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By  PeopleStrong

PRESENTS

DECODING JOBS 2019

SECTORAL DOSSIER
BANKING, FINANCIAL SERVICES
AND INSURANCE

IN COLLABORATION WITH

Wheebox
Measuring World's Talent



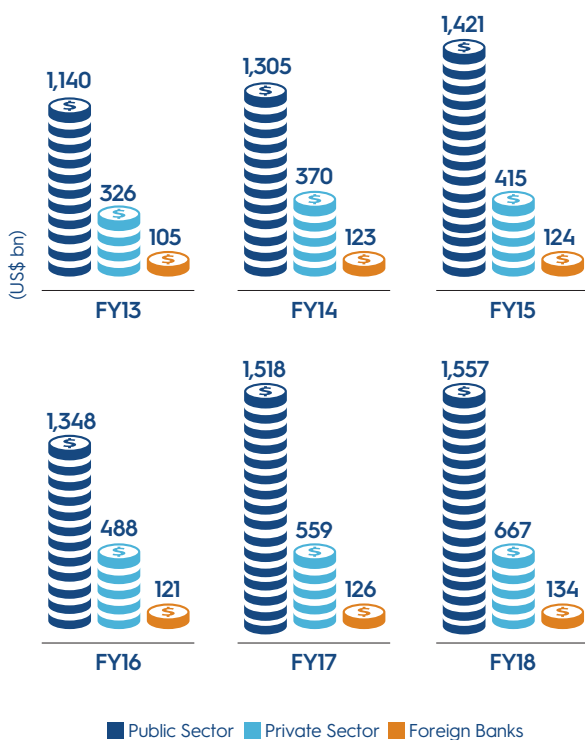
INTRODUCTION

The Finance industry in India is a highly diverse sector with commercial banks accounting a predominant share of about 64%, alongside Non-Banking Financial Companies (NBFCs), insurance providers, asset management agencies, equity broking houses and several other smaller fiscal entities. The sector is currently growing at a rapid pace with dynamic growth of prevailing financial services companies, as well as new players entering the market.

COMMERCIAL BANKS
ACCOUNTING A PREDOMINANT
SHARE OF ABOUT

64%

Total Banking Sector Assets

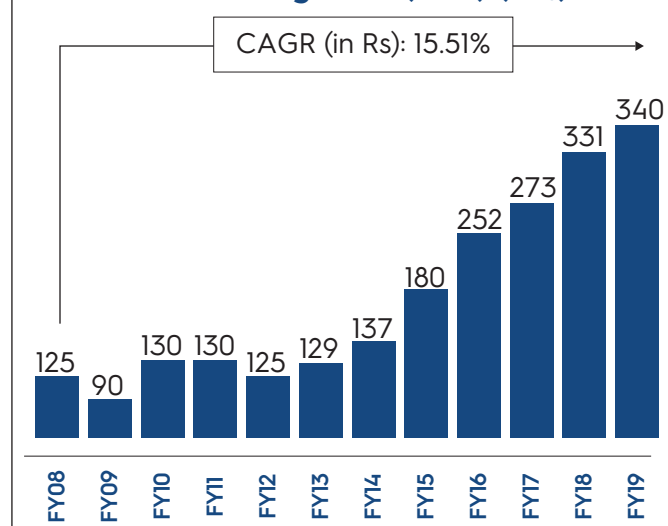


Trend Point: Private sector expanded at an CAGR of 12.68% during FY13-18, while foreign banks posted a growth of 4.69% during FY13-17

The financing sector holds a substantial relevance in India's industrial landscape, with the contribution of NBFCs in the economy alone having risen from 8.4% to about 14% between 2006 and 2015. Overall, the financial sector is set to reach US\$ 280 billion by 2020. Further, the mutual fund sector in the country is rapidly growing. The total Assets Under Management (AUM) of the industry stood at US\$ 340.48 billion between April 2018 and February 2019.

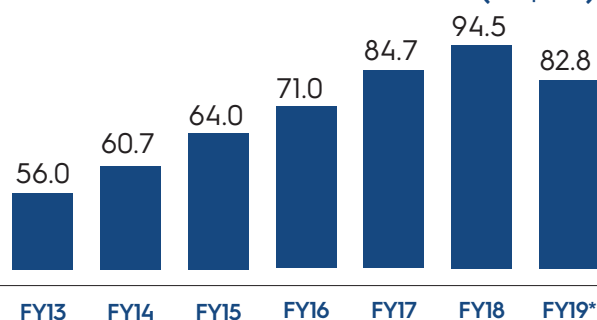
THE FINANCIAL SECTOR
IS SET TO REACH US\$
280 BILLION BY
2020

Mutual Fund Assets Under Management (AUM) (US\$)

