

Anu Handa
National President, E-Commerce Council

Dated: November 25, 2021

Smt. Nirmala Sitharaman
Honorable Finance Minister
Ministry of Finance, Government of India

Subject: Seeking for E-Commerce sector-specific financial concessions, incentives and policies in the upcoming budget

Respected Madam,

I am honored to introduce myself as the National President of WICCI E-Commerce Council and Co-Founder at <https://mosaicdesigns.in> & <https://startupbindaas.in>

Our council aims to encourage, empower and promote representation of women in the E-Commerce sector. We have a robust National Council which represents women professionals from the E-Commerce sector from across the nation. I am glad to introduce the prominent Wicci National E-Commerce members:

1. Shikha Sharma, Vice President, Founder at www.toytoys.in
2. Arathi Rajagopalan, Council Member, Founder at www.houseofkalart.com
3. Fatima Jadhwal, Council Member, Founder at www.dhaagey.in
4. Garima Agarwal, Council Member, Co-Founder at www.thebabyfirstbox.com
5. Ishita Saxena, Council Member, Founder at www.arezou.in
6. Kaushal Sovani, Council Member, Founder at www.zolizabla.com
7. Lavina Pandit, Council Member, Founder at ThePurpleumbrella
8. Nisha Chugh Tagra, Co-Founder at EdifyMindsJunior and FancyDressKart
9. Nisha Lamba, Council Member, Founder at www.nishasfrenchclasses.com
10. Nitasha Bajaj Kumar, Council Member, Founder at www.weetalk.in
11. Paullomi Matondkar, Council Member, Co-Founder at <https://www.funkstryt.com/>
12. Pooja Gupta, Council Member, Co-Founder at www.skill2gether.in
13. Puja Luthra, Council Member, Co-Founder at www.puraveraj.in
14. Kanika Garg, Head of Products at Principal Financial Group

The National E-Commerce Council would like to propose the following recommendations/ policy interventions in the area of E-Commerce for women, with respect to the upcoming budget:

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1. Proposal for an Online Regulatory Body which supports the rights of E-Commerce companies and address the following issues:

a. Online Redressal Mechanism: Just as the customers have the option to go to Consumer Court for filing their grievances, there should be a portal for E-Commerce companies to file grievances against their suppliers/competitors/customers as well, to address the following issues:

- Customer Bullying: When customers falsely accuse the businesses on the quality of product.
- Sometimes competitors disguise themselves as customers and share negative reviews on social media/ bully the business.

b. Creating a list of model rules, which need to be followed by Marketplaces in terms of seller policies, compliance in States and Centre and dispute resolution.

c. There should be a proper guidelines and policies for E-Commerce platforms to offer discount. It should not say any amount as MRP and then show discount. This practice will help to build trust on E-Commerce platforms.

d. Regulatory Body for Website Developers: Uniform/ fix prices for basic developer work for various jobs to be decided, eg. Jobs like payment gateway integration, sign up / login functionality etc. Early stage entrepreneurs get their E-Commerce websites done by various developers, but in many cases the results are not satisfactory:

- There is a huge difference in various developer's charges for the same job.
- In maximum cases, developers don't deliver in the time committed and a lot of follow up has to be done from the site owner.
- There is a huge variation in the quality of work promised & what is delivered.
- Since the website owners have to share the website credentials with the developers, they don't have an up-per hand.

e. Regulation to control increasing number of online frauds.

2. Need for an Indian Online Meeting App. Educators taking online classes need an affordable and budget friendly platform.

3. Courses in Universities on E-Commerce: It should be taught as a subject in the domain of skill development.

4. International level quality courses should be brought to India via the online mode. There should be seamless access to online education for teachers and students. Connectivity and affordability should not be barriers in effective online learning.

5. A portal that should have extensive documents (all at one place) for new start-up entrepreneurs and for existing ones who wish to shift their business online. Policies and links to those should be mentioned.

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6. It is recommended to have standardization of addresses. Instead of writing addresses by the individual, it can be linked with an Aadhar Card or GPS based address. This is needed because, every address can be written in many forms based on individual understanding. Right now, there is no standardization of addresses which leads to excess travel by the delivery boy to deliver the product to the end customer. Also, it increases sorting time at the warehouses.
7. Insurance to cover/take care of losses caused to E-Commerce businesses due to online theft/breach of cybersecurity. Insurance is offered by logistics company at an additional cost, but it should be affordable too. Just like there is insurance for physical stores to take care of damage caused to them because of theft or any calamity, similarly online stores/business should be provided with some cover.
8. Currently E-Commerce companies are facing multiple issues in Shipping. Some recommendations that address the following issues:
 - a. Need for aggregator services for foreign shipments. Those selling handmade stuff through online marketplace find it difficult to go profitable as shipping to foreign locations eat up most of the margins.
 - b. Faster and reasonably priced shipping methods to foreign countries by Post Office. It requires to be revamped to the new age demands of the buying behavior of the consumer. Currently there are many steps involved to do the booking. Ease of booking process to be stressed on.
 - c. Women Entrepreneurs in small, remote areas rely solely on Post Office for their shipping needs. Indian Post has a wide network in comparison to private logistics companies. Some suggestions:
 - There could be a better App interface.
 - Better tracking of parcels.
 - Apps and website to be updated regularly.
 - Timely delivery to compete with the private logistics company.
 - Home pick up instead of going to the post office.
 - Express service. Currently we have to visit multiple counters, wait in longer lines. This is done at a click of a button at home when using private couriers.
 - Separate department focused only on E-Commerce.
9. Friendlier GST policies for small digital businesses.
10. Though, Cash on Delivery option helps in increasing sales for established Marketplaces, it is not always feasible for new E-Commerce Companies as the unnecessary returns eat into the sellers profit margins. Also many a times sellers do not get the physical product back in its intact form or original form from the customer/ warehouses but have to pay the return amount to the customer plus the seller has to bear the burden of forwarding shipment & return shipment logistics leading to a total loss for the seller. Some regulations for Cash on Delivery Returns will be a welcome move.
11. Competitors steal original design ideas from E-Commerce sites. The problem is even more complex in Edtech industry. Getting complete products copyrighted is not economically feasible for the sellers, as sometimes the product range runs into thousands. Simpler, easier and economically feasible copyright procedures for small businesses are recommended.



Women's Indian Chamber of Commerce and Industry

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Looking forward to your kind consideration to the requests made above.

Thanking You,
Best Regards,

Anu Handa
National President, Wicci E-Commerce Council,
Co-Founder at Mosaic Institute of Design
Co-Founder at Startup Bindaas