



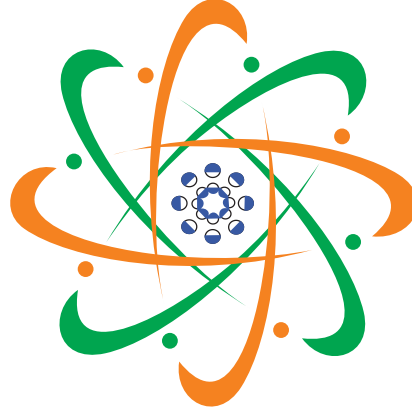
Government of Tamil Nadu



प्रवासी भारतीय कार्य मंत्रालय
Ministry of Overseas Indian Affairs



Confederation of
Indian Industry



Pravasi Bharatiya Divas

प्रवासी भारतीय दिवस

7-9 January 2009, Chennai

THEME PAPER



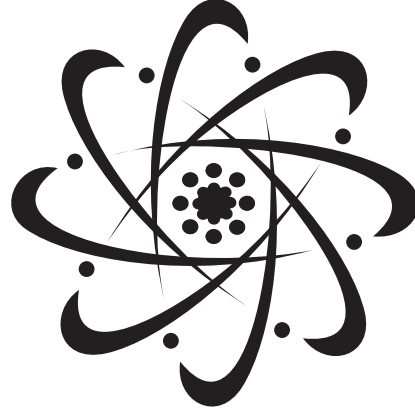
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Preface:

The Pravasi Bharatiya Divas (PBD) launched in 2003 commemorates the return of the first great Pravasi - Mahatma Gandhi from South Africa – to India on January 9, 1915 to inspire and lead the freedom struggle. Over the last six years the PBD has evolved into an important outcome driven platform for sustainable and symbiotic engagement between India and its diaspora. Several key ideas discussed at the PBD have been transformed into actionable programmes of the ministry and others into projects implemented in collaboration with the diaspora.

These new initiatives including the OCI card scheme and the formation of the OIFC have started to show results giving Overseas Indians avenues to partner in India's economic progress and to contribute to its social development. It has also created conditions for the diaspora to benefit from the emerging economic opportunities in a rapidly growing economy.

This process of sustained and mutually beneficial engagement has been guided and led by the Ministry of Overseas Indian Affairs, established in 2004 to promote, nurture and sustain the relationship. The dialogue it has fostered has now been translated in myriad ways into concrete action.

The PBD provides a platform to address the felt needs and concerns that are germane to this partnership, in a focused manner. As a consequence, the PBD has grown beyond being a mere celebration to become a more serious forum that now draws delegates from across the world who are serious in their engagement with India and firm in their resolve to commit time, energy, emotion and resources to their bond with India.

What has resulted is a strong architecture of institutions and platforms to give voice to the diaspora in its interaction with India across the economic, social and cultural space. At the same time, specific programmes have been initiated to address the problems of special segments of the diaspora, for instance, the significant segment of overseas Indian workers and women.



An important initiative in the institutional arrangement being developed is the establishment of the 'Overseas Indian Centres' (OIC) in the Indian missions in Washington and the Indian Consulate in Dubai, effective January 2009. The director of each of these centres will be a senior officer of the MOIA with a compact complement of staff supporting him to proactively engage with the overseas Indian community and its organizations. The mandate of the centre is to build strong networks with and amongst overseas Indians and to extend a wide variety of need based services to the diaspora.

Back home, the MOIA has established three institutions: the Overseas Indian Facilitation Centre (OIFC) – a single window for economic engagement; the Council for Overseas Employment (CPOE) for research and policy support on international migration and the India Development Foundation (IDF) – for facilitating diaspora philanthropy. The ministry is also in the process of establishing the 'Indian Diaspora Knowledge Network (IDKN) - an interactive electronic portal for knowledge networking. These institutions will doubtless give impetus to the India – Diaspora partnership.

Looking ahead, the key initiative of the MOIA expected to drive the future pace, direction and the depth of diaspora engagement with India is the Prime Minister's Global Advisory Council – a strategic 'think tank' chaired by the Prime Minister and comprising eminent overseas Indians from different disciplines from across the globe. The Council is expected to raise the discourse on and enhance the quality of diaspora engagement with India. A key outcome the Council is expected to target will be to broaden the areas of collaboration to include the focus sectors identified in the Eleventh Five Year Plan.

The Confederation of Indian Industry, partnering the MOIA for the PBD conventions for the third straight year, is a non-government, not-for-profit, industry-led and industry-managed development organisation. Founded over 113 years ago, it is India's premier business association, comprising a direct membership of over 7500 organisations from the private as well as public sectors, including SMEs and MNCs, and an indirect membership of over 83,000 companies. CII works closely with government on policy issues, and enhances efficiency, competitiveness, and business opportunities for industry through a range of specialised services and global linkages. It has partnerships with over 120 NGOs across the country for promoting integrated and inclusive development, including, among others, initiatives in health, education, livelihood, diversity



management, skill development and water. CII has a global reach through 8 overseas offices and institutional partnerships with 271 counterpart organizations worldwide. It is well-positioned to act as a bridge between India and overseas Indians.

This paper takes stock of developments and explores ways to strengthen existing initiatives and launch new ones in this partnership between India and its Diaspora. The paper examines the developments in the Indian economy and society since the last PBD.



Pravasi Bharatiya Divas 2009

January 7-9, 2009

Engaging the Diaspora: The Way Forward

Theme Paper

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Pravasi Bharatiya Divas 2009

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Engaging the Diaspora: The Way Forward

Introduction

In the theatre of development, the competitiveness and growth of an economy is determined by its capacity to acquire and apply new knowledge. In a rapidly globalizing world, learning new ways of doing things depends in no small measure on the ability to integrate with the larger world outside. We live in a world in which the free movement of goods and capital across borders is seen as a virtue. Arguably, it is seen to reinforce the principle of competitive advantage and help spur savings, investment and demand. What is less recognised is that International migration of human capital – the movement of knowledge, talent and skills across borders – is central to learning and development.

The emergence of significant Diasporas has in recent years brought into sharp focus two key facts. First, there is a large expatriate population of skilled people from emerging economies in the developed world. Second, overseas communities can constitute a significant resource for the development of the countries of origin. The movement of the high skilled and low skilled workers from less to more developed economies and back opens several new opportunities for development. To view the Diaspora only through the looking glass of remittances and financial flows is to take a myopic view. Not all expatriates need to be investors and their development impact measured only in terms of financial contributions to the home country.

An overseas community can and does serve as an important 'bridge' to access knowledge, expertise, resources and markets for the development of the country of origin. The success of this bridge is often predicated upon two conditions: the ability of the Diaspora to develop and project a coherent, intrinsically motivated and progressive identity and the capacity of the home country to establish conditions and institutions for sustainable, symbiotic and mutually rewarding



engagement. Home countries are now beginning to recognise the need to pursue and promote the dynamic of the Diaspora and development.

India has the second largest Diaspora in the world. The overseas Indian community estimated at over 25 million is spread across every major region in the world. Yet, it is difficult to speak of one great Indian Diaspora. The overseas Indian community is the result of different waves of migration over hundreds of years driven by a variety of reasons – mercantilism, colonialism and globalisation. Its early experiences make up a saga of trials, tribulations and the eventual triumph of determination and hard work. In the last three decades of the 20th century the character of migration began to change and a 'new Diaspora' led by high skilled professionals moving to the western world and un/semi-skilled contract workers moving to the Gulf, West and South East Asia emerged.

The overseas Indian community thus constitutes a diverse, heterogeneous and eclectic global community representing different regions, languages, cultures and faiths. The common thread that binds them together is the idea of India and its intrinsic values. Overseas Indians comprise People of Indian Origin and Non Resident Indians and today are amongst the best educated and successful communities in the world. In every part of the world the overseas Indian community is recognised and respected for its hard work, discipline, non-interference and successful integration with the local community. Overseas Indians have made significant contributions to the economy of the country of residence and have added in considerable measure to knowledge and innovation.

Overseas Indians share a strong bond with the country of their origin. This is reflected in their language, cultures and traditions that have been maintained, often over centuries, and continue to be vibrant and unique. It is now being witnessed in the growing popularity of Indian films, dance, music, arts and culture on foreign shores, the strong surge in remittances back home, the return of many to live and work in India and in their increasing engagement with India's development. The relationship between India and its overseas community is growing, new partnerships evolving and newer multi-faceted dimensions being explored.



India of the 21st century has gained much from each worker, each professional, and each businessperson who has ventured out of the country and seized the immense opportunities of a changing world. It now promises to be very different from the country that experienced significant outflow of its people over various phases in its long history. Its social and economic development, cultural ascendancy, and scientific and technological progress indicate a new horizon ahead for its people. In this new vista, the relationship between India and its communities overseas is bound to alter.

The forebears of today's PIO were compelled by circumstances, by living conditions or by the colonial masters of the time to migrate and then to struggle to find an identity. These ordinary people, often with no resources but their talent, commitment and hard work and a handful of extraordinary dreams rebuilt their lives in places that were completely unfamiliar. Amitav Ghosh eloquently captures the trials, tribulations and the triumphs of those who braved privation that we in this day can scarcely imagine and made the journey across the Kala Pani, in the 'Sea of Poppies'.

While battling to make a better future for themselves and their children, the one thing that stood emigrants in good stead was the link to their traditions, their customs, their languages and their cuisines. Even as these early forebears imbibed local culture, they strove to preserve and nurture their own ancient practices that had been handed down over generations. Thus, a core identity of Indian-ness remained intact.

Nurtured by their children, sustained through tenuous communication links with families in India, and strengthened through marriage, this identity now forms the basis for the renewed engagement of India with its overseas communities. Economic and technological progress now adds to this foundation, making it easier to translate the vision of the new engagement into reality.

There is for all of these reasons, a need to ensure ongoing dialogue between India and the diaspora at the national and the state levels. We must establish and support enabling platforms that will bring the knowledge, expertise and skills of the vast and diverse Diaspora community on a common platform. These platforms will help develop and sustain the agenda for working together. This would, we believe, transform ideas into individual initiatives and community action.



India's engagement with its Diaspora is symbiotic, the strands of both sides of the relationship equally important to create a resilient and robust bond. To engage with the Diaspora in a sustainable and mutually rewarding manner across the economic, social and cultural space is at the heart of the policy of the Ministry. To create conditions, partnerships and institutions that will best enable India to connect with its Diaspora comprehensively is central to all our programmes and activities.

As a new India seeks to become a global player of significance, the time has come for a strong and sustained engagement between India and overseas Indians. The time has also come for overseas Indians to benefit from the exciting opportunities that India provides. The time is now.



PLENARY I

India as an Emerging Power: The Diaspora Factor

The overseas Indian community estimated at over 25 million and spread across the globe is rapidly scaling up in educational achievements, income levels, and influence. The future growth of India as a strong economy and society, will in some measure, be influenced by its diaspora. Equally, there are growing opportunities in India that the overseas community can benefit from. There is, therefore, a need to bring a strategic dimension to the process of India engaging with the Diaspora. It is important to take a medium to long term view and forge partnerships that will best serve both the host and home countries and meet the expectations of the Diaspora as a significant constituency across the world. A key objective will be to nurture and sustain a symbiotic relationship between the home country and its Diaspora to address development challenges while giving the overseas community the opportunity to become partners in progress.

