Daily Print-Online Report

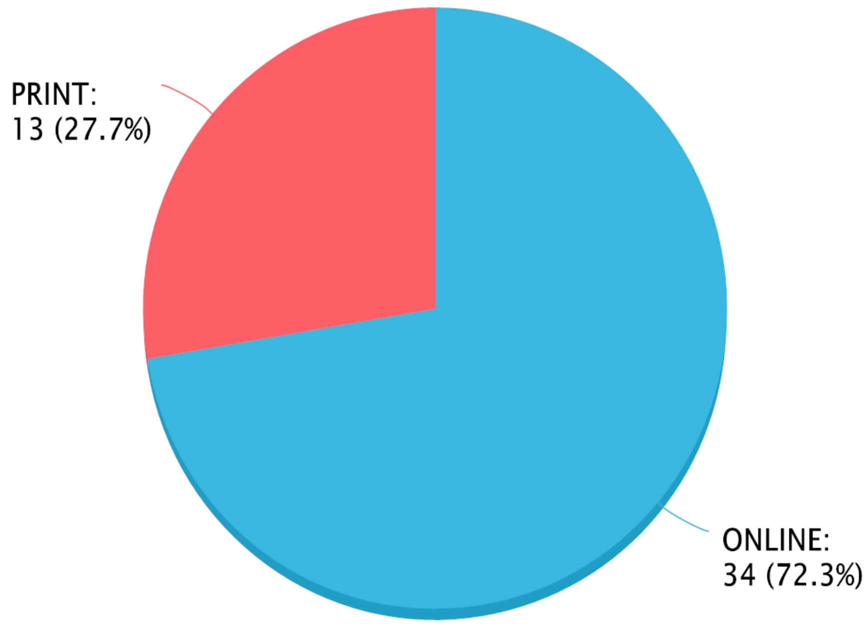
30 May, 2025

Report Summary

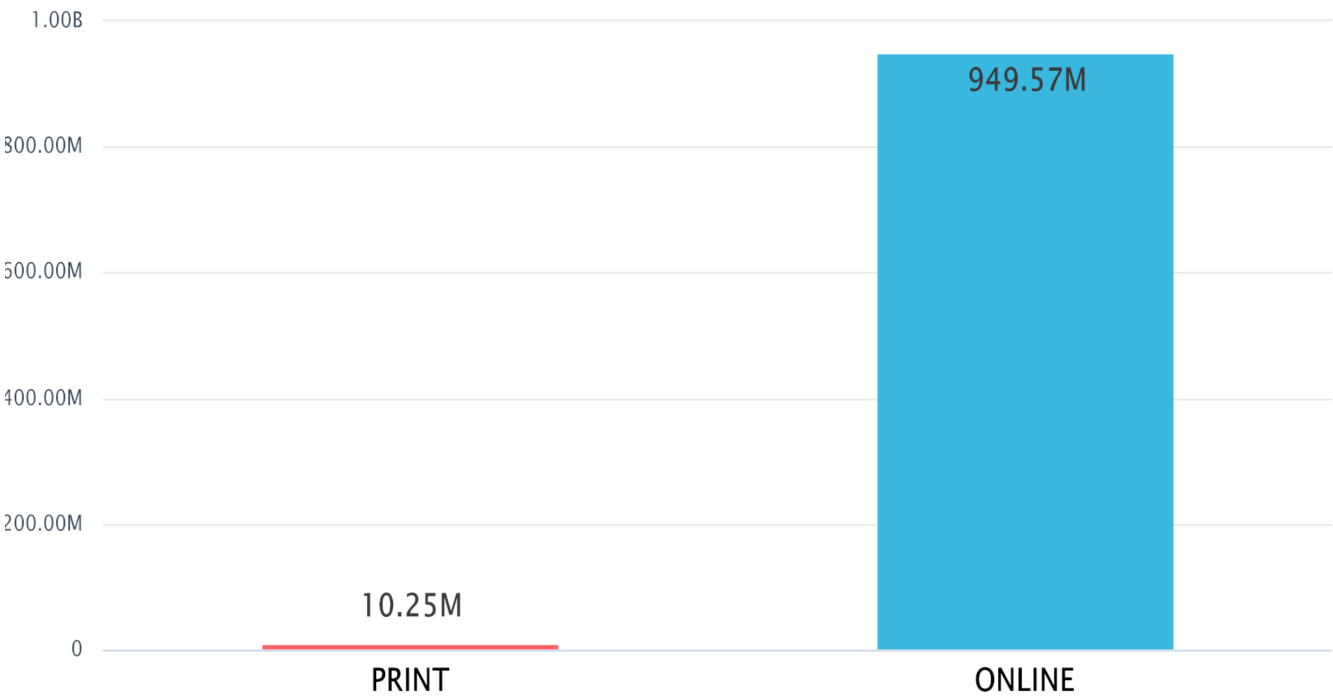
Volume	PRINT	ONLINE
47	13	34

Reach	PRINT	ONLINE
959.81M	10.25M	949.57M

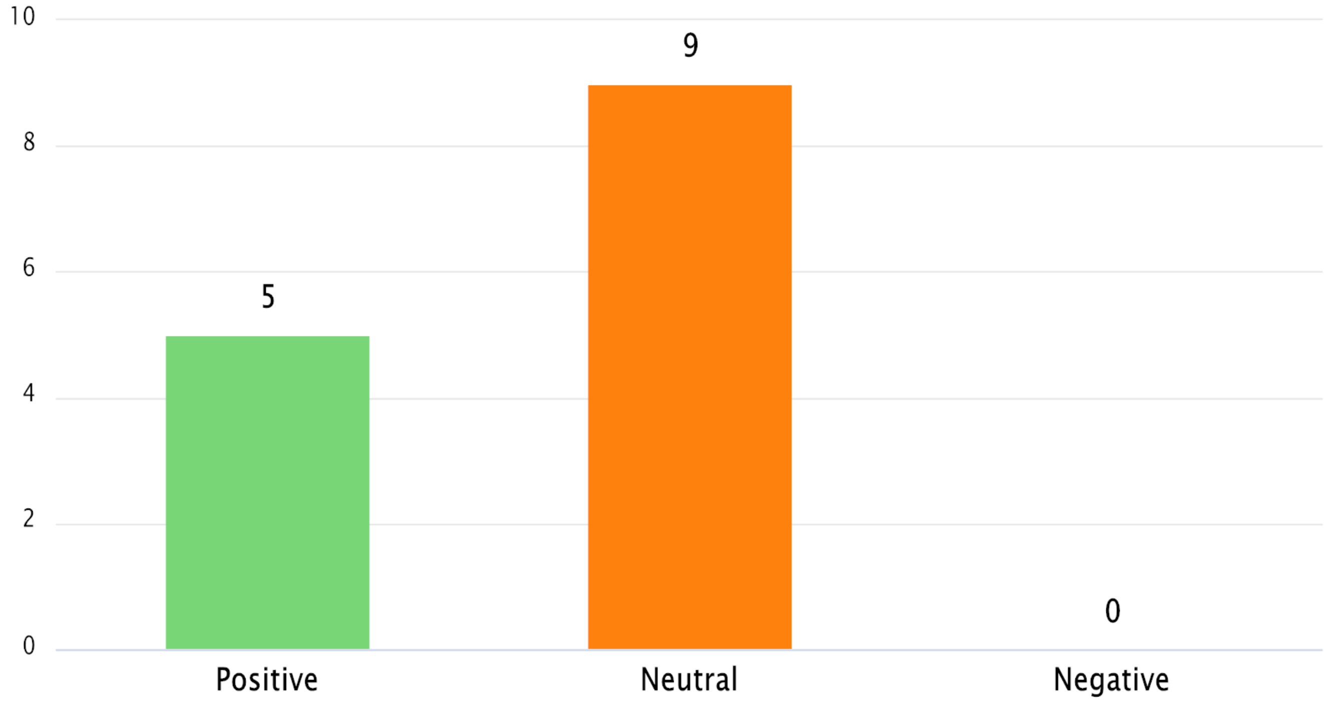
Volume



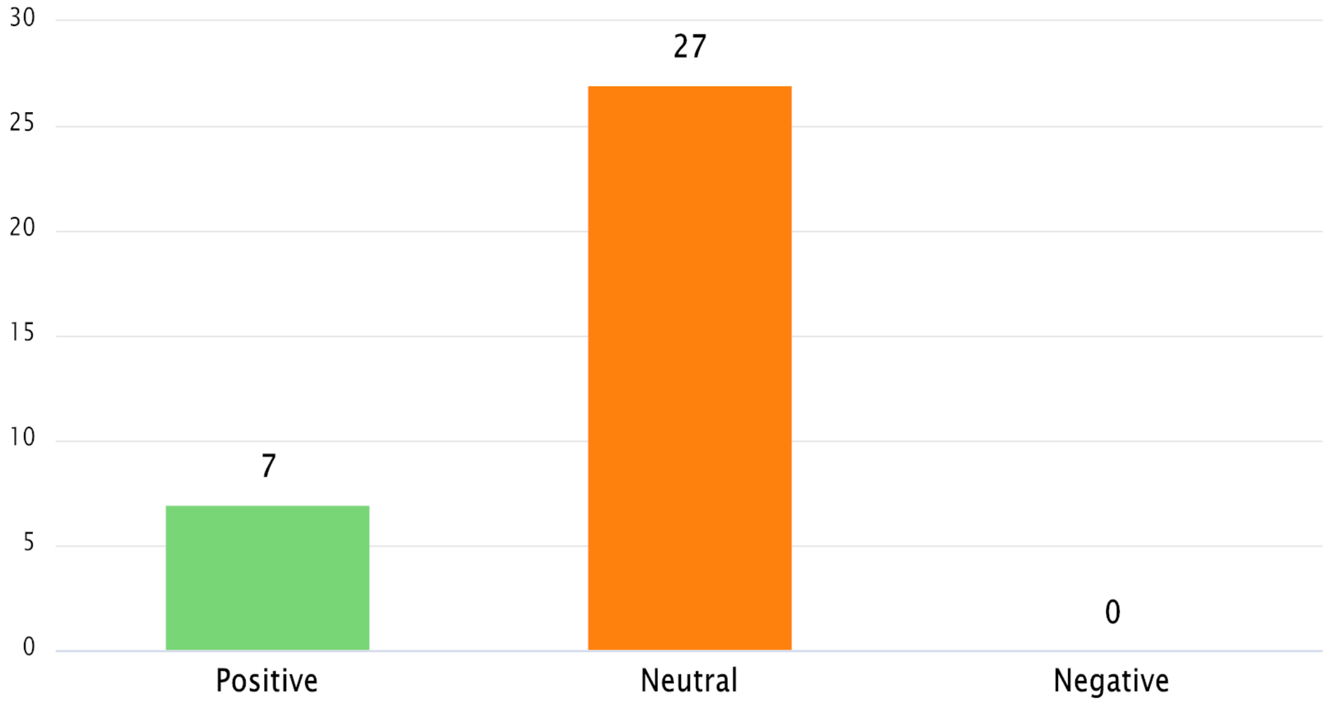
Reach



Tonality - Print

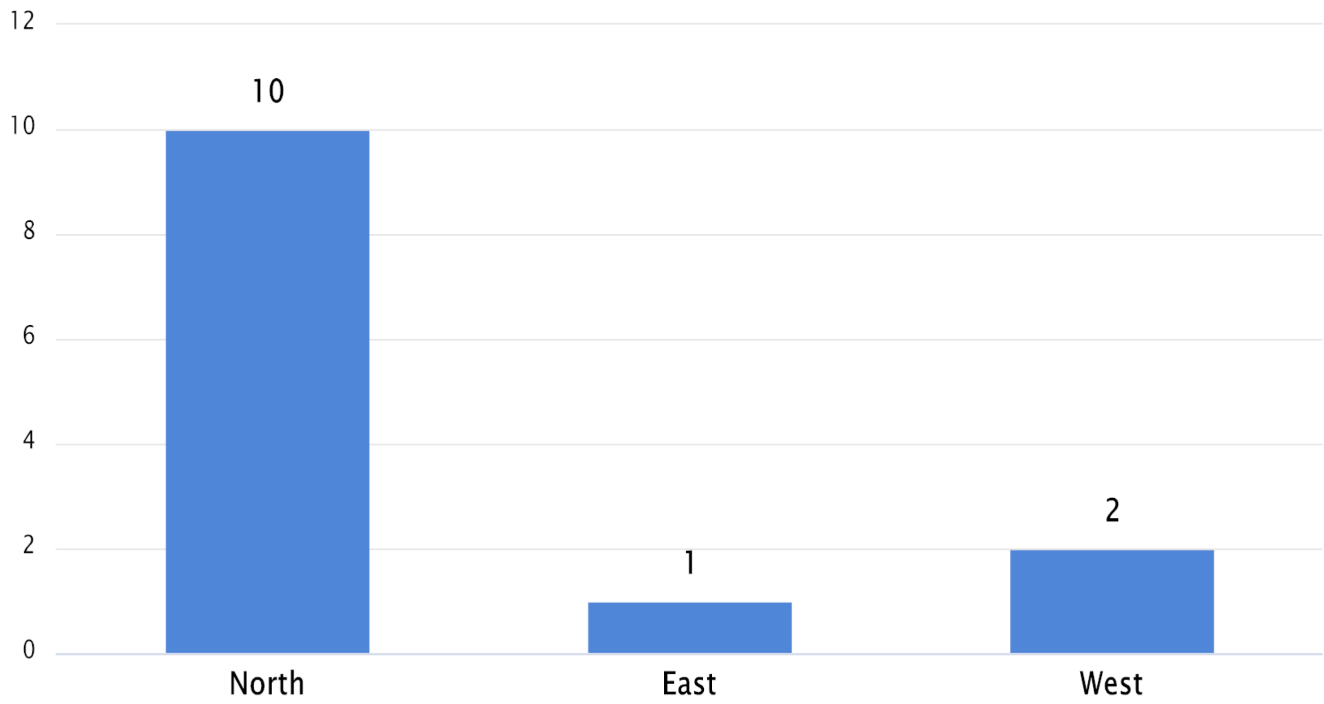


Tonality - Online

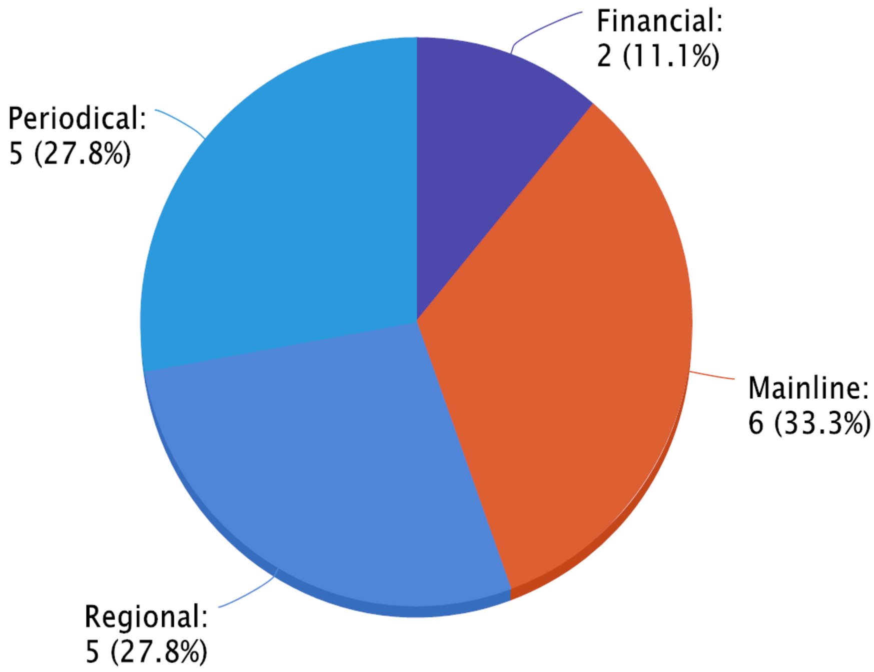


*Tonality is evaluated with Top 30 newspapers and Websites.

Zone Wise Breakup



Print Category



Journalists

Journalist	Newspaper	Category	Volume
Ayaan Kartik, Nehal Chaliawala	Mint	Financial	8
Shatakratu Sahu	The Economic Times	Financial	5

