

**BRICS CHAMBER OF COMMERCE & INDUSTRY**

# NEWSLETTER

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BUILDING BUSINESS - BRICS AND BEYOND

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**MARCH**  
**2025**



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# NEW MEMBERS



**DR. ANANTA SINGH RAGHUVANSHI**  
**FOUNDER & CHAIRPERSON**  
**NAREDCO MAHI**

**INDIVIDUAL MEMBER**

We are delighted to welcome Dr. Ananta Singh Raghuvanshi as an Individual Member of BRICS CCI. A visionary leader with 32+ years in real estate and business, she is the Founder & Chairperson of NAREDCO Mahi and an Independent Director at Share India Securities Ltd.

A PhD in Real Estate Marketing and MRICS-accredited professional, she has held CXO roles at DLF, Emaar MGF, DAMAC LLC, and Experion Developers, leading operations across 22 cities and launching 100+ real estate products. Her expertise spans sales, leasing, strategy, and international business development.

A TEDx speaker and NITI Aayog's top 10 Mentor of Change, she has been a panelist at SRCC, IIT Kanpur, and Arthashastra 2023 and serves as a business coach and jury member for various industry awards.

Widely featured in leading media outlets such as Businessworld, Business Today, Indian Express, Times of India, Outlook, Tribune, Khaleej Times, Stardust, and Radio Mirchi.

# NEW MEMBERS



**MR. SIDHANT JINDAL**

**DIRECTOR**

**SIGNUM ELECTRONICS LTD**

**INDIVIDUAL MEMBER**

We are delighted to welcome Mr. Sidhant Jindal, Director of Signum Electronics Ltd., as our Individual Member. Established in 2011, Signum is a leading manufacturer of high-quality printed circuit boards (PCBs), specializing in high-mix, high-technology solutions for industries like automotive, lighting, consumer electronics, and medical equipment.

Headquartered in Baddi, Himachal Pradesh, Signum operates two facilities, with a \$16 million multi-layer PCB plant upcoming in Jammu. The company offers a wide range of PCBs, including single-sided, double-sided, multi-layer, and metal-core variants, while integrating eco-smart manufacturing and advanced process technologies.

Signum's SAP-powered operations and 1000 TB data center ensure efficiency and security. Certified with ISO 9001:2015, IATF 16949:2016, and UL, the company prioritizes quality, automation, and innovation.

With a vision to be a global PCB leader, Signum remains committed to excellence and sustainability.

# NEW MEMBERS



**MR. VIRENDRA KUMAR GOEL**  
**SENIOR PARTNER**  
**V.V.G & CO.**

## INDIVIDUAL MEMBER

We are delighted to welcome Mr. Virendra Kumar Goel as our Individual Member. With over 40 years of professional experience, CA Virendra Kumar Goel is a distinguished Chartered Accountant and legal expert specializing in auditing, company law, and taxation. He has played a pivotal role in introducing structured CA services to the banking sector, providing compliance and financial advisory to over 500 bank branches nationwide.

He has extensive expertise in stock audits, income tax matters, and corporate law, having represented cases before the Income Tax Appellate Tribunal (ITAT) and the erstwhile Company Law Board. He has also served as a Guest Faculty at Syndicate Bank's training college and has been associated with the Financial Reporting Review Board and Professional Development Committee of ICAI.

In addition to his corporate roles, CA Virendra Kumar Goel has actively contributed to professional and social initiatives. He served as the Co-Chairman of the Entertainment & Media Committee at PHD Chamber of Commerce & Industry and has led multiple seminars and workshops, including large-scale events such as Musafir Hoon Yaaron at Talkatora Stadium.

A passionate speaker and thought leader, he continues to contribute to the financial and legal fraternity through his professional practice and community engagements.

# BUSINESS MEETS AND EVENTS

## BRICS CCI WE TRAILBLAZER ROUND TABLE DISCUSSION



On March 3, 2025, the BRICS CCI WE Trailblazers Roundtable Discussion, in collaboration with the FORE Centre for Political Leadership and Governance, was held to discuss the theme of International Women's Day 2025 – “Accelerate Action.”

The roundtable brought together **policymakers, industry leaders, and experts** to deliberate on **key challenges and solutions for advancing gender equality in leadership, corporate spaces, and society.**

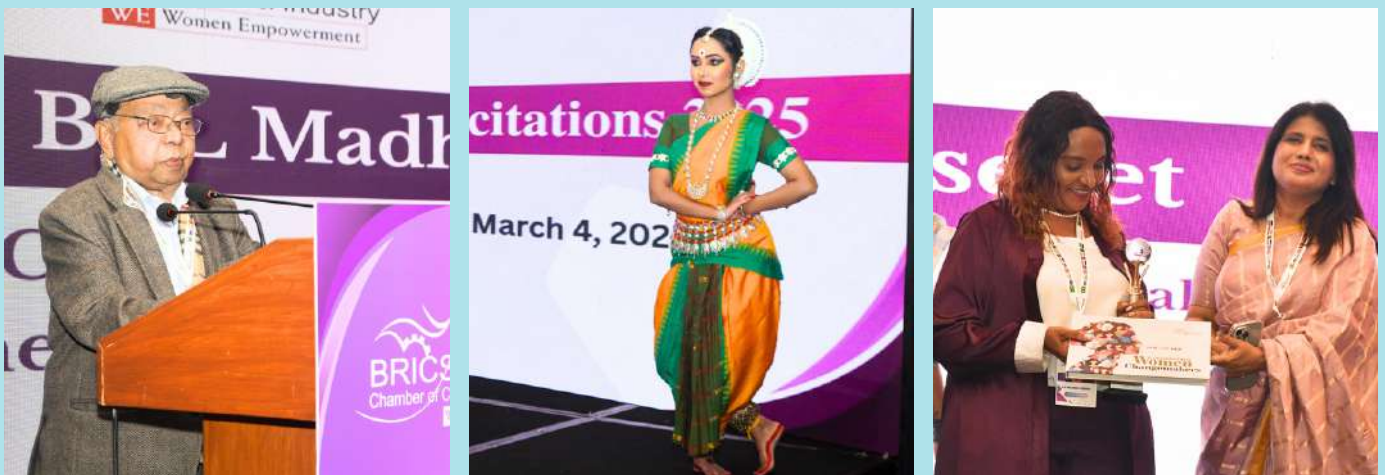
The discussion focused on breaking cultural and societal barriers that hinder women's leadership growth, addressing the **gender pay gap, and emphasizing the importance of mentorship and role models.** Panelists explored the need for legal frameworks and policy support to create a more equitable environment.

The conversation also addressed gender gaps in education, mental health challenges faced by women, and the underrepresentation of women in corporate boardrooms and political offices. The role of men in promoting gender equality and the need for state and corporate initiatives, such as **childcare support and upskilling programs,** were also highlighted.