In October 2008, the civilian nuclear agreement between India and the USA was signed by Shri Pranab Mukherjee, Minister for External Affairs, India, and Ms Condoleezza Rice, Secretary of State, USA, recognising India as a de facto member of the nuclear states group, and ending 34 years of nuclear isolation. With this, a new era of close strategic partnership between the world's largest democracy and the world's oldest democracy was ushered in.

What was the role of the Indian American community in the long and arduous process of negotiation? The Indians of America formed the nucleus of the efforts to get the deal passed. Through a consistent and strong process of intervention with their Congressmen and Senators over several years, they succeeded in actively lobbying in support of the deal. The overwhelming number of votes in favor of the agreement in the US Congress can largely be attributed to the untiring and unflagging efforts of Indian communities in America. They proved that they are now a strong voice for a rapidly emerging India, and that their unified efforts can transform the relationship of India with the world.

This example is multiplied manifold in the increasing roles that the overseas Indian community is playing in politics, culture, media, society, and business in their adopted countries all over the world. Being a peaceful, prosperous and productive community wherever they have settled, overseas Indians have earned high respect and laurels overseas. When the world looks at India, it does so through the prism of the overseas Indians. Overseas Indians as brand ambassadors have helped, in no small measure, in reinforcing the image of a modern India as an integral part of the rapidly evolving knowledge economy of the world.



The emergence of India on to the world stage was hastened in the last five years by the remarkable performance of the Indian economy, a period during which it consolidated its growth impetus, made inroads into global trade and investment, and raised the standard of living of its people. A solid middle class of consumers has come into being, and is driving consumption, savings and investment, even while a robust and ambitious corporate sector is venturing out to establish its footprint in the global arena.

GDP Growth in India

Sector	2004-05	2005-06	2006-07 (QE)	2007-08 (AE)	2008-09 Q1
Agriculture and allied sectors	-0.1	5.9	3.8	4.5	3.0
Industry	10.3	10.2	11.0	8.6	6.9
• Mining and quarrying	8.2	4.9	5.7	4.8	4.8
• Manufacturing	8.7	9.0	12.0	8.8	5.6
• Electricity, Gas and Water Supply	7.9	4.7	6.0	6.3	2.6
• Construction	16.1	16.5	12.0	9.8	11.4
Services	9.1	10.3	11.1	10.8	10.0
• Trade, hotels, transport & communication	10.7	11.5	11.8	12.0	11.2
• Financial, real estate & business services	8.7	11.4	13.9	11.8	9.3
• Community, social & personal services	6.9	7.2	6.9	7.3	8.4
Total GDP at factor cost	7.5	9.4	9.6	9.0	7.9

Source: Ministry of Finance

The macroeconomic fundamentals of the Indian economy are strong, indicating that the Indian growth story has a long rise ahead. Global developments of the past year have impacted the current year's GDP growth rate, which is expected to be lower at between 7-7.5%, though higher than that of other major economies.

However, there are several factors that will continue to boost economic growth – savings and investment rates have climbed substantially to power growth; export and import of goods and



services has now crossed \$550 billion, while FDI inflow was robust in the first quarter of the year, signifying healthy interaction with the world economy; the Government continues on its reform measures to further liberalise the economy; and corporate sector performance maintains a robust pace.

It is not just India's economic progress that makes it a formidable force on the world stage. It is also the fact that India is firmly on the path of becoming a knowledge economy. Led by remarkable success in the information and biotechnology sectors, in the field of science and technology, India is now recognized as a worthy participant in space, defence, climate change, environment, and other global issues.

India is a live and vibrant democracy with robust institutions, its society is pluralistic, tolerant and secular and its population young. This adds great strength to India as a strong, responsible nation on the international stage. Its cultural prowess in the form of 'soft' power is also being recognized. Bollywood films continue to be popular in large parts of the world, attracting a billion more viewers than Hollywood. Indian designs and fashions are appearing on ramps and in high-priced designer stores even as yoga continues to win more enthusiasts and practitioners. Food from different parts of the country is much sought after, from masala dosas in Malaysia to aloo-paratha in UK.

The osmosis of India's soft power across the world owes much to the overseas Indian community. By translating India's heritage into acceptable forms, their espousal of Indian traditions into modern lives has made these traditions universal. Overseas Indians truly represent the idea of India.

A measure of the success of the overseas Indian community, its growing influence and the respect that it commands, is the increasing numbers of persons of Indian origin occupying significant positions in their countries of residence. Overseas Indians are distinguishing themselves across the world as doctors, lawyers, IT professionals, managers, entrepreneurs and businesspersons, economists, scientists and engineers. Their political influence is increasing too, as more of them enter public life. In the UK, six members of Parliament and 19 peers in the House of Lords are of Indian origin. Eight Indians were elected to the Canadian House of Commons in the last elections. In Malaysia, 15 MPs are of Indian origin, while in Mauritius, Singapore and many other countries, top Government positions are occupied by persons of Indian origin.



Eleven of the Fortune 500 companies are led by Indians or persons of Indian origin. While seven of these are Indian companies, four are multinational conglomerates headed by persons of Indian origin, including Pepsico's Indra Nooyi, Citigroup's Vikram Pandit, Hartford Financial's Ramani Ayer, and ArcelorMittal's Lakshmi Mittal. Besides, a large number of senior corporate positions in multinational companies are held by PIOs. For example, Singapore has 200,000 expatriate Indians working in the banking and finance, science and technology, and other business fields.

As the global footprint of Indian companies expands, more mergers and acquisitions by them are taking place all over the globe. This in turn is leading to a new class of Indian managers and professionals settling down overseas. Their energy and drive, their ease with managing local workers and staff, and their noteworthy success in turning around poorly-performing companies into profitable ventures within a short space of time has even led some academicians to study the success of the 'Indian style of management.'

In academics, overseas Indians have high visibility. In USA, Indians are now the largest overseas student body, with about 80,000 enrolled in American colleges. Similarly, Indians are also studying in UK, Australia, New Zealand, and other countries. It should also be noted that overseas Indians hold positions of distinction in education administration and academia, as professors and researchers in renowned educational institutions in these countries. PIOs head many universities like, Ms. Renu Khator, President of the Huston University and Prof. Rajesh Chandra, Vice Chancellor, University of South Pacific.

Yet it must be recognised that there is not one great Indian diaspora. There are diasporas within diasporas that have distinct characteristics determined by distance and time that separates them from their country of origin. The old diaspora is unique in this sense and is an important segment of the overseas Indian community. The early migrants to what are now called the old diaspora countries including Mauritius, Fiji, Trinidad and Tobago, Suriname, etc. left India as indentured labour, and their story is not only older and longer but also a story of tribulations and triumphs. They represent the saga of ordinary people with extraordinary lives. Today they are very much a part of the country in which they reside and are significant ethnic populations in some countries. In others, they form a valuable sub-entity. Mostly their links with India are tenuous and imperfectly remembered, and while there may be interest in reviving these links, it is often difficult for them to do



so. For such communities, India needs to set in place special formats for increasing interaction and promoting bonds including perhaps helping them trace their roots.

The experience of Indian Americans during the nuclear agreement process has underlined the significance of united action. Indian communities, while maintaining their cultural, linguistic and provincial diversities, need to be able to act as one when it comes to their interests as well as the promotion of India as a whole. PIOs in all parts of the world have banded together according to their professions and businesses, and are able to articulate their needs to local policymakers and undertake specific activities for their progress and with respect to India. However, there are a few places with umbrella organisations which are able to take up the issues facing PIOs as a whole, such as visas and permits, social challenges, and economic hardships.

One such worldwide body is the Global Organisation of People of Indian Origin (GOPIO), which has chapters in many countries and a council comprising eminent PIOs, such as Dr Navinchandra Ramgoolam of Mauritius. Focusing initially on human rights, the organisation has now expanded to include trade and investment, culture, and engagement with social development issues in India. Such a strong platform can develop its own brand name as a voice for the Indian community and as a forum for interaction with India. With its high visibility, the platform can also serve as a connecting point for Indians who want to do business with the host country. It can further bring together PIOs in a formidable group to project the image of India in a positive manner as an emerging power.

Some initiatives that can be taken by PIOs:

- Form a strong body to liaise with local governments to address issues of concern to PIO. The single body may have different sectoral offshoots to recommend policy pertaining to specific sections of the PIO community, such as women, children, or professionals, etc.
- Such a body can also be a lobbying group to support the Indian government's policy and action vis-à-vis the other country. For example, they can play a role in ministerial visits, liaise with the Indian embassy or mission, meet their governments, and conduct other joint efforts.
- Host investor meets and business-to-business interactions to forge closer ties with the Indian economy, and enable PIO investors to identify and invest in opportunities in India.



- Hold cultural meets, inviting their non-Indian friends and communities to participate. For example, the Gujarati and Rajasthani communities hold vibrant dandiya evenings during the Navratri festival to which local people can be invited, while Id iftaar celebrations can also include locals.
- Partner with the Government of India, and other bodies such as the Overseas Indian Facilitation Centre and the Confederation of Indian Industry to host brand-building events overseas. One highly-successful instance was mini-PBD and the India@60 series of business-cum-culture events in New York in 2007, which built upon the Incredible India campaign and like PBD Singapore 2008 which helped to present a robust Indian economy and corporate sector.

Such initiatives can add visibility to India, its dynamic economy and its rich heritage. These can be conducted in partnerships with travel organisations, business groups, governments, or other organisations. Lack of resources should not be viewed as a constraint, but as an opportunity for partnerships.

On its part, the Government of India should include prominent local Indian associations in its official programs overseas. It should seek their views on local issues, and attempt to tap their resources. Embassies and missions overseas need to be more actively involved in PIO community events, and lend their support to local initiatives.

The Prime Minister has formed the Global Advisory Council of People of Indian Origin to aid and advise Government on how best to achieve the aspiration of a new role for PIO in India's development. The Council was announced by the Prime Minister during his address to the PBD 2008, to tap the experience, knowledge and wisdom of the best Indian minds overseas, and include leaders across diverse fields who are recognized for their high achievements not just in their country of residence but globally.

India can only truly emerge as a global power if it builds strong and productive relationships with all countries. In doing this, it must leverage the Pravasi potential.

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PLENARY II

Reflections on the Global Economic Crisis: Diaspora concerns

In the last few months, the global financial crisis has ballooned into a widespread economic slowdown resulting in job losses, erosion of savings, and uncertainty with regard to the length and depth of the crisis. Developed economies are in the midst of recession with no end in sight, even though governments are scrambling to put together bailout and stimulus packages. Developing economies have lost growth momentum. In India, GDP growth projections have been revised downwards from 9% to less than 8% and export based sectors such as information technology, textiles, and automotives are under pressure. This has in turn affected overseas Indians from employment termination and loss of new job opportunities. Can India provide them with alternate economic opportunity? What are the prospects for their remittances and savings? Is India relatively better placed to weather this storm and provide the growth impetus that the global economy needs? Can this challenge be transformed into an opportunity to invest in India for better returns? How can India respond to diaspora needs?

