A close-up photograph of a person's hands using a tablet computer on a wooden table. In the foreground, a white coffee cup sits on a saucer. The background is softly blurred, showing a bright, indoor setting. A yellow graphic overlay is positioned on the left side of the image.

Shaping the new normal

Digital consumer survey for online
and telecom

June 2020



Building a better
working world

How can you prepare for a new normal that is yet to reveal itself?

COVID-19 is unfolding a new normal. The upheaval is shaping a new digital way of life - transforming the way people work, eat, shop, play and stay entertained. From now to next and beyond, the impact is set to accelerate structural changes in consumer behaviour.

Technology, Media and Telecommunications (TMT) companies will need to shift gears at an unprecedented pace, forge new propositions and position themselves in the platform business - as Digital Services Providers and Enablers.

About the survey

EY conducted an online survey of 2,614 consumers spanning diverse age groups to assess their change in attitude toward digital activities during lockdown in India. Insights from the survey are backed with extensive research to provide perspectives and business models that may emerge in the new normal. The survey aims to enable the TMT ecosystem to leverage knowledge in different ways - from accelerating digital customer experiences to powering new ways of digital engagement.

Survey responses reveal exciting new shifts - highlighting a steady transition toward being more digital.

From now to next and beyond, it is the time for TMT companies to adopt a new approach. Aligning priorities with a constantly evolving next normal.

Shaping the new normal

Now (0-3 months)

Next (3-6 months)

Beyond (6+ months)

2,614 respondents

76%

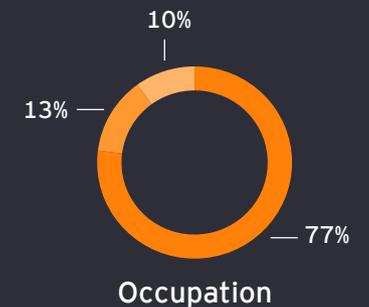
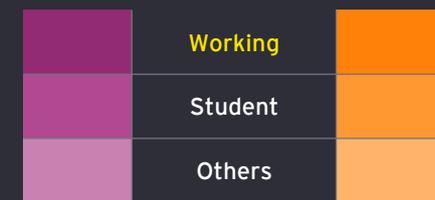
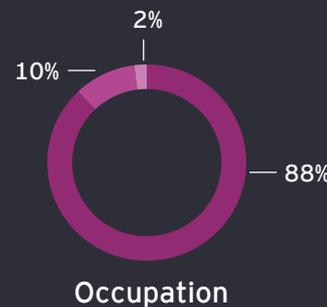
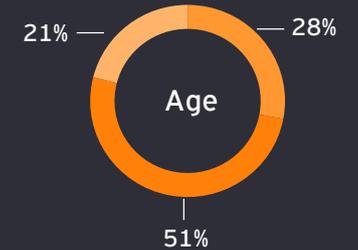
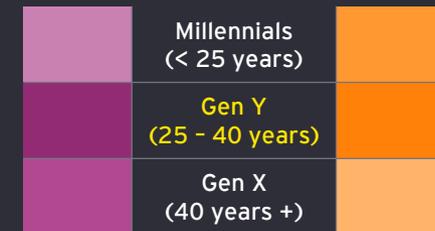
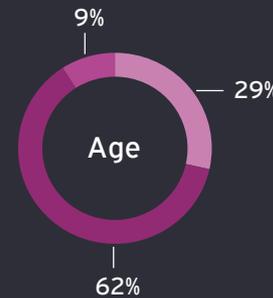
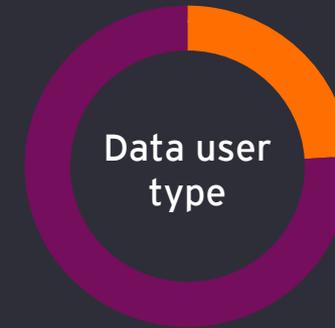
High data users

Identify themselves as using data for content streaming, gaming, video calling etc.