# BUSINESS MEETS AND EVENTS

## BRICS CCI WE ANNUAL SUMMIT AND FELICITATIONS 2025



The BRICS CCI Women's Vertical (BRICS CCI WE) successfully hosted the **5th Edition of the BRICS CCI WE Annual Summit & Felicitations on March 4, 2025, at the Hyatt Regency, New Delhi**. Focused on the theme **"Women Changemakers: Transforming the World, Shaping the Future,"** the event brought together global leaders, policymakers, and entrepreneurs to celebrate women's contributions and discuss strategies for greater inclusivity. The event commenced with a grand Welcome Address by **Ms. Ruby Sinha**, President, BRICS CCI WE, setting the stage for a day of empowering deliberations. This was followed by Opening Remarks from **Dr. BBL Madhukar**, Co-Chairman and Director General, BRICS CCI, who emphasized the Chamber's vision of fostering an inclusive and dynamic global economic environment driven by women entrepreneurs. A mesmerizing Cultural Performance and the Lighting of the Lamp Ceremony added a touch of tradition and grandeur to the occasion, symbolizing the illumination of new pathways for women-led progress.

The summit was graced by the presence of eminent diplomatic representatives from across BRICS and beyond, including H.E. Ms. Capaya Rodriguez Gonzalez, Ambassador, Embassy of Venezuela; H.E. Ms. Bizunesh

# BUSINESS MEETS AND EVENTS

## BRICS CCI WE ANNUAL SUMMIT AND FELICITATIONS 2025



Meseret, Deputy Ambassador, Embassy of Ethiopia; Mr. Dadang Hidayat, Minister Counsellor, Embassy of the Republic of Indonesia; Ms. Yulia Aryaeva, Counsellor (Culture, Education & Sports), Embassy of the Russian Federation; Ms. Yu Jing, Counsellor, Embassy of the People's Republic of China; and several other distinguished officials from embassies representing Belarus, Lesotho, Iran, Kazakhstan, Israel, and South Africa. Their participation highlighted the global commitment towards gender inclusivity and women-led economic growth.

The highlight of the summit was the **Panel Discussion on Women Changemakers Redefining Global Leadership**, moderated by **Mr. Aayush Ailawadi**, a renowned TV Host and Multimedia Journalist. The panel featured influential voices, including **Ms. Chiou See Anderson**, Head of Delegation W20 Australia; **Ms. Kalpana Sharma**, Former Additional Secretary to Lok Sabha and Senior Advisor at BRICS CCI; and **Ms. Tatiana Seliverstova**, Founder of the International Trade and Investment Company "Consult Invest ITIC." Their discourse shed light on the evolving role of women in global governance, business leadership, and policy advocacy.



# BUSINESS MEETS AND EVENTS

## BRICS CCI WE ANNUAL SUMMIT AND FELICITATIONS 2025



A Special Address was delivered by **Mr. Sameep Shastri**, Vice Chairman, BRICS CCI, who underscored the Chamber's role in nurturing women entrepreneurs and bridging economic disparities. The Chief Guest Address was delivered by **Smt. Rekha Gupta**, Hon'ble Chief Minister of Delhi, who emphasized the need for strong policy interventions to support women-led businesses. This was followed by a Guest of Honor Address by **Smt. Smriti Irani**, Former Cabinet Minister of India, who reflected on her journey as a leader and urged women entrepreneurs to leverage the vast opportunities in emerging economies.

A key moment of the summit was the much-anticipated **BRICS CCI WE Coffee Table Book Release & Trailblazers Felicitations**, where exceptional women leaders were honored for their outstanding contributions in various domains. The event also served as a dynamic networking platform, facilitating collaborations and knowledge exchange during the Networking Lunch session.

A major highlight was the Special Address by **Ms. Dia Mirza**, Indian Actor, Producer, Eco Investor, and Goodwill Ambassador for UNEP. Her inspiring speech focused on the intersection of sustainability, women's empowerment, and entrepreneurship, encouraging women to take a leading role in shaping a greener and more equitable future.

# BUSINESS MEETS AND EVENTS

## BRICS CCI WE ANNUAL SUMMIT AND FELICITATIONS 2025



The afternoon sessions featured another riveting **Panel Discussion on Women Driving the Sustainable Development Agenda: Turning Promises into Action**, moderated by **Ms. Shormishtha Ghosh**, Governing Body Member, BRICS CCI. The panel included esteemed speakers such as **Ms. Geovana Quadros**, Leader of Gênero Startup 20 – Task Force ESG G20 Brazil 2024; **Mr. Agendra Kumar**, Managing Director, Esri India; **Dr. Sulochana Segera**, Chairperson, Women in Management (WIM); Ms. Anuradha Chowdhary, Founder & CEO, ZeroTo3 Collective; and **Ms. Elena Shifrina**, CEO & Founder, BioFoodLab. Their discussions revolved around the pivotal role of women in sustainable development and environmental stewardship.

The summit reached its pinnacle with a Felicitation and Keynote Address by **Dr. Kiran Bedi**, (IPS Retd.), Former Lt. Governor of Puducherry and Founder of Navjyoti India Foundation. Dr. Bedi's powerful address inspired attendees to take charge of their leadership journeys and contribute to nation-building.

# BUSINESS MEETS AND EVENTS

## BRICS CCI WE ANNUAL SUMMIT AND FELICITATIONS 2025



The event concluded on an inspiring note with a Special Address by **Mr. Ashok Kr. Singh**, Vice Chairman, BRICS CCI, and a Valedictory Address by **Smt. Meenakshi Lekhi**, Former Minister of State for External Affairs and Culture of India. Their closing remarks reinforced the Chamber's dedication to championing women-led progress at national and international levels. The summit ended with a heartfelt Vote of Thanks by **Ms. Ankita Sachdev**, Joint Director, BRICS CCI, expressing gratitude to all dignitaries, speakers, and attendees for their invaluable contributions.

The BRICS CCI WE Annual Women's Summit & Felicitations 2025 stood as a powerful testament to the Chamber's unwavering commitment to fostering an ecosystem where women entrepreneurs and leaders thrive. With its impactful discussions, high-profile engagements, and celebration of trailblazers, the summit reaffirmed its position as a premier platform for driving women-led economic transformation globally.



# BUSINESS MEETS AND EVENTS

## GLOBAL SYNERGY IN ACTION !



In a significant step toward fostering international partnerships, **Mr. Luhan Vaz, Honorary Advisor, BRICS CCI France Chapter**, engaged with the BRICS CCI Chandigarh Chapter. The visit, aimed at exploring new avenues for collaboration, featured a series of productive discussions with **Mr. Deepak Shukla, Regional Director of the BRICS CCI Chandigarh Chapter**.

Throughout his engagement, Mr. Luhan actively participated in various B2B meetings, emphasizing the importance of cross-border collaborations and the growth of business ties between BRICS nations.

