Daily Print-Online Report

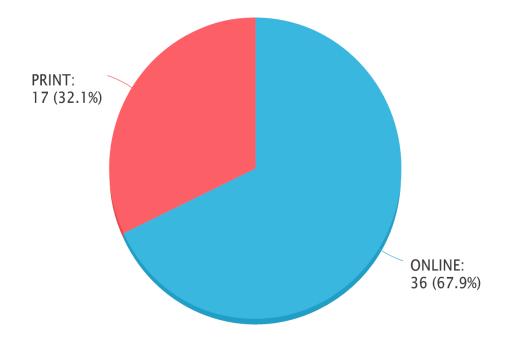
🛗 12 May, 2025

Report Summary

Volume	⊞ PRINT	ONLINE
53	17	36

Reach	₽RINT	(II) ONLINE
1.25B	7.87M	1.24B

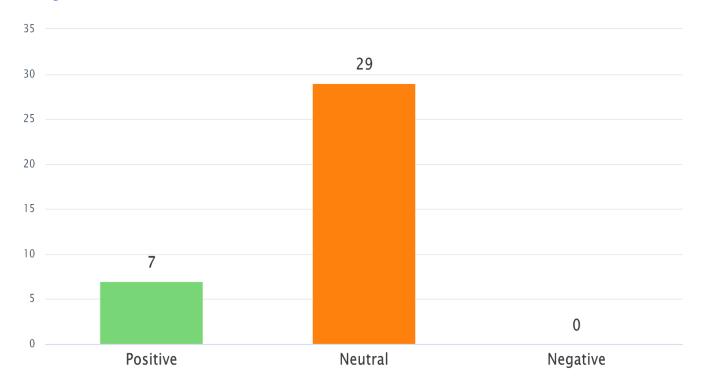
Volume



Reach

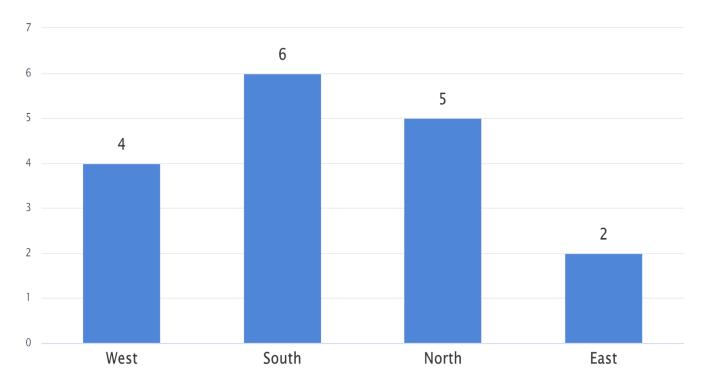


Tonality - Online

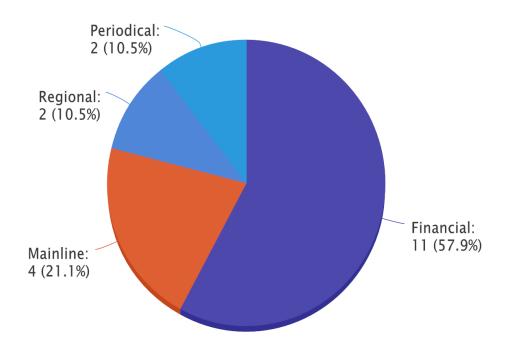


^{*}Tonality is evaluated with Top 30 newspapers and Websites.

Zone Wise Breakup



Print Category



Journalists

Journalist	Newspaper	Category	Volume
Reeba Zachariah	The Times of India	Mainline	9
Beena Parmar , Himanshi Lohchab, Swathi Moorthy	The Economic Times	Financial	8
Neil Ghai, Prachi Verma	The Economic Times	Financial	6
Rakesh Jain	Punyanagari	Regional	1
Beena Parmar , Lohit Bhatia, Swathi Moorthy	The Economic Times	Financial	1
Beena Parmar , Himanshi Lochab, Swathi Moorthy	The Economic Times	Financial	1

🖺 Print

No	Nowonanor	Headline	Edition	Dec
No	Newspaper			Pg
1.	The Economic Times	IT, SaaS Switch on Contingency Plans to Ensure Biz Continuity	Bengaluru + 9	2
2.	The Economic Times	Safety, Cost Concerns Weigh on Students' Study- abroad Plans	Jaipur + 2	11
3.	The Economic Times	Safety, Financial Concerns Weigh on Students' Study-abroad Plans	Chennai	8
4.	The Economic Times	Many Rethink Studying Abroada after Tensions Flared	Kolkata	1, 12
5.	The Economic Times	Parents, Wards Conduct Strategic Review of Foreign Education Plans	Bengaluru	12
6.	The Economic Times	IT, SaaS Swith on Contingency Plans to Ensure Biz Continuity	Kochi	14
7.	Business Standard	India Inc on high alert despite tensions with Pak under control	Pune	1, 4
8.	Business Standard	India Inc on high alert despite tensions with Pak under control	Chennai + 9	4
9.	Business Standard (Hindi)	Suraksha par compniyon ka satrak eukh	Chandigarh	10
10.	Business Standard (Hindi)	Suraksha par companiyo ka satark rukh	Delhi	10
11.	Business Standard (Hindi)	Companies' cautions stance on security	Kolkata	10
12.	The Times of India	Raheja grp scion bets on eco- friendly sips	Chandigarh + 1	12
13.	The Times of India	Raheja grp scion bets on eco-friendly sips	Chennai + 2	15
14.	The Times of India	Raheja grp scion bets on eco friendly sips	Delhi + 2	15
15.	The Times of India	Raheja, Nangia bank on eco friendly sips	Ahmedabad	11
16.	Amar Ujala	Diwalia hone ke kagar par the, Phir se ki shuruat, Aaj hai crore ki sampatti	Delhi	9
17.	Punyanagari	Use of AI and data analytics in the insurance sector	Mumbai	2

The Economic Times • 12 May • Deloitte

IT, SaaS Switch on Contingency Plans to Ensure Biz Continuity

2 • PG 341816 • AVE 215.44K • Cir **Middle Center** 414 • Sqcm

Bengaluru • Jaipur • Hyderabad • Chandigarh • Chennai • Delhi • Bhubaneshwar • Kolkata • Mumbai • Pune



The Economic Times • 12 May • Deloitte Safety, Cost Concerns Weigh on Students' Study-abroad Plans

11 • PG 886 • Sqcm 33.32K • Cir 137297 • AVE **Top Right**

Jaipur • Delhi • Chandigarh

AMID INDIA-PAK TENSIONS...

Safety, Cost Concerns Weigh on Students' **Study-abroad Plans**

Apprehensions may ease a bit with ceasefire, full normalcy crucial: Experts

Prachi Verma & Neil Ghai

New Delhi: The education-abroad market may see a hit in the short term as many parents and students are reconsidering their foreign study plans due to con-cerns over safety, travel and even finance amid the heightened ten-sions between India and Pakistan, said experts. They don't expect the ceasefire that the two countries announced on Saturday to immediately alter the sentiment.

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"While the ceasefire brings temporary relief, uncertainty still pre-vails. Over the past 72 hours, we've vails. Over the past 72 hours, we've seen a surge in queries—families are increasingly asking whether to proceed with study-abroad plans or explore alternative options," said Adarsh Khandelwal, cofounder of Collegify, a collegadmissions consultancy.

Earlier, they said, many parents were reconsidering study-abroad plans for their children due to wories about the potential financial hit as a fallout of the conflict.

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A businessman from a tier-2 city, whose daughter was set to go abro-ad this year, has instead decided to send her to an Indian university because his income was "not gua-ranteed anymore" and consider a master's degree abroad depending on the situation then. However,

with the ceasefire in place, these plans may shift again, he told ET. Khandelwal advises against ma-king hasty decisions. "Our advice to students and families is not to abandon long-term aspirations because of short-term disrupbecause of snort-term disrup-tions. Plan smartly and build fi-nancial buffers," said Khandel-wal. These people may now wait for more clarity before making a decision, said education consultants.

"Until the con-flict is comple-tely resolved there could be short-term dips in study abroad applications, particularly among economically vulnerable families," said Nikhil Jain, founder of ForeignAdmits. Travel disrup-tions and economic ing abroad less affordable, he said. Some parents may also see study-ing abroad as a way to ensure their children's safety and protection from any future disruptions in In-dia, said experts.

Such conflicts may have an im-

Such conflicts may have an impact on people's earnings and their capability to pay, according to Kamlesh Vyas, partner, Deloitte India. "We may have situations where parents can no longer afford foreign education (in case things worsen)," he said.

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Meanwhile, some consultants, like study abroad platform Career Mosaic, do not see any significant impact on the number of Indian students alanning to study abroas students of study abroas to stud

students planning to study abro-ad. "While students are aware of the geopolitical situation, they continue to prioritise their longterm academic and career objectives," said Career Mosaic founder Abhijit Zaveri.
Students are largely sticking to

their plans, he said, adding: "In ca-se tensions rise, we anticipate the impact on India's study abroad market would be limited and tem-

The real impact of this on Indian students wanting to go abroad would only be visible in the coming weeks and months, said experts.