24%

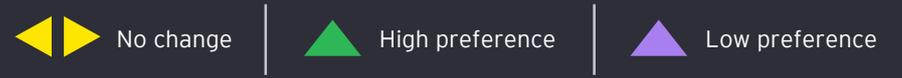
Basic data users

Identify themselves as using data primarily for chat, social media and internet surfing



#Now: stepping in to the day of a digital Indian during COVID-19

Changes in digital activities



Need for uninterrupted connectivity

- ▲ Upgrading data plans
- ▲ Buying internet connection
- ▲ Buying connectivity devices

Paying for essentials

- ▲ Digital Wallets
- ▲ Internet Banking
- ▲ Self-care apps

Query management

- ▲ Chatbots and social media
- ▲ Call centers and emails

Spending more time online

- ▲ Content streaming
- ▲ e-learning
- ▲ Video calling and business tools
- ▲ Online delivery - grocery
- ▲ Infotainment
- ▲ E-Healthcare
- ▲ Social Media

Opting for subscriptions

- ▲ Paid OTT subscription
- ▲ Free content streaming
- ▲ TV/DTH streaming

On the slow lane

- ▼ Time for resolution
- ▼ Quality of support
- ▼ No. of requests resolved

◀ Network experience

Broadband users are upgrading to higher data plans

Indians are consuming a lot more data

India is amongst the largest and fastest growing digital economies. Data consumption has been structurally positive. India's data usage per smartphone has grown by over 20% in the last 2 years, averaging 11 GB/month.

In the past few weeks, social distancing has drastically changed lives. Amid the crisis, connectivity has been the greatest enabler for social and economic engagement leading to 20%-25% increase in data consumption in the past 2 months. Time spent on smartphone has increased nearly 27% to average 4.3 hours per user per day. The changing consumption patterns are shaping a new normal toward a more digital way of life.

Move towards higher broadband plans

According to our survey, 33% respondents have upgraded to a higher internet plan. Shift to unlimited data plans is much stronger, totalling to 40% of overall plan upgrades. The survey reveals that "basic" data users i.e. consuming internet for web browsing, chatting and basic calling are migrating to "high user" bucket. 11% of basic data users have added GBs to their existing packs - upgrading to either unlimited or 50%-100% higher GB plans (Figure 1).

Figure 1: Upgrading existing broadband plans

Question: Did you change your internet plan to include more data (GBs)?

Adding more GBs to existing plans

3 in 10

upgraded to higher internet plans

Demand for unlimited plans gaining traction

4 in 10

of total plan upgrades are for unlimited data

Surge in demand by work from home users

9 in 10

of total plan upgrades are by working professionals



Price innovation to keep India connected

Societies and businesses rely on telecom networks and services to stay connected. In tune with the times, operators are leading the charge for enabling people and businesses to work remotely and study online - providing uninterrupted mission critical services (Figure 2). Telcos have adjusted pricing, extended validity and talk time for users to ensure Indians remain connected.

Now more than ever, telecom operators need to accelerate innovation and enhance self-service propositions. Digital habits formed now may last a lifetime - increasing the adoption of digital channels among all segments, supported by robust digital self-service capabilities, now is critical

Figure 2: Operators have adjusted their tariff and usage plans

Operator	Additional data	Wi-Fi	Fee waivers	Extra content	Zero rating	Free SIM delivery
Africa					Yes	
Australia	Yes		Yes			
Canada			Yes	Yes		
Indonesia					Yes	Yes
UK telco	Yes		Yes		Yes	
US cableco	Yes	Yes	Yes	Yes	Yes	
US Telco	Yes	Yes	Yes		Yes	
India	Yes		Yes			

Source: EY analysis

Shaping the normal

Now more than ever, telecom operators need to accelerate innovation and enhance self-service propositions. Limitations on offline channel or retail stores cause hinderance to consumers - inhibiting from upgrading or changing plans due to lack of awareness, availability and accessibility of digital self-care capabilities.

The challenge is more pronounced for feature phone and rural subscribers who rely on traditional offline channels for recharges and service delivery (such as call centers). Even for smartphone users, complex UI/UX interface of self-service tools impact bill plan change and upgrades. Telecom operators can augment and automate service enablement using chatbots, self-help tools, and campaigns to create awareness on self-care applications for quick response.

Digital service management is gaining traction

Call-centers under strain: how can agility drive continuity?