Mr. Luhan Vaz also held a successful meeting with **Mr. Rahul Mittal, Director of Granos World Food India Pvt. Ltd. and esteemed BRICS CCI Member**. The discussion focused on expanding agri-based trade and value-added food exports between India and BRICS+ countries, with a shared interest in developing sustainable, export-ready supply chains for international markets.

In another key interaction, Mr. Luhan engaged with **Mr. Amit Kumar Bansal, Managing Director of Theon Pharmaceuticals Pvt. Ltd. and esteemed BRICS CCI Member**. Their dialogue explored possibilities for international collaborations in the pharmaceutical and healthcare sector, with an eye on innovation, regulatory harmonization, and enhanced market access among BRICS nations.

# BUSINESS MEETS AND EVENTS

## EXPLORING SYNERGIES IN HEALTHY FOOD INNOVATION AND GLOBAL TRADE



In a focused and forward-looking discussion, **Ms. Elena Shifrina, CEO & Founder of BioFoodLab, met with Mr. Rahul Mittal, Director of Granos World Food India Pvt. Ltd. and esteemed BRICS CCI Member**, to explore collaborative opportunities in the health-focused food segment between India and BRICS+ countries.

The meeting brought together two like-minded leaders committed to innovation, sustainability, and nutritional wellness. Ms. Shifrina shared BioFoodLab's journey as a pioneering Russian company dedicated to producing clean-label, functional snacks and health foods designed for the modern consumer. Mr. Mittal highlighted Granos' deep-rooted presence in India's agri-processing and value-added food industry, with a strong emphasis on export-ready, quality-driven products.

Discussions focused on shared goals—expanding the availability of healthy, natural food products, exploring joint product development for BRICS markets, and leveraging India's agricultural base alongside Russia's expertise in functional nutrition. Both leaders emphasized the potential for supply chain collaboration, distribution synergies, and the promotion of plant-based, minimally processed ingredients as a response to global consumer trends.



# BUSINESS MEETS AND EVENTS

## BRICS CCI AT INDIASOFT 2025: FOSTERING GLOBAL INVESTMENTS IN INDIAN STARTUPS



On **March 21, 2025**, the **BRICS Chamber of Commerce and Industry (BRICS CCI)** proudly participated in **IndiaSoft 2025**, organized by the Electronics and Computer Software Promotion Council (ESC). Representing BRICS CCI at this prestigious global platform, **Honorable Vice Chairman, Mr. Sameep Shastri**, took the stage as a distinguished speaker in the session **"Investing in Emerging Markets: Unlocking the Potential of Indian Startups for Global Investors."**

The session brought together **industry leaders, policymakers, and global investors** to discuss the rapidly evolving **Indian startup ecosystem** and its growing influence on global entrepreneurship. Mr. Shastri shared insights into **India's position as one of the world's most dynamic startup hubs**, emphasizing how the country's favorable policies, expanding digital infrastructure, and robust innovation ecosystem are attracting significant international investments.

He highlighted the **strategic importance of BRICS nations** in fostering **cross-border collaborations, technology partnerships, and sustainable economic growth**. By leveraging synergies between BRICS economies, Indian startups can expand their global footprint and access new funding opportunities.

# BUSINESS MEETS AND EVENTS

## BRICS CCI AT 2025 BRICS+ AGRICULTURE INVESTMENT & TRADE SUMMIT



The **BRICS Chamber of Commerce and Industry (BRICS CCI)** is a proud to partner at the **2025 BRICS+ Agriculture Investment & Trade Summit** under the theme **From Vision to Venture – Women Shaping the Future of Agricultural Investment and Global Trade** in Durban, South Africa. BRICS CCI was represented by **Ms. Ruby Sinha, President, BRICS CCI WE** and **Ms. Ankita Sachdev, Joint Director, BRICS CCI**.

**Ms. Ruby Sinha**, delivered an insightful session on **Global Partnerships for Local Impact**, emphasizing the Chamber's pivotal role in enabling cross-border trade and investment for women-led agricultural enterprises.

**Ms. Ankita Sachdev**, led the **BRICS Power Pitch: Agri-Preneurs Live Investment Showcase**, where promising agri-preneurs had the opportunity to present their ventures to global investors, unlocking new avenues for growth. BRICS CCI's active participation reinforced its role in fostering sustainable agri-business growth and cross-border collaboration.

# BRICS AND BEYOND NEWS

## BRAZIL PROPOSES BLOCKCHAIN PAYMENT SYSTEM FOR BRICS TRADE

On March 12, 2025, under its BRICS presidency, Brazil proposed a blockchain-based payment system aimed at facilitating trade among member nations. This initiative seeks to enable direct transactions in local currencies, reducing reliance on the US dollar and enhancing financial sovereignty. By leveraging Brazil's successful Pix digital payment system, which has transformed domestic transactions since 2020, the proposal aims



to streamline cross-border trade processes, lower transaction costs, and improve efficiency. The upcoming BRICS summit in July 2025 will be crucial for advancing this initiative, reflecting the bloc's commitment to modernizing economic cooperation amidst global challenges.

[Source: The Rio Times](#)

## WORLD BANK AND BRAZIL ANNOUNCE MAJOR US\$1 BILLION INITIATIVE TO ENHANCE PRODUCTIVITY, SUSTAINABILITY, AND SOCIAL INCLUSION



On March 18, 2025, The World Bank approved a US\$1 billion project aimed at supporting Brazil's efforts to improve tax and financial stability, promote sustainable finance and environmental protection, and enhance social inclusion. Key components include consumption tax reform, enhancement of social assistance programs, reintroduction of the Bolsa Verde Program benefiting families in the Amazon, and increased support for family farmers in school feeding programs.

[Source: World Bank](#)



# BRICS AND BEYOND NEWS

## BRAZILIAN PRESIDENT'S STATE VISIT TO MARK MILESTONE IN RELATIONS WITH VIỆT NAM

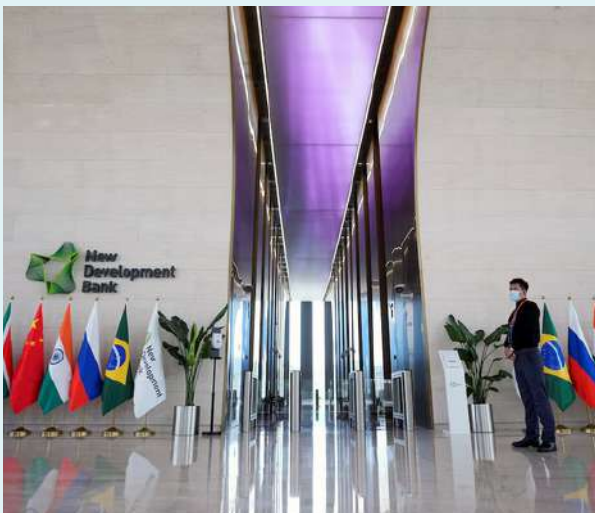


On March 25, 2025, Brazilian President Luiz Inácio Lula da Silva is scheduled to visit Vietnam from March 27 to 29, following his trip to Japan. During his visit, Lula plans to invite Vietnam to attend the upcoming BRICS summit in Brazil in July. He will be accompanied by a business delegation, including executives from aircraft manufacturer Embraer and food giant JBS, both engaged in negotiations for potential deals in Vietnam. The discussions are expected to cover defense, agriculture, and energy sectors, with Brazil

aiming to increase beef exports to Vietnam and explore investment opportunities, such as JBS establishing a processing plant in northern Vietnam. Additionally, Embraer is in talks to sell E190 aircraft to Vietnam Airlines and C-390 military transport planes.