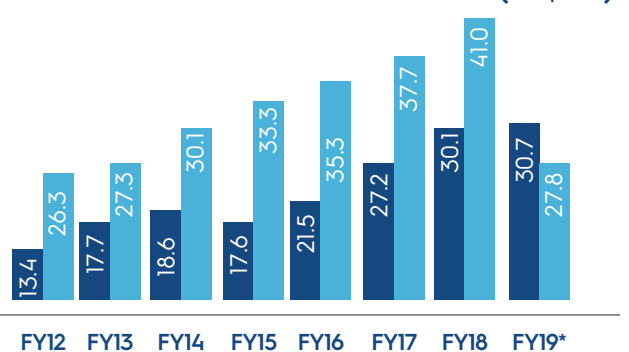


The insurance sector too contributes significantly to the overall BFSI segment. There are 24 life insurance and 33 non-life insurance companies in the Indian market who compete on price and services to attract customers. It is expected to grow to US\$ 280 billion by FY2020, owing to the solid economic growth and higher personal disposable incomes in the country. With anticipated increase in life expectancy ratio and favorable growth in the Automotive industry, the growth in the Life and Motor insurance sector is imperative.

Gross Premiums Written in India (US\$ bn)



Growth In Life Insurance Premiums (US\$ bn)



Note: New business premium is up to March 2019 and Renewal premium id up to Decemeber 2018

JOINT EFFORTS FROM THE GOVERNMENT AND THE RESERVE BANK OF INDIA TO SCALE GROWTH

The Government of India and the Reserve Bank of India (RBI) have established an expedient regulatory and policy framework to further strengthen the country's finance sector. Various measures like facilitating easy access to finance for Micro, Small and Medium Enterprises (MSMEs), launching MUDRA scheme and introducing a dedicated portal named "Udyami Mitra" in 2017 are adding to the growth.

MEASURES LIKE EASY ACCESS TO FINANCE FOR MSME, MUDRA SCHEME AND UDYAMI MITRA ADDING TO GROWTH



Pradhan Mantri Jan Dhan Yojana



Atal Pension Plan



Pradhan Mantri Jeevan Jyoti Bima Yojana



Pradhan Mantri Swasthya Bima Yojana



49 percent FDI Automatic Route



Bank Recapitalisation



Reduction in Securities Transaction Tax





DEMONETIZATION AND OTHER INDUSTRY DRIVERS

Certain demographic changes such as a significant increasing in digitally aware and tech-savvy consumers, larger size of middle-income group, growing urbanization, more women coming into the workforce, uptrend in demand in healthcare plans and real estate, supplemented by bigger income packets have directly influenced the growth of the sector.

Rapid industrial movement in terms of escalating deployment of emerging technologies, entry of numerous players and supportive regulatory infrastructure are some more growth drivers for the sector. Moreover, what has impacted the industry even more is the Govt's step of demonetization. The move pushed the financial sector to a new horizon giving rise to digital payment systems and made people convert to plastic money.

GROWTH PROSPECTS AND SUPPORT IN PLACE. BUT IS TALENT AVAILABLE?

The workforce demand in the Indian Finance industry looks promising as new jobs are expected to be created with time. A National Skill Development Corporation report reveals that the BFSI sector will need an additional strength of 1.6 million skilled people by 2022 in several departments, including corporate banking, retail banking, treasury, finance, technology and HR. Amidst the continual rise in rural cooperative banking and NBFC entities in coming years, further opportunities will be created for superior talent. Besides, other payments and small finance groups will also need qualified and skilled employees in the future.

BFSI SECTOR WILL NEED
AN ADDITIONAL STRENGTH OF

1.6 MILLION
SKILLED PEOPLE
BY 2022

With the rise of fintech and advanced technologies like AI and Blockchain, the industry is undergoing a huge transformation in operations and services. Industry experts are experimenting with AI, robotics, IoT and Blockchain to improve efficiencies in the entire value chain. HDFC's EVA (Electronic Virtual Assistant) is one such example of AI powered banking chat bots, with other banks like SBI, ICICI following suit.

As a result of these developments, the sector is experiencing a major shift in terms of workplace structure majorly impacting the workforce. These technologies are taking over not only rule-based jobs but also jobs that require knowledge-based activities. There is a huge potential for AI in BFSI that is yet to be unlocked. A recent report by Accenture mentioned that 83% of Indian bankers believe that AI will work alongside humans in the next two years. Therefore, the impact on jobs in terms of skillsets is expected to be significant in this sector.

83%

OF INDIAN BANKERS
BELIEVE THAT AI WILL
WORK ALONGSIDE
HUMANS IN THE NEXT
TWO YEARS.