The outbreak has put call-center operations under tailspin. Customer support is functioning at limited capacity with support of remote call agents. In the past weeks, customer requests have spiralled as more people contact support to track and check on delivery delays, refund status, payment issues and upgrades.

Complaints raised

Digital mediums witnessing significant traction - chatbots, social media, and self-care apps - collectively account for half of service requests

5 in 10

Complaints raised through **digital methods**:

- ▶ Self-help apps (27%)
- ▶ Chatbots/Chats (18%)
- ▶ Social media (4%)

5 in 10

Complaints raised through **traditional methods**:

- ▶ Call Centers (37%)
- ▶ Email (14%)

Complaints resolved

Limited call center operations did not impact service resolution. Call centers acted as fallback for unresolved complaints of digital mediums

8 in 10

Complaints resolved

- ▶ Traditional (5 in 10 complaints resolved)
- ▶ Digital (3 in 10 complaints resolved)

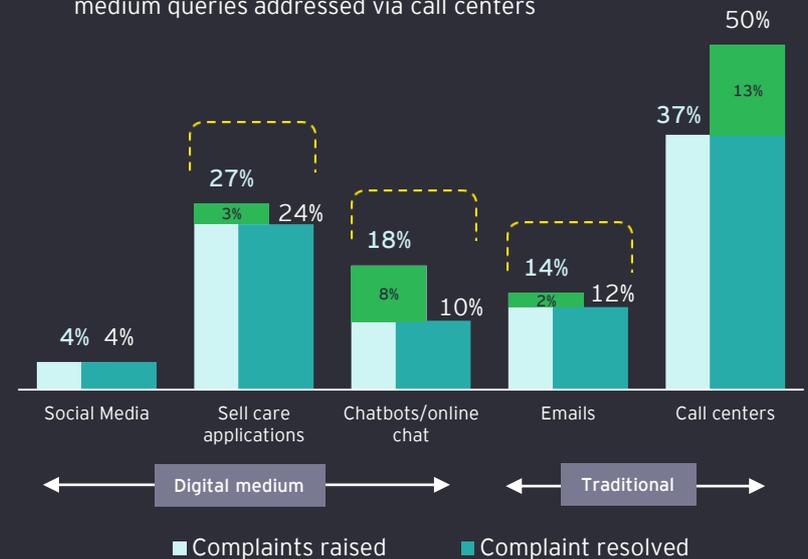
1 in 10

of total complaints raised on digital channels were **addressed via call centers**

Figure 3: Complaints resolution

Question: For any queries and resolutions, how did you connect with your service provider? Through which medium is your service request being addressed finally? (select 1)

Fallback on call centers: Unresolved digital medium queries addressed via call centers



Customer service management - digital matters

- ▶ Contact centers optimization
- ▶ Omnichannel strategies for standardized customer communications
- ▶ Hyper personalization to be the norm - unifying data sets for a 360-degree customer view
- ▶ Accelerated adoption of emerging technologies (Artificial Intelligence (AI), Machine Learning, Cloud)

Digitally empowered customers wishlist

Hyper personalization

Recognise name, subscription, customer history for smarter interactions

Omni-channel services

Manage customer journeys across - voice, email, web, social media, chatbots, self care apps

Self service- digitally

Enabling customers to troubleshoot, resolve, pay, change plans on their own

Timely, accurate resolution

Prompt and accurate service for superior customer satisfaction

Customer experience transformation hub

Lean contact centers

- ▶ Rationalize headcount - optimize on-premise and remote call agents
- ▶ Real time workforce management basis call forecasting and average handling time (AHT)
- ▶ AI and Analytics to improve First Call Resolution (FCR)
- ▶ Enhance human interactions - agent-assisted messaging, chatbots, live chat and social media

Omnichannel strategies

- ▶ Conversational IVRs to reduce wait time - NLP interactions replaces scripts; flexibility allows agent handover for complex queries
- ▶ AI chatbots for real time support reduces call agent dependence; creates data for Business Intelligence
- ▶ Social media command centers for personalized engagements and targeted campaigns

