinery cost

Revenue Drivers

- Sales Acceleration
- Cheap labour
- New product commercialization

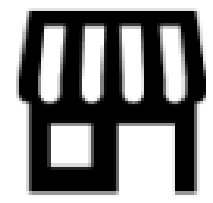
Value Chain

- Upstream- Exploration and Production.
- Midstream- Transportation and storage
- Downstream- Refining, Distribution, Retail Marketing

Impact of COVID-19

- Multiple scenarios have evolved based on the **efficacy of healthcare response** and speed of government policy and support.
- Falling oil prices due to **oversupply and demand contraction** has adversely affected the refining throughputs and therefore GRM's and financial standing of companies are likely to be under some stress.





RETAIL INDUSTRY



180Degrees
— 360SCC —

KPIs

- Sales per square foot
- Conversion rate
- Gross and net profit
- GMROI
- Foot traffic
- Retention rate

Major Players

- Reliance Retail
- Future Group
- Trent
- Aditya Birla Retail
- Titan Company



Value Chain

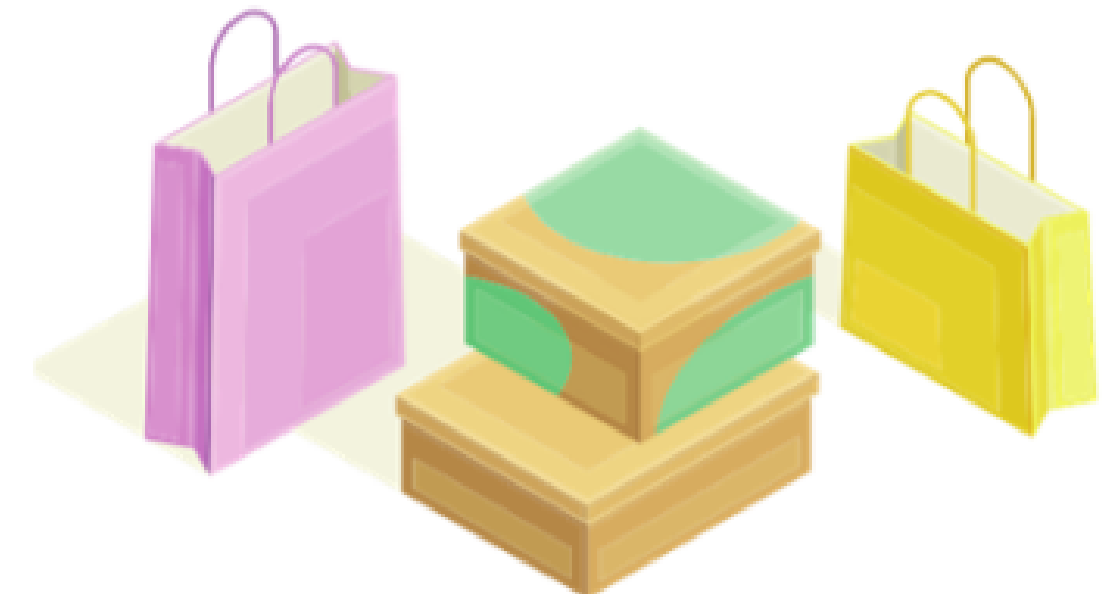
- Inbound Logistics - Inventory Control, Transportation Planning
- Operations - Printing, Finishing
- Outbound Logistics - Warehousing, Order Fulfilment, Distribution
- Marketing and Sales - Partnership, Advertising, and Promotion

Market Trends

- The retail market size in India was expected to amount to **1.7 trillion US\$ by 2026**, up from 883 billion dollars in 2020.
- As per Kearney Research, India's retail industry is projected to **grow at 9% over 2019-2030**.
- The retail sector in India contributed **~800 Bn to India's GDP in FY20** and **employed 8% of its workforce (35+ Mn)**.