Print

No	Newspaper	Headline	Edition	Pg
1.	The Economic Times	Get AI-Ready Before More TRUST	Jaipur + 4	8
2.	Mint	EV makers push to keep hybrids out of benefits	Chandigarh + 7	1,6
3.	The Times of India	Institute Sets Benchmark with 102 Startups Valued at Rs500 crone	Delhi	13
4.	The Times of India	Where Dreams Get Wings To Fly	Delhi	17
5.	The Times of India	A Trendsetter In New-Age Education, Innovation, And Impact	Delhi	10
6.	The Times of India	Redefining Engineering Education with Global Vision and Local Impact	Delhi	8
7.	The Times of India	Blending Urban Advantage with Academic Distinction	Delhi	11
8.	Telegraph	Fastest-growing' tag on economy	Kolkata	6
9.	Dainik Bhaskar	America bharat se har saal 7 lakh crore kama raha 3 lakh crore rupay ka surplus	Chandigarh	5
10.	Dainik Bhaskar	America is earning 7 lakh crores from India every year, surplus of 3 lakh crores	Jaipur	13
11.	Dainik Bhaskar	America Bharat se har saal 7 Lakh Crore kama raha, 3 Lakh Crore Rupay ka Surplus	Delhi	11
12.	Divya Bhaskar	US earn Rs. 7 lakh cr from India	Ahmedabad	14
13.	Divya Bhaskar	US earns Rs 7 lakh crore annually from India, now negotiations on tariff issue possible	Mumbai	11

The Economic Times • 30 May • Deloitte

Get AI-Ready Before More TRUST

8 • PG	566 • Sqcm	87736 • AVE	33.32K • Cir	Bottom Center

Jaipur • Delhi • Chandigarh • Chennai • Bengaluru

Get AI-Ready Before More TRUST

Shatakratu Sahu

A high-level Indian delegation, including foreign secretary Vikram Misri and deputy NSA Pavan Kapoor, met their US counterparts in Washington this week. Among other issues, they discussed implementing TRUST (Transforming the Relationship Utilising Strategic Technology) initiative, and US-India COMPACT (Catalysing Opportunities for Military Partnership, Accelerated Commerce & Technology) partnership. At the centre of Misri's discussions with US deputy secretary of state Christopher Landau was how tech-trade-talent will shape the India-US partnership.