Class Dismissed

Travel disruptions, economic strain

also see studying ensure children's safety from future disruptions here conflicts may have an impact on people's earnings & their capability to pay

Some students who have firmed up plans to study abroad are advancing travel plans

The Economic Times • 12 May • Deloitte Safety, Financial Concerns Weigh on Students' Study-abroad Plans

8 • PG 102.42K • Cir 226 • Sqcm 177342 • AVE **Top Right**

Chennai

Safety, Financial Concerns Weigh on Students' Study-abroad Plans

Experts say ceasefire to ease apprehensions a bit, but only full normalcy can bring back confidence

Prachi Verma & Neil Ghal

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Experts Say...

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Khandelwal advises against making hasty decisions. "Our advice to students and families is not to abandon long-term aspirations because of short-term disruptions. Plan smartly and build financial buffers," said Khandelwal.

These people may now wait for more clarity before making a decision, said education consultants. "Until the conflict is completely resolved there could be short-term dips in study abroad applications, particularly among economically vulnerable families," said Nikhil Jain, founder of ForeignAdmits. Travel disruptions and economic strain could make studying abroad less affordable, he said.

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The Economic Times • 12 May • Deloitte Many Rethink Studying Abroada after Tensions Flared

1, 12 • PG 235 • Sqcm 167874 • AVE 117.98K • Cir Middle Left,Top Center

Kolkata

■ Many Rethink Studying Abroad after Tensions Flared >> 12

Safety, Financial Concerns Weigh on Students' Study-abroad Plans

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The Economic Times • 12 May • Deloitte Parents, Wards Conduct Strategic Review of Foreign Education Plans

12 • PG 221 • Sqcm 215.44K • Cir 182539 • AVE **Top Right**

Bengaluru

Parents, Wards Conduct Strategic Review of Foreign Education Plans

Concerns over safety. travel and finance weigh on sentiment, say consultants

Prachi Verma & Nell Ghal

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The Economic Times • 12 May • Deloitte IT, SaaS Swith on Contingency Plans to Ensure Biz Continuity

256679 • AVE 14 • PG 22.84K • Cir **Middle Center** 3208 • Sqcm

Kochi

IN THE LINE OF FIRE Border conflict spurs Indian tech and defence firms to activate contingency plans

IT, SaaS Switch on Contingency Plans to Ensure Biz Continuity

Activate crisis management protocols like WFH, mock drills in response to border conflict

Beena Parmar & Himanshi Lohchab & Swathi Moorthy

Bengaluru | Mumbai: Several IT companies and Software-as-a-Service (SaaS) firms, having a strong international clientele, have activated contingency plans to ensure business continuity amid heightened tensions between India and Pakistan.

This follows unease among certain clients over the unfolding geopolitical events in the subcontinent. It is more evident in companies such as HCLTech, TechM, Infosys, and consultancy firms EY, Deloitte, etc which have offices around or closer to border areas like Jaipur, Chandigarh, Ahmedabad and the National Capital Region (NCR).

The business continuity plan or BCP often includes critical data backups in multiple locations, including international sites to prevent data loss in case of local disruptions, alternate work sites, redistribution of workloads and offshore or nearshore backup locations.

"Major Indian IT and consulting firms such as Deloitte, KPMG, EY, HCLTech, Tech Mahindra, TCS, and

Wipro have activated

business continuity

and crisis manage-

ment protocols like

calating India-Pakistan conflict," said Gaurav Vasu, founder and CEO at data intelligence platform UnearthInsight He said the prevailing tensions

mock drills, etc in response to the es

could cause a slowdown in client visits to India, with some clients postponing or cancelling trips.

Tata Consultancy Services, Infosys, Wipro, HCLTech, Tech Mahindra, LTIMindtree and Persistent Systems did not reply to ET's queries while Coforge declined to comment. Enterprise software firms also activated business continuity plans to extend critical support. This includes travel restrictions, hot lines for employees staying closer to conflict regions, and support systems in the US and Europe during emergency situations.

Monish Darda, chief technology officer, Icertis, said the company has employees across India and some in Jammu & Kashmir, and is taking steps to ensure employee safety

work from home, command centre, EXPERTS SAY ...



In the case of IT firms, some global clients

are seeking reassurances. but no large-scale panic has been reported yet

while continuing operations for customers. "Our escalation and crisis management teams are closely monitoring the situation. We also have travel restrictions for employees outside essential travel, and have advised people to leave the country when they are travelling from outside India

In addition, Darda said Icertis has a global team across the US and Europe with backup protocols in place. "If something happens, senior executives can take the call directly if

needed to help support customers,' he said. The firm also has communicated with customers to align with their business continuity plans.

However, founders ET spoke to said unlike Covid-19, customers have not raised any concerns yet. A Mumbai-based founder, on the condition of anonymity, said there is no panic vet among customers or the founder community.

"In many ways, the pandemic has prepared people for remote work," one of the executives said.

If the border tensions escalate further, it could lead to internet outage and impact operations, executives said, adding they are working to minimise any potential impact for customers.

In the case of IT firms, some global clients, especially in BFSI, retail, healthcare, and telecom, are seeking reassurances, but no large-scale panic has been reported yet, a USbased analyst said.

Business sentiment is cautious, with concerns about travel, investment decisions, and potential delays in technology spending if the situation escalates or becomes prolonged. Some experts said the legal requirements for BCP/ DR (business continuity and disaster recovery) clauses are not yet activated but under review.

FOR FULL REPORT, GO TO www.economictimes.com

Plan B in Force HCLTech. TechM. EV and Deloitte

have activated Business Continuity Plans, including WFH, mock drills and backup systems

Cos have implemented travel restrictions, hotlines and crisis management teams to ensure emplovee safety

While clients are cautious. there is no widespread panic or disruption as seen during the pandemic: Analysts

Firms like Icertis, SuperOps and NuWare are tapping global teams and backup sites in the US and Europe

Business Standard • 12 May • Deloitte India Inc on high alert despite tensions with Pak under control

1, 4 • PG 473 • Sqcm 66206 • AVE 37.22K • Cir Middle Center,Top Left

Pune

PAGE 4

India Inc on high alert despite tensions with Pak under control

The initial relief following Saturday evening's understanding between India and Pakistan proved short-lived. With reports of its violations by Islamabad emerging within hours, the precautions put in place by Indian companies are unlikely to be rolled back quickly.

India Inc on high alert despite tensions with Pak under control

Companies unlikely to roll back employee safeguard measures in a hurry

BS REPORTERS

Mumbai\Bengaluru\New Delhi\ Chennai\Kolkata, 11 May

he initial relief following Saturday evening's understanding between India and Pakistan proved short-lived. With reports of its violations by Islamabad emerging within hours, India Inc held back on updating employee advisories.

Over the past few days, corporate India has taken several measures to safeguard employees amid rising tensions between the two countries — from altering shifts in sensitive areas and issuing travel advisories to activating crisis management teams.

While Pakistan's Foreign Office on Sunday insisted the country remained "committed" to faithfully implementing the understanding, the precautions put in place by Indian companies are unlikely to be rolled back quickly, especially after the events on Saturday night.

Until Saturday, employees in border states and Union Territories — such as Rajasthan, Gujarat, and Jammu & Kashmir — were advised to stay at home, Rajeev Juneja, vice-chairman and managing director (MD) at Mankind Pharma, told Business Standard. "We have time till Sunday now to see how things are moving," he said, referring to the de-escalatory efforts between India and Pakistan. "The company will follow whatever advisories are issued by the local administration," he added.

Other pharmaceutical firms, too, said they are monitoring the evolving situation closely, particularly with regard to field staff. Stockists continue to operate as usual, supply chains remain intact, and manufacturing plants across India are functioning.

"In border areas, doctors are closing their clinics by 6 pm. Therefore, the sales force cannot visit them after that," said a senior executive at a Gujarat-based firm. Operations at plants in Baddi, Himachal Pradesh, are also continuing. Elsewhere in the country, it's business as usual.

Still, many companies are adopting a wait-and-watch approach before rolling back advisories. Aditya Narayan Mishra, MD and chief executive officer,



ILLUSTRATION: AJAYA MOHANTY

WAIT-AND-WATCH MODE

- Companies continue to maintain altered shifts, travel advisories, and crisis response teams
- Employees in border states advised to stay home or work only during the day
- Shift timings altered by companies in Punjab and Gujarat to avoid

movement post 7 PM

- Several firms have activated Business Continuity Plans (BCP)
- IT firms reactivated work-from-home (WFH) models, especially in North India
- Employees being asked to report to office where work requires onsite presence

CIEL HR Services, said that while the ceasefire has calmed nerves, uncertainty persists. "A few days of normalcy in geopolitics will be needed for the normalcy in work life to return."