Revenue Drivers

- Sales Margin
- Advertising & marketing
- Loyalty & rewards programmes





SEMI CONDUCTOR INDUSTRY

Cost Drivers

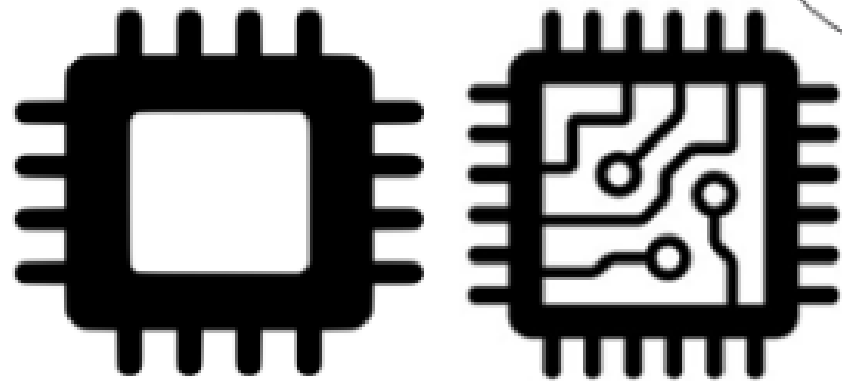
- Security threats
- Technological changes
- Floor space occupancy of equipment

KPIs

- Average line yield
- Defect densities
- Integrated fab and die sort yield
- Average cycle time per mask layer
- Safety