BFSI SECTOR TO LOOK AT NEW ROLES

It is estimated that about 15% to 20% of the Indian workforce in the Banking, Financial Services and Insurance (BFSI) sector would be deployed in new jobs that do not exist today, thus, making the currently available skillsets obsolete. Further, the banking sector is observing many employees at the middle and senior levels retiring. So, banks are facing a crisis of resources to fill these positions. Many banks, however, plan to promote junior staff to middle and mid-level people to senior levels. This will increase the need for updating skills and knowledge gaps of the employees to fulfill their new roles.

Reskilling across the organizational hierarchy is the need of the hour. Several jobs that require reskilling include loan officers, sales executives, customer associates and IT specialists. Technology adoption will make way for new roles such as trade finance specialists, wealth management experts, credit & risk analysts, cyber security and credit analyst, blockchain architects and robot programmers. The jobs that are expected to disappear or will be drastically reduced are of data entry, data verification operators, teller and underwriters.

ABOUT

15%-20%

OF THE INDIAN WORKFORCE IN THE BFSI SECTOR WOULD BE DEPLOYED IN NEW JOBS THAT DO NOT EXIST TODAY

NEED TO RE-ADJUST THE ATTITUDE AND SKILLS FOR FUTURE

Another issue as highlighted by HR representatives from the sector are problems related to the attitudes towards jobs in the market. Concerns of entry level sales resource availability and productivity, mainly due to the perception of low-valued jobs also came to the fore. The young workforce of India is experimental and is highly selective with a commitment to an organization / project for about 2 to 3 years. They seek opportunities to grow at a fast pace, experience different work cultures and industries and are focused towards adding value to their profiles while they work. This results in high attrition leading to low productivity and high HR and sourcing costs.

Apart from Technical Job Capabilities, skills such as Learning Agility, Numeracy, Cognitive Skills, Communication, Empathy, Emotional Intelligence and People Skills among others will be valued across the industry through the coming years. In a report by the institute, industry leaders ranked "T-shaped skills" – which include subject expertise, the ability to understand diverse perspectives and being comfortable with technology – as the most important aptitudes for the future, even above technical abilities.

Industry leaders ranked

"T-shaped skills"

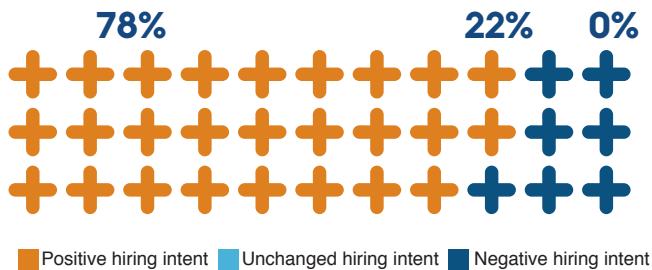
which include subject expertise, the ability to understand diverse perspectives and being comfortable with technology



BFSI HIRING INTENT & TRENDS 2020



The hiring intent survey of the India Skills Report 2020 was taken by over 150 employers, out of which 16% constituted leaders from the BFSI industry. In line with the upbeat economic trend and forecast for this industry, 78% of BFSI employers expressed a positive outlook on hiring in 2020.