The past year has been witness to economic crises that few have seen in our lifetimes. Each indicator emanating from the developed economies over time is grimmer than the last. Stock markets have crashed throughout the world, causing retirement plans and savings funds to collapse. Jobs are being lost in millions all over the globe. Industrial production is falling, and key economies are either in recession or in massive slowdown. Consumers have hunkered down and stopped spending, afraid to loosen their purse strings in case of further economic deterioration.

The proximate cause of the crisis was the inventive financial engineering by investment banks, which created instruments such as credit-default swaps and securitization of mortgages. Risk-taking offered huge returns; caution was unrewarded. Banks were leveraged to unsustainable levels, Goldman Sachs for example, acquiring \$1 trillion of assets over an equity base of \$43 billion. Regulatory and supervisory bodies did not keep pace with the financial developments, while governments were happy to let the situation continue as cheap loans were available for the poor and tax revenues were flowing in.

But the situation could not last interminably. Confidence and liquidity plummeted as banks' balance sheets imploded. Governments scrambled to inject hundreds of billions of dollars of cash into the financial system, trying desperately to avert a banking crash. Measures were announced to recapitalize banks, extend sovereign guarantees for debt, and set up stabilization funds. Central banks liberalized lending norms, and lowered interest rates. But the impact of the crisis in the



financial system inexorably spread into the real economy. Recession has been confirmed in US, Japan, UK, the Euro zone and Singapore. The US lost more than 2 million jobs in 2008, with November the worst in over three decades. In China, migrant workers by the millions are returning to their homes, and labour strife is a matter of high concern. The UK job market is weakening rapidly and permanent as well as temporary new jobs are falling at record rates.

India has also been affected by the global economic crisis. In the second quarter of July-September 2008, GDP figures came in at 7.6%, as compared to 9.3% in the same quarter last year. Most sectors have decelerated rapidly, with manufacturing growing only 5% this year compared to 9.2% last year. Financing, insurance and real estate came down to 9.2% from 12.4%, while construction also slowed down by 2 percentage points. The sectors hit particularly hard have been textiles, automotives, consumer durables, and exports. In the textile sector alone, half a million people are estimated to lose jobs over the next six months. Moreover, the stock market shed 60% of its value at the beginning of 2008 due to large scale withdrawals of overseas funds, even as the rupee depreciated to record lows.

Nevertheless, in the overall global economic scenario, India represents somewhat of an area of stability and relative calm. The economy is still forecast to grow by 7-7.5% for the whole year, buoyed by internal demand and investment. Exports constitute only 15% of the GDP, making the economy less vulnerable to global demand constriction. At the same time, banks are well-capitalised and minimally exposed to global toxic assets. The Government has taken strong measures to preserve the internal growth impetus by lowering interest rates, infusing liquidity into frozen credit markets, expanding government spending, and reducing excise rates. Focused steps have been taken for the export manufacturers and textile industry as well as for infrastructure development and small and medium enterprises.

For overseas Indians, the global slowdown represents job losses, especially in the banking and investment bank industry where many highly-qualified Indians have been positioned at high levels. The collapse of Bear Stearns and Lehman Brothers, among others, left many young upwardly mobile NRIs and PIO at a loss. Other ways in which overseas Indians have been impacted include loss of savings in the stock markets, less business opportunities, backlash against outsourcing, etc.



For workers in particular, the situation is grim. Their plans of sending money back to India may be vitiated by loss of their jobs, especially when many of them may have taken substantial loans to land overseas jobs. The steep fall in petroleum prices has put on hold many expansion plans in oil-producing nations where Indians could readily find jobs.

Diaspora concerns also extend to uncertainty regarding the Indian economy and the value of their savings in the Indian stock markets and mutual funds. Building confidence is a key instrument for restoring investor faith in the economy. Towards this, the Government of India has taken certain measures for overseas Indians. Since mid-September 2008, the Reserve Bank of India raised NRI deposit rates thrice to encourage inflow of capital. The falling value of the rupee vis-à-vis the dollar also makes it more attractive to remit money back home. NRIs have responded by increasing funds in the various RBI schemes, pouring in \$513 million in September alone, the highest since December 2006. The strength of Indian banks has contributed to confidence and attracted fund diversion towards them.

India has also been able to offer jobs to returning overseas Indians. India's job markets were already overheating due to inadequate talent availability for key sectors such as management, banking, construction, etc. The banking sector is expected to add one lakh jobs over the next two years, while the high-profile tech sector is expected to contribute two lakh jobs between April 2008 and March 2009. The return of overseas Indians adds to the available talent pool in the country. Although it is still too early to get concrete data on the numbers of overseas Indians who have found jobs in India in the last year or so, anecdotal evidence suggests that more and more Indians are moving back to India in search of employment opportunities.

India is expected to remain an island of stability in a churning global economic ocean. Its relative calm will attract more and more long-term investors, while its compulsions to build infrastructure and meet the consumer demands of newly emerging middle classes will supply the impetus for continued growth. Under these circumstances, overseas Indians will benefit from examining opportunities in India more closely and strengthening their economic linkages with the country.



CONCURRENT SESSION ONE

Building Bridges – Trade and Investment

The economic progress of India and its increased profile on the global stage have thrown up fresh opportunities for trade and investment. The march of globalization has led to increased sourcing from India, while at the same time turning India into a vibrant market for the world's goods and services. PBD 08 had called for a special fund for diaspora investments and improving the business climate.

How can the diaspora capitalize on the emerging opportunities for trade and investment? The session will examine the challenges to diaspora involvement in trade and investment and offer ideas for their involvement in innovation.

India has never been a stranger to globalization. Its famed silks, cottons and handicrafts were traded in all corners of the discovered world and attracted sea-faring merchants from Europe, Arabia and China. The voyages of traders from India helped build a foundation of cultural contacts with South East Asia that remains strong to this day and is visible in customs, languages and architecture across nations in the region. A prime impetus for the journeys of Marco Polo, Christopher Columbus, and other adventurers of the time was the fabled wealth of India.

It was the 'free trade' policies of colonial masters that made Independent India's first leaders suspicious about the outside world. By 1947, India was importing everything from oatmeal and needles to steel and machinery. Adopting a policy of self-sufficiency and import-substitution, the country went on to build a formidable base of industries ranging from heavy and capital goods to consumer products. Yet it remained restricted in its dealings with the outside world. The shift in the global strategic, political and economic environment from the 1990s as well as India's own economic compulsions forced a radical restructuring of the Indian economy from 1991. Interaction with the rest of the world was a key policy decision that has changed the economy of the country.

India's rapid economic progress of the past few years has been characterized by increased integration with the global economy. As measured by the proportion of goods and services traded to GDP, external orientation of the economy has gone up from 24.6% to 41% between 2000-01 and 2006-07, a substantial and noteworthy leap.



Exports of goods have been growing at over 25% annually for the past five years, reaching \$162 billion in 2007-08. There has been a shift in goods exported to higher value-added products and manufactured and engineering products. India's value-added exports are over 80% of its total goods exports. Perhaps more importantly, India has been a growing consumer of goods produced by the rest of the world, forming a large and stable market for overseas producers. Imports added up to \$251 billion in 2007-08. Our largest trading partners are USA, China, UAE, Singapore, and UK.

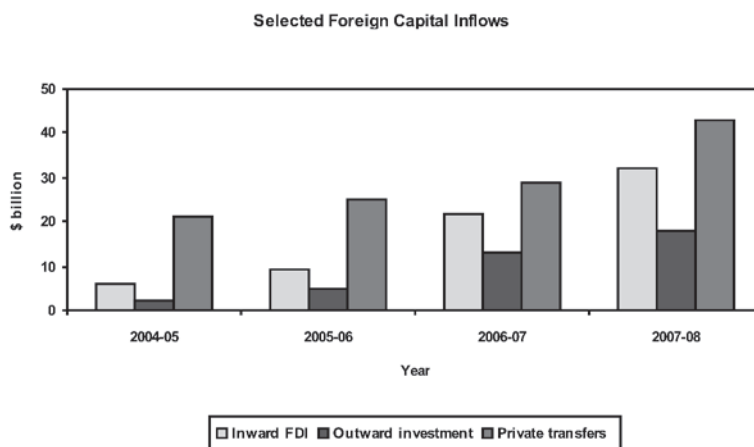
India's success in the export of services is globally recognized. From a mere \$27 billion in 2003-04, service exports are now at close to \$ 88 billion. The country is today the largest exporter by far of software and IT services, at over \$40 billion. Other services are also doing well, particularly business services including legal, accounting, chartering, research, etc. and tourism.

On the investment front, the inflow of funds has witnessed a platform shift in the past two years, crossing \$25 billion in 2007-08, and this process has continued in the first quarter of this year, when FDI touched \$ 10 billion despite mounting financial problems in investor countries. This attests to the positive outlook that international investors have on growth prospects in India, based on continuing liberalisation of investment norms, strong corporate sector performance, and promotional efforts. Funds are flowing into major sectors in India including manufacturing, telecom, construction and real estate, energy, etc. Large investment announcements continue to be made by multinationals such as Panasonic, Toshiba, Hyundai, Cairn, Intel, Dell, etc.



Interestingly, Indian investments overseas have also been keeping pace with inward FDI, going up from \$413.5 billion in 2006-07 to \$17.9 billion in 2007-08. This derives from the global ambitions of Indian corporates, liberal overseas investment regulations, and drive for technology, markets, and production bases overseas. According to UNCTAD's World Investment Report 2007, India's outward investment was the second highest after Brazil's, going up by four times over the previous year. A significant part of the funds have gone into acquisitions overseas, helping companies access markets. According to a KPMG report, Indian companies completed 322 deals in developed economies against 340 deals made by companies of developed economies into India.

In the flow of funds as a whole, Pravasi Indians have played a major role by transferring \$42.6 billion in 2007-08 as against \$25 billion in 2005-06. Of this, \$21 billion was sent for maintenance of families. At the same time, workers' remittances have strengthened from \$20 billion in 2004 to \$27 billion in 2006 and India has emerged as the country with the largest such funds transfer.