Challenges

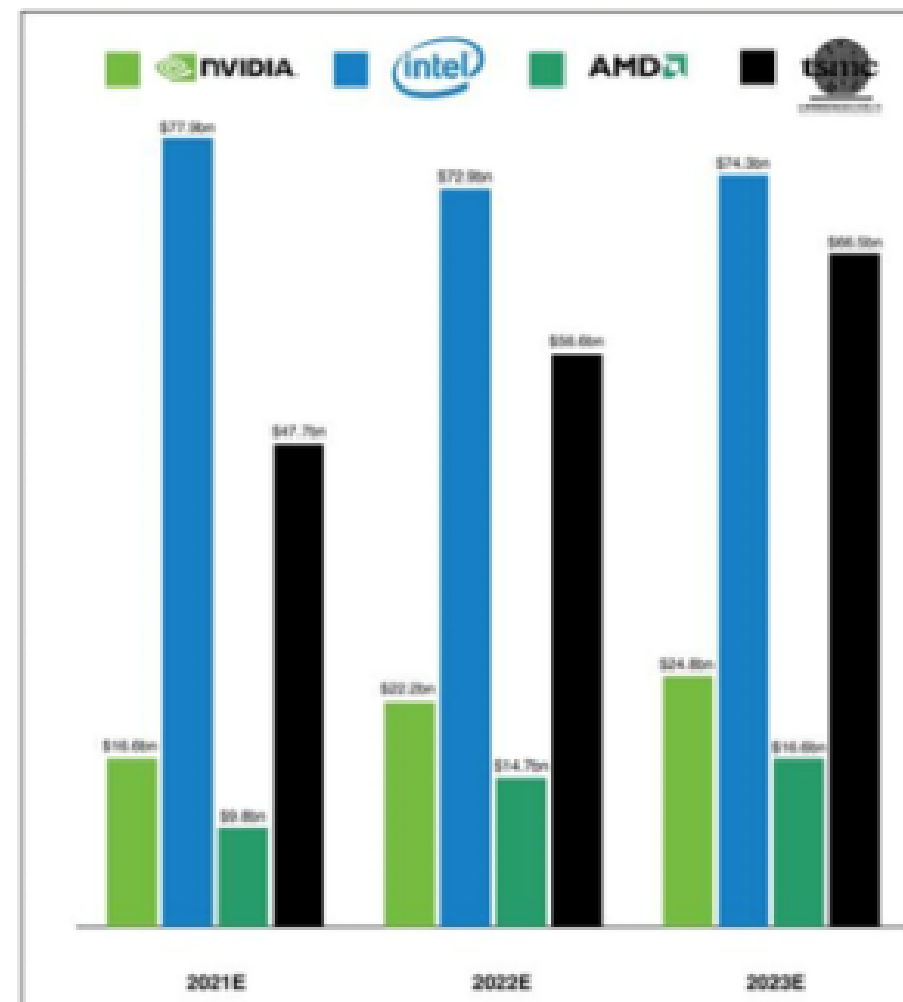
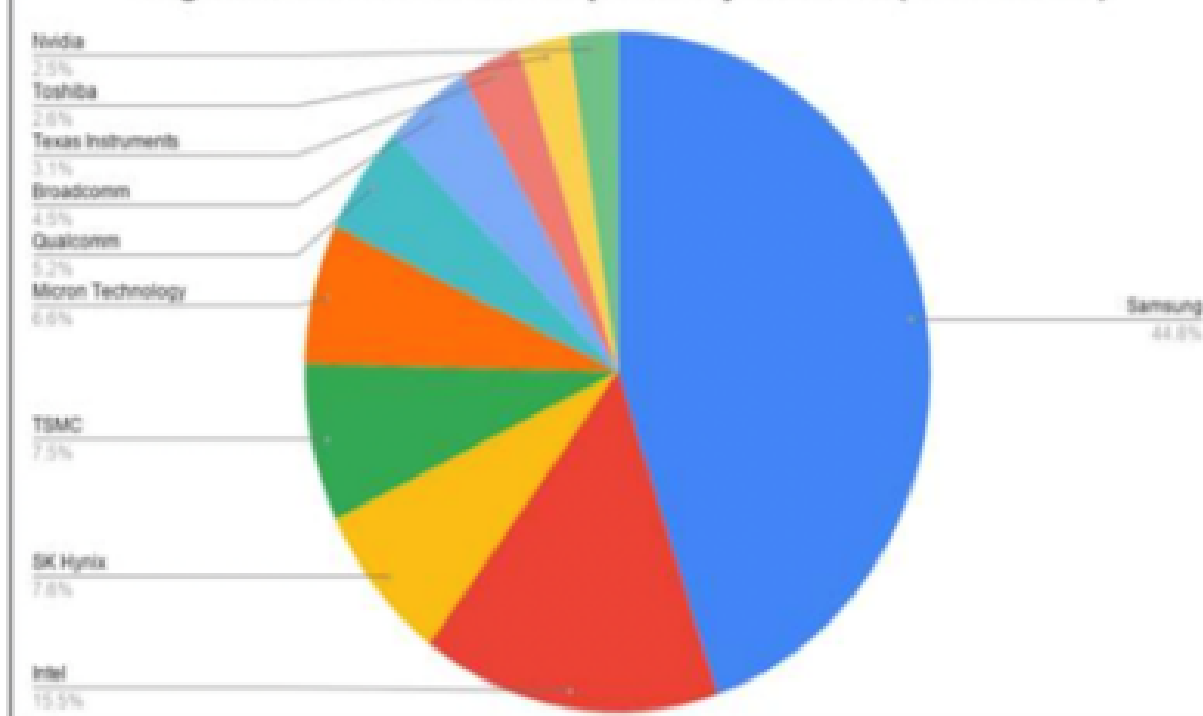
- **Supply Chain Management:** strain on the manufacturing capacity and logistics of the semiconductor industry
- **The Shift to Data and Services:** The move toward data and service-based business model has a lot of potential for growth.



Market Trends

- The industrial **application of the Internet of Things (IoT)** is set to stir the global semiconductor industry. It will offer a myriad of opportunities to the semiconductor companies.
- In recent years, AI technology has seen mass adoption, paving way for enterprises to strategize the **AI-integrated semiconductor chips**.
- In 2019, China's semiconductor industry revenue was expected to **grow by 25%** to approximately USD 110 billion, from an estimated USD 85 billion in 2018.

Largest Semiconductor Companies by Revenue (USD billions)





HEALTHCARE INDUSTRY

Market Size

- The global **smart healthcare market size was estimated at USD 153.6 billion** in 2021 and is expected to witness a compound annual growth rate (CAGR) of 13.3% from 2022 to 2030.
- The **rising adoption of mHealth**, government initiatives to digitize healthcare, and the prevalence of chronic disorders are likely to accentuate the demand for smart healthcare systems.