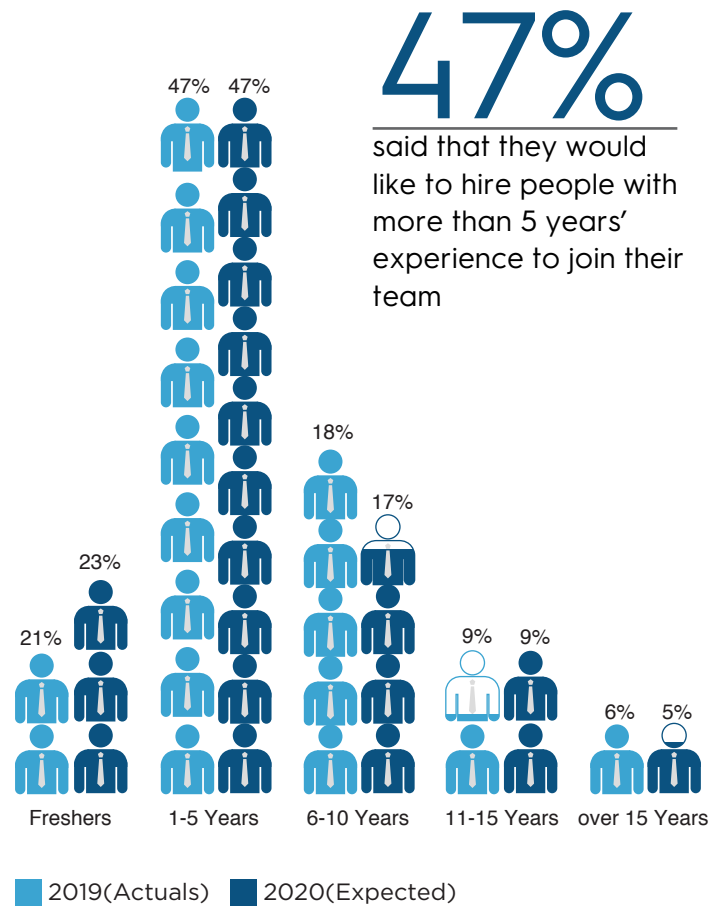


78% of employers expressed a positive hiring intent for 2020

HIRING INTENT BY WORK EXPERIENCE

About half of the surveyed employers said that they would like to hire people with experience ranging between 1 and 5 years. About 30% said that they would like to hire people with more than 5 years' experience to join their team. The BFSI industry by large though continued to grow talent from within for mid and senior management and operations roles, while continuing to hire fresh graduates and talent with 1 to 5 years of experience in field sales roles, and talent with more experience in Analyst and Advisory roles.

Maximum hiring in BFSI to be done for talent with 1 to 5 years' experience



47% said that they would like to hire people with more than 5 years' experience to join their team

HIRING INTENT BY GENDER DIVERSITY

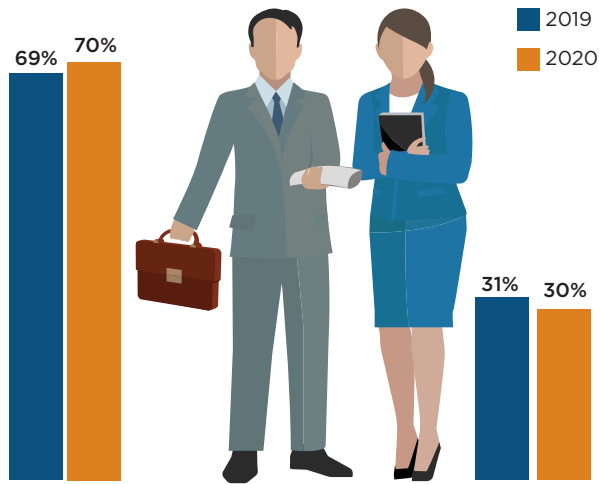
While the BFSI industry continues to retain its position as one of the strongest anchors in India's economic growth story, it's story of gender inclusivity is comparatively not that strong. In fact, it has slightly dropped a notch compared to last year, with its gender ratio hovering at 30 women to 100 people. Almost 75% to 80% of the workforce in BFSI consists of their field sales workforce. The role of the feet on street salesperson in BFSI requires a lot of travel, odd hours, high sales targets etc. While this role might remain elusive to female talent in the country, huge strides can be made on coaching and training women to support sales roles. Creating women friendly policies and conducive work environment will help break the myth of roles stereotyped to gender.



Gender parity remains a big concern at

70:30

(M:F ratio)



HIRING INTENT BY SKILLS

A positive Attitude and adaptability continue to be the top skills in order of priority for hiring leaders in the BFSI space. This is more so because of their need to get fresh talent that can be trained basis the role requirements. A positive attitude was tested for using short psychometric tests for hiring of their feet on street sales force. This is because almost all BFSI organizations suffer significant attrition in this role. Cultural fitment and the ability to persevere become a strong check point for hiring in this role.

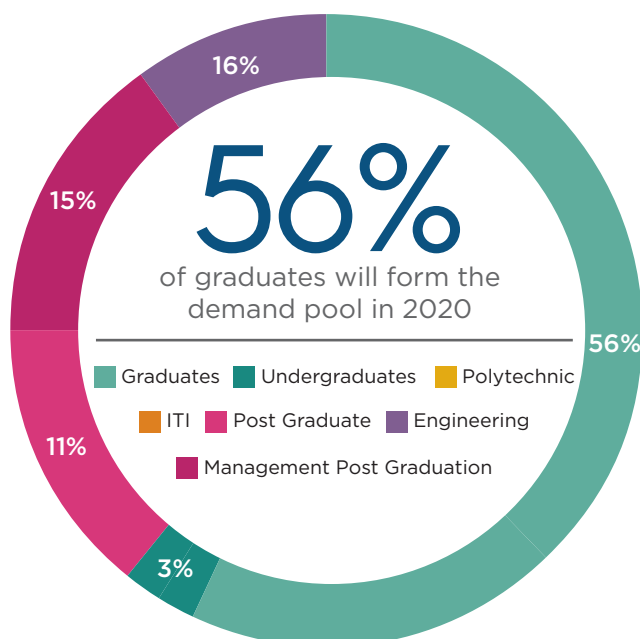
BFSI leaders mentioned top **5 SKILLS** that they look for in a candidate while hiring

- Domain Expertise
- Positive attitude
- Adaptability
- Learning agility
- Ability to work with others



HIRING INTENT BY EDUCATION DOMAIN

While 45% of the demand pool in BFSI will be for their Operations, Analytics, Technology and Advisory (Post-Graduate, Engineers) roles, 55% of the BFSI demand pool will be for graduates. This will be mostly for their feet on street sales force. Many companies have also chosen to train graduates with specialized sales training programs via recognized universities and institutions at subsidized fee structure.