*[Source: vietnamnews](#)*

## INDONESIA TO JOIN BRICS' NEW DEVELOPMENT BANK



On March 25, 2025, Indonesian President Prabowo Subianto confirmed the nation's decision to join the BRICS New Development Bank (NDB). The move marks a significant step for Indonesia's economic development, allowing it to access funding for key sectors such as renewable energy and technological innovation. The NDB, under the leadership of former Brazilian President Dilma Rousseff, is seen as a vital tool for promoting sustainable projects across the BRICS+ bloc.

*[Source: Reuters](#)*

# BRICS AND BEYOND NEWS

## CABINET APPROVES \$2.7 BILLION OUTLAY TO LOCALLY MAKE ELECTRONICS COMPONENTS



The Indian government, on March 28, 2025, approved a ₹22,919 crore (\$2.7 billion) incentive scheme to boost domestic manufacturing of electronic components. This initiative is part of India's broader goal of reducing import dependence and strengthening the supply chain in key sectors like telecommunications, electric vehicles, semiconductors, and renewable energy. The scheme is expected to attract both domestic and foreign investments, fostering innovation and technological advancements. Officials

estimate that the initiative will generate around 92,000 direct jobs and significantly enhance local production capacity. By promoting self-reliance in critical electronic components, the government aims to position India as a global manufacturing hub, aligning with its "Make in India" and "Atmanirbhar Bharat" (self-reliant India) vision.

*Source : Mint*

## T.I.A LAUNCHES WOMEN TECHNOLOGY AND INNOVATION PROGRAMME



On March 30, 2025, South Africa's Technology Innovation Agency (TIA) launched the Women Technology and Innovation Programme to empower women entrepreneurs in tech. The initiative provides funding, mentorship, and access to R&D facilities, addressing barriers that have hindered women's participation for decades. By fostering inclusivity in AI, renewable energy, and biotech, TIA aims to boost innovation, economic growth, and gender diversity in South Africa's tech sector.

*Source: Business Tech Africa*



# ARTICLE I

## UNDERSTANDING IMPACT ON BUSINESS UNDER INDIA'S DPDP ACT: A DATA PRIVACY REVOLUTION



### MR. GAURAV MAHAJAN

INDIVIDUAL MEMBER, BRICS CCI

PARTNER, THE PRECEPT LAW OFFICES;  
LAWYER - DISPUTE RESOLUTION/ TECHNOLOGY-  
DATA & AI ETHICS/ WHITE COLLAR CRIME

In today's digital era, data is often referred to as a valuable asset fuelling business growth, innovation, and global connectivity. However, with the increasing volume of personal data being processed across industries, the need for stringent data protection measures has never been greater. Recognizing this necessity, the Government of India introduced the **Digital Personal Data Protection ("DPDP") Act** on 11 August 2023 (though it's not been given effect) a landmark legislation aimed at securing personal data, enhancing individual privacy rights, and ensuring responsible data governance.

The DPDP Act, along with its draft rules in 2025, outlines clear regulations on **data collection, storage, processing, and cross-border data transfers**. It mandates explicit consent for data usage, enforces data minimization principles, and establishes stringent penalties for non-compliance. These changes will have far-reaching implications across multiple sectors, including healthcare, finance, e-commerce, manufacturing, and telecommunications, among others.

Additionally, the DPDP Act plays a crucial role in shaping the ethical and responsible use of Artificial Intelligence (AI), ensuring that automated decision-making remains fair, transparent, and accountable.

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## UNDERSTANDING IMPACT ON BUSINESS UNDER INDIA'S DPDP ACT: A DATA PRIVACY REVOLUTION

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Through the **Ministry of Electronics and Information Technology (MeitY)**, the **Digital India Programme**, and the **India AI Mission**, India is taking significant strides toward creating a data-secure digital ecosystem that aligns with international best practices.

This article delves into the sector-wise impact of the DPDP Act, highlighting the transformative effects on businesses and individuals while emphasizing the need for compliance, ethical AI implementation, and enhanced data security measures. Below are the various sectors which will be impacted, and its brief narrative points are mentioned hereunder:

### Healthcare & Pharmaceuticals:

With the increasing adoption of telemedicine, **electronic health records (EHRs)**, and **AI-driven diagnostics**, the DPDP Act mandates stronger data privacy and security standards in healthcare:

- Explicit patient consent is required before collecting and processing sensitive health information.
- Encryption and anonymization of medical records must be implemented to prevent breaches.
- Strict data retention policies ensure old health data is securely disposed of.
- Global clinical trials and research collaborations will need to navigate cross-border data transfer restrictions.
- Penalties for non-compliance will deter unauthorized sharing of patient data.

### Banking, Finance & Insurance:

Financial institutions manage large amounts of personal and transactional data, making compliance with the DPDP Act essential:

- Multi-layered security protocols must be deployed to prevent financial data breaches.
- Explicit consent is required for credit profiling and financial data sharing.

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## UNDERSTANDING IMPACT ON BUSINESS UNDER INDIA'S DPDP ACT: A DATA PRIVACY REVOLUTION

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- Data localization may impact international financial transactions and collaborations.
- Regular compliance audits must be conducted to ensure adherence to new regulations.
- Consumer rights enforcement allows individuals greater control over their financial data.

### **E-commerce & Retail:**

The DPDP Act significantly affects customer data collection, targeted marketing, and personalization strategies in e-commerce and retail:

- Clear opt-in consent mechanisms are now mandatory for collecting consumer data.
- Transparency in price discrimination and AI-driven recommendations must be ensured.
- Strict data retention limits protect customers from long-term profiling risks.
- Restrictions on cross-border e-commerce data transfers require new compliance strategies.
- Consumers now have the right to request data deletion from e-commerce platforms.