The major disruptions have been being felt in regions bordering Pakistan where government directives and blackouts have influenced operations of companies.

A spokesperson for Dabur said the company had suspended night operations at its Jammu factory to ensure employee safety. "While normal day-time operations continued, we decided not to run operations after sunset."

The company has also allowed outstation employees to return to their hometowns to be closer to their families.

A prominent beverage manufacturer in the northern region said it had altered shift change timings at its plants in Punjab and Gujarat to ensure no movement after 7 pm in case of sudden blackouts.

Anghus Mallick of AWL Agri Business said: "We are only running morning shifts for 12 hours at our factory and there are no night shifts at our facility in Ferozepur (Punjab)." He added: "Since we are in the business of essentials, our team still remains on ground but only during the day."

Travel advisories against non-essential travel are in effect. FTC has advised employees to monitor and follow local guidelines, while Deloitte has postponed all non-essential domestic and international travel. The firm has also asked professionals in border areas to return to their base locations.

Subburathinam P, chief strategy officer at TeamLease, confirmed that all organisations have issued advisories discouraging travel to conflict-affected areas. He further said that manufacturing activity in Gujarat, Rajasthan and Punjab has slowed down considerably and "it's almost like what it was during the Covid period".

Several firms have formed crisis management teams to monitor developments. A Bengaluru-based company that helps establish global capability centres has assembled a team of senior leaders from facilities, IT, HR and other functions to meet twice daily and assess the situation, according to people in the know.

Deloitte has launched a nationwide command centre hotline to assist staff. Employees have been instructed to follow government safety protocols and stay alert.

Information technology (IT) firms that embedded work-from-home models post-Covid have reactivated them. Mishra said most IT companies in North India have already advised employees to work from home (WFH).

A senior executive at an FMCG firm, speaking anonymously, said the sales team has been asked to WFH, with twice-daily check-ins now in practice.

For many IT firms, business continuity plans (BCPs) have been activated. "No one is sending a formal advisory as we do not want to create a panic situation," said a senior executive at a major IT firm. "But senior leaders in the northern region have been briefed to take a call on work-from-home requirements." He added that flexible WFH arrangements are already in place.

IT clients have been reaching out to inquire about potential disruptions. "In places where the work is crucial and it requires people onsite, we are asking employees to be in office," said a senior executive at another leading IT firm.

On May 7, Tata Consultancy Services (TCS), India's largest IT services provider, issued an internal advisory in the wake of mock drills planned by the Ministry of Home Affairs (MHA), along with local authorities.

"We, as individual citizens and as an organisation, are required to comply with these requirements as and when they are laid down," the company said in an email seen by Business Standard. "Our endeavour is to provide you with relevant information... but it is also recommended that you refer to and align with any direct communication from local authorities."

Among the Big Four firms, EY advised its North India employees to work from home on Friday, though no updated guidance has been issued for the coming week.

Over the next few days, most companies are expected to reassess the situation and decide whether to revise their current advisories.

(Inputs from Sohini Das, Shivani Shinde, Sharleen D'Souza, Avik Das, Akshara Srivastava, Shine Jacob, & Ishita Ayan Dutt)

Business Standard • 12 May • Deloitte

India Inc on high alert despite tensions with Pak under control

4 • PG 443 • Sqcm 44324 • AVE 27.82K • Cir Top Right

Chennai • Lucknow • Hyderabad • Mumbai • Chandigarh • Kochi • Delhi • Jaipur • Bhubaneshwar • Kolkata

India Inc on high alert despite tensions with Pak under control

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BS REPORTERS

MumbailBengaluru\New Delhi\ ChennailKolkata, 11 May

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ILLUSTRATION: AJAYA MOHANTY

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Anghus Mallick of AWL Agri Business said: "We are only running morning shifts for 12 hours at our factory and there are no night shifts at our facility in Ferozepur (Punjab)." He added: "Since we are in the business of essentials, our team still remains on ground but only during the day."

Travel advisories against non-essential travel are in effect. ITC has advised employees to monitor and follow local guidelines, while Deloitte has postponed all non-essential domestic and international travel. The firm has also asked professionals in border areas to return to their base locations.

Subburathinam P, chief strategy officer at TeamLease, confirmed that all organisations have issued advisories discouraging travel to conflict-affected areas. He further said that manufacturing activity in Gujarat, Rajasthan and Punjab has slowed down considerably and "it's almost like what it was during the Covid period".

Several firms have formed crisis management teams to monitor developments. A Bengaluru-based company that helps establish global capability centres has assembled a team of senior leaders from facilities, TT, HR and other functions to meet twice daily and assess the situation, according to people in the know.

Deloitte has launched a nationwide command centre hotline to assist staff. Employees have been instructed to follow government safety protocols and stay alert.

Information technology (IT) firms that embedded work-from-home models post-Covid have reactivated them. Mishra said most IT companies in North India have already advised employees to work from home (WFH).

A senior executive at an FMCG firm, speaking anonymously, said the sales team has been asked to WFH, with twice-daily check-ins now in practice.

For many IT firms, business continuity plans (BCPs) have been activated. "No one is sending a formal advisory as we do not want to create a panic situation," said a senior executive at a major IT firm. "But senior leaders in the northern region have been briefed to take a call on work-from-home requirements." He added that flexible WFH arrangements are already in place.

IT clients have been reaching out to inquire about potential disruptions. "In places where the work is crucial and it requires people onsite, we are asking employees to be in office," said a senior executive at another leading IT firm.

On May 7, Tata Consultancy Services (TCS), India's largest IT services provider, issued an internal advisory in the wake of mock drills planned by the Ministry of Home Affairs (MHA), along with local authorities.

"We, as individual citizens and as an organisation, are required to comply with these requirements as and when they are laid down," the company said in an email seen by Business Standard. "Our endeavour is to provide you with relevant information ... but it is also recommended that you refer to and align with any direct communication from local authorities."

Among the Big Four firms, EY advised its North India employees to work from home on Friday, though no updated guidance has been issued for the coming week.

Over the next few days, most companies are expected to reassess the situation and decide whether to revise their current advisories.

(Inputs from Sohini Das, Shivani Shinde, Sharleen D'Souza, Avik Das, Akshara Srivastava, Shine Jacob, & Ishita Ayan Dutt)

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Chandigarh

संघर्ष विराम के बाद बदलते हालात पर नजर

। पर कंपनियों का सतर्क रुख

तमाम बड़ी कंपनियां भारत और पाकिस्तान के बीच संघर्ष के मद्देनजर लागू किए गए सुरक्षा और संचालन संबंधी दिशानिर्देशों को खत्म करने पर जल्दबाजी में कोई कदम नहीं उठाना चाहतीं

बीएस संवाददाता

रत और पाकिस्तान के बीच शनिवार की शाम को संघर्ष विराम की घोषणा से मिली कुछ राहत थोडी ही देर बाद उसके उल्लंघन की खबरों के साथ जाती रही। इसका सीधा असर उद्योग जगत पर देखने को मिला। कंपनियों को अपने कर्मचारियों के लिए जो नए सिरे से परामर्श जारी करना था, हालात को भांपते हुए उसे टाल दिया।

पिछले कुछ दिनों में दोनों देशों के बीच बढ़े तनाव के महेनजर कंपनियों ने कर्मचारियों की सुरक्षा सुनिश्चित करने के लिए संवेदनशील क्षेत्रों में शिफ्ट में बदलाव से लेकर यात्रा परामर्श तक जारी करने और आपदा प्रबंधन टीमों के गठन तक तमाम कदम उठाए। संघर्ष थमने के बाद कंपनियां इन व्यवस्थाओं को समाप्त करने की दिशा में बढ़ने लगी थीं लेकिन जैसे-जैसे घटनाक्रम तेजी से बदला. उसे देखते हुए वे जल्दबाजी में कोई कदम नहीं उठाना चाहतीं।

मैनकाइंड फार्मा के उपाध्यक्ष और प्रबंध निदेशक राजीव जुनेजा ने विजनेस स्टैंडर्ड को बताया कि शनिवार तक कर्मचारियों को जम्मू-कश्मीर, राजस्थान और गुजरात जैसे सीमावर्ती राज्यों में घर पर ही रहने के लिए कहा गया है। उन्होंने भारत और पाकिस्तान के बीच तनाव कम करने के उपायों और युद्धविराम का उल्लेख करते हुए कहा, 'चीजें कैसे आगे बढ़ रही हैं और आगे क्या हालात बनेंगे, यह देखने के लिए हमारे पास रविवार तक का समय है।' जुनेजा ने आगे कहा, 'कंपनी स्थानीय प्रशासन द्वारा जारी किए गए किसी भी परामर्श का पालन करेगी।