In May, the Trump administration had repealed the AI Diffusion Rule introduced towards the end of Joe Biden's tenure. The rule classified countries across three tiers, laying down specific criteria for exporting — or not — AI infrastructure to them. India, placed in tier 2, with about 120 other countries, faced a cap of 50,000 advanced GPUs to be imported from the US through 2027. Also, no US company could deploy over 7% of its overall compute power in India.

That rule is slated to be replaced, with recent reports suggesting that new rules on exporting US AI infra could be driven by country-specific negotiations, and may feature in their ongoing bilateral trade negotiations. For India, there are no clear indications yet on what the new rules could mean for it. As of now, repeal of AI Diffusion Rule is widely seen as a 'big breather'.

However, importing an uncapped number of GPUs, or other advanced AI chips, from the US may not necessarily translate to sufficient compute capacity for India. AI Diffusion Rule's repeal should be an opportunity to understand other roadblocks to building compute capacity for India.

Data space, the final frontier

As computing power is necessary to fuel any AI ambitions, GoI recently provisioned about 14,000 GPUs on subsidy for its AI ecosystem. It's expected to procure 15,000 more from 7 shortlisted bidders in the coming months.

Regardless of volume, any GPUs or advanced AI chips imported need to be housed in data centres. This assumes significance as a May 2025 Deloitte report, 'Attracting AI Data Centre Infrastructure Investment in India', highlights that India may need 45-50 mn sq ft real estate, coupled with 40-45 terawatt hours (TWh) incremental power for data centres by 2030 for its AI demand. So, challenges to building data centres must remain in India's policymaking focus.

The rule repeal remains positive news, though limited in its impact and contingent on other factors relating to India's overall compute capabilities. But it serves as an opportunity to clear the mist on capabilities of India's data centres that will ultimately house high-end AI chips from the US. Both governments must now double down on identifying roadblocks to bringing AI infra to India, particularly under the timely TRUST initiative.

Further, the Quad leaders' summit, to be hosted by India later this year, can be opportune platform for presenting Washington's and New Delhi's findings on TRUST. This could lead to reformative policymaking relating to power, finance and regulatory roadblocks.

Compute capacity is only one of the building blocks for India's AI ambitions. Launched last year, the IndiaAI Mission, with a ₹10,300 cr-plus budget outlay, has made significant strides on its seven pillars. In addition to its massive and ongoing compute procurement, its AIKosh platform, unveiled in March, now boasts 350+ datasets and will only grow.

Last month, GoI selected the Bengaluru-based startup Sarvam AI to build India's first sovereign LLM model. It also awarded several projects for safety-enhancing technologies, and has called for partnerships for its AI Safety Institute. But more needs to be done, especially to address AI-induced structural unemployment, and the need to increase public-private spending on the R&D ecosystem.

The writer is associate director, US-India Strategic Partnership Forum

Mint • 30 May • Deloitte

EV makers push to keep hybrids out of benefits

1,6 • PG	512 • Sqcm	409693 • AVE	375K • Cir	Middle Left,Top Left

Chandigarh • Kolkata • Bengaluru • Hyderabad • Delhi • Mumbai • Chennai • Ahmedabad

EV makers push to keep hybrids out of benefits

Firms approach Niti Aayog, heavy industries ministry after Delhi govt move

Ayaan Kartik & Nehal Chaliawala
NEW DELHI/MUMBAI

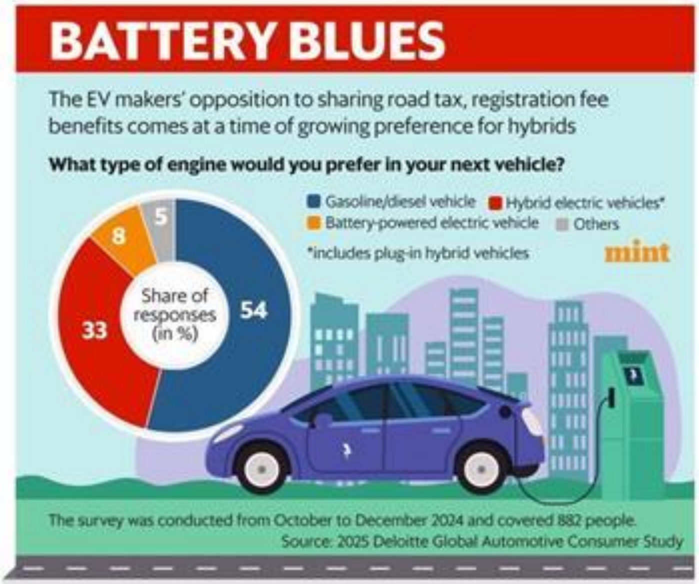
India's leading electric car makers—Tata Motors Ltd, Mahindra and Mahindra Ltd, and Hyundai Motor India Ltd—are up in arms over the Delhi government's draft paper proposing equal incentives for hybrid cars and electric vehicles (EVs), according to four people aware of the matter.