HIRING INTENT BY JOBS

With the BFSI segment significantly involving Sales and Operations roles, efforts are being made to induce technology and analytics to support sales processes by ascertaining the customer / user behavior patterns. Majority of the BFSI companies have either invested or budgeted for a long-term automated solution to reduce the manual processes for cost savings.

PROJECTED TECHNOLOGICAL ADVANCEMENT WILL GIVE RISE TO **NEW JOBS**

THEREBY REQUIRING NEW JOB AREAS IN NEXT 5 YEARS



Compliance



Social media marketing



Frontend web development



Data Analyst and scientist



Soft Skills



Robotic Process Automation (RPA)

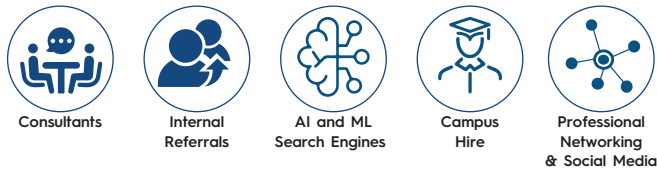
HIRING INTENT BY GEOGRAPHY



South India is a very important market for banking and financial industry as it has a vibrant corporate and retail business environment. Mumbai, Maharashtra is considered the financial capital of India with the headquarters of almost all major banks, financial institutions, insurance companies and mutual funds being based in the city. Chennai is another chief financial center in the South India and is endeavoring to become an international finance hub. Further, it is also observed that in state-wise employment of human resource in the banking and insurance industry, Maharashtra, Tamil Nadu and Karnataka together form over 25% of total employment in the country's resource pool. Also, the country's major MBA and commerce colleges are located in Karnataka, Tamil Nadu and Maharashtra.

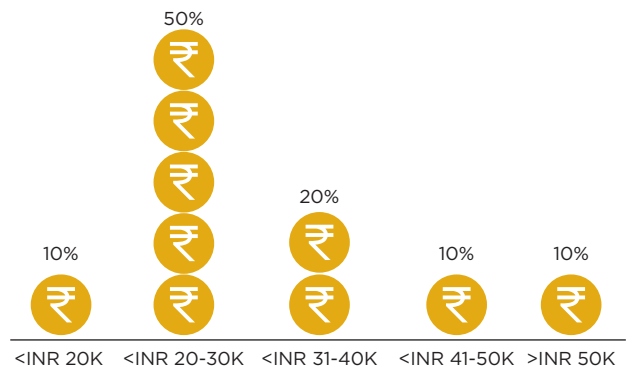
Some key hiring metrics observed in India's BFSI sector

Consultants, Employee Internal Referrals, search engines channels are observed to be the most preferred hiring channel by the BFSI recruiters



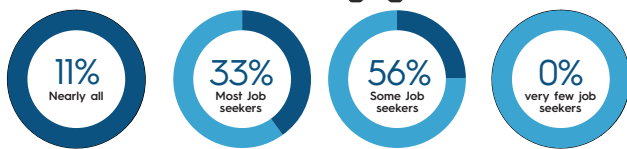
More than 50% BFSI leaders say average hiring cost per hire may vary between

INR 20-30K



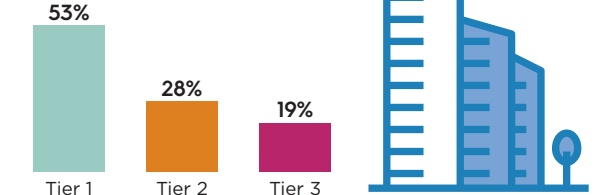
44%

BFSI corporates feel most job seekers meet their skill requirement



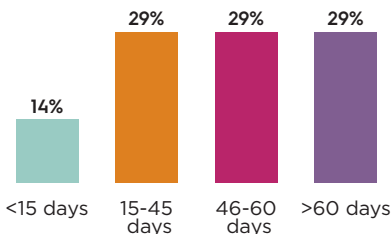
More than half of the hiring is done from Tier 1 cities

Selected candidates from which city



60%

of recruiters take 15-60 days to fill a BFSI vacancy



Only **2%** of the gig workforce is in the BFSI sector

Average Attrition Rate observed across the BFSI Industry is **24%**

WAY FORWARD

As the BFSI industry embraces digitization, its workforce will also need to shake off the learning status quo and focus on reskilling themselves. Many organizations have started investing in formal training programs to train graduates via partnership with private players so that banks can place them in suitable roles post their course completion. Apart from this, skilling through online learning platforms or collaborations with training institutes at regional levels can provide a head start for the motive. The vocational training institutes should aggressively start and promote BFSI related certificate courses like banking fundamentals, blockchain architecture and robot programming, among others.