Self-service capabilities

- ▶ Enhanced self-care capabilities on mobile apps - intuitive interface, faster time to market and multi-lingual support for improved response time
- ▶ Digital info kiosks - interactive videos for troubleshooting, voice based FAQs on apps and web-portal
- ▶ Remote capabilities - video call with technician for installation and query resolution

Feature phone service management

- ▶ Natural Language Processing for interactions through SMS, email and non-voice channels
- ▶ USSD for recharges and payments
- ▶ Voice enabled kiosks in stores for acquisition, recharge, payments

AI, Machine Learning and NLP

Cloud services

Big data and analytics

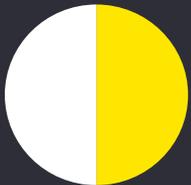
When seeking a digital advantage, is customer trust the missing piece of the puzzle?

Based on survey respondents



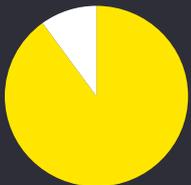
52%

faced delays in resolution irrespective of the medium - digital or traditional



50%

reported connectivity issues - 30% with data, and 20% with voice



90%

expressed an interest towards being serviced through digital platforms

In the new normal, Service Providers must redefine SLAs for query resolution to set and meet changing customer expectations

Time to handle complaints

- ▶ 28% indicate that their queries are resolved within expected timelines, with no change
- ▶ 21% said that their queries are yet to be resolved

Quality of service

- ▶ Half of the respondents faced network issues. There is no notable difference between network experiences of "basic" and "high" data users

Customer expectations

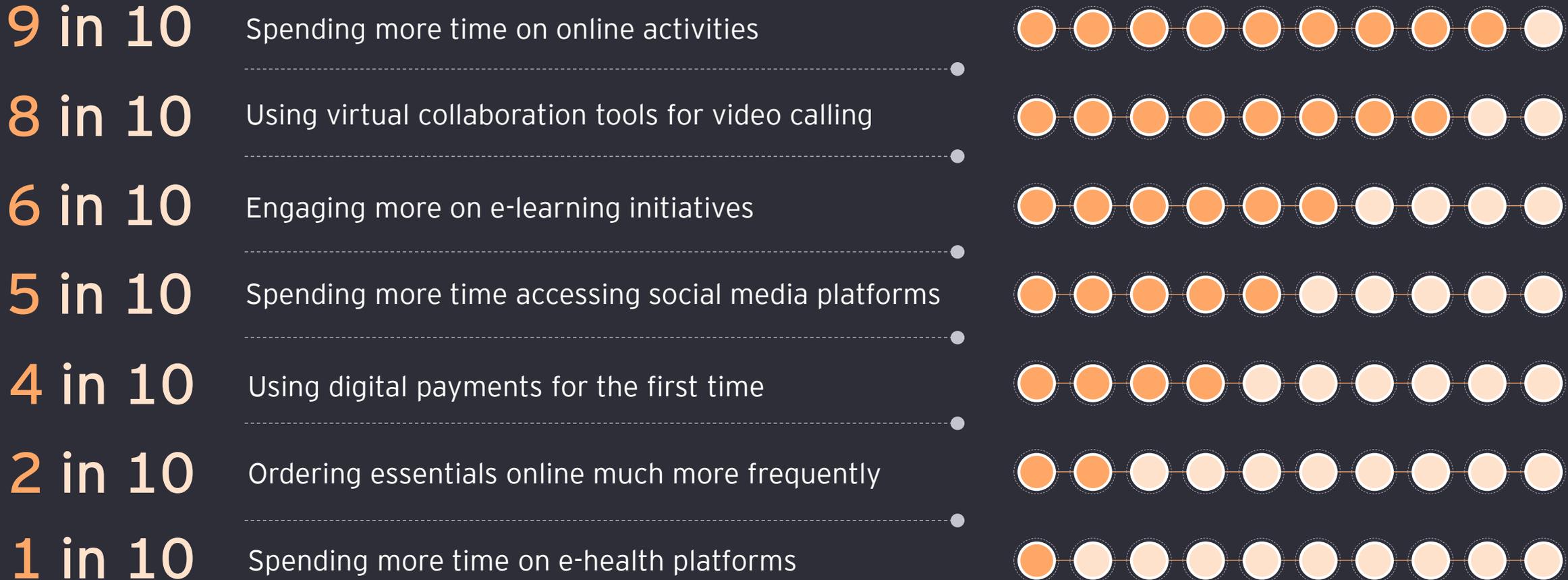
- ▶ 70% prefer online chats through mobile app or outreach through instant messaging platforms
- ▶ 30% users prefer digital FAQs or self-help tutorials and videos for troubleshooting