फार्मा क्षेत्र की अन्य कंपनियों ने कहा कि वे बदलते घटनाक्रम पर बारीकी से नजर रख रहे हैं। खासकर फील्ड में काम करने वाले कर्मचारियों के बारे में खास ध्यान दिया जा रहा है। गुजरात की एक कंपनी के वरिष्ठ अधिकारी ने कहा, 'सीमावर्ती क्षेत्रों में डॉक्टर शाम 6 बजे तक अपने क्लीनिक बंद कर रहे हैं।इसलिए, मेडिकल रिप्रेजेंटेटिव (एमआर) उसके बाद उनसे मिलने नहीं जा सकता है।'



अमृतसर के पास भारत-पाकिस्तान सीमा चौकी के पास पहरा देता सीमा सुरक्षा बल (बीएसएफ) का जवान।

कर्मचारियों की

सुरक्षा के लिए

लेकर यात्रा परामर्श

और आपदा प्रबंधन

टीमों के गठन जैसे

कदम उठाए गए

हालांकि, कंपनियां अभी 'देखो और इंतजार करो' वाली रणनीति पर चल रही हैं। वे संकट की स्थिति से निपटने के लिए जारी किए गए परामर्श को वापस लेने से पहले पूरी तरह आश्वस्त होना चाहती हैं। शील एचआर सर्विसेज के प्रबंध निदेशक और मुख्य कार्याधिकारी आदित्य नारायण मिश्रा कहते हैं कि यद्वविराम से स्थिति तो शांत हो गई है लेकिन अभी अनिश्चितता और अस्थिरता का

माहौल बना हुआ है। 'हालात सामान्य होने और कामकाज के पटरी पर लौटने में अभी कुछ दिन लगेंगे।' पाकिस्तान की सीमा से लगते कश्मीर, पंजाब, राजस्थान और गुजरात जैसे राज्यों में कंपनियों का काम

अधिक प्रभावित हुआ, क्योंकि यहां सरकारी निर्देशों और ब्लैकआउट जैसे प्रतिबंधों के अनुरूप ही यहां काम किया गया।

डावर के प्रवक्ता ने कहा कि कंपनी ने कर्मचारियों की सुरक्षा और किसी भी अप्रिय घटना से बचने के लिए जम्मू कारखाने में रात की पाली में संचालन बंद कर दिया है जबकि दिन के समय सामान्य रूप से काम चल रहा है। हमने सुर्यास्त के बाद कंपनी को बंद रखने का फैसला किया है।

उत्तरी क्षेत्र में एक प्रमुख पेय निर्माता ने कहा कि उसने पंजाब और गुजरात में अपने विनिर्माण संयंत्रों में शिफ्ट परिवर्तन का समय बदल दिया है ताकि यह सुनिश्चित हो सके कि शाम 7 बजे के बाद संचालन बंद रखा जा सके और कोई आवाजाही न हो, क्योंकि शाम से ब्लैकआउट की घोषणा हो जाती है।

एडब्ल्यूएल एग्री विजनेस के अंशु मलिक ने भी कहा, 'हम अपनी फैक्टरी में केवल 12 घंटे की सुबह की शिफ्ट ही शिफ्ट में बदलाव से चला रहे हैं। पंजाब के फिरोजपुर में हमारी फैक्टरी में रात में कोई काम नहीं हो रहा।' उन्होंने कहा, 'चंकि हम आवश्यक वस्तुओं के कारोबार में हैं, इसलिए हमारी टीम अभी भी अपने काम में

लगी है, लेकिन संचालन सिर्फ दिन में हो रहा

कई कंपनियों ने अपने कर्मचारियों के लिए गैर-जरूरी यात्रा पर यात्रा परामर्श भी जारी किए हैं। आईटीसी ने कहा कि उसने अपने कर्मचारियों को स्थानीय प्रशासन के

दिशानिर्देशों का पालन करने और प्रभावित क्षेत्रों में गैर-जरूरी यात्रा करने से बचने की

इसी प्रकार डेलॉयट ने सभी गैर-जरूरी घरेलू और अंतरराष्ट्रीय यात्राएं पूरी तरह स्थगित कर दी हैं। यही नहीं, फर्म ने सीमावर्ती राज्यों में असाइनमेंट पर काम कर रहे पेशेवरों को जल्द से जल्द बेस लोकेशन पर लौटने की सलाह दी है। टीमलीज के चीफ स्ट्रैटेजी ऑफिसर सुब्ब्राथिनम पी ने कहा, 'सभी संस्थानों ने अपने कर्मचारियों को संघर्ष वाले क्षेत्रों में नहीं जाने के लिए कहते हुए यात्रा परामर्श जारी किए हैं।' कुछ फर्मों ने तेजी से बदलते हालात की निगरानी के लिए टीमें गठित की हैं ताकि उसी के अनुसार अपनी अगली रणनीति बनाई जा सके। भारत में वैश्विक क्षमता केंद्र (जीसीसी) स्थापित करने में मदद करने वाली बेंगलुरु की एक कंपनी के आंतरिक सुत्रों के अनुसार फर्म में संकट प्रबंधन टीम बनाई गई है। इस टीम में संयंत्रों, आईटी, एचआर और अन्य विभागों के वरिष्ठ अधिकारी शामिल हैं। यह टीम स्थिति की निगरानी और समीक्षा के लिए दिन में दो बार बैठक करती है। डेलॉयट ने भी कर्मचारियों की सरक्षा को ध्यान में रखते हुए कमांड सेंटर हॉटलाइन स्थापित की है।

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Delhi

संघर्ष विराम के बाद बदलते हालात पर नजर

सुरक्षा पर कंपनियों का सतर्क रुख

तमाम बड़ी कंपनियां भारत और पाकिस्तान के बीच संघर्ष के मद्देनजर लागू किए गए सुरक्षा और संचालन संबंधी दिशानिर्देशों को खत्म करने पर जल्दबाजी में कोई कदम नहीं उठाना चाहतीं

बीएस संवाददाता

रात और पाकिस्तान के बीच शनिवार की शाम को संघर्ष विराम की घोषणा से मिली कुछ राहत थोड़ी ही देर बाद उसके उल्लंघन की खबरों के साथ जाती रही। इसका सीधा असर उद्योग जगत पर देखने को मिला। कंपनियों को अपने कर्मचारियों के लिए जो नए सिरे से परामर्श जारी करना था, हालात को भांपते हुए उसे टाल दिया।

पिछले कुछ दिनों में दोनों देशों के बीच बढ़े तनाव के महेनजर कंपनियों ने कर्मचारियों की सुरक्षा सुनिश्चित करने के लिए संवेदनशील क्षेत्रों में शिफ्ट में बदलाव से लेकर यात्रा परामर्श तक जारी करने और आपदा प्रबंधन टीमों के गठन तक तमाम कदम उठाए। संघर्ष थमने के बाद कंपनियां इन व्यवस्थाओं को समाप्त करने की दिशा में बढ़ने लगी थीं लेकिन जैसे-जैसे घटनाक्रम तेजी से बदला, उसे देखते हुए वे जल्दबाजी में कोई कदम नहीं उठाना चाहतीं।

मैनकाइंड फार्मा के उपाध्यक्ष और प्रबंध निदेशक राजीव जुनेजा ने बिजनेस स्टैंडर्ड को बताया कि शनिवार तक कर्मचारियों को जम्मू-कश्मीर, राजस्थान और गुजरात जैसे सीमावर्ती राज्यों में घर पर ही रहने के लिए कहा गया है। उन्होंने भारत और पाकिस्तान के बीच तनाव कम करने के उपायों और युद्धवियाम का उल्लेख करते हुए कहा, 'चीजें कैसे आगे बढ़ रही हैं और आगे क्या हालात बनेंगे, यह देखने के लिए हमारे पास रविवार तक का समय है।' जुनेजा ने आगे कहा, 'कंपनी स्थानीय प्रशासन द्वारा जारी किए गए किसी भी परामर्श का पालन करेगी।'

फार्मा क्षेत्र की अन्य कंपनियों ने कहा कि वे बदलते घटनाक्रम पर बारीकी से नजर रख रहे हैं। खासकर फील्ड में काम करने वाले कर्मचारियों के बारे में खास ध्यान दिया जा रहा है। गुजरात की एक कंपनी के विष्ठ अधिकारी ने कहा, 'सीमावर्ती क्षेत्रों में डॉक्टर शाम 6 बजे तक अपने क्लीनिक बंद कर रहे हैं।इसलिए, मेडिकल रिग्रेजेंटेटिव (एमआर) उसके बाद उनसे मिलने नहीं जा सकता है।'



अमृतसर के पास भारत-पाकिस्तान सीमा चौकी के पास पहरा देता सीमा सुरक्षा बल (बीएसएफ) का जवान।

हालांकि, कंपनियां अभी 'देखों और इंतजार करो' वाली रणनीति पर चल रही हैं। वे संकट की स्थिति से निपटने के लिए जारी किए गए परामर्श को वापस लेने से पहले पूरी तरह आश्वस्त होना चाहती हैं। शील एचआर सर्विसेज के प्रबंध निदेशक और मुख्य कार्याधिकारी आदित्य नारायण मिश्रा कहते हैं कि युद्धविराम से स्थिति तो शांत हो गई है लेकिन अभी अनिश्चितता और अस्थिरता का