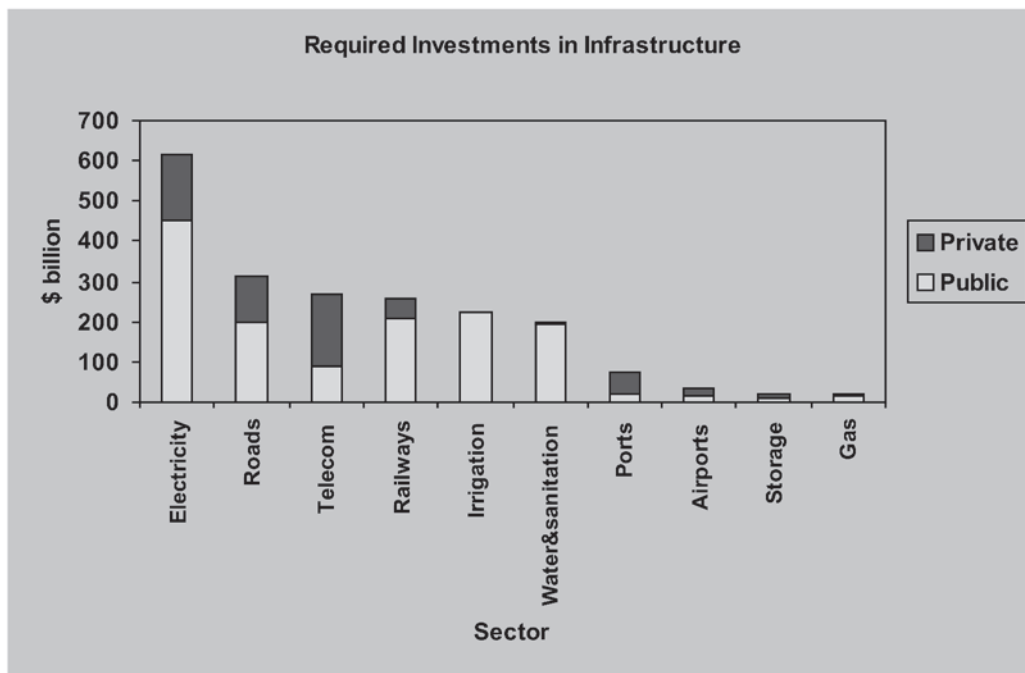


Source: RBI

Huge opportunities arise for productive and profitable investments in India as the country still suffers from sizeable gaps in infrastructure provision, consumer products, logistics, and manufacturing. The Planning Commission's Committee on Infrastructure estimates that funds of \$492 billion will be needed to meet India's infrastructure requirements till 2012. The Committee is setting up a shelf of bankable projects and outlining the modalities for private sector participation across sectors. An institutional framework of regulatory oversight is being set up in different sectors to mitigate the natural monopolies arising in large projects.



In the manufacturing sector as well, there is much scope for investments of all sizes. The sector's contribution to overall GDP has remained stagnant at 15-17% for many years, and the government is keen to evolve a National Manufacturing Policy so that it can transform into the growth driver for the economy and offer off-farm employment to millions of workers. To encourage both manufacturing and exports, the government has instituted the policy of Special Economic Zones, in which infrastructure companies would provide modern world-class infrastructure and facilities. Companies set up in these SEZ would also be eligible for special taxation benefits.



Source: Committee on Infrastructure

Pravasis have been successful in acting as the interface between investors overseas and the domestic economy, and lubricating the routes for fund inflows. A significant number of Indians work as professionals in financial companies and investment banks in key financial centers of the world. Besides, many are also in leading positions in large multinational companies that have India-centric strategies for their growth. These overseas Indians are pushing the expansions of their employer firms into India and facilitating their business plans. Besides this, tens of thousands of NRIs have returned to live and work in India, adding to the connectivity with overseas business.



The task for overseas Indians in maintaining the pace of FDI into India is formidable, especially in light of the financial crisis in developed economies in 2008. Nevertheless, India has remained an oasis of relative calm during the turmoil, bolstered by close regulatory supervision and negligible exposure to the so-called 'toxic' assets. The Indian government acted swiftly to counter the liquidity freeze that inevitably hit the financial system, and macroeconomic fundamentals are sound.

There are several ways that Pravasis can push the India case despite recessionary conditions overseas: hold investor conferences and road shows in financial centers; act as a bridge to Indian companies looking for overseas opportunities; establish venture funds for investing in Indian companies, especially the small and medium enterprises; etc. Overseas Indians remain India's most valuable brand ambassadors and their positive outlook on the Indian economy can do much to quell negative sentiments of investors overseas and encourage continued fund inflow into trade and investment opportunities in India.

Overseas Indian Facilitation Center (OIFC)

The Overseas Indian Facilitation Center was launched in 2007 to assist overseas Indians wishing to invest in India as well as to provide a platform for diaspora Knowledge networking. Its focus areas are wealth management, procedural and administrative support, healthcare and education. Envisaged as a one-stop window for identifying possible investments, offering information on tax and regulatory procedures, and hand-holding investors at every step, the OIFC is managed by CII in partnership with various other specialist organisations.

Since its institution, OIFC has sought to connect overseas Indian investors with opportunities in India through road-shows, B2B platforms, and investor meets. It has held OIFC Marketplace events in PBD 2008, PBD New York and PBD Singapore. The range of its services includes:

- Real estate and investment,
- Taxation and legal matters,
- Infrastructure investment
- Stay in India
- Consular queries and visa related matters
- FDI, joint ventures, mergers and acquisitions



OIFC provides the services through queries to a database, non-voice support through the website, and voice support from toll-free numbers in a time-bound and standardized manner. The first OIFC Marketplace at PBD 2008 had some 600 visitors, a philanthropy desk, B2B meetings and presentations from Indian firms. A key endeavour is to link investors with opportunities in states, and state governments are invited to participate in OIFC events.

OIFC, in its first exclusive endeavor overseas, has planned to organize investor meets in eight regions showcasing a range of exclusive products and projects from the Indian corporates to overseas Indian investors in sectors namely real estate, wealth management and healthcare amongst others. The regions which have been identified are Middle East, South Africa, Australia, United Kingdom, Netherlands, Canada, United States and Malaysia.

In the first Investor Meet held in Oman in August, the various suggestions from the Indian business community included:

- The OIFC platform should have three visions :-
 - An immediate vision.
 - A midterm view.
 - A long-term strategy.
- OIFC should have a regional office or a representative office to start with.
- OIFC should also have some offices in the strategic states of India which contribute towards large percentage of migration.
- OIFC should clearly be able to offer products for B to B partnerships with the Indian Business Houses and offerings by the State Government and Central Government.
- B to B partnerships should also envisage making use of the business connectivity of the overseas Indians into driving investments to where they are currently located. This is specifically for the infrastructure projects which are currently on in the Middle East eg- Road building, Water Distribution, Sewage Treatment, Steel fabrication, Electrification of Towers etc.
- A large number of participating CEOs felt that the present system is not able to make use of their capabilities to drive investments in the country. Their companies make investments and use



resources from places other than India, as they are not aware of viable companies who can execute projects.

- A suggestion to have an exclusive Diaspora knowledge network of a limited number of Overseas Indians in top positions was also made to include the top 1000 Overseas Indians all over the world. The Diaspora Knowledge Network was envisaged as a closed society, the members of which can mutually interact to contribute ideas and help drive investments.

PBD 2009 will carry forward the OIFC activities and present the Marketplace for queries and interaction.



CONCURRENT SESSION TWO

Building Bridges - Diaspora Philanthropy

The last PBD had offered concrete solutions to channelising diaspora charity into women-related areas. A fund for empowering rural women was mooted. Philanthropy from overseas can be a key facilitator for social advancement, especially in rural hometowns.

The session on philanthropy will take stock of the progress made in the area, and develop the initiatives already taken further in order to get the maximum mileage from available resources.

PBD 2008 included a session on diaspora involvement in philanthropy in the area of women empowerment, particularly in rural communities. It was felt that a demonstration effect can be a catalyst for societal transformation, and that small efforts can go a long way in engendering this. Overseas Indian were urged to participate in such small efforts through providing not only resources and funds, but more significantly, time and knowledge.

India has seen major transformation in empowerment of women in rural India. A key policy initiative has been the reservation of one-third of seats of local village government heads for women. This has led to 1 million women being elected to the panchayats across the country. While initially there were fears that they would be dominated by male politicians, the elected women have proved their independence by adhering to the requirements of the communities which they serve. Women political leaders have not only withstood pressures from many quarters but have developed as champions of their village development efforts and have made substantial differences in both economic and social spheres as panchayat heads.

A second transformational development has been the rapid progress of microfinance in India. About 58 million households are covered by the microfinance system, four-fifths of the participants being women, through over 4.1 million groups with an aggregate savings of Rs 3500 crores. India has adopted the Self-Help Group model, where 10-15 members, usually women, join together for saving money in small amounts and use these funds to make loans for productive or other purposes. After the prescribed time period, the SHGs are linked formally to banks, when they can then avail of credit to expand the number of loans. The repayment record of these SHGs has been exemplary, and this has driven the success of the model. In March 2007 the outstanding loan portfolio amounted to about Rs 12000 crores (about \$2.6 billion).



The SHG model is driven by the National Bank for Agriculture and Rural Development (NABARD), which was given the task of promoting microfinance in 1992. It set a target of linking 1 million SHGs by 2008, but could achieve this as early as 2005. Non-governmental organisations (NGO) are the catalysts for incentivising and assisting communities to form SHGs, and to handhold them until they have sufficient capacity to manage their own affairs.

The other model for providing microfinance is through microfinance institutions (MFI), which act as intermediaries to lend directly to small borrowers without accepting deposits. One of the most celebrated MFIs recently has been SKS, founded by Vikram Akula, a graduate of Tufts with a Masters from Yale and a doctorate from the University of Chicago. SKS is one of the fastest-growing MFIs in the country, and has given out loans worth almost a billion dollars to more than 3 million women members. Akula has been awarded the Social Entrepreneur of the Year award by the World Economic Forum, and been named by TIME magazine as one of the 100 most influential people in the world in 2006.

Besides women empowerment, there is no dearth of areas where diaspora philanthropy can make a difference. India's social and human indicators are still at low levels although significant progress has been made over the years.

Selected Social Indicators

	1950-51	1960-61	1970-71	1980-81	1990-91	2000-01
Birth Rate	39.9	41.7	36.9	33.9	29.5	25.4
Death Rate	27.4	22.8	14.9	12.5	9.8	8.4
Life Expectancy	32.1	41.3	45.6	50.4	58.7	62.5
Literacy	18.3	28.3	34.4	43.6	52.2	64.8
Registered medical practitioners per 10,000 population	1.7	1.9	2.8	3.9	4.7	5.6



It is estimated that about 730 million people live on a daily expenditure of less than Rs 18. The infant mortality rate, or fatality rate per thousand of live births, is as high as 57 per thousand, and more than 20% of households do not have access to safe drinking water. The per capita availability of foodgrain has fallen over the years with growing population and lack of productivity in agriculture. 46% of Indian children under the age of three suffer from malnutrition as compared to 28% in sub-Saharan Africa and 8% in China.

Overseas Indians have made commendable efforts to engage in philanthropic activities in India. Many PIO have returned to their villages to assist in social and human development activities, raise awareness, set up schools and health centers, etc. Groups such as GOPIO, AAPI, and others have initiated regular programs in the country. These efforts need to be consolidated and elevated.