Major Challenges

- Better Healthcare Products and Services
- Matching Drug Standards
- Maintain Revenue
- Changing Requirements

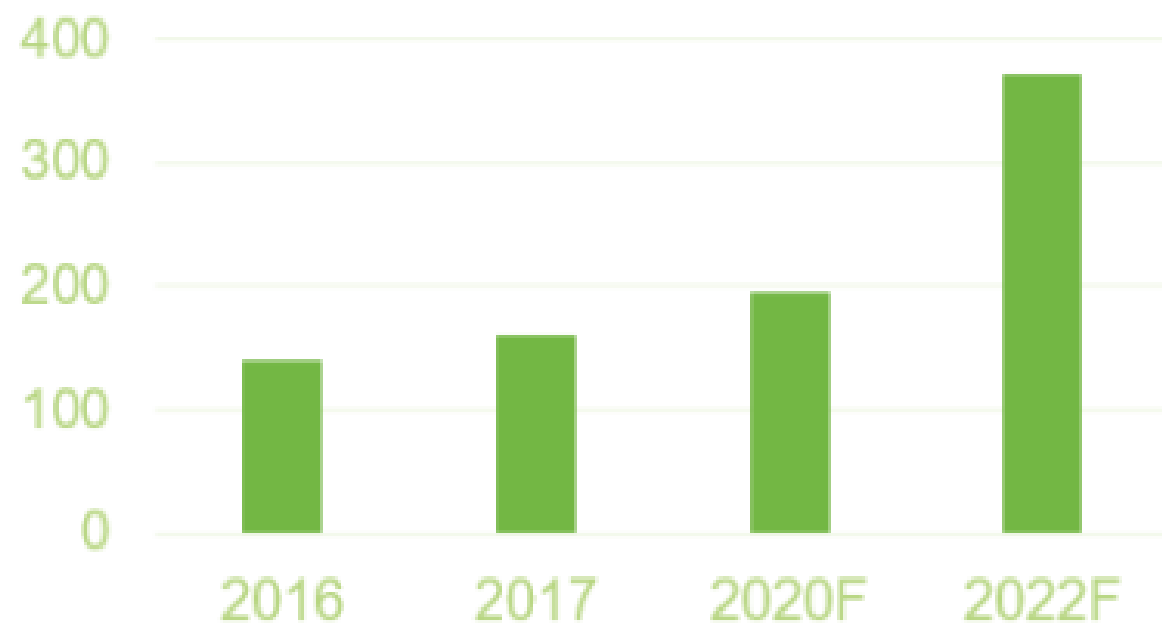
Major Players

- Apollo Hospitals Enterprise Ltd
- Aster DM Healthcare Ltd
- Fortis Healthcare Ltd
- Narayana Hrudayalaya Ltd
- Dr. Lal Path labs Ltd

KPI's

- Average Hospital Stay.
- Bed Occupancy Rate.
- Medical Equipment Utilization.
- Patient Drug Cost Per Stay.
- Treatment Costs.
- Operating Cash Flow.
- Net Profit Margin.
- Patient Room Turnover Rate.

Healthcare Sector Growth Trend (US \$ Bn)



Top Industry Trends

- Telemedicine and patient monitoring:
- Internet of Medical Things
- Blockchain technology
- Big Data
- Cybersecurity mesh

Recent Initiatives

- Emergency Response and Health Systems Preparedness Package
- Ayushman Bharat Pradhan Mantri Jan Arogya Yojana (AB PM-JAY)
- Pradhan Mantri Swasthya Suraksha Yojana (PMSSY)



INSURANCE INDUSTRY



Market Segments

- New Models, Personalized Products
- Mainstreaming Blockchain
- Advanced Analytics and Proactiveness
- AI and Automation for Faster Claims
- InsurTech Partnerships

Cost Drivers

- Pricing and Assuming Risk
- Interest Earnings and Revenue
- Reinsurance
- Evaluating Insurers

Revenue Drivers

- Written Premium
- Quote-to-Bind Rate
- Loss Ratio
- Growth Rate
- Renewal Rate

Key Players

- Max Life Insurance Company
- HDFC Life Insurance Company
- Tata AIA Life Insurance Company
- Pramerica Life Insurance Company
- Exide Life Insurance Company

