

# mantra

Perspectives from KPMG in India

## 1 The new rules of consumer businesses: digital, innovative, contactless, riding on cost and efficiency

*By Harsha Razdan, Partner and Head, Consumer Markets and Internet Businesses, KPMG in India*

This has been a transformative, albeit difficult, year for consumer and retail businesses. The acceleration in e-commerce has marked the most significant shift in 2020. The pandemic has, in many ways, challenged retailers to reinvent themselves and respond to changing consumer expectations with thoughtful actions.

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## 2 Navigating new realities: a watershed year for TMT

*By Satya Easwaran, Partner and National Sector Leader, Telecom, Media and Technology, KPMG in India, Purushothaman KG, Partner and National Sector Leader, Telecom KPMG in India, and Girish Menon, Partner, Media & Entertainment Leader, KPMG in India*

While the pandemic has caused devastating economic and social disruption, it has also created opportunities for reform and fuelled our collective digital ambitions. Work from home and social distancing have underscored a new urgency for digital connectivity and innovation—ushering in an era for the Technology Media and Telecom (TMT) sector that may last well beyond the pandemic.

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## 3 Hope for a sustainable future: the convergence of technologies yields new possibilities

*By Anish De, Partner and National Head—Energy, Natural Resources & Chemicals, KPMG in India*

While 2020 posed immense economic, healthcare and humanitarian challenges, the silver lining was that the world extended its firm commitment to an environmentally sustainable future. A sharp reversal in course, not just containment of unsustainable practices, has become necessary.

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## 4 Securing the new normal: GCCs at the forefront of managing global digital risks

*By Srinivas Potharaju, Risk Transformation Leader and Partner, Digital, KPMG in India; Pranav Kathale, Emerging Technology Risks Leader and Director, Digital, KPMG in India; Srijit Menon, Third Party Risk Management Leader and Director, Digital, KPMG in India*

COVID-19-led disruption has fueled sharp acceleration in digitisation. Global organisations face the twin challenge of protecting business and ensuring growth, while riding the digital wave.

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## 5 RBI guidelines for Indian private sector banks: to bank or not to bank?

*By Sunil Badala, Partner and Head, BFSI—Tax, KPMG in India, and Amit Phulwani, Chartered Accountant*

The RBI's final take on the Working Group's recommendations constituted in June 2020 will be one of the key banking developments to watch in the year ahead.

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