A crucial meeting to discuss the issue is scheduled to be held in Niti Aayog on 30 May, the people cited above said on condition of anonymity. Whether to incentivize hybrid cars on par with EVs will be discussed at the meeting, they said. The Delhi government has proposed road tax and registration fee waivers for both technologies, something available only to pure EVs now.

The EV makers' opposition to sharing the benefits comes at a time of growing preference for hybrids. FY25 saw the sale of 107,000 electric cars which enjoy various benefits and subsidies, against 83,000 strong hybrids, which don't.

What has riled EV makers further is a 2 May advisory by the commission for air quality management in NCR (CAQM) encouraging public departments—of both central and state governments—to buy clean fuel cars, including EVs, hybrid and CNG vehicles, among others. "Strong Hybrid Electric Vehicles (SHEV) offer substantial improvements in fuel efficiency and emission reduction as compared to conventional diesel/petrol vehicles," the advisory reads.

The EV makers have flagged their concern with the Union ministry of heavy industries (MHI), the nodal body for EV schemes, and the central government's think tank Niti Aayog over the policy's proposal, the persons cited above said.



SPARKS FLARE

DELHI govt draft proposes treating hybrids, EVs on par

A CAQM advisory has noted hybrids' emissions edge

EV makers feel sops for hybrids will hit EV investments

GOPAKUMAR WARRIER/MINT

"Hybrid is an old technology. Although customers are free to decide what technology they want to opt for, the automakers do not want hybrids to be incentivised just like EVs," said the first person. "This discourages investments into pure electric vehicles."

Earlier, on 14 May, the carmakers had taken taken up their concerns with Union heavy industries minister H.D. Kumaraswamy. The minister tweeted after the meeting that it was to discuss India's clean mobility roadmap; however, the people cited above said that the agenda was the automakers' objection to inclusion of other technologies under the definition of 'clean vehicles'.

Shailesh Chandra, managing director of Tata Motors Passenger Vehicles and Tata Passenger Electric Mobility, said the company believes government incentives should be directed toward technologies that require support to bridge a funding gap and accelerate innovation.

"Incentives are most effective when they help emerging technologies reach scale and maturity—particularly those that contribute meaningfully to long-term sustainability goals of zero emissions, such

TURN TO PAGE 6

Sops for hybrids irk EV firms

FROM PAGE 1

as EVs," Chandra said in a statement to *Mint*.

The ministry of heavy industries, Niti Aayog, Hyundai India, Mahindra, Kia, Toyota and Niti Aayog did not respond to *Mint's* emailed queries till press time.

Tata Motors, Mahindra and Hyundai currently offer only pure EVs along with their conventional fuel models.

On the other hand, Maruti Suzuki and Toyota Kirlosokar have hybrid and internal combustion vehicles. Maruti is slated to launch its EVs later this year, but will mostly export its models due to tepid consumer demand in the country.

To be sure, state governments across the country have started introducing special policies focused on increasing EV penetration. So far, Uttar Pradesh, Delhi and Maharashtra have floated their policies, with only Delhi and UP proposing incentives for hybrids as well. While Delhi's policy still remains in draft, Maharashtra and UP have notified their guidelines.

Maruti is slated to launch its EVs later this year. REUTERS

Rahul Bharti, senior executive officer, corporate affairs at Maruti Suzuki, said that the purpose and effect of strong hybrids is to replace pure diesel or petrol vehicles because they increase energy efficiency by 36-44% and reduce CO2 by 25-31% over petrol vehicles. "Data shows wherever SHEV incentives have been given, EV sales have not reduced but increased," he said. "We want both EV and SHEV sales to grow."

Experts are split over the issue, with some putting their weight behind EVs and others rooting for hybrids on the path to full electrification.

Sharif Qamar, associate director of transport and urban governance at The Energy and Resources Institute (Teri), a non-profit think tank, said incentives should be only for EVs. "When it comes to the emission reduction objective, currently, only zero-tailpipe emission vehicles need to be prioritised. Incentives should be crafted to encourage players to move towards zero emission vehicles."

Others like Nikhil Dhaka, policy lead at Primus Partners, don't agree. "Delhi's proposals in the EV policy are balancing short-term practicalities like charging infrastructure challenges," he said, adding that leveraging hybrids in the short term can offer a realistic path to reducing pollution quickly even as adoption of clean fuel cars picks up. "Manufacturers can invest in a broader mix of clean fuel technologies," Dhaka said.

ayaan.kartik@livemint.com

For an extended version of the story, go to livemint.com.