Major Investments

- **ICICI Lombard and Airtel Payments Bank** have entered into a partnership for providing cyber insurance in February 2022.
- In November 2021, **ICICI Prudential Life Insurance** partnered with **NPCI Bharat BillPay**, a subsidiary of National Payments Corporation of India (NPCI), to offer ClickPay feature to its customers
- In November 2021, the Competition Commission of India (CCI) approved **HDFC Life Insurance's acquisition of 100% shareholding in Exide Life Insurance**. The move is expected to strengthen HDFC Life's position in South India.
- In November 2021, **Acko**, a digital insurance start-up, raised US\$ 255 million in funds, taking the company's valuation to ~US\$ 1.1 billion.
- In August 2021, **PhonePe** announced that it has received preliminary approval from IRDAI to act as a **broker for life and general insurance products**.



Government Initiatives

- In 2022, the Indian government plans to **sell a 7% stake in LIC** for Rs. 50,000 crore (US\$ 6.62 billion). This is the largest initial public offering (IPO) in India.
- In November 2021, the Indian government signed an **agreement with the World Bank** for a US\$ 40 million project to advance the qualities of health services in **Meghalaya**, including the state's health insurance programme.
- In September 2021, the Union Cabinet approved an **investment of Rs. 6,000 crore** (US\$ 804.71 million) into entities, offering export insurance cover to facilitate additional exports worth Rs. 5.6 lakh crore (US\$ 75.11 billion) over the next five years.





CLOUD COMPUTING INDUSTRY

Value Chain

- IT Infrastructure
- Facility
- Systems infrastructure software
- Application Development
- Application
- Access

COVID Impact

- Increased demand due to remote working and online education
- Accelerated investments from the public sector



Revenue Drivers

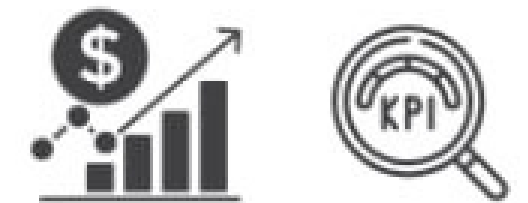
- Subscription
- Transaction based revenue
- Admission fee
- Downloads/ upgrades
- Advertisements
- Affiliate Services

Key Players

- Amazon web services
- Microsoft Azure
- Google Cloud
- IBM Cloud

Market Trends

- The overall Indian public cloud services market is expected to reach \$13.5 billion by 2026, **growing at a CAGR of 24%** for 2021-26.
- **Acquisitions and product launches** would offer lucrative opportunities for market players in the next 5 years.
- The Continued **Rise of Serverless Computing**.
- Computing Kubernetes enabling **Blockchain**.
- **Rise in the number of SMEs** to create new revenue opportunities for cloud vendors
- Developments in Cloud Gaming, AR, and VR
- **New avenues in AI & ML**, the two technologies complement each other perfectly.



KPIs

- System availability
- Response Time
- Capacity
- Mean time between failure and mean time to repair management
- Cost per customer
- Error rate
- Demand rates



TOURISM INDUSTRY

Connected Industries

- a) Financial Services
- b) Travel Agents
- c) Tour Operators
- d) Online Travel Agencies
- e) Tourism Organizations
- f) Educational
- g) Foreign Exchange

Sectors in the Industry

- | | |
|---|---|
| <ol style="list-style-type: none"> 1. Transportation <ul style="list-style-type: none"> a) Airline Industry b) Car Rentals c) Water Transport d) Coach and Bus Services e) Railways 2. Food and Beverage <ul style="list-style-type: none"> a) Restaurants b) Catering c) Bars & Cafés d) Nightclubs | <ol style="list-style-type: none"> 3. Accommodation <ul style="list-style-type: none"> a) Hotels b) Shared Accommodation c) Hostels d) Camping e) Cruises 4. Entertainment <ul style="list-style-type: none"> a) Festivals and Events b) Casino c) Shopping |
|---|---|

Key Players

- Thomas Cook (India) Ltd
- Cox & Kings Ltd
- Mahindra Holidays & Resorts India Ltd
- MakeMyTrip
- Yatra Online Pvt Ltd
- Goibibo
- TravelGuru
- International Travel House Ltd
- TripAdvisor