One way to do this would be to partner institutions such as the Confederation of Indian Industry in their social development programs. CII already runs the Social Development Council to help companies with their corporate social responsibility efforts. It has partnerships with 120 credible and dependable NGOs through which the CSR initiatives are carried out. The activities extend to the entire range of education, health, social awareness, disaster management, women's empowerment, and interventions in backward districts. CII also has a strong program under its Affirmative Action Plan for Scheduled Castes and Scheduled Tribes, which includes soft skills development, capacity building for entrepreneurship, mentorship for entrepreneurship development, scholarships for higher and technical education, etc.

There is a gap between the aspirations of overseas Indian to participate in India's development and the means that they can depend upon to do so. Often their efforts go to waste when their donations are misused, or their initiatives peter out once they are no longer there to supervise them. There is a well-placed mistrust about fly-by-night NGOs and a general feeling that their funds will go into the wrong hands. Sometimes, individuals may wish to have programs in specific villages or in specific areas, but no organisation exists to partner them. Thus, there is need to have a database of reputable credible organisation that can be entrusted without doubt to undertake the works that overseas Indians desire. PIO should be able to set up more groups that could organize joint interventions through reputed institutions in India. The activities could include:



- Raising funds through charity events for specific works
- Developing effective programs for NGOs in village and community development and helping them through advice and support
- Volunteering time for certain periods of the year. Many NGOs in India have strong volunteer programs which organize hundreds of volunteers in productive ways in their activities. One such organisation is Prayas of Delhi, which works for child rights across the country and impacts over 50,000 children through non-formal education, vocational training, health, and nutrition programs. Prayas has support organisations in many countries with overseas Indians helping with funds as well as ideas and efforts.
- Sponsoring activities, children's education, medical facilities etc. through institutions in India
- Donations in kind such as computers, mosquito nets, clothes, medical equipment, medicines, etc.

To address these very issues and to provide a credible single window to the overseas Indian community the Ministry of Overseas Indian Affairs has established the 'India Development Foundation' (IDF), a not for profit trust to serve as the focal point for diaspora philanthropy in India. Diaspora philanthropy is not a new phenomenon. Apart from making contributions at times of national calamity, like earthquakes and the tsunami, several overseas Indians are already engaged in various development initiatives in India. Philanthropy is an ideal area where a number of new partnerships can be built, existing ones strengthened and the range and reach scaled up.

To give impetus to these partnerships, the IDF trust will serve as a credible institutional mechanism to lead overseas Indian philanthropic propensities into human development efforts in India. The foundation will assist overseas Indians to contribute to the cause of education, health and rural development in their erstwhile home villages, districts or states. It will also partner with credible NGO's and philanthropic organizations actively engaged in social development, thus providing a strong public-private partnership bridge between overseas Indians and their target beneficiaries.



CONCURRENT SESSION THREE

Building Bridges – Education & Diaspora Knowledge Network

The Prime Minister has established the Global Advisory Council of People of Indian Origin for participation of overseas Indians in India's knowledge economy and to gather ideas for furthering their engagement with the country. A Diaspora Knowledge Network has also been formed. These initiatives are expected to focus on India's education, innovation and research sectors.

The concurrent session will develop a roadmap for furthering the knowledge network and intensifying its activities in India's education and knowledge creation sector.

It may be considered an amazing fact that India, where one-third of the population is illiterate and less than 8% of the workforce has had any kind of skill development training, numbers among its overseas denizens the most highly educated and professional segments. Overseas Indians are renowned for their educational attainments, for their drive to build up their skill levels, and for their high commitment to knowledge. However, when one considers that people who left Indian shores in search of better opportunities very rarely had resources other than their own skill capital, this aspiration for education becomes clarified. With lack of financial resources, a difficult struggle for survival, and an unknown environment, it is no wonder that education became their tool to raise their standards of living and adapt to local conditions.

In most countries where they are based, the Indian community members are among the most educated citizens. They often work in professional fields as lawyers, doctors, accountants, and professors. Their drive for education and their significant presence in certain sectors of the economy earn them high respect as valued members of the community. For many years after Independence, India, a socialist-oriented economy, offered few rewards to individual educational achievements, allowing many to leave the country in search of new opportunities. Today, these highly skilled people have become a formidable 'brain resource' for the country. Moreover, with the advent of economic liberalisation, a reverse brain drain has been visible, as many overseas Indians return to India, adding to the knowledge resources of the country.



Today's global economy places a premium on education, creativity, innovation and knowledge. India with its impressive array of top engineering, medical and management institutions has proved itself an able participant in the global knowledge and technology-driven economy. About 125 of top multinational companies such as Dell, Microsoft, Google, etc have research centers in India. Process engineering, reverse engineering, design, new product development, etc. are hallmarks of the emerging innovation-based industries. New sectors such as automotive design and development, biotechnology, nanotechnology, defense, and others are among the fastest-growing industry sectors.

India achieved a formidable feat when it launched its first vehicle to travel to the moon, the unmanned Chandrayaan-I which took off from Sriharikota space center in October 2008. Earlier in the year, India had achieved the distinction of being the only country to launch 10 satellites on a single vehicle. With its admission into the nuclear technology space, India's high-technology achievements are likely to become even more spectacular. This is a good time to partner with India as it integrates into the global knowledge economy.

At the other end, India still suffers from a development deficit, particularly when it comes to education. 16% of villages do not have a primary school within a three-kilometer radius, and 7 million school-age children still do not go to school. Of those that do, a high proportion never goes beyond grade 8, and many drop out before that. Vocational training is practically non-existent, and higher educational institutions have an enrolment of just 12%, well under the figure of countries such as China, Malaysia, etc.

The Sarva Shiksha Abhiyan program for universal primary education has made commendable progress; yet much remains to be done, especially to improve the quality of teachers and teaching. A National Skill Development Council has been set up to create an infrastructure of skill development institutes across the country that will provide training to 10 million youth annually. The higher education system is being scaled up to add more centers of excellence, including 8 new IITs, 7 new IIMs, 16 new central universities, 14 world-class universities, and five new Indian Institutes of Science Education and Research. The process is already underway and several of the proposed new institutions are already functioning. The government also proposes to set up a national network that will connect the higher education institutions to enable greater collaboration and co-creation of knowledge.



During the PBD 2008, the Prime Minister had announced the establishment of the Global Advisory Council of Persons of Indian Origin. The Council is expected to tap the best known brains of the Indian overseas community, who will be able to bring a broad perspective on India's development and contribute ideas and initiatives. The Council will have its first meeting in January/February 2009.

Prominent among PIO who have been active in India's knowledge sector have been Dr Sam Pitroda, chairman of the National Knowledge Commission, and Professor CK Prahalad, Paul and Ruth McCracken Distinguished Professor at the Ross School of Business, University of Michigan. The National Knowledge Commission focuses on five key areas related to access, concepts, creation, application and delivery of knowledge. It has made recommendations on 24 major education domains to the Prime Minister, including primary education, vocational education, language and translation, innovation, entrepreneurship, portals, and networks. These are considered by the government and taken into account while formulating policy related to human capacity enrichment.

Prof CK Prahalad is leading the CII mission to develop a vision for India@75. He is also a member of the National Council for Skill Development. According to him, India has the potential for global leadership based on its young and dynamic workforce. It can envision generating 10% of world trade, being home to 30 of the Fortune 100 companies, and nurturing a renaissance of creativity that could produce 10 Nobel Prize winners. Achieving the potential requires that Indians work toward acquiring economic strength, technological vitality and moral leadership. The key drivers of development would be income inequality, changing lifestyles and urbanization, emergence of universal aspirations, technological advances that will change price-performance relationships, ecological impact of development, and finally, the role of governance and rule of law.

CII has taken up Prof Prahalad's ideas as its theme for 2008-09 under the heading 'India@75: The Emerging Agenda.' Building from the ground up, the various subcomponents of the theme are expected to contribute towards an overarching agenda for industry. CII's group of young leaders, Young Indians or Yi, is expected to play a major role in defining the theme as they will be among its most significant stakeholders. It is hoped that developing a common vision can be the foundation for common efforts towards achieving it.



The prestigious Indian School of Business, Hyderabad, remains an outstanding model of initiatives that can be taken by overseas Indians in the knowledge field. Partnering with prominent corporate leaders from India and involving a luminary field of CEOs of top multinationals, ISB has been the fruit of the endeavours of many PIO including Rajat Gupta. The Founder Dean Pramath Raj Sinha and Deputy Dean Ajit Rangnekar are NRIs who returned to take charge of the School. With its innovative education model and its strong linkages with overseas higher education institutions, ISB is a top management school in India.

The immense knowledge capital of the overseas Indian community can be a major factor in boosting and accelerating India's development process. The task ahead is to channelise the font of knowledge in a systematic and organized manner so that their knowledge, expertise, skills and resources can be successfully leveraged. An institutional framework for this would include Pravasis as knowledge partners, domestic organisations as stakeholders and the government as a facilitator.

The Diaspora Knowledge Network is envisaged as an electronic platform to generate ideas and transform them into community action. It will serve as a point of connectivity among all overseas Indians, wherever based, and will help them articulate their 'one-ness', share their knowledge resources, and develop common programs for partnering with India's development efforts. It will be accompanied by a full-fledged program of training and educational visits of PIO and their participation in projects for innovation and technology promotion in India. The idea is to formulate a 'virtual think tank' to assist in India's development, including in areas such as youth and skill development, community and public health, local governance and capacity building, and women empowerment.

Knowledge is the key to future progress, as it has been the differentiator of past development of nations. India, with its developmental challenges and immense 25 million human capital base overseas, cannot afford to let the opportunity of synergies slip. It is imperative to devise and facilitate the means for knowledge collaboration between India and its diaspora.



CONCURRENT SESSION – FOUR

Building Bridges: Media & Entertainment

More and more overseas Indians are entering the media and entertainment professions in their countries of residence, spanning the gamut of print, television and internet sectors. With increased visibility comes increased responsibility with dual commitments. Indian entertainment companies are now also examining opportunities overseas.

Can this flow of information be channelised to shape perceptions about India for better or worse? This new session of the PBD dialogue will examine the growing commercial opportunities in media and entertainment, as also explore the role of overseas Indians in creating positive perspectives on India.

Fareed Zakaria impresses with his visionary insights in 'Newsweek'. Kaushal Patel introduces the day's news and Anjali Rao takes up the evening task on CNN. Sharanjit Leyl comes out with BBC's Asia Business Report from Singapore each week. Economic and business news as well as features in newspapers bear the byline of Indian names. Salman Rushdie wins the Booker of Bookers, M Night Shyamalan pens Hollywood blockbusters, while American TV serials routinely feature names of actors of Indian origin in their credits. And Anil Ambani's Reliance Big Entertainment is tying up with Steven Spielberg's Dreamworks in a \$1.5 billion venture to launch a new studio in Los Angeles.

On the other side of the equation, Shah Rukh Khan remains one of the most popular actors in countries from South America to Africa to East and South East Asia. The songs of Bollywood movies are hummed, danced to, and played over radio across the world. Zee TV has become a necessary accessory to cable bouquets offered in many countries. Indian TV serials are routinely pirated and sold in cities overseas, and not just to Indian origin viewers. Paintings and sculpture works by Indian artists are the rage in overseas markets.