Barriers to digital adoption

- ▶ Privacy concerns emerge as the top barrier inhibiting adoption of digital services
- ▶ 51% cited personal data being collected as the major issue deterring adoption, while 33% stated likely fraud risks in electronic payments as the second highest barrier
- ▶ Nearly 10% stated limited knowledge around use of mobile apps. Other reasons include lack of enabling devices and availability of vernacular content

Consumers are changing digital behaviours but is the TMT ecosystem keeping pace?

Based on survey respondents



Digital activities are evolving in exciting new ways

Video calling and conferencing

The rising demand for remote working and infotainment is driving rapid uptake of digital services. Survey highlights a notable shift in digital media consumption. In the new normal, video conferencing and group calling has transitioned from being niche services to necessity in a matter of weeks. From doctors, remote workers, to students and stay-at-home population, people are replacing in-person meetings and travels with virtual meetings.

Survey findings complement the trend. Nearly 8 in 10 users are either first timers or have increased their time spent on video calling. Increased use of business collaboration tool by remote workers has been a major contributor.

Figure 4: On demand is in demand

27 million

13x jump in video calling and conferencing app downloads between January-March 2020

Source: Media articles

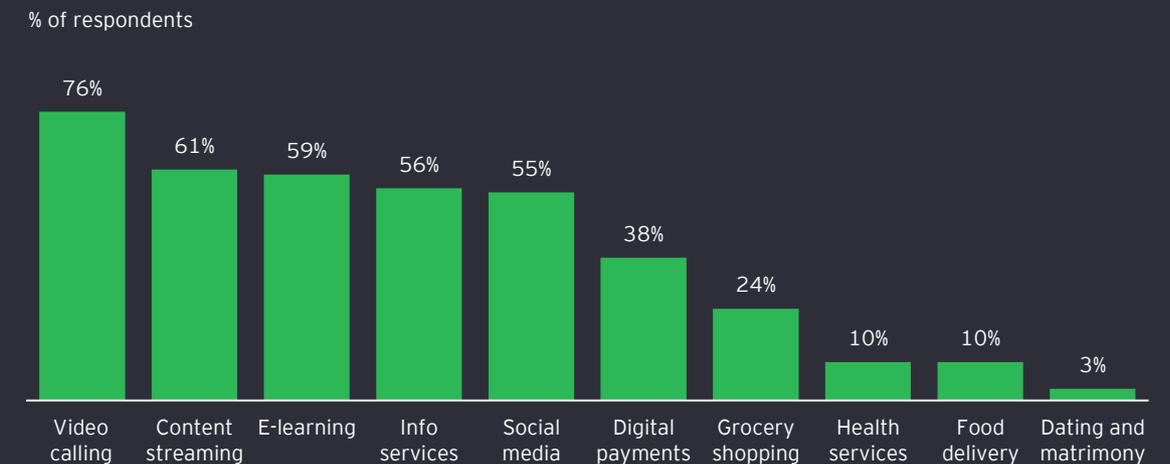
Shaping the normal

Platform providers are riding the wave and leading efforts to make user experience intuitive - packing additional functionalities and removing in-call friction to drive adoption.

Service providers can explore opportunities, enhance the interactivity play and include features such as e-Sports, online TV, gamification, video co-watching to enhance service proposition and customer stickiness.

Figure 5: Consumers spending more time online

Question: Which of the following online activities have you started doing more in the last three weeks? (select multiple)



Digital activities are evolving in exciting new ways

Content streaming

Indians are spending 40% more time streaming video. While viewership may have surged by nearly 20% according to early estimates but the road ahead is unlikely to be smooth for video streaming platforms as content production is at halt.

The survey reveals a sharp shift towards paid content streaming - nearly 6 in 10 respondents are spending more time steaming video - preferring paid content over free streaming and TV/DTH. Fresh content, viewing flexibility and friendly UI/UX was leading the change which anchored its presence during the lockdown phase.