Government Initiatives

- Incredible India
- Swadesh Darshan
- SAATHI (System for Assessment, Awareness & Training for Hospitality Industry)
- PRASHAD (Pilgrimage Rejuvenation and Spiritual, Heritage Augmentation Drive)
- Atithi Devo Bhava

Upcoming Tourism Trends

- By **2028**, Tourism & Hospitality is forecasted to **earn \$50.9 bn** as visitor exports compared to \$28.9 bn earned in 2018
- By 2029, Travel & Tourism will account for **nearly 53 million jobs** as compared to the 43 million jobs directly in 2018 (8.1% of total employment)
- By 2030, India is expected to be among the **top five business travel market**

Industry Associations

- Association of Tourism Trade Organizations, India
- Adventure Tour Operators Association of India
- Federation of Hotel & Restaurants Associations of India
- Indian Exhibition Industry Association
- Indian Heritage Hotels Association

Market Trends

- India is the **6th largest country** in terms of contribution to **travel & tourism GDP** as in 2019.
- India's ranking in the **Travel and Tourism Competitive Index (TTCI)** of the World Economic Forum is **54th** as of 2021.
- Despite the pandemic, FY 2020 saw an **inflow of \$2.94 bn in investments in Indian tourism** as compared to \$1.07 bn in FY 2019, a y-o-y growth of 174.7%.
- Tourism generated **\$194 bn or 6.8% of India's GDP** in 2021 and employed more than 40 million which is 8 % of its total employment.



IT AND E-COMMERCE INDUSTRY

KPIs

- ROI
- Bounce Rate
- Conversion Rate
- Average Order Value
- Shopping Cart Abandonment Rate

Major Players

- Amazon
- IndiaMart
- Flipkart
- Nykaa
- Zomato
- Myntra



Cost Drivers

- COGS
- Marketing
- Payment Gateway
- Shipping

Revenue Drivers

- Sales
- Subscription
- Advertisements
- Affiliate Marketing
- Transaction Fees

Market Trends

- In 2024, the Indian eCommerce market is predicted to **increase by 84%**, reaching US\$ 111billion.
- Penetration rates, which are currently at 15 percent, are expected to increase to **25 percent by 2025**.
- India's e-commerce market is expected to reach **US\$ 350 billion by 2030**.

Value Chain

- Inbound Logistics - Inventory Control, Transportation Planning
- Operations - Printing, Finishing
- Outbound Logistics - Warehousing, Order Fulfilment, Distribution
- Marketing and Sales - Partnership, Advertising, and Promotion





TELECOM INDUSTRY

KPIs

- Accessibility and Retainability
- Mobility
- Integrity
- Availability
- Utilization
- Average return per user
- Subscriber acquisition cost
- Churn tracking
- Network operating cost

Sectors

- Telecom Equipment
- Telecom services
- Wireless Communication

Opportunities

- Increasing mobile subscribers
- Untapped rural markets
- Rising internet penetration
- Development of telecom infrastructure
- Growth in Mobile Value Added Service (MVAS)
- Telecom advertising market
- Growing Cashless Transactions

Key Players

- Vodafone Idea
- Reliance Jio
- Bharti Airtel
- BSNL

Industry Forces

- Potential of new entrants into the industry
- Competition within the industry
- Threat of substitute products
- Bargaining power of customers and suppliers



Industry Trends

- The **green telecom concept** is aimed at reducing carbon footprint of telecom industry by lower energy consumption.
- The Government proposed a joint task force between the Ministry of New and Renewable Energy (MNRE) and Department of Telecommunication to **promote green technology in the sector**.
- Over **62,443 uncovered villages** in India will be provided with **village telephone facility** with subsidy support from government's Universal Service Obligation Fund (thereby increasing rural tele-density).
- Broadband service provider, **Excitel, plans to raise Rs. 200 crore (US\$ 28.37 million) in funding** as it plans to **expand FTTH** (fibre to the home) deployment on its network and establish presence in 50 cities by December 2021.
- Between April 23 and July 16, 2020, **Jio Platforms Ltd. sold 25.24% stake worth Rs. 1.52 trillion (US\$ 21.57 billion) to various global investors** in separate deals involving Facebook, Silver Lake, Vista, General Atlantic, Mubadala, Qualcomm Ventures and Google.
- In November 2020, **Google paid Rs. 33,737 (US\$ 4.5 billion) for a 7.73% stake** in Reliance Industries Ltd.'s digital subsidiary—**Jio Platforms Ltd.**