Media and entertainment have become the new means of communication and interaction between India and the rest of the world, and Pravasis are often the connecting link. They are not only the users of India-based media, but also its proponents and its purveyors. It bears reiteration that they are the intermediaries and the interpreters of India to the world.

The Media and Entertainment industry of India has been growing rapidly and is expected to expand to a size of \$200 billion by 2015 from the present \$12 billion. The industry includes sectors such as



film, advertising, radio, music industry, animation and design, television and print. The film industry has benefited tremendously from being accorded industry status, which gives it access to formal methods of finance. It has also been opened up to foreign investment, and has seen major joint ventures between Indian and overseas companies, including Sony Pictures, Viacom, and the Warner group. This year, the Cannes festival had a noticeable India buzz as Indian film companies became more aggressive in announcing investments overseas.

The proposed Reliance Big Entertainment joint venture with Dreamworks will give an entirely different dimension to the industry. Downstream and upstream industries such as production, technical tie-ups, design, distribution, and others are witnessing concomitant changes. Most of all, the retail and construction industries are also leveraging the film rage through malls, multiplexes and multi-modal entertainment centers.

In the advertising field, India stepped emphatically into the limelight at the Cannes Lion 2008, where it was awarded 23 prizes, including one Grand Prix award, one Integrated Lion and four Gold Lions, its best performance ever at the prestigious event. The arrival of India on the global advertising stage sent ripples around the industry, as the country's confidence grew and its profile rose. Advertising is currently a \$4 billion industry, and is expected to grow to close to \$10 billion by 2010. Print, TV, and radio as well as new media is expected to contribute to the robust growth of the advertising industry. Almost all major global players have a presence in India today.

In the radio sphere, the advent of FM radio has transformed the environment. From just 26 channels in 2006, there are now 100 channels vying for audience attention, and this may increase three-fold in the next 18 months. Over 100 cities are expected to host some 600 stations by the end of 2008-09. FM now plays continuously in malls, shops, saloons, and offices, besides being an integral part of the services offered by cell phones.

With the new consumer power and increased youth population, media and entertainment are going to be big business in the Indian economy of the future. Indian companies are also addressing overseas markets, recognizing that the Indian brand name is popular in many segments. For example, of the 20 top foreign films in the UK in 2007, 14 were Indian and Indian films made up 14% of all releases.



The Government has undertaken significant steps for enabling FDI in the media and entertainment sector so that overseas players can participate in the boom. After allowing the private sector in FM radio, it has given permission for foreign investment up to 20% including FDI and FII investment routes with the prior approval of the Foreign Investment Promotion Board (FIPB). The film sector was given industry status and thereafter FDI of 100% is permissible under the FIPB route. Similarly advertising is also fully open to FDI. In the print media, technical and specialist magazines and journals are allowed 100% foreign investment, but news publications are subject to 26% FDI with prior FIPB approval. Cable TV and DTH services can have a maximum of 49% FDI. These initiatives have opened the road to greater foreign participation in India's media and entertainment sector.

Overseas Indians in the media and entertainment sector are the best to invest in the emerging opportunities and build synergies based on their unique knowledge, capabilities and experience as well as Indian expertise in the sector. They may take advantage of outsourcing opportunities in technical, production, editing and other media inputs by setting up firms in these areas. For example, animation outsourcing is a rapidly growing segment of the industry. They can also establish training and skill development institutes in the field in order to build a cohort of industry-ready persons who can offer low-cost high-quality services to overseas companies.

The India brand-building exercise is a further means to attract business to the sector. The India@60 events in New York and Singapore included culture, tourism, business, trade and investment presented together, and added to the visibility of the country as a progressive, modern and rapidly emerging country. Overseas Indians were associated with both events in an intensive way, and helped identify the areas which would appeal to foreign audiences and the manner in which they should be presented. Such events can be carried out in key cities across the world with a trilateral partnership of overseas Indians, government, and Indian business entities. Pravasis in the media and entertainment sector can enhance the image of India through their positive perspectives.

The mere presence of more and more Indians participating in the global media and entertainment sphere adds to the country's visibility and puts India forward as a key actor on the global stage. The fact that radio, TV serials, news programs, and print media all have Indian names in itself builds the India brand.



CONCURRENT SESSION – FIVE

Increased Interaction with Diaspora Women

Overseas Indian women are emerging as a new force in promoting links with the mother country. They bring a whole new perspective to diaspora-India relations, with concerns about maintaining values and traditions in a changing environment and with the desire to leverage their empowerment for gender equality in India. At the same time, many of them face huge challenges in living abroad.

How can there be better communication between women in India and Indian women overseas? The session will explore the dimensions of engagement of diaspora women with India and their expectations from their mother country.

At community functions throughout the scattered populations of Indian origin in 130 countries, it is the women who come together to organize festivities, songs and cultural performances, and rangoli and decorations. They band together in groups, cooking hundreds of samosas, gulabjamuns, and puris for the event. They practise for weeks to present group dances and songs and to teach children so that they too can undertake performances. On the day of the event – a wedding, a dance, a religious festival - their colorful costumes and jewelry add immensely to the whole ambience.

Overseas Indian women are not just the purveyors and preservers of Indian culture, language, rituals, and traditions. Today they are active participants in economic life of their nation of citizenship. They are social workers, government officials, and professionals. Truly, overseas Indian women live in multiple dimensions, have several identities, and manage complex social and family lives.

If one goes into the details of the category, one finds that there are several distinct groups of overseas Indian women, each with their own particular challenges and issues. To begin with, there are the women whose families have been overseas for many generations, and who are themselves born and brought up in their country of citizenship. These are fully integrated into the nations that have been their family's home for decades, they have gone to school and college there, their mother tongue is the local language, and they are not in any way outsiders in the mainstream social life. This group forms the majority in the category of overseas Indian women.



Second, even today, persons of Indian origin, who have been away from the mother-country for several generations, might return to India to look for brides from their castes and communities. Thus, a young Indian girl from a village with little exposure to the outside world may suddenly find herself traveling overseas with a husband she barely knows. Not only does she have to deal with a traumatic disruption of her everyday life, relatives and communities, she has to adapt to a new existence in a strange land with a strange language. Support systems in the form of other women in similar positions may be present, but often she is isolated from the local community due to location, her own inhibitions or lack of familiarity with the local language. With no alternative, the girl adapts to her new life in her own way, not allowed to give vent to her traumas and troubles. These women have faced disruptions, separation from their traditional communities and need hand-holding to survive in a strange land.

Third is the Indian female worker who goes overseas for brief periods to earn a better income. These are mainly domestic workers or factory workers at a low level of income. Often these women face physical and emotional abuse, withholding of salaries, and refusal of permission to leave the household or place of work. They women are thus isolated from their homes as well as the communities where they are resident. Finally, there are the women who accompany their husbands living overseas as expatriates, working as professionals in multinational companies, or as lower level workers. The wives often move from country to country on transfer, and are unable to maintain a career due to frequent postings or change of job.

The issues faced by women in the first group, or overseas citizens, relate mostly to how they can maintain links with India. In today's world, transport and communication have become far easier, and they are able to visit India occasionally if so desired, or be in touch with relatives. However, India must be able to productively connect with them on a separate platform, if required. While they may be active in community organisations such as the local GOPIO or other forums, their issues may be lost in the wider context.

Some activities that may be considered for them in particular could include:

- Interactive women-only platforms for connecting with similar organisations in India,
- Cultural events or performances through dedicated teaching-learning exchanges
- Visits to India to understand the challenges and issues faced in India's developmental process for its women, and how they can contribute



- Entrepreneurship capacity building to leverage their Indian-ness for income in small businesses such as handicrafts trading, processed foods and others

For the Indian woman who travels overseas as a bride, a support system must be established. This could include counseling sessions before the marriage so that the girl knows what to expect, some language guidance, computer familiarity for communication, and awareness on local women's organisations that could be approached for help. There have been cases where the bride has arrived overseas only to discover that the husband does not want her, and she is then stranded. Such cases should be examined by local women's groups, which could consist of overseas Indians. In fact, overseas Indian women can take the lead in organizing local networks for newcomers which can be accessed as a mode of assistance.

Indian women workers need to fully understand their rights and expectations while traveling overseas for work. A short orientation before they depart should be compulsory, and the terms of their contracts should be made clear to them. This can be carried out by the concerned Protector General of Emigrants. Unscrupulous agents often mislead workers, promising them much but delivering little. Employers, who may be individuals or companies, can take advantage of the helplessness of women and exploit them for their own gains. Such cases should be immediately tackled by local embassies and missions, and women going overseas should be made aware of contact addresses and phone numbers. Women's NGOs should also be set up in various countries to assist Indian women workers through financial help, consular assistance, legal matters, etc. A special fund for overseas Indian women workers that would help them to return to their homes in case they are left stranded would also be useful. Overall, there should be special mention of women workers in labour contracts entered into with different countries. Such special measures would encourage more women to travel overseas in search of better job opportunities and higher incomes. For example, working women from Philippines and Indonesia contribute substantially in remittances to their countries.

Women expatriates form a special identity group as they often remain distinct from the culture and language of the country in which they currently reside. Their activities are mostly social and among themselves, or with other expatriate communities. They may join international women's clubs, or



form their own club given sufficient numbers. They come together to celebrate Indian festivals such as Diwali or to learn more about the country where they are posted. They could also form groups to help local communities.

The Ministry of Overseas Indian Affairs has recently instituted a scheme for Deserted Indian Women to provide legal and financial assistance through accredited NGOs. The scheme seeks to involve the local communities/NGOs to support women who have been abandoned by their spouses. The eligibility is as below:

“The scheme would be available to the women who have been deserted by their overseas Indian spouses or are facing divorce proceedings in a foreign country subject to the following conditions:-

- (i) The woman is an Indian passport holder.
- (ii) The marriage of the woman has been solemnized in India.
- (iii) The woman is deserted in India or after reaching abroad within five years of the marriage.
- (iv) Divorce proceedings are initiated within five years of the marriage by her overseas Indian spouse.
- (v) An ex-parte divorce has been obtained by the overseas Indian spouse within 10 years of marriage and a case for maintenance and alimony is to be filed
- (vi) The scheme would not be available to a woman facing criminal charges or having a criminal case decided against her.
- (vii) The domicile of the woman seeking relief under the scheme is not relevant for allowing the benefit. The woman may be domiciled in the country of her overseas Indian spouse or in India at the time of making the application.
- (viii) Preference may be given to applicants on the basis of financial needs.
- (ix) Assistance will be limited to meeting initial cost and incidental charges for documentation and filing of the case by the Indian women’s organization/NGO on the woman’s behalf.
- (x) The assistance will be limited to US \$1000 per case and will be released to the Indian community organizations/NGO concerned to enable it to take steps to assist the woman in documentation and preparatory work for filing the case.
- (xi) The women’s organization/NGO will make efforts to enlist community advocates, preferably women advocates, to extend further legal assistance/ appearance in court etc on a pro-bono basis.