CROSS-FUNCTIONAL SHIFTS TO ENCOURAGE ON-THE-JOB LEARNING

The BFSI industry is traditionally an industry that is highly customer oriented. This requires the customer facing teams to have a high emotional quotient so that they can empathize with their customers. At the same time, because of high competition and thin margins, the business requires operational excellence to be successful. This part of the BFSI world requires different skill sets to deliver business results. However, the roles might turn monotonous after a few years, leading to dissatisfaction. To address this, organizations should encourage employees to shift their function from back-end operations roles to front-end customer facing roles and vice-versa, thereby enabling them to become more versatile and wholesome leaders.



LOOK FOR TALENT IN COMPLIMENTARY INDUSTRIES

Expertise in areas like customer relationship management, brand management, digital marketing and data science & analytics are becoming extremely crucial for players in the BFSI Industry to create the much-needed differentiation in a crowded market. However, these skills are scarce within the industry. To fulfil this skills gap, the industry can look for relevant talent in industries where individuals with the required skill sets are present. For example, for digital marketing expertise, organizations in BFSI can turn to the E-commerce and Retail industry.



PLUGGING IN REQUIREMENTS OF CORPORATES IN COLLEGE CURRICULA

As the financial sector in India is growing and the number of companies in each sub-sector (Banking and Non-Banks, Fintechs, Digital Insurance providers, etc.) is growing, the regulators are tightening their watch. Due to this, compliance roles are high in demand in the industry today. However, skills availability in this area is meagre. To address such issues, the industry needs to help academia prepare proper courses on areas such as compliance, data science, digital marketing, etc. for college students.



RENEWED FOCUS ON SKILLING WORKFORCE

Organizations need to rethink Skilling and Reskilling at every level to bridge the current skills gap. It should be top priority of organizations and not just of HR. Senior management needs to undergo reskilling on how to manage a workforce tuned to work in "Horizontal" structures. At an operational level, companies need to focus more on new emerging functions such as Relationship Management, improving customer experience and Data Science & Analytics to stay relevant. Promoting of lifelong learning and adaptability through regular re-skilling to meet changes in market events or business models must become a priority.

LEADERS SPEAK



“ The ITES industry flourished in India till the recent past mostly on account of cost arbitrage, which is no more the case. The business model has come of age by moving from mere process efficiency to innovation and redefining consumer experience. To support it, the college education curriculum must create advanced skills in AI, Analytics etc. The bigger thrust, however, must be on reskilling and up-skilling mid-career professionals in new age technology so that we have enough trained resources for the value-added roles that the Industry requires.

There is a need for political will to move from mere employment generation to allowing industry the elbow room to realign their talent strategy towards adopting disruptive technologies. The industry needs to invest in up-skilling their resources in new technology without being concerned about immediate returns. The industry and investment ecosystem have already started to foster new age enterprises and this momentum must be sustained by supporting entrepreneurial risk-taking culture in the country. All these require a synergy between the Political System, Industry and Academia. ”

A Ganesh, Head - HR, Shriram Transport Finance Company Limited



“ I believe that the life insurance industry will see consolidation in the coming years and will witness investment in research on consumer behavior to tap into the largely untapped pool of insurable population. The sector is likely to witness rapid digitization though will continue to remain a 'high-touch' business. There is going to be huge demand for skills like data analytics, digital, social media, new technologies and mergers & acquisitions.

Organizations need to invest in building a proposition that is in tune with the needs of the millennials, wherein they can choose and select features that best suit their needs. There is an urgent need to invest in upskilling talent to provide customers with capable financial advisory to best suit the customer need for every life stage. ”

**Amit Malik , Chief People, Operations & Customer Services Officer,
Aviva Life Insurance India Ltd.**



“ We are in the business of helping people towards a path of economic recovery. Ours is an industry that depends upon the sensitivity we show towards our consumers' financial situation and how effectively we are able to resolve their economic issues. The future belongs to people who are not just subject matter experts in their area, but those with a high degree of emotional intelligence who can establish a connection with the consumer and can shift from a transactional approach to meaningful and mutually beneficial engagement. The "gig economy" is knocking on our doors and a lot of highly specialized jobs may be taken up by such workers. The "age of automation" is already entrenched deep - and this is where most routine or process jobs will reside. The jobs left will be the ones that require an empathetic consumer connection and a creative approach to problem solving.