### **Telecommunications & IT:**

The telecom and IT industries process vast amounts of consumer data through network services, mobile applications, and internet services:

- End-to-end encryption is required to secure user communications.
- Explicit consent is needed for location tracking and call data monitoring.
- Privacy-by-design principles must be embedded into new telecom technologies like 5G and IoT.
- Cybersecurity frameworks must be regularly updated to align with DPDP compliance.
- Unregulated data sharing among telecom operators is prohibited.

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## UNDERSTANDING IMPACT ON BUSINESS UNDER INDIA'S DPDP ACT: A DATA PRIVACY REVOLUTION

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### **Manufacturing, MSMEs & SMEs:**

Manufacturers, including MSMEs and SMEs, rely on vendor and supply chain data for operational efficiency:

- Stronger data encryption measures protect R&D and production details.
- Vendor agreements must comply with DPDP guidelines regarding data-sharing restrictions.
- Cross-border supply chain data transfers require strict compliance protocols.
- Employee and consumer data protection measures must be enforced.

### **Media, Entertainment & Content Streaming:**

Digital content platforms collect vast amounts of user behaviour and preference data, making privacy crucial:

- Data protection policies must be in place for AI-driven recommendations.
- User data retention policies must be transparent and strictly defined.
- Content moderation AI tools must adhere to ethical AI guidelines.
- Unauthorized sharing of viewing or listening habits is now restricted.

### **Shipping & Logistics:**

The DPDP Act enforces stricter data localization and international shipping regulations:

- Cross-border customs and taxation data transfers must comply with India's data protection rules.
- Shipping companies must implement real-time tracking with secure data handling.
- Consumer shipping details must be anonymized to prevent misuse.

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## UNDERSTANDING IMPACT ON BUSINESS UNDER INDIA'S DPDP ACT: A DATA PRIVACY REVOLUTION

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### Automobile Industry & Connected Vehicles:

With the rise of smart vehicles, IoT-based systems, and automated driving, the DPDP Act impacts automobile data management:

- Data encryption is mandatory for connected car telematics.
- Explicit consumer consent is required before collecting driver behavior data.
- Manufacturers must comply with international data protection laws for global markets.
- OTA (over-the-air) software updates must not collect personal data without permission.

### Food, Cosmetics & Pharmaceuticals:

Consumer industries that rely on customer preferences and personalized marketing must now comply with:

- Strict guidelines for data collection in loyalty programs.
- Transparency in consumer profiling and targeted advertisements.
- Tighter supply chain visibility to prevent counterfeit products.
- Clear labeling of data usage policies for customers.

### Impact of DPDP Act on Cross-Border Data Transfers:

The DPDP Act introduces strict regulations on cross-border data transfers, significantly affecting industries engaged in international business operations. Some of the key impacts include:

- **Restricted Data Flow:** The Act limits the transfer of personal data outside India unless specific criteria are met. This impacts multinational corporations, cloud service providers, and global e-commerce businesses.
- **Sector-Specific Challenges:** Healthcare and pharmaceutical companies conducting international clinical trials will face additional compliance requirements before transferring patient data abroad.



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## UNDERSTANDING IMPACT ON BUSINESS UNDER INDIA'S DPDP ACT: A DATA PRIVACY REVOLUTION

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- **Financial and Banking Sector Compliance:** Banks and financial institutions handling global transactions must ensure that international data transfers align with Indian data protection regulations.
- **Tech and IT Industry Adaptations:** Companies outsourcing software development and IT services must adhere to data localization requirements, potentially affecting business costs and efficiency.
- **Supply Chain Disruptions:** Manufacturing and logistics companies relying on cross-border vendor data sharing must establish compliant data-sharing agreements.
- **Increased Compliance Costs:** Organizations will need to invest in legal expertise, data governance frameworks, and enhanced security measures to meet regulatory requirements.
- **Alignment with Global Standards:** The Act positions India closer to international data protection frameworks like the GDPR but requires businesses to balance compliance across multiple jurisdictions.

### Ethical & Responsible AI Under the DPDP Act:

The DPDP Act integrates AI governance principles, ensuring ethical and responsible AI implementation:

- Data fairness is enforced to prevent biased decision-making.
- Algorithm transparency is required for AI-driven profiling.
- Consumer rights to challenge AI-generated conclusions are protected.
- AI must align with privacy-first and security-by-design principles.

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## UNDERSTANDING IMPACT ON BUSINESS UNDER INDIA'S DPDP ACT: A DATA PRIVACY REVOLUTION

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### India's Digital Data Governance Framework:

The Ministry of Electronics and Information Technology (MeitY), through the Digital India Programme and INDIAai Mission, is leading efforts in strengthening data security:

- A Data Protection Board is established to monitor compliance and handle grievances.
- Cybersecurity infrastructure is enhanced using AI-driven monitoring.
- Privacy-enhancing technologies such as anonymization are being promoted.
- Consumer awareness campaigns educate citizens on data protection rights.

### Conclusion:

India's DPDP Act marks a transformative shift in data privacy, security, and compliance across all sectors. Businesses must prioritize data protection best practices, ethical AI adoption, and transparent data governance to maintain regulatory compliance and consumer trust. As the digital economy continues to expand, companies embracing these regulations will gain a competitive edge in the evolving global data landscape

## ARTICLE II

### WEALTH BEYOND NUMBERS: A LEGACY FOR BRICS & BEYOND



#### MS. PRITI GOEL

INDIVIDUAL MEMBER, BRICS CCI

FOUNDER, CEO & MD - PRISHA WEALTH MANAGEMENT  
PARTNER & CEO - AVINAV CONSULTING

Wealth is more than numbers on a balance sheet; it is a responsibility, a legacy, and an art, one that demands wisdom, patience, and vision. My book, ***Dhanaisha: Cherished Wealth***, embodies this philosophy, deeply rooted in values, prudence, and long-term thinking. Inspired by my father's wisdom and the ethos of Prisha Wealth Management Private Limited (my investment firm), this book is a tribute to responsible wealth stewardship.

Released on the auspicious occasion of my parents' 58th wedding anniversary on March 13, 2025, just before Holi, the festival of renewal and abundance, this book is both a personal and professional milestone. While my mother watches over from heaven, my father's legacy continues to guide me, shaping the principles of responsible wealth stewardship that I share within these pages.

The essence of Dhanaisha is embedded in its name, a fusion of 'Dhanam' (wealth/prosperity) and 'Prisha' (beloved/cherished). It symbolizes not just the creation of wealth but its **nurturing, protection, and meaningful utilization**. **The book offers a holistic approach to financial well-being**, balancing **short-term aspirations with long-term security** while upholding values of stewardship and sustainability.

## WEALTH BEYOND NUMBERS: A LEGACY FOR BRICS & BEYOND

### A Global Perspective: BRICS & Beyond

While *Dhanaisha* draws from India's rich financial traditions, its principles **resonate globally**. Across **BRICS nations—Brazil, Russia, India, China, and South Africa along with the United States, Europe, the Middle East, and other emerging and developed economies**, individuals and businesses face similar financial challenges: navigating economic volatility, balancing consumption with long-term security, and ensuring sustainable prosperity for future generations.