Figure 6: Content and gaming are on the rise

2.9 billion

Hours of content streamed in first week of lockdown; 40% rise over December 2019

4.2 hours

Per user per week

18% increase in average time spent for video streaming on smartphone during COVID-19

Source: Media articles

Shaping the normal

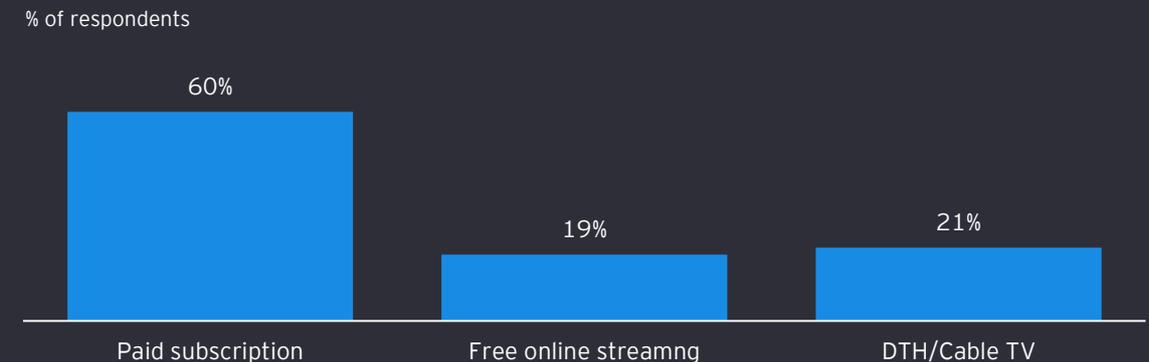
Businesses involved in video and content streaming will need to correlate user behaviour with their products and services to drive great value. Thinking on multiple levels from customer onboarding, pricing and packaging, ease of use, and partnerships to alter content mix to deliver compelling propositions.

The channel shift to digital, demands for reorienting business strategies - paid content providers will need to measure consumer engagement KPIs across exclusive and free content, and position target based offerings which may be a mix of free-streaming or paid-only model.

Telecom operators can explore partnerships with technology and media majors for enhancing field of play.

Figure 7: Preference for content subscription

Question: Given a preference between TV and content streaming mobile apps, what do you prefer?



E-learning is driving a paradigm shift in traditional ways of delivering education

Learning culture shifts online

Millennials constitute one-third of Indian population. The country is in a youth bulge phase, and millennials are set to constitute 75% of India's workforce by 2025. The demographic change is a powerful engine for economic growth. Education attainment has a large bearing on employment prospects. Now more than ever, digital education holds paramount importance to scale, engage and build next-gen skills in students.

Amid the crisis, the lives of nearly 320 million students has been disrupted with closure of school, colleges and universities. Digital is empowering students to study remotely. The outbreak has accelerated adoption of digital mediums to learn and engage primarily due to the flexibility and freedom of learning. From virtual tutoring, e-classrooms, to video conferencing and digital learning platforms provide targeted learning experiences for all.

According to the survey, nearly 6 in 10 respondents are spending more time on e-learning activities. New and innovative approaches for learning, with greater implementation of technology, will power the future of education. Many online learning platforms are offering their paid courses for free along with unlimited video conferencing time, auto-translation capabilities and real-time editing of project work to gain more traction worldwide.

320 million

Students impacted due to closure of school, colleges and universities

6 in 10

Respondents spending more time on e-learning platforms

5 in 10

Respondents prefer e-platforms over other online other portals*

*E-learning platform: Dedicated application based learning
Other online portals: Learning through video sharing and calling platforms

Source: Media articles

Shaping the normal

However, network connectivity and access to technologies which support e-learning capabilities is largely an urban phenomenon, and is yet to gather steam in rural hinterlands. Telecom Service Providers can leverage reach and explore public private partnerships with various government skill developments institutes to scale adoption. EdTech partnerships with businesses can enable employees to upskill and reskill with changing market demands. Partnering with providers to offer local educational broadcasts, with separate channels focused on different age groups and digital options can drive momentum.

