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PTI / Jul 16, 2021, 17:11 IST

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Direct selling entities have created a robust delivery system that helped in the home delivery of goods during the pandemic. (File photo)

NEW DELHI: Direct selling in India grew 4.7 per cent in the first half of the pandemic hit 2020-21 to touch total sales of Rs 7,518 crore, aided by heightened demand for health and nutrition segment products, according to a report by industry body Indian Direct Selling Association (IDSA).

During the period, 53.18 lakh persons joined the direct selling with a daily average of 29,064 new entrants, with the emergence of the work from home concept, enabling people to explore additional sources of income, said the IDSA.

"The emergence of the work from home concept has enabled people to explore options where they can have an additional source of self-sustainable income while doing work from home," said a fact sheet released by IDSA.

While talking about the sales growth in the first half of 2020-21, the association said around 55 per cent of the gross direct selling turnover in India comes from the wellness category which witnessed an increased demand.

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Moreover, the direct selling companies quickly adopted the technology, to connect with the customers, when there was restriction over the movement.

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"Direct selling entities adopted technologies like Zoom, WebEx etc. which greatly increased the reach and capacity to address new prospects. Additionally, the entities were able to increase the frequency and number of meetings," it said.

Over the years, direct selling entities have created a robust delivery system that helped in the home delivery of goods during the pandemic.

For FY2019-20, the Indian direct selling industry has a growth of 28.26 per cent to Rs 16,776.2 crore as against Rs 13,080 crore of FY 2018-19.

According to the report, the wellness segment was the highest contributor with 57 per cent, followed by cosmetics and personal care with 22 per cent, and the household goods and durables segment with 8 per cent.

Maharashtra was the highest contributor with 12 per cent of the sales, followed by West Bengal with 11 per cent and 9 per cent by Uttar Pradesh in FY2019-20.

"The growth trajectory of the industry has been on a surge over the years.

"A CAGR (compound annual growth rate) of 18 per cent is a testament of the fact that direct selling business in the country has made a steady progress and is poised to further strengthen its position in the coming years on the back of promising regulatory framework by the government," IDSA chairperson Rini Sanyal.

IDSA is a self-regulatory body for the direct selling industry in India.

Earlier this month, the government has come with a draft regulation for the direct selling industry.

The consumer affairs ministry has framed the Consumer Protection (Direct Selling) Rules, 2021, and sought public comments by July 21.

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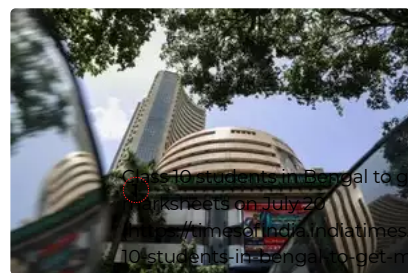


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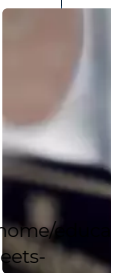
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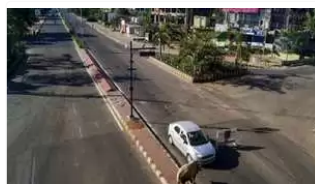
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BENGALURU: Logistics and supply chain services company Delhivery has raised about \$100 million from FedEx as the

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India Business International Business (https://timesofindia.indiatimes.com/Business/International-Business) Sensex (https://timesofindia.indiatimes.com/Business/Sensex) funding spree continues in mature Indian startups which are headed for an IPO.

Direct selling industry grows 4.7% in pandemic-hit H1 of FY21

As part of the deal, FedEx Express will focus on international export and import services to and from India, and Delhivery will, in addition to FedEx, sell FedEx Express international products and services in India and provide pick-up and delivery services across the country.

FedEx will transfer certain assets pertaining to its domestic business in India to Delhivery.

"India is a strategic priority for FedEx. This strategic alliance will support our long-term vision to grow our India business and serve customers seeking to expand in or enter the Indian market," said Raj Subramaniam, president and chief operating officer, FedEx.

The funding will be made through FedEx Express, a unit of the US company. The funding comes in the back of Delhivery raising about \$277 million in a funding round led by US-based Fidelity and Singapore's sovereign wealth fund GIC, valuing it at \$3 billion.

Delhivery is targeting to hit the public markets next year and raise about \$650-800 million from the offering. Other unicorns like Policybazaar, are Mobikwik have either filed to go public or are expected to so soon.

"We are excited to partner with FedEx and look forward to the synergies created between Delhivery's capabilities in India and FedEx's global network," said Delhivery co-founder and CEO Sahil Barua.