I think it is time to move away from the "Jugaad" approach to problem solving and towards real innovation. The changes that are upon us - a millennial workforce, digitization, decentralized work spaces, need for instant gratification, need for the "next," appetite for new technologies and a well networked world - will require a more holistic and transformational approach if we are to stay at the forefront. It is time to acknowledge that we are moving towards a whole new world where earlier assumptions, beliefs and paradigms may not hold true. We need to wear our thinking hats, study this space and then find solutions that draw from the fabric of this new culture. We need to engage our people to enhance the workplace culture and map a strong connection between individual and business needs. ”

**Ajit Singh, Managing Vice President & Country HR Leader, Midland Credit Management
(An Encore Capital Group Company)**



“

The recent GDP numbers have been out; and one key aspect is that the building blocks towards achieving \$5 Trillion economy seem to be firmly in place. The Banking Industry in general will see a lot of scale up and must support in this journey. The scale of strategy, systems, competencies and organizational capabilities, technology, skills, service levels, responsiveness, quality, and resource productivity will change dramatically and will call for out of the box thought processes and solutions. The future of skills and jobs can be summarized to include business, consulting and leadership skills. Having a global mind-set that is inclusive and is able to deal with diverse cultures, being able to deal with ambiguity and learning to manage intellect will be must haves for hiring managers. This will call for professionals who are high on analytical skills and left brain thinking; supported by right brain thinking that will permit lateral thinking and creative problem solving. Technology, networking, partnering & collaborating skills will also play an important role.

The Banking Industry's focus for the future will be business and organization acumen, re-skilling and focusing on internal mobility for wider exposure that will enhance performance of employees. Flat structures, skill enhancement and periodic surveys to get a pulse from employees will be key expectations from the talent of the future.”

Manoj Tibrewal, Group Head - Human Resources, Distribution, MarCom and Branding
AU Small Finance Bank



“

There are immense employment opportunities for home grown / local talent through Microfinance in Semi urban / Rural India. Amongst the lending sectors, the Microfinance business is one of the most profitable and human capital intensive sectors.

The ever-growing need for talent is immense in this industry, creating ample employment opportunities. This is further strengthened by technology and financial reforms by RBI in this sector. With introduction of financial array of products to the most deserving population, there is a huge demand for skilled employment and young talent. This further leads to opportunities for the home grown / local talent in tier III / IV cities where the economic growth is up surging.”

Mehraz Balaporia , Head - Talent Acquisition and Business Partnership, RBL Bank



“

With technology transforming the financial services industry, deep technology skills, especially in the areas of Robotic Process Automation and Machine Learning, are becoming increasingly relevant. There is a growing need for people who can work in collaborative, diverse teams solving complex problems, and this will warrant a higher level of cognitive, social and emotional skills. People will have to invest time and energy on learning how they learn.

There is an opportunity to review and streamline a number of prevailing labor laws into a more manageable set, as is being suggested. This review will consider wages, industrial relations, social security provision and working conditions, and should enhance productivity and growth once implemented. The other recommendation is to remain focused on improving the quality of tertiary education and overall employability of young people entering the workforce.”

Prashant Bhatnagar, Director - Human Resources, Credit Suisse



“

Most process-oriented roles will continue to get automated using tech platforms, AI, ML and RPA to manage scale and efficiency. The key skills in digital, data, analytics, technology, and expertise in long/short format digital content which is native to diverse set of platforms are essential. As new platforms emerge, the skill on programmatic and digital will continue to evolve.

The current challenge is the employability of talent from colleges as there is a huge gap and skills learnt are not easily transferable. Organizations currently need to heavily invest in upskilling. I think the education industry needs to work hand in hand to curate courses that are vital for the industry today and the future.

”

Rohit Suri, Chief HR & Talent Officer – South Asia, GroupM



“

\$5 Trillion cannot come from the Services Industry alone. In the last few decades, India has not focused on Manufacturing. We need to focus on both Services and Manufacturing. Clearly, China stands as an example for us. Also, India needs to invest more on R& D. Unless we invent and innovate, a quantum economical jump is difficult.

We must find a way to make “Available Manpower” as “Available Talent (Skill)”. The Indian population should be converted as an asset instead of a problem. Vision and political will is required to make this. This should largely align with the type of growth we are going to pursue in the coming generation.