माहौल बना हुआ है। 'हालात सामान्य होने और कामकाज के पटरी पर लौटने में अभी कुछ दिन लगेंगे।' पाकिस्तान की सीमा से लगते कश्मीर, पंजाब, राजस्थान और गुजरात जैसे राज्यों में कंपनियों का काम

अधिक प्रभावित हुआ, क्योंकि यहां सरकारी निर्देशों और ब्लैकआउट जैसे प्रतिबंधों के अनुरूप ही यहां काम किया गया।

डाबर के प्रवक्ता ने कहा कि कंपनी ने कर्मचारियों की सुरक्षा और किसी भी अप्रिय घटना से बचने के लिए जम्मू कारखाने में रात की पाली में संचालन बंद कर दिया है जबकि दिन के समय सामान्य रूप से काम चल रहा है। हमने सूर्यास्त के बाद कंपनी को बंद रखने का फैसला किया है।

उत्तरी क्षेत्र में एक प्रमुख पेय निर्माता ने कहा कि उसने पंजाब और गुजरात में अपने विनिर्माण संयंत्रों में शिफ्ट परिवर्तन का समय बदल दिया है ताकि यह सुनिश्चित हो सके कि शाम 7 बजे के बाद संचालन बंद रखा जा सके और कोई आवाजाही न हो, क्योंकि शाम से ब्लैकआउट की घोषणा हो जाती है।

एडब्ल्युएल एग्री विजनेस के कर्मचारियों की अंशु मलिक ने भी कहा, 'हम सुरक्षा के लिए अपनी फैक्टरी में केवल 12 घंटे की सुबह की शिफ्ट ही शिफ्ट में बदलाव से चला रहे हैं। पंजाब के लेकर यात्रा परामर्श फिरोजपुर में हमारी फैक्टरी में और आपदा प्रबंधन रात में कोई काम नहीं हो रहा।' टीमों के गठन जैसे उन्होंने कहा, 'चंकि हम कदम उठाए गए आवश्यक वस्तुओं के कारोबार में हैं, इसलिए हमारी टीम अभी भी अपने काम में

> लगी है, लेकिन संचालन सिर्फ दिन में हो रहा है।'

> कई कंपनियों ने अपने कर्मचारियों के लिए गैर-जरूरी यात्रा पर यात्रा परामर्श भी जारी किए हैं। आईटीसी ने कहा कि उसने अपने कर्मचारियों को स्थानीय प्रशासन के

दिशानिर्देशों का पालन करने और प्रभावित क्षेत्रों में गैर-जरूरी यात्रा करने से बचने की सलाह दी है।

इसी प्रकार डेलॉयट ने सभी गैर-जरूरी घरेलू और अंतरराष्ट्रीय यात्राएं पूरी तरह स्थगित कर दी हैं। यही नहीं, फर्म ने सीमावर्ती राज्यों में असाइनमेंट पर काम कर रहे पेशेवरों को जल्द से जल्द बेस लोकेशन पर लौटने की सलाह दी है। टीमलीज के चीफ स्ट्रैटेजी ऑफिसर सुब्ब्राथिनम पी ने कहा, 'सभी संस्थानों ने अपने कर्मचारियों को संघर्ष वाले क्षेत्रों में नहीं जाने के लिए कहते हुए यात्रा परामर्श जारी किए हैं।' कुछ फर्मों ने तेजी से बदलते हालात की निगरानी के लिए टीमें गठित की हैं ताकि उसी के अनुसार अपनी अगली रणनीति बनाई जा सके। भारत में वैश्विक क्षमता केंद्र (जीसीसी) स्थापित करने में मदद करने वाली बेंगलुरु की एक कंपनी के आंतरिक सुत्रों के अनुसार फर्म में संकट प्रबंधन टीम बनाई गई है। इस टीम में संयंत्रों, आईटी, एचआर और अन्य विभागों के वरिष्ठ अधिकारी शामिल हैं। यह टीम स्थिति की निगरानी और समीक्षा के लिए दिन में दो बार बैठक करती है। डेलॉयट ने भी कर्मचारियों की सरक्षा को ध्यान में रखते हुए कमांड सेंटर हॉटलाइन स्थापित की है।

Business Standard (Hindi) • 12 May • Deloitte Companies' cautions stance on security

10 • PG 217 • Sqcm 11.44K • Cir 19558 • AVE **Top Left**

Kolkata

संघर्ष विराम के बाद बदलते हालात पर नजर

कंपनियों का सतके रुख

तमाम बड़ी कंपनियां भारत और पाकिस्तान के बीच संघर्ष के मद्देनजर लागू किए गए सुरक्षा और संचालन संबंधी दिशानिर्देशों को खत्म करने पर जल्दबाजी में कोई कदम नहीं उठाना चाहतीं

रत और पश्चिम्लन के बीच भा श्री भार की साम को संघर्ष शिवार की श्रीम को संघर्ष विद्यान की श्रीमणा से मिलते कुछ रात्त थोड़ी ही देर बाद उसके उस्लंबन की खबरों के साथ जाती रही। इसका सीधा असर उद्योग जनत पर देखने को मिला। कंपनियों को अपने कर्मचारियों के लिए जो नए मिरे से परामर्श जारी करना था, टालात को भाषते हुए ਕਸ਼ੇ ਨਾਜ਼ ਵਿਸ਼।

रिस्ता कर दिनों में दोनों देशों के बीच बड़े तनाव के मद्देनजर ऋषनियों ने कर्मचारियों की सुरक्षा सुनिश्चित करने के लिए संवेदनशील क्षेत्रों में शिषट में बदलाव से लेकर यात्रा प्रमाणं तक जारी करने और आपटा प्रबंधन टीमों के गठन तक तमाम करम उठाए। संघर्ष धराने के बाद कंपनियां इन व्यवस्थाओं को समाज करने की दिशा में चढ़ने लगी धीं लेकिन जैसे-डैसे घटनाक्रम तेजी से बदला. उसे देखते हुए वे जल्दबाओं में कोई कदम नहीं

मैनक्क्षंड फार्म्स के उपाध्यक्ष और प्रबंध निदेशक राजीय जुनेजा ने बिजनेस स्टेंडर्ड को बतावा कि शनिवार तक कर्मचारियों को जम्मू-करपीर, राजस्थान और गुजरात जैसे सीमावती राज्यों में घर पर हो रहने के लिए कहा गया है। उन्होंने भारत और पक्तिमतान के बीच तनाव कम करने के उपादों और यद्वियान का उल्लेख करते हुए कहा, 'बीजें कैसे आगे बद रही हैं और ओगे क्या शालात बनेने, यह देखने के लिए हमारे पास रविवार तक का समय है।' जुनेजा ने आगे कहा, 'कंपनी स्थानीब प्रशासन द्वारा जारी किए गए किसो भी परामर्श कर पालन करेगी।"

फार्मा क्षेत्र की अन्य कंपनियों ने बता कि से बदलते घटनाक्रम पर बारीकी से नजर रख रहे हैं। खासकर फील्ड में काम करने वाले कर्मचारियों के बारे में रक्षम ध्वान दिया जा रहा है। मुजान की एक कंपनी के चरिष्ठ अधिकारी ने कार, 'सीनावर्ती क्षेत्रों में डॉक्टर शाम & बजे एक अपने क्लीनिक बंद कर रहे हैं।इस्तिए, मेडिकल रिप्रेजेटेटिव (एमअस) उसके बाद उनसे मिलने नहीं जा सकता है।"

रवलांकि, कंपनियां अभी 'देखो और इंतजार करो' वाली रचनीति पर चल रही हैं। ये संकट को स्थिति से निपटने के लिए जारी किए गए परामशं को व्यवस लेने से पहले पूरी तरह आश्यस्त होना चाहती हैं। श्रील एचआर सर्विसेज के प्रबंध निदेशक और मुख्य



अमृतसर के पास भारत-पाकिस्तान सीमा चौकी के पास पहरा देता सीमा सुरक्षा बल (बीएसएफ) का जवान।

सुरक्षा के लिए

लेकर यात्रा परामर्श

और आपदा प्रबंधन

कार्वाधिकारी आदित्य नारावण मिश्रा कहते हैं . के फिरोजपुर में हमारी फैक्टरी में रात में कोई कि बुद्धविराम से स्थिति तो शांत हो गई है लेकिन अभी अनिश्चितता और अस्थिरता का मातील बना हुआ है। 'डालात सामान्य होने और कामकाज के पटरी पर लौटने में आभी कुछ दिन लर्नेन।' पाकिस्तान को बीमा से लगते करमीर, पंजाय, राजस्थान और गुजरात जैसे ग्रज्यों में कंपनियों का काम