The Times of India • 30 May • Deloitte

Institute Sets Benchmark with 102 Startups Valued at Rs500 crone

13 • PG | 118 • Sqcm | 266694 • AVE | 2.78M • Cir | Middle Right | Delhi Times

Delhi

Institute Sets Benchmark with 102 Startups Valued at ₹500 crore

At a time when the nation is championing Atmanirbhar Bharat and Startup India, GL Bajaj Institute of Technology and Management, Greater Noida, has arisen as a crucible of innovation, making waves across India's entrepreneurial landscape. The institution has incubated Around 102 startups, valued at somewhere around 500 crore—an extraordinary feat unmatched by most academic institutions across the country.

What sets this achievement further apart is that over 50% of these ventures are founded by women, reflecting gender parity and inclusive growth.

These startups are purpose-driven enterprises tackling challenges across diverse sectors, including healthcare technology, renewable energy, agritech, edtech, fintech, AI and machine learning, cybersecurity, social impact, and mobility solutions. From mobile apps that assist visually impaired users in navigation to AI-powered platforms enhancing remote healthcare diagnostics, GL Bajaj's innovation engine is solving problems that matter to millions.

Placements That Set Benchmarks

GL Bajaj's innovation journey is matched by its strong placement record, with over 2000 recruiters visiting its campus annually. Some of the prestigious companies like Amazon, Capgemini, Deloitte, TCS, Infosys, Cognizant, Zscaler, Wipro, and Palo Alto Networks continue to handpick talent from the institution, year after year.

Global Stage: International Conferences at GL Bajaj

GL Bajaj has become a booming epicenter for global academic discourse, regularly hosting international conferences that unite

Pankaj Agarwal, Vice Chairman, GL Bajaj Educational Institutions, Greater Noida/ Mathura, honoured by Nitin Gadkari, Hon'ble Minister of Road Transport and Highways of India, for his contribution in the field of Electric Vehicles

researchers, industry pioneers, policymakers, and students. The recent IEEE-sponsored International Conference on Power, Energy, Environment, and Intelligent Control (PEEIC 2024) showcased research in sustainable technologies.

Other marquee conferences have explored themes such as Disruptive Technologies in the 21st Century, Multidisciplinary Concepts in Management & Innovation, Artificial Intelligence in Healthcare, Smart Cities, IoT & Mobility, and Women in Leadership & Tech.

These forums are knowledge-sharing platforms.

Mental Wellness: A Priority, not a Privilege

Understanding that success stems from overall development, GL Bajaj hosts annual Mental Health Conclaves, inviting Spiritual and thought leaders. Names like Sadhguru and Gaur Gopal Das have graced the institution to share wisdom.

The institution has taken a visionary approach to ensuring that students evolve emotionally and spiritually.

Hackathons That Drive Disruption

Innovation at GL Bajaj goes beyond labs. It succeeds in its competitive hackathon ecosystem. Students participate in and frequently win national and international hackathons, including Kavach (Cybersecurity Challenge by MoE & MHA), SuperNova. These events torch the creative and critical minds of tomorrow, producing ideas and solutions.

Visionary Visits: Wisdom That Transforms

What makes GL Bajaj's learning atmosphere even more unique is its regular engagement with icons, celebrities, cricketers, and changemakers from various walks of life. Over the past few years, the institution has welcomed Shrikant Bolla, Bill Gates, Chief Minister of Uttar Pradesh- Yogi Aditya Nath, K. Sivan, Ashutosh Rana, Chris Gayle, Brett Lee, Vishwa Hindu Parishad National Secretary Alok Kumar, Sunidhi Chauhan, Kumar Vishwas, Tripti Dimri, Kumar Vishwas, Vicky Kaushal, Sanya Malhotra and many many more. These interactions have left an unforgettable impact on students.

Labs That Lead: Tech Hubs of the Future

GL Bajaj's infrastructure is an embodiment of its futuristic vision. The institution has specialized Centers of Excellence, including Cisco Cybersecurity Lab – recently inaugurated, and one of the first in North India, Palo Alto Cybersecurity Lab. These centers are the grounds where the next generation of technologists are built.

In its pursuit of academic brilliance and societal transformation, GL Bajaj is a movement that empowers dreamers to become doers, ideas to become enterprises, and students to become global citizens.

The Times of India • 30 May • Deloitte

Where Dreams Get Wings To Fly

17 • PG	100 • Sqcm	226995 • AVE	2.78M • Cir	Middle Left	Delhi Times

Delhi

WHERE DREAMS GET WINGS TO FLY

In a world being rapidly transformed by emerging technologies like Artificial Intelligence, Data Science, and the Internet of Things, the Institute of Technical Education and Research (ITER) in Bhubaneswar stands as a beacon of academic eminence, innovation, and holistic development.

Part of the renowned Siksha 'O' Anusandhan (SOA), Deemed to be University, ITER has carved a niche for itself by nurturing young minds to meet the challenges of tomorrow with skill, vision, and integrity.