CONCURRENT SESSION – SIX

Building Bridges – Health Concerns of Diaspora

Health and education have emerged as the key social sector areas for increasing diaspora engagement in India. Several associations of Indian doctors are planning and carrying out medical interventions that are improving the health of many Indians. India is also participating in health ventures overseas, for example through the pan-African e-network that provides remote interactivity between hospitals in Africa and India. Medical tourism is also being promoted in India.

What has been the progress on these initiatives? The concurrent session will take stock of the achievements made, and the new directions that should be taken to increase diaspora interaction in the medical field.

India spends 5.2% of its GDP on health, and 80% of expenditure is under the private sector. Illness leads about 20 million people to slip back into the ranks of Below the Poverty Line (BPL) families, even after they move out of the category. While 76 of thousand infants die before reaching the age of five, malnutrition afflicts almost half of all children. Malnutrition of workers alone is estimated to cost 3-9% of GDP annually, and 70% of adolescent girls are anemic. Maternal and child care is a major issue of concern, as are communicable diseases, some of which are newly re-emerging after having been eradicated. Malaria, tuberculosis, HIV/AIDS, and lifestyle disease such as diabetes and cardiac problems continue to be prevalent. Non-communicable diseases have become the leading cause of death for the age-group of 30-59 and are projected to account for 60% of all deaths by 2015.

The Indian government spends less than 1% of GDP on health. The National Rural Health Mission was rolled out in 2005 to involve local communities in their own healthcare. Under this program, 1.8 lakh village committees were set up to formulate plans as well as to improve sanitation and public awareness on health and hygiene. Over 5 lakh women were appointed to serve as ASHAs or associate health workers.

Yet India's rapidly growing middle-class population demands better access to healthcare. According to a PriceWaterhouse Coopers publication, India needs about 75000 community health centers per million population, but has only about half that number. For every lakh of population, there are 179 beds, 3.6 hospitals and 3.6 dispensaries in urban areas. In rural areas, there are less



than 10 beds, one-third of a hospital and 1.5 dispensaries for a lakh people. Of specialist doctors, only 3% live in rural areas.

These low figures present a huge opportunity for investment in the healthcare area. In fact, the government is actively encouraging private initiatives in the sector by offering tax holidays to private hospitals in certain areas. Millions of dollars worth of investments are already in the pipeline as Indian healthcare majors envision rapid expansion of their hospitals and services, and private equity investments in the sector are almost equal to those in the attractive automotive industry.

Apart from domestic opportunities, the formidable talent of Indian doctors is attracting medical tourists, especially from Gulf countries, USA, and Europe. Revenues from this service can cross \$2 billion by 2012 as more and more travelers wish to access quality Indian healthcare at affordable rates. The cost of procedures in India is 10-15% that in the USA and there are no waiting periods. Medical tourists are pampered from their arrival and can combine tourism with medical treatment. The government has also introduced a 'medical visa' for such travelers.

Physicians of Indian origin have made their mark overseas, and dominate healthcare sectors in certain countries. Several organisations have become prominent including American Association of Physicians of Indian Origin and its counterparts in UK, Canada, and Australia. According to AAPI, USA has about 46,000 medical practitioners of Indian origin and 15,000 medical students. There are estimated to be 40,000 doctors and 15000 dentists of Indian Origin in UK, and 40% intake in UK Medical Schools and 80% in Dental Schools are students of Indian Origin. The British Association of Physicians of Indian origin (BAPIO) is regarded as the 'voice' of these doctors and students.

Considering that there is a natural synergy between Indian healthcare needs and overseas Indian doctors, there is a strong case for interaction in this field.

The AAPI has been running clinics in India and so far the number has gone up to 18. These are scattered all over the country from north to south, including in J&K. The clinics provide maternal and child care, immunization programs, eye care, mobile health service delivery, etc. and carry out prevention and awareness programs. They have a permanent staff of doctors and nurses and usually also own ambulances, and cover tens of thousands of patients across dozens of villages.



AAPI has also partnered with MOIA to set up an Indian Healthcare Initiative, and plans to set up healthcare in specific diseases in Andhra Pradesh and Bihar. The Association has also put in place a five-year plan for medical education and is introducing new disciplines for specialty studies including in areas such as infectious diseases and geriatric studies.

After the successful first Indo-US Healthcare Summit, the second one is proposed to be held in January 2009 with the participation of the medical council of India, and associate associations from Britain, Australia and Canada. The Summit will proceed on the road outlined in the first event, and explore seven health areas in rural India, including heart disease, diabetes, hypertension, etc. In maternal and child care, AAPI has drawn up a three-pronged strategy that includes maternal health, new-born and child health and adolescent health.

The previous PBD also stressed that overseas Indians could participate in the Indian healthcare sector through remote means and telemedicine. India has already taken the lead in this in Africa, setting up the pan-African e-network which will eventually connect all 53 nations in Africa through satellite to top Indian institutions for delivering telemedicine and promoting cooperation in the healthcare sector. Such an initiative could be expanded to include physicians of Indian origin to deliver healthcare advice and treatment to remote rural areas in India. It was also suggested that training and education in medicine could be promoted over e-networks. Such platforms should be expedited in order that efforts can be consolidated and more overseas Indian doctors can fulfill their urge to participate in Indian healthcare sector.



PLENARY III

Diaspora Interaction with the States

States of India represent the functional medium for many government interventions and are the spending authority for central Government funds. State governments are keen to involve their sons and daughters in their development processes and many have added on separate regional conferences to attract the diaspora.

What areas are in the state governments' domain? Where are they looking for diaspora interaction, and how? This session will present key states of India, and outline their progress and the policies in place for development. It will bring forth suggestions on how best to develop and leverage diaspora-state engagement.

India's federal system as enshrined in the Constitution delineates lists of responsibilities of the Central and the State governments. The Central Government enacts laws relating to matters that are in the Central List, the state governments formulate laws on areas under their jurisdiction, and there is a Concurrent List where both can legislate, but the Central Government laws have precedence.

Some of the areas under the Central Government are:

- Defence and armed forces
- Foreign policy and interaction with foreign governments
- Railways, national highways, maritime shipping and shipping in national waterways, major ports, airways
- Posts and telegraphs, broadcasting and communication
- International trade and commerce as well as interstate trade
- Banking, insurance, stock exchanges, etc
- National monuments
- Taxes and customs duties

The state governments are responsible for the following areas, among others:

- Public order and police
- Public health and sanitation



- Agriculture, water and livestock
- Land tenures and land rights
- Industries other than those in Central list
- Trade and commerce within the state
- Various kinds of taxes and excise duties

The Concurrent List includes:

- Criminal law
- Forests and wildlife
- Trade unions and labour disputes
- Social security, employment and unemployment
- Charities
- Education including technical and medical education

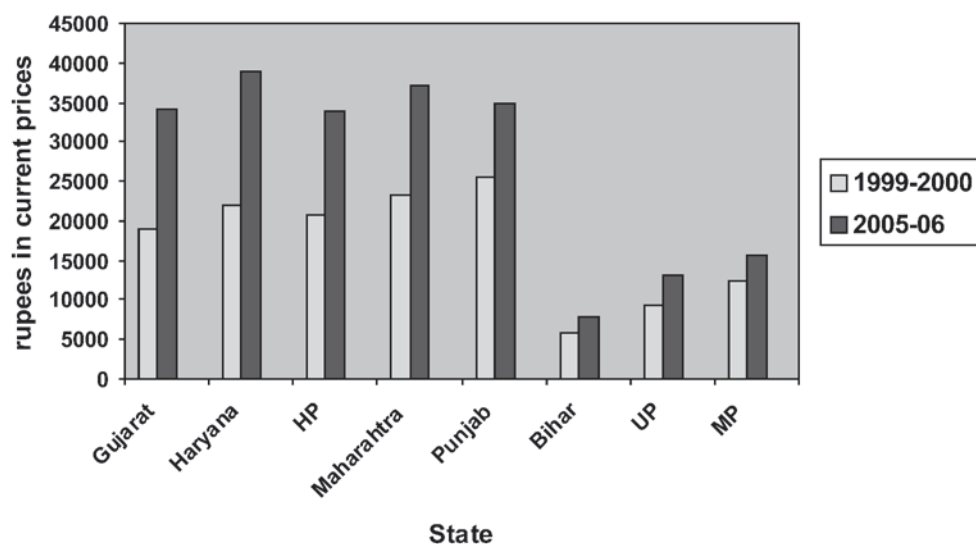
In addition to the demarcation of responsibilities, the implementation of Central policies is often with state governments. For example, on important issues such as education, rural employment guarantee, public health delivery, etc. funds are made available to the state governments, which are then expected to spend on the concerned programs. Taxes and duties, while collected by the Central Government, are divided among the states for their expenditures.

Thus, state governments have very crucial roles in the overall administration of the country. Considering that India's states are mostly larger than many other countries in terms of population, this places them very high in terms of power wielded. For example, Uttar Pradesh, India's largest state, had a population of over 166 million in 2001, only five countries have a higher population. Similarly, Maharashtra with 97 million and Bihar with 83 million would be placed at 12th and 14th ranks, ahead of countries such as Germany and France.

The varied performance of state administrations also accounts for the wide disparities in the performances among India's states. Haryana, for example, has more than four times the per capita income of Bihar. While Gujarat has been growing at double-digit rates, Madhya Pradesh has languished with an average of less than 5% over the past six years.



State Per Capita Income



Source: Economic Survey 2007-08

These inequalities in economic development are further reflected in social development indicators:

Select Social Indicators for Select States

Indicator	Bihar	UP	MP	Gujarat	Maharashtra	Punjab	Andhra Pradesh	Karnataka	Kerala	Tamil Nadu	All India
Population in millions	83	166	60	51	97	24	76	52	31	62	1029
Proportion BPL %	41	33	38	17	31	8	15.8	25	15	22.5	27.5
Life expectancy, years	61.4	59.8	57.7	63.9	66.9	69.2	64.1	65.1	73.9	66	63.2
Infant mortality rate	60	71	74	53	35	44	56	48	15	37	57
Gross enrolment ratio 6-14 yrs %	65.2	87.0	114.1 (outlier)	101.7	105.1	72.6 (outlier)	86.9	98.7	95.3	113.9	93.5

Source: Economic Survey 2007-08



Recognising the potential of partnering with overseas Indians, state governments are making active efforts to connect with communities abroad. Many States have added a special program after the main PBD conference. States have participated vigorously in the PBD as well, presenting their progress and the avenues for cooperation and partnership open for PIO. At PBD 08, one of the suggestions made was that pravasis proceed directly to the lowest administrative level in areas where they wish to contribute. For example, for setting up a hospital or a school in a home-village or town, the fastest way would be to get in touch with the local panchayat or municipality. It was also suggested that District Development Boards include a member from the overseas Indian community to bring valuable knowledge and fund inputs to the task of economic and social development.

The southern states have been the origin point for a large section of overseas Indian population. For example, in Malaysia, the largest segment of the Indian community of 1.9 million is from Tamil Nadu with close links still being maintained. In the Gulf, large numbers of workers are from Kerala. Andhra Pradesh received 22% of NRI remittances of \$23 billion in 2006 on the strength of its overseas IT workers. Karnataka, Kerala, and Tamil Nadu also receive significant funds from overseas.