अधिक प्रमाधित हुआ, क्योंकि यहां कर्मधारियों को स्थानीय प्रशासन के सरकारी निर्देशों और स्लैकआउट तैसे प्रतिक्षों के **कर्मधारियों की** और प्रभावित क्षेत्रों में येर अनुरूप ही वहां कहन किया

डावर के प्रकारत ने कहा कि कंपनी ने कर्मचारियों की सुरक्षा और किसी भी अग्रिय घटना से वयने के लिए जम्मू कारखाने टीमों के गठन जैसे में रात को पाली में संचालन बंद कदम उठाए गए कर दिवा है जबकि दिन के समय सामान्य रूप से काम

चल रहा है। हमने सुवस्ति के कद कंपनी की बंद रखने का फैसला किया है।

उत्तरी क्षेत्र में एक प्रमुख पेव निर्माता ने कहा कि उसने पंजाब और गुजरात में अपने विनिर्माण संबंधों में शिष्ट परिवर्तन का समय बदल दिया है ताकि यह सुनिश्चित हो सके कि शाम 7 करे के बाद रांचालन बंद रखा जा सके और कोई आवाजाही न हो, क्योंकि हान से ब्लैकआउट की घोषणा हो जाती है।

एडब्स्यूएल एमें बिजनेस के अंशु मिलक ने भी कहा, 'हम अपनी फेक्टरी में केवल 12 पंदे की सुबंह की शिफ्ट ही चला रहे हैं। पंजाब काम नहीं हो रहा।' उन्होंने कहा, 'चूँक हम आवश्यक वस्तुओं के कारोबार में हैं, इसलिए हमारी टीम अभी भी अपने काम में लगी है, लेकिन संचालन सिर्फ दिन में हो रहा है।"

बर्द कंपनियों ने अपने कर्मचारेग्रों के लिए नैर-जरूरी यात्रा पर यात्रा परामर्श भी जारी किए हैं। आईटीसी ने कहा कि उसने अपने

जरूरी बाजा करने से अचने की शिपट में बदलाव से सलाह वे है।

इसी प्रकार डेलॉवट ने सभी गैर-जरूरो घरेलू और अंतरराष्ट्रीय यात्राचं पूरी तरह स्थागत कर दो हैं। यही नहीं, फर्म ने सीमावर्ती राज्यों में असाइनमेंट पर काम कर रहे पेशेवनों को जरूद से जरूद बेस

लीकेशन पर लीटने की सलाह दी है। टीमलीज के चीफ स्ट्रेटेजी ऑफिसर मुख्युर्गाधनम पी न कहा, 'सभी संस्थानों ने अपन कर्मचारियों को संघर्ष वाले क्षेत्रों में नहीं जाने के लिए कहते हुए दाजा परामार्श जारी फिए हैं।" कुछ फमों ने तेजी से बदलते डालात की निवसनी के लिए टीमें मंदित की हैं ताकि उसी के अनुसार अपनी अवली रणनीति बनाई जा सके। भारत में वैशिवक धमता केंद्र (जीसीसी) स्थापित करने में मदद करने वाली बेंगलूर की एक कंपनी के आंतरिक सूची के अनुसार फर्म में संकट प्रबंधन टीम बनाई गई है। इस टीम में

संबंजों, आईटो, एचआर और अन्य विभागों के वरित अधिकारी श्रामिल हैं। यह टोम स्थिति को निगरानी और समीक्षा के लिए दिन में दो बार बैठक करती है।

टेलॉबट ने भी कर्मचारियों की सुरक्षा की ध्वान में रखते हुए अखिल भारतीय स्तर पर कमांड सेंटर हॉटलहन स्थापित को है। सभी सहयोगियों और कर्मचारियों को व्यक्तिगत सुरक्षा के लिए सरकारी दिशानिदेशों का पालन करने और सतके रहने के लिए कहा गया है।

कुछ आईटी कंपनियों ने दोबारा वर्क फ्रांम होंगे की व्यवस्था लागू कर दी है। जीत एचआर सर्विमेज के आदित्व नारायण मिश्रा ने कहा कि अधिकांत आईटी कंपनियों ने पटले ही उत्तर भारत में अपने कर्मचारियों को वर्क फ्रॉम होम का विकरण चुनने के लिए मेल कर दिया है।

टीसीएस ने गृह मंत्रालय द्वारा स्थानीय अधिकारियों के स्वध निवोजित मॉक दिल के मदेनजर कर्मधारियों के लिए परामर्श जारी करते हुए कहा कि अपने संबंधित स्थानीय अधिकारियों से प्राप्त किसी भी स्पष्ट सुचना के अनुसार ही काम करें। बिग फोर में से ईवाई में उतरी भारत में अपने कर्मचारबी की मुळवार को घर से काम करने के लिए कहा, लेकिन इसने अभी तक आने वाले सप्ताह लिए कोई दिशानिर्देश जारो नहीं किया है। कंपनियां हालात के अनुसार ही आगे की रणनीति अपनाईगी।

(संक्षिनों दास, शिवानों शिंदे, शालीन डिस्जा, अभीक दास, अक्स ध्रीवास्तव, राष्ट्रन जैकब और इंगिला अयान दत्त)

The Times of India • 12 May • Deloitte Raheja grp scion bets on eco- friendly sips

12 • PG 447 • Sqcm 216654 • AVE 46.88K • Cir Bottom Center

Chandigarh • Pune

> It is, however, more

Raheja grp scion bets on eco-friendly sips

Reeba.Zachariah @timesofindia.com

Mumbai: Children of the wealthy often carve their own paths, and Rhea Raheja from the K Raheja Group is no exception. She has joined forces with her school friend Ishaan Nangia, a partner at Terra Casa Hospitality, to launch Impact Water, entering India's \$9.5 billion packaged water market.

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KEEN TO LEAVE LASTING 'IMPACT'

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When asked if people would pay this much for water, the founders mention a 2023 Deloitte survey that says 75% of Gen Z and 64% of millennials in India are willing to pay extra for eco-friendly products. This shows consumers are buying more than water—they are buying purpose. The founders anticipate significant growth in the bottled water market due to increasing health consciousness, e-commerce penetration, and unreliable tap water infrastructure. Research from IMARC suggests that the market will reach \$29.7 billion by 2033, growing at a CAGR of 12.45%

Rhea says, "We are building Impact Water's reach through multiple channels." The company plans to sell through delivery apps like Blinkit and Amazon as well as in premium stores to target conscious shoppers. "We are also building partnerships with HORECA, gyms, and co-working spaces to deepen on-ground visibility," she adds.

Her family-controlled K Raheja Group has interests in Chalet Hotels, Shoppers Stop department stores, Mindspace business parks, and other businesses.

Looking ahead, Ishaan envisions, "In five years, we want to achieve Rs 100 crore in sales. We aspire to introduce flavoured water with no added sugar, drinks with electrolytes, and offer customised co-branded cartons for events and conferences."

The Times of India • 12 May • Deloitte Raheja grp scion bets on eco-friendly sips

15 • PG 215 • Sqcm

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Chennai • Kolkata • Mumbai

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The Times of India • 12 May • Deloitte Raheja grp scion bets on eco friendly sips

15 • PG 217 • Sqcm 893340 • AVE 4.69M • Cir Bottom Left

Delhi • Kochi • Gurugram

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The Times of India • 12 May • Deloitte Raheja, Nangia bank on eco friendly sips

11 • PG 1679 • Sqcm 1242249 • AVE 606.84K • Cir Bottom Left

Ahmedabad

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Amar Ujala • 12 May • Deloitte

Diwalia hone ke kagar par the, Phir se ki shuruat, Aaj hai crore ki sampatti

9 • PG 1396 • Sqcm 2961653 • AVE 564.4K • Cir Bottom Left

Delhi

रोशनी यहां है

इस बार : चैतन्य रामलिंगेगौड़ा क्यों : असफलताओं से सीखकर बनार्ड करोडों रुपये की कंपनी।



छोटे-से शहर से ताल्नुक रखने वाले चैतन्य ने जमी-जमाई नौकरी छोड़कर स्टार्टअप तो शुरू किया, लेकिन उसमें असफलता हाथ लगी और उनके पास गुजर-बसर करने तक के पैसे नहीं बचे। बावजूद इसके उन्होंने हार नहीं मानी और एक नई शुरुआत करके अपनी कंपनी को नए मुकाम पर पहुंचाया...