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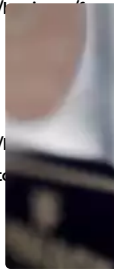
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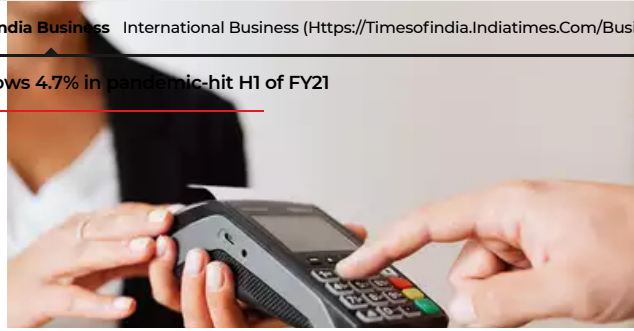
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We have to give it to millennials for being a force to reckon with by surging with the startups, twirling into the gig economy, and embracing the markets. At 440 million, millennials form about 34% of the population of India and 46% of its workforce. On our road to adulthood, we've experienced two global crises — a recession and a pandemic. And while most of us know the formula for smarter spending - amplify money coming in, optimize money going out - life, however, often complicates that recipe. Now and then, we are marred by universal, perennial issues, like lack of budgeting, undisciplined habits, and failure to save and invest.

This is why more millennials are adding an essential tool to their expenditure planning - credit. Indians used credit cards to spend more on food, groceries, shopping, and pay utility bills in 2020, and spending on travel and entertainment dipped sharply, as per data by credit card payment services company CRED. It scanned spends of 1 million members across India's top cities. Shopping, which includes apparel and electronics, and food, which includes groceries and ordering-in from eateries, saw the highest credit card spends through the year, accounting for 36% of total such expenditure in 2020, a behaviour driven by curbs. According to a study conducted by ET RICS (Research, Insights & Consumer Survey), more than half of the mobile handset users in urban India plan to change their mobile devices in the next six months. Almost 65% of these are millennials.

These habits have led to the credit card market bubbling with valuable and rewarding offers for many consumers and lifestyles. Statista, a statistical portal for market data, revealed that in June 2020, India recorded a whopping 125 million point of credit card sale transactions.

Reluctant people need to know that not all debt is bad. Just like an average salaried person won't be able to buy a house without a loan or a middle-class student will not pay for an expensive college degree without an education loan, it would be tough to meet our financial goals without a healthy mix of planned debt. But of course, you may end up with poor financial health if you overexpose yourself to unplanned debt. Here's how a credit card can take off the stress on your financial needs:

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Direct selling industry grows 4.7% in pandemic-hit H1 of FY21



Say you land yourself in a medical emergency and need immediate cash. Would you instead break that FD or tap your credit card and convert the bill into an EMI for smoother payback? Yes, the latter is the wiser option as it acts as a short-term loan that can be paid back in parts or in full later. However, choose your emergencies judiciously and do not go overboard by paying an amount that you may not have the fund to pay back.

Go cashless and stress less



A stress-free lifestyle is so underrated. The option to go out without cash can help you achieve it effectively - carry a debit or a credit card or maybe pay through a digital wallet. Credit cards here have a massive advantage over other cashless and contactless payment options as they limit your chances of being a victim of theft. If you promptly inform your card provider in case of fraudulent transactions, you can get your money back and have your card blocked immediately.

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Now, who doesn't like rewards and cashback? Credit cards offer great discounts, reward points and cashback for every rupee you spend, and you can use these points to shop later. This, in a way, induces a cycle of saving and balancing out your spending. These points can be redeemed for movie vouchers, dinners, electrical goods, or even air tickets. Just choose a card with a reward program depending on your expenditure or preference and save big. For example, go for a card that offers Air Miles points if you are a frequent flyer or one that gives cashback at fuel stations if you love driving around. On top of it, every time you pay your credit card bills through CRED, you receive CRED coins. you can use these to win exclusive rewards or get special access to curated products and experiences. on CRED, good begets good.

Shop now, pay later



It isn't a good feeling to have said no to going out with friends or buying that football jersey for your nephew just because it's month-end. Credit cards let you exceed your budget so that you have no regrets. However, control is key here. While you can exhaust the entire credit limit to take that dream holiday, that will not be sagacious. Plan properly and check out convenient EMI options to then take advantage of your credit card.

Along with a slew of offers, credit cards come with several layers of security, minimizing your risk of losing money when making an online purchase or during a transaction. Additionally, you can shop at the CRED Store for a selection of handpicked, curated products as well as travel experiences of luxurious destinations across India and the

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world at member-exclusive prices. The app has over 1,800+ brands, with 500+ active at any point.