It is therefore especially relevant for PBD to be hosted in Chennai, and the conference should throw up many issues in the South Indian context, especially in the matter of overseas employment.

The Ministry of Overseas Indian Affairs has carried out a large number of programs for workers going overseas. Recognising that as India becomes the largest recipient country for remittances, its migration practices need to be managed properly in order to leverage mobility of labour, MOIA based its policy on four principles:

- Promote legal migration by making the process simple, transparent and efficient.
- Actively prevent illegal migrations by acting in tandem with states against unscrupulous middlemen and those indulging in human smuggling.
- Capacity building amongst all stakeholders –end-to-end – in the migration process.
- Proactively pursuing and strengthening bilateral and multilateral cooperation.



The Emigration Policy Division was created in March 2006 to formulate policies and implement them. The Division also embraces welfare schemes and international cooperation.

MOIA aims to amend the Emigration Act, simplify procedures of emigrating, and remove malpractices. Eligibility criteria for recruitment agents are being strengthened. A Council for Promotion of Overseas Employment has been approved, in order to identify overseas opportunities, conduct skill analysis, and devise strategies for reaping the demographic dividends of globalization.

The Ministry of Overseas Indian Affairs has also launched the 'Indian Community Welfare Fund' in the Indian missions in sixteen countries listed as 'Emigration clearance required' countries. The fund will provide on-site welfare measures in host countries, and humanitarian assistance. Special measures are being taken for the protection of women workers, including a helpline, minimum wage definitions, shelters, etc. The Overseas Workers Resource Centers in host countries will also provide information and assistance services to emigrants. In addition, MoUs for workers have been signed with UAE, Oman, Qatar and Kuwait and negotiated with Bahrain and Malaysia, and are being considered with other countries.

Easy movement of Indians overseas to take advantage of global opportunities is an imperative, and part of the WTO negotiation process. With human capital as India's major asset, the country should be able to substantially increase its presence in factories and construction sites, as well as in knowledge industries.



PLENARY IV

India Diaspora – Preservation of Language and Culture

The preservation of language and culture emerged as a key concern of overseas Indians in the previous PBD. The Indian Government has recently decided to set up cultural centers in major cities to promote Indian heritage as well as form a focal point for diaspora engagement.

The plenary will look at the areas of interest of diaspora in culture and offer suggestions on how the diaspora can build partnerships to preserve their heritage.

It is interesting to note how emigrants have adhered to traditions and customs that may have been followed in various parts of India several centuries ago, and how they have managed to preserve their language even after several generations of living abroad. Even more interesting is the adaptations that Indian languages and cultures have undergone through those who traveled and settled overseas. The West Indian hybrid languages, the amalgam in Mauritius, and other mutations place the Indian origin linguistic diversity in a separate category by itself. Sometimes it is surprising to witness people who have never visited India speak and behave just like their community members in India. Often, overseas Indians long settled abroad will return to India and be mistaken for local residents.

The diversity in the preservation of language and culture is as wide as the diversities in present-day India. Even though overseas Indians are well-integrated into their new homelands and are valued members of local societies, there is a strong desire to retain Indian values and mores through preservation of language and culture. Festival celebrations are a key means of rousing the community for meeting, feasting and cultural activities. Diwali everywhere invokes groups of Indians to get together for cultural performances. Navratri festivals bring together Gujaratis and Rajasthanis to dance and sing. Onam, Karva Chauth, and Baisakhi are group festivals that local Indians often celebrate together. This gives a chance to parents to get their children to learn and practise cultural performances so that they can be presented to the community.

In some countries, India's cultural heritage is strongly preserved, especially where the community is large. For example, Malaysia, West Asia and African countries have cultural centres set up by the overseas Indian communities to teach dance, music and singing. Artistes from India are invited to



come to give cultural performances or to conduct workshops. In other countries, due to the scattered nature of the community, such organisations or events are rare, or people travel for miles to access them.

The Indian Council for Cultural Relations, the autonomous body which promotes Indian culture overseas, has recently been allocated a significant step-up in its budget in order to set up centers in key cities overseas. Their facilities will not only be available to the local Indian community but also to others. The activities will include teaching of music, dance, yoga or other popular Indian culture forms, conduct of workshops and seminars, hosting libraries with books on India, bringing renowned artistes for performances, setting up 'Friends of India' networks, film festivals, etc.

While the government can lend moral support to cultural activities by private citizens, its funding is limited. Suggestions and discussions on how the government and overseas citizens can enter into partnerships for promoting cultural linkages, especially among youth, need to be elicited. One way could be to rope in local universities and colleges so that a Chair or other teaching resource can be established or research can be carried out. Another way could be to leverage IT to conduct live e-concerts for large audiences overseas or to offer programs on local cable channels.

In the matter of preservation of language and culture, it is overseas Indians themselves who would have to examine the methods best suited for their own particular circumstances, and explore means of achieving their wishes. The Indian government will assist and promote such activities.

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Organization Profile : State Bank of India, a two century old largest Bank is the flagship of Indian Banking. The Bank is today going through a momentous phase of Change and Transformation. Matching customers' needs and aspirations has been the driving force behind the Bank's business activity. The Bank has entered into new businesses with strategic tie ups in areas like Pension Funds, General Insurance, Custodial services, Private Equity, Mobile banking, Point of sale Merchant Acquisition, Advisory Services , Structured Products, etc—each one of these having a huge potential for growth. SBI Tiny, the Bank's programme for financial inclusion, involving a chip embedded card with bio-metric functions, caters to individuals in far-flung un-banked areas through alliances and alternate channels viz business correspondents. The Bank is pursuing a progressive IT policy as a strategic initiative to meet the growing competition for business, achieve efficiency in internal operations, rise up to customer expectations and meet the challenges of a globalised economy. More than 11,500 branches of the Bank are networked on a Core Banking platform.

SBI has been a pioneer too in NRI Banking and has a presence in countries across all time zones. With 84 foreign offices and correspondent banking relations with over 600 Global banks, it serves the largest number of NRIs. The Bank's remittance products are unique and customized to suit the needs of NRIs wishing to send money home quickly and safely. The 'Speed Remittance' rolled out by the Bank, enables NRIs to send rupee remittances from a host of countries and amounts can be credited to beneficiary's accounts within 24 hours , in any of its core banking branches. To strengthen its presence in the Middle-East, the bank has operationalised tie-ups with 17 Exchange Companies and tie-ups with 3 more are in the pipe line. The Bank has also entered into a tie up with Arab National Bank for remittances from Saudi Arabia It has also initiated the process of opening a branch at Jeddah and a tieup with National Commercial Bank, Jeddah.

SBI is the only Indian bank to find a place in the Fortune Global 500 list. The Bank has won a number of awards in the recent past—The Reader's Digest, Business, The Business Standard, Indian Merchants Chamber, Asian Centre for Corporate Governance & Sustainability, etc. to name a few. The Chairman, Shri O.P. Bhatt has been declared the CNN-IBN Indian of the Year in the Business category. The Bank has also been awarded 'The Best Bank Of The Year 2008-India' by 'The Banker' magazine, London. This award was decided on the basis of intensive research and analysis of financials and performance of prominent Banks. The Bank has set itself some tough targets, with a new vision of ' My SBI : First in customer satisfaction'



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Organization Profile : Zee International, the leading entertainment channel of choice caters to the South Asian diaspora, reaching out to 167 countries & 257 million viewers across the globe. The numero uno Media & Entertainment Company transports the essence of India through its leading channels, Zee TV, Zee Cinema, Zee Music, Zee Sports, Zee Gujarati & Zee Punjabi. Non resident Indians, have a strong sense of attachment with their roots which manifests itself through art, music & dance all of which find their space and connect on our channels. Zee International is the unifying factor which bridges these gaps by delivering an unparalleled mix of soaps, reality shows, comedy, drama, children's programmes, game shows, musical shows & late night shows targeted to all age groups.

Additionally, it also caters to the innate desire of the locals across the globe through mainstream channels. In the Middle East we have Zee Aflam, in Malaysia we have Zee MIB and in Russia we have Zee Russia, each gaining further popularity by the day. The localized content constitutes an integral part of the TV consumption of the locals in this market bringing Indian culture & entertainment to the global front.

Popularity of Zee International arises from its keen acumen of cultures & beliefs which are depicted in its programming.



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Organization Profile : AIR INDIA ON THE UPSWING

Air India is India's finest flying Ambassador. Air India, one of Asia's first privately owned airlines, was founded in 1932 as Tata Airlines by Indian entrepreneur JRD Tata. The urge to excel and the enthusiasm, which characterised Air India's first flight, way back on October 15, 1932, is quintessential even today — thanks to Air Indians who have kept alive the tradition of flying high. Economic liberalisation in the nineties saw reforms spreading across various core sectors of the Indian economy. One of the first sectors to witness a major transformation was aviation. The emerging scenario saw India's national airlines, Air India and Indian Airlines, seize the opportunities offered by liberalisation. The airlines re-positioned themselves as major players with vast experience in the field. While the core strength was passenger airlines, they also laid increasing thrust on related businesses like cargo, MRO and ground handling. Merger : The merger of Air India and Indian in 2007 saw the emergence of a mega airline with the brand Air India. Both the airlines shared a proud legacy of setting standards in civil aviation and the merger gave more opportunities to set fresh benchmarks for service, efficiency and reliability. The unified Air India, post merger with Indian, has an extensive network within the country, thus providing seamless travel from cities in India to destinations overseas. With a fleet of about 150 aircraft, which includes latest, state-of-the-art aircraft, a wide domestic and international network, skilled technical workforce and strong infrastructure, the new Air India is all set to consolidate its position as the leading aviation company of the country. The merger also led to the creation of six Strategic Business Units (SBUs) with the objective of developing core competencies in the changing market place. The SBUs are: Passenger Airline, Ground Handling, Low Cost Carrier (LCC), Cargo, MRO (Airframes / Engines / Components) and Aviation Related Businesses.

Fleet Expansion: In 2005, Air India placed orders for 111 aircraft – 68 from Boeing Commercial Airplane Company and 43 from Airbus Industrie – to expand its market share and global network. These new aircraft are currently being inducted in a phased manner at a pace of more than one a month. The induction of these new aircraft has enabled Air India to not only significantly expand and modernise its fleet, but also helped in offering passengers a new era of unprecedented comfort, including on NonStop flights being operated between Mumbai/Delhi- New York. **Star Alliance :** As a dominant player in the Indian sub-continent, with largest fleet and network, Air India has been invited to join Star Alliance, the consortium of 21 carriers from across the globe.

The Star Alliance, which offers over 16,500 daily departures to 912 destinations in 159 countries, will give Air India an extended global reach. Once the airline becomes a member, its passengers will directly benefit from an integrated network, common terminals, access to airport lounges worldwide, code-sharing leading to a wider choice of flights and a significant expansion of the Frequent Flyer Programme. In being selected as a future Star Alliance member, Air India will add value to passengers patronising member airlines of the Alliance.