दिवालिया होने के कगार पर थे, फिर से की शुरुआत, आज है करोड़ों की कंपनी

दृ

ढ़ निश्चय और कड़ी मेहनत से आप असंभव चीज को भी संभव बना सकते हैं। दुनिया में ऐसे लोगों की कहानियां भरी पड़ी हैं, जिन्होंने जी-

ड़ मेहनत से न सिर्फ अपनी त्स्मत बदली, बल्कि सफलता का या कीर्तिमान भी रचा। वेकफिट पनी के सह-संस्थापक चैतन्य मिलंगेगौडा ऐसी ही एक शख्सियत । एक समय था, जब चैतन्य मलिंगेगौड़ा को लाख कोशिशों के द भी सिर्फ असफलता ही मिल ी थी। तमाम असफलताओं के वजुद उन्होंने हार नहीं मानी और पनी सूझबूझ, लगन और कड़ी हनत से साबित कर दिखाया कि ब सफलता की भूख हो, तो कोई परिस्थिति आपको रोक नहीं कती। इस आत्मविश्वास के दौलत उन्होंने लगभग 2,280 रोड रुपये की कंपनी खडी कर । इस असफलता से सफलता क की चैतन्य रामलिंगेगौड़ा की हानी किसी मिसाल से कम नहीं जो आज की पीढ़ी के लिए भी एणा है।

ौकरी छोड़ी, टार्टअप रहे असफल

तन्य रामिलंगेगौड़ा का जन्म मैसूर एक बेहद सामान्य परिवार में आ था। उन्होंने अपनी प्राथमिक क्षा एक छोटे-से शहर ल्लकेरे से पूरी की और इंडियन हूल ऑफ बिजनेस से एमबीए ज्या। एमबीए करने के बाद उन्होंने लॉयट और कॉनिजेंट जैसी सल्टेंसी फर्मों में काम किया। करी करने के दौरान उद्यमी बनने



दूसरा स्टार्टअप भी असफल

वर्ष 2012 के अंत में चैतन्य ने अपना दूसरा स्टार्टअप शुरू किया। यह महिलाओं का ऑनलाइन कम्युनिटी स्टार्टअप था। इसमें थोड़ी सफलता मिली। इस सफलता से उत्साहित होकर उन्होंने एंजेल फंडिंग भी जुटाई, लेकिन जल्द ही उन्हें इस बात का एहसास हुआ कि स्टार्टअप सिर्फ सांसें ले रहा है। वह अपने स्टार्टअप को सफल बनाने के लिए रात-दिन एक कर जी-तोड़ मेहनत कर रहे थे, लेकिन इतना सब कुछ करने के बाद भी उनके पास सफल स्टार्टअप का बड़ा टारगेट नहीं था। उससे भी बड़ी बात यह थी कि उनके पास कोई महत्वपूर्ण उत्पाद या सेवा नहीं थी। दोनों ही मामलों में चैतन्य के स्टार्टअप असफल रहे।

का चैतन्य ने जो सपना पाल रखा था, उसे पूरा करने के लिए वर्ष 2011 में नौकरी छोड़ दी और अपना पहला स्टार्टअप शुरू किया। यह एक डेटिंग एप था, जिसका नाम फ्लटरबाय सर्विसेज था। अपने स्टार्टअप पर उन्होंने बहुत मेहनत की, फिर भी असफल रहे, लेकिन उन्होंने हार नहीं मानी और अपना दूसरा स्टार्टअप शुरू करने का मन बना लिया।

ऑफिस किया घर में शिफ्ट

एक रात चैतन्य अपने बैंक खाते से रुपये निकालने गए। उन्होंने देखा कि उनके पास मात्र 3000 रुपये बचे हैं और इन्हें कैसे भी एक सप्ताह तक तो चलाना ही होगा। उनके पास और पैसे नहीं थे। उन्होंने अपनी सारी बचत स्टार्टअप में लगा दी। यहां तक की अपने ऑफिस का किराया पार्ट टाइम कंसिल्टिंग करके चुका रहे थे। इसके बावजूद उन्होंने अपनी नैतिकता नहीं छोड़ी और स्टार्टअप के दस कर्मचारियों को अंत समय तक वेतन देते रहे। लेकिन इसकी कीमत चैतन्य को चुकानी पड़ी। इस बिजनेस में घाटा इतना बढ़ गया कि उनके पास किराया और कर्मचारियों को वेतन देने तक के पैसे नहीं बचे थे। इस वजह से उन्हें अपना ऑफिस वहां से बंद कर घर में शिपट करना चाहिए। हालांकि इससे भी बात नहीं बनी और वर्ष 2014 में उन्हें आखिरकार ऑफिस बंद करना पडा।

सफलता का स्वाद

वो असफल स्टार्टअप वेंचर और कई नौकरियों के बाद रामिलंगेगीड़ा पास कोई बचत नहीं थी और न ही कोई नया विचार। फिर उन्होंने हेटपर्वेट ज्वाइन किया और एक साल से भी कम समय में वीपी ऑफ आंपरेशन के पद से इस्तीफा दे दिया। अब उन्हें वह मिल चुका था, जो वह चाहते थे। हेटपर्वेट में उनकी मुलाकात अकित गर्ग से हुई। फिर दोनों ने मिलकर वर्ष 2015 के अत में वेकिफट लॉन्च किया। शुरुआत में थोड़ी दिककत आई, लेकिन अनुभवों का लाभ उठाते हुए इस कंपनी को अपने धैर्य और सुझबुझ के दम पर नए मुकाम पर पहंचाया। पर

युवाओं को सीख

- असफलता सफलता की पहली सीढी होती है।
- खुद पर विश्वास, कड़ी मेहनत, धैर्य व दृढ़ संकल्प की बदौलत आप किसी भी मुकाम को हासिल कर सकते हैं।
- आपके छोटे-छोटे प्रयास मिलकर, एक दिन बडी सफलता दिलाते हैं।

Punyanagari • 12 May • Deloitte Use of Al and data analytics in the insurance sector

2 • PG 356 • Sqcm 196052 • AVE 72.24K • Cir Top Left

Mumbai

विमा क्षेत्रात एआय आणि डेटा अनालिटिक्सचा वापर

पारंपरिक पद्धतीमध्ये अंडररायटिंग आणि क्लेम प्रोसेस लांबलचक, भरपुर कागदपत्रांची आवश्यकता असणारी होती. त्यामुळे ती पूर्ण करण्यासाठी खुप वेळ लागायचा आणि त्यातून निघणाऱ्या निष्कर्षांत सातत्य नसायचे. आधीच नुकसान किंवा दुःखाचा सामना करत असलेल्या ग्राहकांवर कागदपत्रे जमा करण्याचा, त्यांचा पाठपुरावा करण्याचा ताण यायचा. दरम्यान, विमा कंपन्यांत दाव्याची पडताळणी आणि जोखमीचे मुल्यांकन करण्याचे काम मनुष्यबळाद्वारे केले जायचे. डिजिटलायझेशनच्या पहिल्या लाटेत ऑनलाइन सबमिशन तसेच वेगवान प्रक्रियेसाठी ऑप्टिकल कॅरेक्टर रेकग्निशनसारख्या (ओसीआर) तंत्रज्ञानाला प्रोत्साहन दिले गेले. यामुळे बदल घड्न आला, तरी मानवी हस्तक्षेपाची तितकीच गरज भासत होती आणि ग्राहकांचे समाधानही होत नव्हते.

आज एआय आणि बिहेव्हियरल अनालिटिक्स यांचा वापर करण्याने विमा कंपन्या आणि विमाधारक अशा दोघांचाही लाभ होत आहे. एआय अल्गोरिदम्समुळे भरपूर आणि गुंतागुंतीचे डेटा सेट्स उदा. ग्राहकांची माहिती, विम्याच्या नोंदी, क्रेडिट स्कोअर्स, जिओस्पॅशियल डेटा

तसेच हवामानाचे पॅटर्न्स प्रोसेस केले जातात. त्यातून जोखमीचे अचुक विश्लेषण करून फ्रॉड ओळखले जातात. उदाहरणार्थः एआय-ड्रिव्हन बिहेव्हियरल अनालिटिक्समध्ये वैयक्तिक निवडी. खरेदीचे पॅटर्न्स आणि डिजिटल फुटप्रिंट्स यांची तपासणी करून अंडररायटिंगच्या टप्यात असतानाच प्रामाणिक विमा खरेदीदार ओळखले जातात. आधनिक फेशियल अनालिटिक्स आणि कॉम्प्यूटर व्हिजन तंत्रज्ञान यांच्या मदतीने १५ सेकंदांच्या सेल्फी किडीओचे विश्लेषण केले जाते. रेस्टिंग हार्ट रेट, जैविक वय अशा गोष्टी ओळखून वैद्यकीय चाचणीवर असलेले अवलंबित्व कमी करता येते आणि विम्याचे तत्काळ वितरण करण्यास मदत होते.

डेलॉइट्स स्टडीजमध्ये एरवी पारंपरिक पद्ध्वींमधून जे फ्रॉड्सचे पॅटर्न्स पटकन ओळखून येत नाहीत, ते मशीन लॉनैंग सिस्टीम्स कशाप्रकारे सहजपणे ओळखले जातात, हे मांडण्यात आले आहे. यामुळे विमा कंपन्यांना त्यांचे आर्थिक नुकसान टाळून स्पर्धात्मक दर देता येतात. विमा वितरणाच्या सुरुवातीच्या टप्यात फ्रॉड ओळखणाऱ्या यंत्रणेचा वापर करून विमा कंपन्यांना खोटे दावे, ते केले जाण्यापूर्वीच ओळखणे शक्य झाले आहे.