Each region contributes unique financial strengths that align with *Dhanaisha's* philosophy:

- ✓ **China's discipline in wealth-building and long-term vision**
- ✓ **Russia's resilience in navigating financial uncertainty**
- ✓ **Brazil's entrepreneurial spirit and adaptability**
- ✓ **South Africa's focus on inclusive and sustainable wealth**
- ✓ **India's legacy of intergenerational wealth management**
- ✓ **The Middle East's strategic investment foresight**
- ✓ **Europe's deep-rooted traditions of generational wealth preservation**
- ✓ **The United States' culture of financial innovation and risk management**

Each chapter of *Dhanaisha* **unravels the wisdom behind wealth—going beyond financial metrics to explore true financial stewardship**. It provides a structured roadmap for individuals, families, and businesses to **navigate investments, master risk, and make values-driven financial decisions**. The book integrates **real-life experiences, global financial perspectives, and actionable strategies** that elevate financial decisions from **mere transactions to legacy-building milestones**.



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## WEALTH BEYOND NUMBERS: A LEGACY FOR BRICS & BEYOND

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### Key Themes Explored in Dhanaisha: Cherished Wealth

#### Chapter I – Transforming Your Future: Making Investing a Lifelong Habit

Investing is the foundation of financial security and long-term growth. This chapter guides readers on developing a disciplined investment approach, overcoming financial and psychological obstacles, and building sustainable wealth through consistent investing.

#### Chapter II – Wealth with Purpose: Harnessing Emotional Intelligence for Financial Success

Emotional intelligence is a critical yet often overlooked component of financial success. This chapter explores how managing emotions leads to better financial decisions, prevents impulsive mistakes, and fosters patience and discipline in wealth management.

#### Chapter III – Investing Wisely: Maximizing Impact with Limited Resources

Smart investing is possible even with financial constraints. This chapter emphasizes financial literacy, informed decision-making, and strategic investing to optimize resources effectively.

#### Chapter IV – Mastering Wealth: How Financial Advisors Drive Success in India's Financial Landscape

As India's financial ecosystem evolves, expert guidance becomes crucial. This chapter delves into the growing need for financial advisors, emerging wealth trends, and how professional guidance empowers individuals to navigate complex financial landscapes.

#### Chapter V – Timeless Wealth: Crafting a Future That Lasts Beyond Us

True wealth extends beyond personal success—it is about creating a lasting financial legacy. This chapter explores strategies for sustainable wealth that benefits future generations and ensures financial security beyond one's lifetime.

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## WEALTH BEYOND NUMBERS: A LEGACY FOR BRICS & BEYOND

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Each of these five chapters features **real-world examples** that highlight the key underlying theme, demonstrating how these principles translate into actionable success stories.

Additionally, every chapter includes **simple and practical strategic exercises** designed to help readers apply these insights to their own financial journeys, fostering hands-on learning and long-term benefits.

### Key Takeaways from *Dhanaisha: Cherished Wealth*

- ◆ **Investing is a habit**—a disciplined, long-term approach ensures financial stability.
- ◆ **Emotional intelligence matters**—managing emotions leads to smarter financial decisions.
- ◆ **Wealth is for impact**—true prosperity is about responsible stewardship, not just accumulation.
- ◆ **Strategic guidance is key**—leveraging financial advisors and literacy enhances wealth creation.
- ◆ **Legacy-building is essential**—sustainable wealth ensures security for future generations.

### Join the Movement for Responsible Wealth Stewardship

As global economies evolve, the need for financial wisdom has never been greater. *Dhanaisha: Cherished Wealth* is more than a book. It's a call to action for individuals and businesses alike to redefine wealth, not just as a measure of success, but as a force for long-term prosperity.

Are you ready to take charge of your financial future and build a legacy that lasts? The journey to *cherished wealth* begins today.

## WEALTH BEYOND NUMBERS: A LEGACY FOR BRICS & BEYOND

### The Bigger Picture: Wealth as a Force for Good

The conclusion ties these principles together, reinforcing a fundamental truth: wealth is not just about accumulation; it is about purpose. True prosperity lies in cherishing, protecting, and utilizing wealth responsibly, ensuring it serves as a beacon for generations to come.

As the world undergoes rapid economic transformation, *Dhanaisha: Cherished Wealth* provides a timeless, universal framework for financial empowerment. Its lessons are particularly relevant as nations and individuals seek to navigate shifting financial landscapes, secure long-term wealth, and embrace responsible financial stewardship in the 21st century.

**Disclosures:** · Investment in securities market are subject to market risks. Read all the related documents carefully before investing · The securities quoted are for illustration only and are not recommendatory · Registration granted by SEBI, membership of BASL (in case of IAs) and certification from NISM in no way guarantee performance of the intermediary or provide any assurance of returns to investors

### E-Book is available at

1. Amazon.in - <https://amzn.in/d/058DYSp>
2. Amazon.com- <https://a.co/d/8Ca1Dzr>
3. Google play- [Dhanaisha: Cherished Wealth by Priti Goel - Books on Google Play](https://play.google.com/store/books/details/Dhanaisha_Cherished_Wealth_by_Priti_Goel)

### Paperback is available at

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## ARTICLE III

### REWRITING LIFE: BIOINFOMATICS, INTELLECTUAL PROPERTY AND EMERGING SOVEREIGNTY OF DATA



**MR. RAHUL BAGGA**  
**FOUNDER, AUMIRAH**  
**INDIVIDUAL MEMBER, BRICS CCI**

Bioinformatics is no longer just a tool, it is a paradigm shift. It is rewriting how we understand, interpret and commercialize the code of the life itself. At its core lies the capacity to process astronomical volumes of biological data with unmatched speed and precision, revolutionizing sectors from personalized medicine and genomic diagnostic to agro-genetics and synthetic biology.

In precision medicine, treatments are increasingly sculpted to an individual's unique genetic architecture. In drug discovery, high throughput algorithms can predict molecular targets in hour rather than months. And in agriculture, bioinformatics empowers the engineering of climate- resilient and disease-resistant crops, an especially urgent need for BRICS nations grappling with food security and climate volatility.

But as the field accelerates, a thorny and under-addressed issue emerges: Who truly owns the algorithms of life?

From Innovation to Ownership: The IPR Conundrum in Bioinformatics:

The intellectual property (IP) ecosystem never designed for code that thinks or data that breathes. .



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## REWRITING LIFE: BIOINFOMATICS, INTELLECTUAL PROPERTY AND EMERGING SOVEREIGNTY OF DATA

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The traditional IP kit including patents, copyrights, trade secrets is now stretched to its limits.