Direct selling industry grows 4.7% in pandemic-hit H1 of FY21

Become creditworthy and achieve those aspirations



Have you heard of the term 'credit score'? It's like a report card of your financial health and demonstrates how good you are with money. Your credit score decides how creditworthy you are. And being creditworthy makes it easy to apply for a loan. It is based on various factors, such as repayment history, types of loans, length of credit history, and an individual's total debt. To build a good credit score and ensure robust financial health, you must own a credit card. When and if you apply for a loan, the lending bank or organisation will check your credit score to evaluate whether you will be able to repay the loan promptly or not. When you pay your credit card bills on time, you portray a positive financial behaviour that makes you a worthy borrower in the eyes of credit agencies. This is why it is advisable to pay your credit card bills in full and on time.

Become financially responsible



If you were to contemplate the long-term perks of owning a credit card, one of the best ones is that it keeps you on your toes in financial planning. You can use the monthly statements to keep track of your expenses and feel a sense of power. Staying focussed and in line with your money and life goals can lead to enhanced self-esteem, particularly in younger people. Also, it teaches you to take control of your financial expenses at a young age and not give way to instant temptations. The key is to stay ahead by making sure

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Additionally, some credit cards offer extra perks you may not know about, including purchase protection, zero fraud liability, guaranteed returns, auto rental coverage, and more.

What if we told you that you could even get rewarded for paying your credit card bills on time to add to all these benefits? Well, it's true! Stay ahead of the game with CRED - a members-only platform that rewards creditworthy individuals with exclusive experiences, rewards, and upgrades. With CRED, you can avoid getting surprised by your financial planning and keep a constant tab on your credit score. It also helps you maintain a good credit score which in turn amplifies your creditworthiness, making it easier for you to get approved for a new credit card or mortgage to live the lifestyle of your dreams.

Here are two simple habits built with CRED that will help you keep your credit score under check:

Pay Credit Card Bills Promptly

CRED helps you settle your credit card bills on time and hence maintain your credit score. When you have enough money, pay your bills in full, but in case you are facing financial difficulties, you should at least try to pay down the minimum amount due on your card to avoid additional charges.

Review Your Credit Report Regularly

CRED members can check and refresh their credit score in a single click, without any extra charges. You can also order a free copy of your credit report from the various credit bureaus once every year. Maintaining a good credit score as a young adult will only benefit you by ensuring a secure future.

Always remember to give importance to what you 'need' over what you 'want' when using a credit card. And now that you know the reasons that shape a holistic view on the importance of owning credit cards as a millennial, become a CRED member to manage your credit card better and get rewarded for it.

Check your credit score for free with CRED's Credit Score Calculator.

Disclaimer: This article has been produced on behalf of CRED by Times Internet's Spotlight team.

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MUMBAI: The Debt Recovery Tribunal (DRT) on behalf of the State Bank of India (SBI) led consortium of banks sold shares worth Rs 792.12 crore of Vijay Mallya on Friday, that were confiscated by the Enforcement Directorate (ED) in a money laundering case, to recover their loan money. The ED had gave them NOC for it recently.

Earlier, the consortium had recovered Rs 5,824.50 crore and Rs 1,357 crore in two different occasions by selling Mallya's shares. The bank recovered 81 % of their total claim of Rs 9,900 crore against Mallya.

Most of the shares were of United Breweries Ltd (UBL) and United Spirits Ltd (USL) that Mallya owned in the name of 7 different companies, some of them are paper companies, controlled by him.

Earlier the ED had confiscated these shares in the case after which on the exchange record the ED was the owner of these shares.

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Recently with the court permission, the ED had transferred these shares in the name of the SBI led consortium after ensuring that Poiner in principle had agreed to purchase most of these shares.

Mallya, a fugitive economic offender, is in the UK and the government of India trying to extradite him in the case. Under the law, once the court declares an accused fugitive economic offender, the government agency can confiscate all his properties—even those not associated with the crime—and after court confirmation, it becomes government property that can be auction to recover the bank loss.

Mallya allegedly defrauded Rs 9,990 crore from SBI led consortium. Mallya took bank loans on his personal guarantee, a corporate guarantee of UB Holdings and an inflated brand guarantee of now-defunct Kingfisher Airlines.

The loan was taken for operating expenses of Kingfisher Airlines but was used for other purposes, including to procure luxury aircraft for Mallya's personal use and properties.

Afterwards, the Kingfisher loan accounts turned into NPA causing loss to the banks.

WATCH SBI-led consortium recovers Rs 792 cr by selling shares of Vijay Mallya and Nirav Modi

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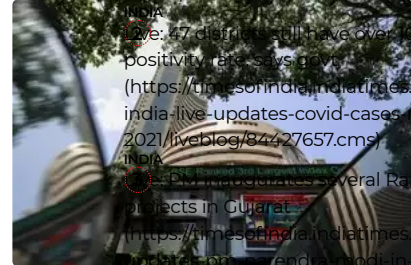


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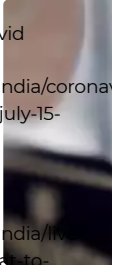
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