जागतिक पातळीवर सर्वसाधारण विमा क्षेत्र स्थित्यंतरातून जात आहे. ग्राहकांच्या बदलत्या अपेक्षा, वेगवान डिजिटायझेशन आणि जोखभीची वाढती गुंतागृंत अशा घटकांमुळ हे क्षेत्र डेटा, तंत्रज्ञान आणि आर्टिफिशियल इंटेलिजन्सच्या (एआय) मदतीने कार्यक्षमता तसेच ग्राहकांचा अनुभव नव्याने तयार करत आहे. एकेकाळी मनुष्यबळाद्वारे केली जाणारी प्रक्रिया आणि पेतिहासिक डेटा सेट्सवर मोठ्या प्रमाणावर अवलंबून असलेल्या सर्वसाधारण विमा क्षेत्रातील अंडररायटिंग आणि वलेम मंनेजमेट (दावा व्यवस्थापन) अशा प्रक्रिया आता एआयवर आधारित टुल्सच्या मदतीने अधिक वेगाने, अच्कपणे आणि ग्राहककेंद्रित सेवा देत पूर्ण केल्या जात आहेत. त्याशिवाय रोबोट प्रासंस औटोमेशन (आरपीए) आणि एआयच्या मदतीने कागदपत्रांच्या पडताळणीसारखी परत परत करावी लागणारी कामे ऑटोमेट केली जात आहेत व त्यामुळे विमा होतो. उदा. गुगल क्लाऊड एआय सुविधा वापरणाऱ्या अंडररायटर्सनी या प्रक्रियेचा वेळ ७५ टक्क्यांनी कमी झाल्याचे व त्यामुळे अधिक गुंतागुंतीच्या केसेसवर जास्त लक्ष केंद्रित करता येते.

एआयची क्षमता वैयक्तिक प्रायसिंग आणि प्रोअक्टिक्ट क्लेम्स मॅनेजमेंटमध्येही वापरली जाते. वाहन विम्यासाठी टेलिमॅटिक्स आणि वैयक्तिक विम्यासाठी वेयरेबल हेल्थ टेक वापरून विमा कंपन्या आता रियल-टाइम बिहेक्टियरल डेटावर आधारित प्रीमियम्स कस्टमाइज करत आहेत. मॅकिन्सेनुसार डेटा-ड्रिक्टन विमा कंपन्यांनी ग्राहक संवादात २० टक्के वाढ झाल्याचे आणि विम्यातील सातत्य १५ टक्क्यांनी वाढल्याचे सांगितले आहे.

आयबीएम वॉटसनसारख्या एनॅटफॉर्मचे जिओस्पेशियल अनालिटिक्स नैसर्गिक संकटांचा अंदाज जास्त प्रभावीपणे व्यक्त करून विमा कंपन्यांना पूर, आग किंवा वादळाची जास्त जोखीम असलेल्या भागात अंडरग्यटिंगचे मापदंड बदलण्यासाठी मदत करते.

एआय पॉवर्ड अंडररायटिंग यंत्रणा अर्डेप्टिव्ह प्लॅटफॉर्म्समध्ये विकसित होत असून, त्यांच्यामध्ये बाजारपेठेला रियल टाइम प्रतिसाद देण्याची क्षमता आहे. त्यात प्रीमियममध्ये तत्काळ बदल करण्याची व सहजपणे निर्णय घेण्याची क्षमता आहे, तसेच मिळणाऱ्या डेटातून सातत्याने शिकून बदलत्या जोखीमपूर्ण वातावरणात प्रभावी राहाण्याची क्षमता आहे

सर्वसाधारण विम्याचे भविष्य बुद्धिमान, अधिक चांगली कार्यक्षमता देणाऱ्या, फ्राँड कमी करणाऱ्या व ग्राहकांना सर्वोत्तम अनुभव देणाऱ्या डेटा-ड्रिक्टन प्रक्रिया वापरण्यात आहे. एआय आणि आधुनिक अनालिटिक्सचा प्रामुख्याने वापर करणारे अंडररावटिंग आणि क्लेम मॅनिजमेंट प्रतिसादात्मक, मानवी कामकाजातून सक्रिय, संफाईदार प्रक्रियेमध्ये बदलत आहे. या संधीचा लाभ योणाऱ्या विमाधारकांना कामकाजात लाभ होइल, शिवाय ग्राहकांबरोबर अधिक विश्वासाचे नाते तयार करून अचूक, वैयक्तिक आणि सुलभ विम्याचे युग निर्माण करता थेईल.

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Online Coverage

No	Portal Name	Headline (Incorporated with URL)	Reach
1.	Msn India	IT, SaaS switch on contingency plans to ensure biz continuity	733.9M
2.	Hindustan Times	IIM-Nagpur Placements: 100% placement for 2023-25 MBA batch, ₹ 69.57 LPA hi ghest	124.6M
3.	Indian Express	IIM Nagpur MBA Placements: Highest pay Rs 69.57 LPA; 46 per cent graduates a re w	90.9M
4.	India Today	46% of IIM Nagpur MBA grads are women, highest salary hits Rs 69.57 lakh	82.4M
5.	The Times of India	The shifts transforming HR leadership in 2025 and how you can adapt	64.4M
6.	News18	IIM Placement : इस आईआईएम में 100% प्लेसमेंट, हाईएस्ट 69.57 लाख का पैकेज, इंटर्न	43.6M
7.	Mint	Banking for minors: A progress whose time has come	40.8M
8.	The Economic Times	IT, SaaS switch on contingency plans to ensure biz continuity	28.7M
9.	Dailyhunt	46% of IIM Nagpur MBA grads are women, highest salary hits Rs 69.57 lakh	18.6M
10.	Dailyhunt	US tariffs, AI play spoilers in India"s GCC boom	18.6M
11.	Free Press Journal	IIM Nagpur MBA Placements: ₹69 LPA Top Offer, Female Representation Ris es To	6.4M
12.	Deccan Herald	US tariffs, AI play spoilers in India"s GCC boom	1.14M
13.	Inc 42	Inside The Corporate Governance Lapses At Indian Startups	1.1M
14.	Dataquest	PwC lays off 1,500 employees in the US, signaling a sector-wide reckoning	290.2K
15.	Best Media Info	Talent Tracker: Top moves at Tesla, Titan, Zee, Dentsu, and Britannia	217.1K
16.	Samachar Nama	Khelo India Youth Games: कभी रग्बी से थी अनजान, अब इसी खेल से बना रही पहचान	195.8K
17.	Highereducationdigest	Transforming Higher Education for a Better Future	46.4K
18.	ETTelecom	IT, SaaS switch on contingency plans to ensure biz continuity	5K
19.	TaxSutra	HC: Quashes ROC"s criminal complaint against Deloitte partner, condemns 'hyper	N/A
20.	Linkewire	Blockchain Technology Market Size Worth \$943.67 Billion By 2032 CAGR: 56.1 %	N/A
21.	ElectronicsB2B	TSMC Posts 22% Gain In April Amid Semiconductor Boom	N/A
22.	Headlines of Today	Go Auto is a 2025 winner of the Canada"s Best Managed Companies Platinum Cl ub d	N/A
23.	Dhanam Online English	Companies tread cautiously despite thaw in India-Pakistan tensions	N/A

24.	Cio & Leader	Building Viksit Bharat: India"s Technology Roadmap for a Sustainable and Inclus	N/A
25.	WomenEntrepreneurIndia	Women Students Make Up 46% of IIM-Nagpur"s 2023-25 MBA Batch	N/A
26.	The Mobi World	EMBRACING "BLEISURE": THE FUSION OF WORK AND LEISURE IN THE RE MOTE WORK ERA	N/A
27.	OB News	EMBRACING "BLEISURE": THE FUSION OF WORK AND LEISURE IN THE RE MOTE WORK ERA	N/A
28.	Shiksha	IIM Nagpur Placements 2025: Highest Salary stood at INR 69.57 LPA	N/A
29.	Nocage	Inside The Corporate Governance Lapses At Indian Startups	N/A
30.	StartupNews	IT, SaaS switch on contingency plans to ensure biz continuity	N/A
31.	OB News	News9 Corporate Badminton Championship: Amazon, Infosys win big; check out compl	N/A
32.	The Mobi World	News9 Corporate Badminton Championship: Amazon, Infosys win big; check out compl	N/A
33.	Tezzbuzz	News9 Corporate Badminton Championship: Amazon, Infosys win big; check out compl	N/A
34.	World News Network	Elevate Your Space with the Crompton's 3-Star Energy Efficient, Avancer Swirl C e	N/A
35.	Pune Media	India News 46 Per Cent of IIM-Nagpur MBA Graduates Are Women; 100% Place ment f	N/A
36.	Tice News	What Are The Red Flags Startups Must Avoid? An Investor Reveals the Truth	N/A