Patents may protect novel bioinformatics software, analytical tools, or dataprocessing methods. However, the biological data itself, such as raw genomic sequences, typically falls outside patent eligibility, being considered naturally occurring. Even when data leads to new product or method, the ambiguity around what constitutes “enough innovation” often places such efforts in legal limbo.

This is not merely legal issue. It’s a geopolitical one. Nations that can control their biological datasets also known as “bio-data sovereignty”, stand to gain disproportionately in terms of healthcare, innovation, economic growth, and scientific diplomacy.

### ALGORITHMIC BIOPIRACY AND THE GHOST IN THE DATABASE:

A new form of biopiracy is emerging, not from the forests or oceans, but from the cloud. Increasingly, algorithms trained on publicly available genomic datasets are used to develop proprietary commercial applications, often without the contributors’ consent or even knowledge.

This raises deeply ethical and geopolitical concerns:

*Can algorithms be guilty of exploitation?*

Should publicly shared datasets, especially those sourced from Indigenous or marginalized populations, be freely mined for commercial values?

What happens when data sourced in Brazil is used to build a vaccine in China, but patent resides in USA?

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## REWRITING LIFE: BIOINFOMATICS, INTELLECTUAL PROPERTY AND EMERGING SOVEREIGNTY OF DATA

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“Algorithmic biopiracy” refers to this unregulated mining of biological datasets, particularly those from underrepresented populations, for economic gain, often without benefit-sharing or transparency.

In BRICS nations, where biobanks are expanding and public health infrastructure is digitizing rapidly, the line between collaboration and exploitation is dangerously thin.

### **OPEN SCIENCE OR DIGITAL COLONIALISM? THE ETHICAL DILEMMA OF DATA SHARING:**

Open science is a noble ideal, but one that can be co-opted. While public access to biological data can fuel innovation, the imbalance of technological capacity across nations leads to asymmetrical benefit sharing. Data flows freely from the Global South to the Global North, but profits, patents, and innovation largely flow in the reverse direction.

For instance, African genomic datasets used in global research have often yielded little direct health benefit to African populations. Similar patterns are observed across India and Brazil.

This is no longer just an ethical issue, it is a form of digital colonialism. Without enforceable framework for consent, attribution, and compensation, open data become open exploitation.

### **STRIKING THE BALANCE: RETHINKING IP FOR A POST-GENOMIC WORLD:**

The road ahead demands a radical rethinking of how we govern bioinformatics innovation, especially across emerging economies like those in the BRICS consortium. The next phase could be defined:



## REWRITING LIFE: BIOINFOMATICS, INTELLECTUAL PROPERTY AND EMERGING SOVEREIGNTY OF DATA

- **Data Trusts and Digital Commons:** Establish regional or global “biodata trusts” where data ownership is collective and governance is transparent, allowing BRICS nation to retain sovereignty while enabling innovation.
- **Decentralized licensing Models:** Move beyond rigid patent structures. Use open-source or tiered-access models that protect creators while enabling widespread application, especially in public health. RICS-Led Protocols: Craft interoperable, cross-border IPR frameworks tailored to the needs and realities of emerging economies, including protections for traditional knowledge, indigenous biogenetic resources, and ethical data use.
- **BRICS-Led Protocols:** Craft interoperable, cross-border IPR frameworks tailored to the needs and realities of emerging economies, including protections for traditional knowledge, indigenous biogenetic resources, and ethical data use.
- **Mandatory Benefits-Sharing Clauses:** For datasets sourced from local populations, ensure enforceable benefit-sharing mechanisms in downstream commercial applications

### Conclusion: Sovereignty, Science, and the Future of Life:

Bioinformatics is no longer just decoding, it is redefining by whom it can be controlled. As the field matures, the race is no longer for data alone, but for the power structures that govern its use. The BRICS bloc, with its rich biodiversity, massive genomic potential, and rapidly developing tech ecosystems, had a unique opportunity to lead the way in forging a new digital bioethics.

The question ye to ask is Will bioinformatics be the next enabler of global equity or the next instrument of asymmetrical power. Only by building IPR framework that are inclusive, ethical, and regionally anchored one can ensure that the code of life benefits all the humanity, and not just those who own the servers.

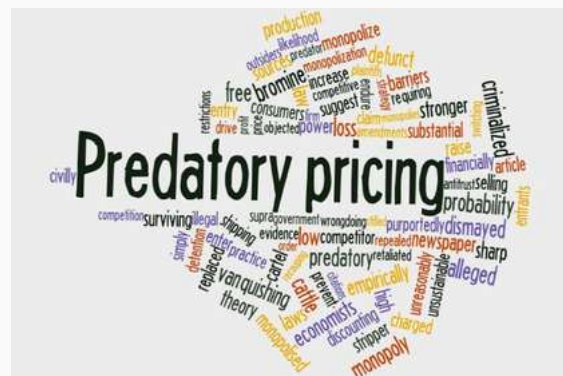
# LAW NEWS DIGEST

## CI's penalty on Meta signals stricter enforcement of data-sharing regulations in India

Meta Platforms is locked in a legal dispute with the Competition Commission of India (CCI) over WhatsApp's data-sharing policies. The National Company Law Appellate Tribunal (NCLAT) is set to rule on May 13 whether Meta's appeal against the CCI's decision should proceed before or after India's new Digital Personal Data Protection Rules (DPDP Rules) come into effect. The verdict could significantly influence digital privacy enforcement and competition regulations in the country.

## CCI unveils draft regulations for evaluating predatory pricing

The Competition Commission of India (CCI) has released draft regulations under the 2025 framework to redefine how predatory pricing is assessed. Aimed at replacing the 2009 norms, the update aligns with global best practices and recent legal developments. Predatory pricing—selling below cost to harm rivals—is banned for dominant firms. Legal experts expect clearer standards and improved enforcement. The public consultation runs until 19 March 2025, after which the CCI will review feedback before finalising the regulations.





## **IBBI makes detailed disclosure of carry-forward losses in insolvency process mandatory.**



The IBBI has mandated that insolvency professionals must include the quantum of carry-forward losses under the Income Tax Act, 1961 in the information memorandum during the insolvency process. This requirement aims to provide potential resolution applicants with a clearer understanding of the corporate debtor's financial position.

Source: [Economic Times](#)

## **Digital competition law after due process: Union Minister Harsh Malhotra**

Speaking at the National Conference on Economics of Competition Law in the national capital, Union Minister Harsh Malhotra said the best practices with respect to digital markets in other jurisdictions like Japan, Australia, and Europe can be looked at and how they can fit into the Indian market



Source: [Economic Times](#)

**A standardised mechanism under GST to be in place from April 1 for allocating credit to other registered locations/states**

Effective April 1, the GST regime will mandate the use of the Input Service Distributor (ISD) mechanism, aiming to ensure fair tax distribution among states. Introduced via the Finance Act (1), 2024, this change impacts businesses operating across multiple states. Under ISD, input tax credit on common services received at a central location is proportionally distributed to branches based on their turnover. Experts say the move promotes transparency and ensures states get their due share of GST revenue.