”

Sriram V, Chief Human Resources Officer, BankBazaar.com



“

Truism “People are our most valuable asset” will catapult India into becoming a powerful economy. We already have a young talent pool with approximately 50% population below the age of 25. Now we just need to have dynamic learning interventions in schools and colleges which foster knowledge, creative thinking and behavior specifically required by the ever-evolving job opportunities. Along with this, technology needs to be the enabler for a real time update on the job opportunity index of demand and supply through a robust job match phone app which every student and employer can download, so that information of the job openings and the skilled work force is freely available.

”

Vasudhara Srivastava, Senior Vice President – Global Human Resources, Xceedance Consulting

ABOUT TEAM



By ✨ PeopleStrong

Taggd, a PeopleStrong recruitment solutions brand, is the largest Recruitment Process Outsourcing (RPO) provider from India with 100+ clients across 14+ sectors and is managing permanent recruitment for over half a million jobs. It combines the power of data and human knowledge to bring advanced talent acquisition and digital hiring solutions that change how businesses work and deliver. Over the last 13 years, Taggd has developed a deep industry understanding, digital recruitment expertise, talent network access, data intelligence and access to a robust tech stack to deliver business gains. Some of the leading enterprise customers of Taggd include Pfizer, Wipro, Honeywell, Mahindra, BirlaSoft, Tata Motors, Renault Nissan, Aditya Birla Health Insurance, Citi, IndiaMART, Swiggy, Oyo and Quikr, amongst other national and multinational brands. Nelson Hall, one of the leading global analyst firms, has rated Taggd amongst leaders in the RPO NEAT Matrix.

Taggd is the knowledge partner for the India Skills Report and conducts the "India Hiring Intent Survey (IHIS)" and the "Decoding Jobs : The Think Tank Series" across all major metros to take quantitative and qualitative insights from the academia and industry thought leaders on their views on the talent demand side.



Measuring World's Talent

Wheebox is India's leading online talent assessment company that partners with corporations for finding and retaining the best talent using validated, reliable and standardized tests for pre-hiring and learning needs. Wheebox benchmarks over 3 million users annually across the globe. In line with its vision to "Measure the World's Talent", Wheebox partners with many Fortune 500 corporations and hundreds of large and medium enterprises to power their hiring and competency development assessment needs. Wheebox also partners with thousands of higher and vocational educational institutions for conducting its proprietary "Wheebox National Employability Test (WNET)" for final year graduates and postgraduates to benchmark competencies that matter the most for being employable in corporations. Wheebox also powers the "India Skills Report" on the skill supply side and complements thousands of colleges across all Indian states and UTs to identify, benchmark and spot areas of competencies. It supplements institution wide candidate reports for developing competencies for employment by partnering with Confederation of Indian Industry, PeopleStrong, LinkedIn, Association of Indian Universities, United Nations Development Program and All India Council for Technical Education. Wheebox also partners with many Indian states to design and deploy State Skills Reports and with the Ministry of Labour and Employment with its proprietary BARO Career Interest Report by helping candidates make right career choices on the 'National Career Service' and across 'Model Career Centers' in India.



Confederation of Indian Industry

The Confederation of Indian Industry (CII) works to create and sustain an environment conducive to the development of India, partnering industry, Government, and civil society, through advisory and consultative processes. CII is a non-government, not-for-profit, industry-led and industry-managed organization, playing a proactive role in India's development process. Founded in 1895, India's premier business association has more than 9100 members, from the private as well as public sectors, including SMEs and MNCs, and an indirect membership of over 300,000 enterprises from 291 national and regional sectoral industry bodies.

CII charts change by working closely with Government on policy issues, interfacing with thought leaders, and enhancing efficiency, competitiveness and business opportunities for industry through a range of specialized services and strategic global linkages. It also provides a platform for consensus-building and networking on key issues. Extending its agenda beyond business, CII assists industry to identify and execute corporate citizenship programmes. Partnerships with civil society organizations carry forward corporate initiatives for integrated and inclusive development across diverse domains including affirmative action, healthcare, education, livelihood, diversity management, skill development, empowerment of women, and water, to name a few.

India is now set to become a US\$ 5 trillion economy in the next five years and Indian industry will remain the principal growth engine for achieving this target. With the theme for 2019-20 as 'Competitiveness of India Inc - India@75: Forging Ahead', CII will focus on five priority areas which would enable the country to stay on a solid growth track. These are - employment generation, rural-urban connect, energy security, environmental sustainability and governance. With 68 offices, including 9 Centres of Excellence, in India, and 11 overseas offices in Australia, China, Egypt, France, Germany, Indonesia, Singapore, South Africa, UAE, UK, and USA, as well as institutional partnerships with 394 counterpart organizations in 133 countries, CII serves as a reference point for Indian industry and the international business community

taggd.

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