Figure 6: Can telecom companies and education institutes lead learning for tomorrow?

How do we deliver digital learning?	Digital assistance, tutors and lecturer	Digital learning platforms	Digital classrooms
What all can we distribute?	<ul style="list-style-type: none"> ▶ Learning management systems ▶ Career development ▶ Study tools 	<ul style="list-style-type: none"> ▶ Learning modules across disciplines (arts, science, tech, math etc.) ▶ Early childhood education ▶ Certifications 	<ul style="list-style-type: none"> ▶ Personalized education modules ▶ Learning analytics ▶ Test prep
Who can we partner with?	<ul style="list-style-type: none"> ▶ Technology start-ups ▶ Education Institutes ▶ Content developers ▶ Career counsellors 	<ul style="list-style-type: none"> ▶ Edu-Tech start-ups ▶ Education testing services ▶ Government and training institutes 	<ul style="list-style-type: none"> ▶ Technology start-ups ▶ Education Institutes ▶ Coaching institutes and education counsellors

Social Media is being used for multiple purposes

#SocialMedia is here to stay

It is not just the number of people latching on to social networking platforms that have increased, but the time spent on social media and infotainment has also gone up significantly during the past few weeks. The speed and access to information has also driven a magnitude shift in consumption. Real time social media engagement is ballooning as more people share instant posts, punchy videos, funny memes, and hashtags for instant gratification

People are changing the way they are consuming content on social media. Focus is gradually drifting towards a more personalized customer experience - user generated content and Market Place propositions are gaining popularity. According to the survey, 1 in 10 respondents have started using social media platform for either creating short-format personalized video clips, or to buy-sell items on marketplace.

5.7 hours

Per user per week

51% increase in instant chat messaging on smartphone during COVID-19

4.5 hours

Per user per week

48% increase in social media engagement on smartphone during COVID-19

Source: Media articles

Shaping the normal

A third of India's population are active social media users. The spike in social media consumption is here to stay - evolving at a fast pace. This exhibits an opportunity for social media marketers to provide personalized brand experience, focus on compelling advertisements, position tailored offerings and reduce content cost.

For businesses, marketing strategies will need to be realigned toward channel optimisation - leveraging social media influencers for content ideation and building stronger relationships with customers. The opportunity to explore API monetization is gaining traction with growth in digital ecosystem

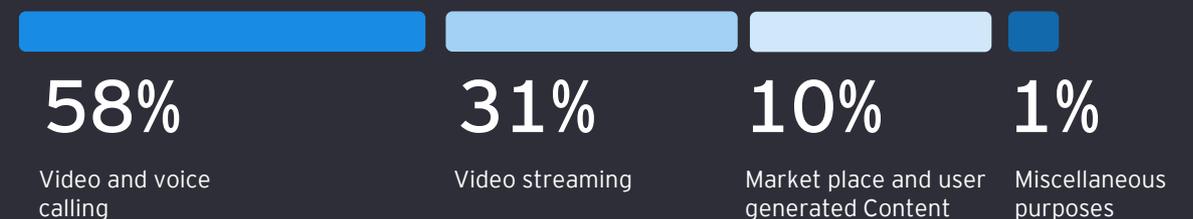
Figure 7: Changing patterns of social media consumption

1 in 10

Respondents have started using social media platform for either creating short-format personalized video clips, or to buy-sell items on marketplace

Question: How has the use of social media applications changed for you post lockdown? (Select 1)

% of respondents



Door step delivery of food and essentials gathers steam, despite challenges

Changing the grocery and food delivery business model

Demand for online delivery of grocery and essential items during the stringent isolation amid outbreak is driving innovation in India's \$1 billion grocery delivery market. Grocery delivery vendors have reported a spike in traffic and average basket size of user. However, disruption in supply chain and manpower crunch caused significant delays in lead to service time and triggered delivery delays. According to the survey, respondents showed inclination toward door step delivery with over 2 in 10 people increasing their use of e-delivery platforms for groceries and essentials during the period

On the other hand, food delivery services have been impacted due to hygiene, safety and mobility concerns. The survey indicated muted response in online activity with only 1 in 10 people reporting increase in food delivery during the period, To keep up and remain relevant in the market, food delivery players entering into the grocery business to enhance outreach and increase B2B play.