PHARMACEUTICAL INDUSTRY

KPIs

- R&D cost on drug development
- Lead, Takt, and Cycle Time
- Product Quality Complaint Rate
- Sales Growth
- Health and Safety KPIs

Market Segments

- Psychographic segmentation
- Behavioristic segmentation
- Demographic segmentation

Regulatory Framework

- Drugs Controller General of India ("DCGI")
- Central Drug Standards and Control Organization (CDSCO)
- National Pharmaceutical Pricing Authority (NPPA)
- Indian Council of Medical Research (ICMR) : ICMR Code

Key Players

- Abbott India (Owned by Abbott Laboratories (NYSE: ABT))
- Ipca Laboratories
- Divis Laboratories
- Biocon
- Torrent Pharmaceuticals
- Alkem Laboratories
- Glenmark Pharmaceuticals
- Piramal Enterprises Ltd



Key Trends

- Rise in E-pharmacies
- Rapid Digitization with AI (Artificial Intelligence)/ ML (Machine Learning)
- Increase in use of Digital Records
- Use of Cloud Computing
- Expansion in Digital Training

Drivers of Market Growth

- Government Support and Government incentives including an **outlay of INR 21940 for PLI 1.0 and PLI 2.0**
- Medical tourism and Quality services at **marginal costs** compared to US, Europe, and South Asia
- Infrastructure development
- Strong drug manufacturing
- **Expertise in low cost generic patented drugs** as well as end-to-end manufacturing
- Strong domestic demand

Advantages of Indian Pharma Market

- Low-cost advantage
- **Faster and cheaper** time-to-market opportunities
- Larger and diverse patient pool
- A sizeable number of skilled scientists
- The cost of conducting a trial in India is **50% lower than that of a developed market**
- Branded generics dominate, making up for **70 to 80 percent** of the retail market
- Local players have enjoyed a dominant position driven by formulation development capabilities
- Pricing is low, driven by **intense competition**



FMCG INDUSTRY

Industry Trends

FMCG industry in India has seen a remarkable transformation over the last two decades. With a growth rate of 14.7 per cent, the FMCG industry has been projected to grow to a market size of almost \$220 billion by 2025. Here are some of the factors that will be key for the FMCG sector's growth in 2022:

- Digitisation .
- Brand Community
- Direct Doorstep Delivery
- Investments

KPIs

- Out of stock rate
- Delivered on time and in full
- Average time to sell
- Supply chain costs
- Supply chain costs vs sales
- Carrying cost of inventory
- On-shelf availability
- Margin by product category

Major Segments

- Household Care
- Personal Care
- Healthcare
- Food & Beverage



Key Players

- Hindustan Unilever
- ITC Limited
- Amul
- Parle Agro
- Britannia Industries Limited
- Dabur
- Marico Limited
- Godrej Consumer Products LTD
- TATA Consumer Products
- Emami

COVID Impact

- Increased **focus on hygiene** and personal wellbeing
- COVID-19 has added to economic woes
- **Home seclusion** drives demand for essential products
- Consumer **shift in channel preferences** will be evident

Government Policies

As per the Union Budget 2022-23:

- **Rs. 1,725 crore** (US\$ 222.19 million) has been allocated to the **Department of Consumer Affairs**
- **Rs. 215,960 crore** (US\$ 27.82 billion) has been allocated to the **Department of Food and Public Distribution**.
- In FY 2021-22, the government approved **Production Linked Incentive Scheme for Food Processing Industry** (PLISFPI) with an outlay of **Rs. 10,900 crore** (US\$ 1.4 billion) to help Indian brands of food products in the international markets.
- The government's production-linked incentive (PLI) scheme gives companies a major opportunity to **boost exports with an outlay of US\$ 1.42 billion**.