Source: [BusinessLine](#)

**The lowdown on Trump's executive order on FCPA**

The Trump administration's executive order does not repeal the FCPA but pauses new investigations, aiming to reduce perceived overreach and enhance U.S. economic competitiveness in strategic sectors. While ongoing cases, like that against Cognizant executives, may be reconsidered, bribery remains illegal, and enforcement could resume later. The move may narrow FCPA enforcement to egregious cases impacting national interests, but companies must still comply with anti-corruption laws, including India's Prevention of Corruption Act and the UK Bribery Act. Indian firms and multinationals should maintain robust compliance, especially in high-risk sectors, as legal and reputational risks persist. The pause may reduce U.S. influence in global anti-corruption efforts temporarily, but transparency and due diligence remain critical in the evolving regulatory landscape.



Source: [Moneycontrol](#)

## Nokia and Amazon sign agreement settling global patent dispute

Nokia and Amazon have settled all global patent litigation, including cases in Germany, the US, UK, and at the Unified Patent Court (UPC), with terms remaining confidential. Nokia had sued Amazon over alleged infringement of its video streaming and device patents. Courts in Germany and the US ruled in Nokia's favor, leading to injunctions and import bans on Amazon's Fire Stick and Prime Video features. Notably, a Munich court suspended sales of Amazon's streaming devices, and the US ITC recommended a ban on imports. In the UK, Nokia won an injunction over video casting features. Nokia was represented by Arnold Ruess and EIP, while Amazon was represented by Hogan Lovells. Despite one dismissed claim, Nokia achieved significant enforcement victories.

Source: [JUVE Patents](#)



## 2025 Kawasaki Z900 patented in India: What to expect?

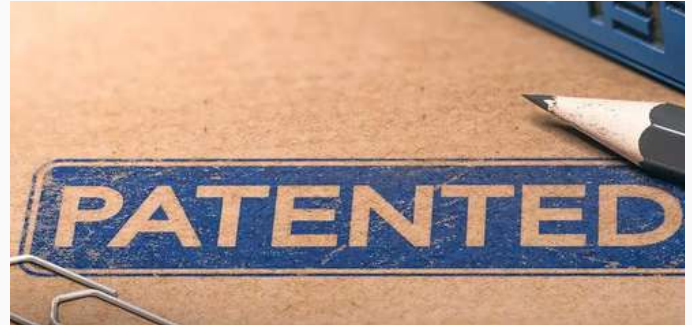
Kawasaki is set to launch the updated 2025 Z900 in India, following its global debut in November 2024. The bike features a redesigned triple-pod LED headlamp, new tail section, and metallic carbon gray accents. A 5-inch TFT display with Bluetooth, voice commands, and cruise control adds tech flair. Mechanically unchanged, it retains its 948cc inline-four engine and high-tensile steel frame. The Performance trim offers adjustable Ohlins suspension, Brembo brakes, and an Akrapovic exhaust. A recent patent filing and discounts on the current model hint at an imminent launch, with the new Z900 weighing 213 kg, 1 kg more than its predecessor.

Source: [Financial Express](#)

## **Patent applications from India more than doubled in a decade: WIPO**

India has seen a sharp rise in intellectual property filings, with patent applications more than doubling, trademarks increasing 2.5 times, and design filings tripling over the past decade, according to WIPO's David Muls. Speaking at a seminar on the Patent Cooperation Treaty and Madrid System, he highlighted India's rank of 39 in the 2024 Global Innovation Index. Organised by CGPDTM and WIPO, the seminar emphasized reforms like digital filings, expedited exams for start-ups, and reduced MSME fees. Shashank Goel of Dr MCR HRD Institute noted that IP is key to a knowledge-driven economy and India's growing innovation-driven global presence.

Source: [BusinessLine](#)



## **Delhi HC Issues Notice on Plea Against Trademark Registration: "Add 'Osho' to Prohibited Marks List"**

On 26th March, A plea filed in the Delhi High Court seeking a ban on the registration of trademarks using the name "Osho." The court has requested responses from the Central government and the Trademark Registry regarding the matter. The petition was submitted by Osho Friends International, an association of the philosopher Osho's disciples. The case could impact the commercial use of Osho's name and legacy.

Source: [Lawchakra](#)





**Johnson & Johnson wins ₹3.34 crore in Delhi HC counterfeit medical products case**

The Delhi High Court has ruled in favour of Johnson & Johnson (J&J) in a case involving counterfeit medical products, awarding the company ₹3.34 crore in damages, reported Bar and Bench. The judgment, delivered by Justice Amit Bansal, held that the defendants' actions not only violated J&J's trademark rights but also posed severe risks to public health.

Source: [CNBC TV18](#)

**Delhi High Court Upholds Arbitrator's Refusal Of Injunction Against Use Of Tagline "Jeeto Har DinZo" By Winzo Games**

The Delhi High Court bench of Justice Subramonium Prasad has upheld the findings of the Arbitrator, who refused to grant an injunction restraining Winzo Games Private Limited ("Respondent") from using the tagline "Jeeto Har DinZo" developed by Creativeland Advertising Private Limited ("Appellant"). Since there was no formal agreement fixing a price for the tagline

Source: [Livelaw.in](#)

## IHCL's 'Taj' Brand Achieves Well-Known Trademark Status: Delhi High Court's Verdict

The Delhi High Court's recognition of "Taj" as a well-known trademark under Section 2(1)(zg) of the Trade Marks Act, 1999 reinforces the strength of IHCL's brand in the hospitality industry. With over 120 years of legacy, widespread public recognition, and consistent enforcement of rights, the court held that IHCL met all criteria under Section 11(6). This judgment strengthens legal protection against misuse and highlights the importance of safeguarding intellectual property. It sets a precedent for other brands to protect their trademarks, emphasizing the broader protections well-known trademarks receive even beyond their registered categories.



Source: [Indianlaw.in](https://indianlaw.in)

# Introducing She Dairies!



Brought to you by **Sheatwork** in collaboration with **BRICS CCI WE, the Women Empowerment vertical** of the BRICS Chamber of Commerce & Industry. This vodcast series is more than just conversations - it is a movement!

**Meet Trailblazers. Hear Their Journeys. Ignite Your Own.**

Each episode features phenomenal women who have redefined success, shattered stereotypes and carved their own paths. Their stories of resilience, ambition, and triumph will leave you inspired to hustle, manifest, and take charge of your destiny!

**Tune in. Engage. Break Barriers.**

Join us as we challenge norms, rewrite narratives, and build a future where success knows no limits. Are you ready to be part of the change?

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**MARCH 2025**



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