Figure 8: Consumer behaviour toward e-delivery

2 in 10

Respondents increased their use of e-delivery platforms for groceries and essentials

1 in 10

Respondents increased their use of food delivery platforms

Source: Media articles

Shaping the normal

Post COVID-19 outlook for food and grocery delivery in India is positive as door-step delivery enters mainstream. Globally, the COVID-19 outbreak has fast-tracked innovation with several e-commerce majors stepping up their digital maturity to deliver grocery, fresh food and household staples.

From now to next and beyond, Indian e-commerce majors can accelerate innovation - taking cues from globally established markets of China and USA to enhance customer experience

Hyper-personalization

- ▶ Leverage AI to analyze purchase patterns and outcome based recommendation

Move beyond core

- ▶ Explore partnerships between food delivery majors and e-grocery firms for delivery to offline restaurants to increase B2B play

Digital supply chain

- ▶ Computation of driver's trajectory and delivery time to improve order dispatch, pricing and logistics
- ▶ Deploy solutions from connected packaging and mobile-app based front door letterboxes
- ▶ Remotely operated smart vehicles and drones for last mile delivery
- ▶ Deploying IoT sensors for maintain temperature till point of delivery (e.g. perishable goods and cold cuts)

Moving ahead with invisible payments

Paving the way for the future of payments

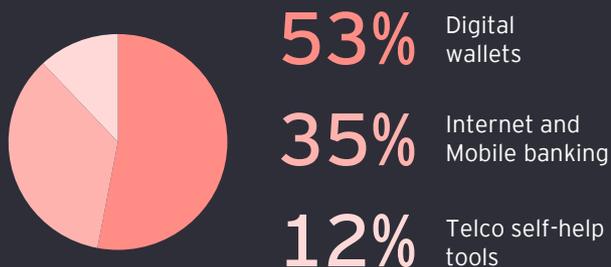
COVID-19 has set the pace for accelerating India's digital construct. Now is the time to fast-track the transition to a cashless economy. The Government is leveraging digital platforms for driving national relief efforts.

While customer traffic on digital channels are high, value of transaction has significantly dropped due to reduced consumption. According to our survey, digital wallets were most preferred over internet and mobile banking or self-help tools because of friendly UI/UX and one-stop-shop for all payment purposes

Innovation in customer engagement continues - mobile wallet companies roll out cashbacks and promotions to sustain interaction. The trend is set to pave the way for greater collaboration between industries, banks and fintech to launch new service propositions.

Figure 9: Channel preference for digital payments

Question: In past three weeks, what channel did you prefer for pay for your bills (gas, electricity, water, mobile etc.) and recharges? (Select one)



4 in 10 Respondents started using digital payment for the first time

Shaping the normal

According to our survey, 40% people started using digital payments for the first time - this is likely to have a lasting impact as people become accustomed to ease and convenience of use. Platform providers will leverage customer retention strategies and initiatives to ensure stickiness.

Digital platforms had already emerged as the preferred medium for many purposes. From now to next and beyond, the door-step delivery of food and groceries, small neighbourhood shops, and SME merchants is an opportunity to level-up touch points.

Digital trust will matter. Adoption of peer-to-peer contactless payments and use of token-based-wallets can be opportunities to explore. Telecom operators will need to enhance functionalities of self-care apps and create awareness to drive uptake. Cross industry partnerships will be critical. For instance, IoT-based self-help kiosks can serve as "invisible salesman" at grocery stores. Integrating digital payments options to decrease physical-cash dependency will encourage faster-checkouts. This can support inventory tracking and billing.





How can you prepare for a new normal that is yet to reveal itself?

8 forces shaping the future consumer?

TMT companies will have to adapt strategies around eight forces that will redefine experiences for digital consumers



Factors shaping change

Driving forces

- ▶ Simplified user interfaces
- ▶ Rising adoption and integration
- ▶ Hyper-connectivity
- ▶ Edge computing

- ▶ Bandwidth limitations
- ▶ Digital infrastructure cost
- ▶ Uneven access to technology
- ▶ Security and privacy
- ▶ Lack of operability

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