Founded in 1996-97 with just 118 students in a modest rented facility, ITER is the manifestation of the visionary dream of Prof. Manojranjan Nayak, an alumnus of both NIT Rourkela and IIT Kharagpur. His goal was clear—democratize access to modern technical education in Odisha. Nearly three decades later, that dream has blossomed into one of India's most distinguished engineering institutions, backed by state-of-the-art infrastructure, world-class faculty, and an unrelenting pursuit of excellence.

ITER is now a proud and integral part of SOA, which has seen meteoric growth in India's academic landscape. Ranked 14th nationally in the NIRF Rankings 2024, SOA has also received A++ accreditation from NAAC (2022) and Category-I Graded Autonomy by the UGC. Its international reputation is reflected in its strong performance in the QS and Times Higher Education (THE) World University Rankings 2025. ITER specifically features in the 501-600 band globally in Engineering and Technology, and in the 601-800 band in Computer Science (THE 2025). It also appears in the 401-450 (Engineering) and 751-850 (Computer Science and Information Systems) bands in the QS Subject Rankings 2025.

"ITER is the tiny seed sown years ago that has grown into a vast educational edifice where quality education and focused research converge to create global citizens ready to shine in every sphere of life," reflects Prof. Nayak, Founder President of SOA.

The growth of ITER is mirrored by the expansive SOA ecosystem, which today includes institutions for medical, dental, pharmaceutical, legal, agricultural, management, hospitality, and veterinary sciences. SOA also operates two medical and nursing colleges, the SUM Ultimate Medicare—delivering modern healthcare—and a 200-bed SUM Hospital in Berhampur.

At the core of ITER's prowess is its wide range of academic offerings. Ranked 26th in India in the NIRF Engineering Rankings 2024, the institute offers undergraduate, postgraduate, and doctoral programs in engineering, technology, and applied sciences. Flagship B.Tech programs span traditional streams like Mechanical, Electrical, Civil, and Electronics & Communication Engineering, as well as high-demand specializations such as AI, Cyber Security, Data Science, and IoT. Postgraduate offerings include M.Tech, MCA, M.Sc, and Ph.D. programs designed to bridge academic theory with real-world application.

ITER provides students with a dynamic learning environment powered by smart classrooms, high-tech laboratories, and specialized infrastructure. Dedicated labs—like those for VLSI and Embedded Systems, Design and Manufacturing, and IoT—enable hands-on learning and innovation. Beyond academics, the campus also supports an active sports culture with top-tier facilities for cricket, football, basketball, badminton, tennis, and more. A well-equipped gym with professional trainers and a hygienic multi-cuisine cafeteria promotes student well-being.

Safety and inclusivity are prioritized, with 24/7 CCTV surveillance and a strictly enforced anti-ragging policy. Importantly, ITER maintains an accessible and affordable fee structure, opening doors for students from diverse socioeconomic backgrounds.

The central library is a hub of knowledge and research, offering access to some of the leading repositories including IEEE, Springer, and Elsevier. ITER also fosters entrepreneurship through its Center for Innovation and Incubation (SOA-CII) and the Atal Incubation Center (AIC-SOA Foundation), helping student-led startups grow from idea to execution.

Perhaps most impressively, ITER boasts an enviable placement record. Its students have secured roles at top global companies including Microsoft, Infosys, IBM, Accenture, TCS, HCL, EY, Deloitte, Tata Technologies, PwC, Capgemini, Siemens, Akamai, J.P. Morgan, Samsung, CISCO, and many others. These outcomes reflect the institute's commitment not just to employability, but to shaping well-rounded professionals who contribute meaningfully to industry and society.

As the world continues to evolve at an unprecedented pace, ITER remains steadfast in its mission: to prepare future-ready leaders, innovators, and changemakers.

For more information, visit www.soa.ac.in

The Times of India • 30 May • Deloitte

A Trendsetter In New-Age Education, Innovation, And Impact

10 • PG	340 • Sqcm	768042 • AVE	2.78M • Cir	Middle Left	Delhi Times

Delhi

A TRENDSETTER IN NEW-AGE EDUCATION, INNOVATION, AND IMPACT

SRM University-AP, Amaravati: Driven by Knowledge, Defined by Purpose

SRM University-AP, Amaravati, is carving a distinct identity in India's higher education landscape as a new-age, multidisciplinary, research-intensive force, driven by a strong commitment to academic quality, innovation, and societal impact.

Established in 2017 in the heart of Amaravati—India's envisioned global capital—the university is spread across a 100-acre, eco-friendly campus built on principles of sustainable development, aligning seamlessly with the broader vision of Amaravati as a futuristic greenfield city in Andhra Pradesh.

In just a few years, SRM-AP, Amaravati has achieved remarkable progress, gaining prominence for its innovative research, global partnerships, entrepreneurial spirit, and community-driven initiatives. Its international collaborations and outreach programmes continue to serve as catalysts for regional transformation.

Consistently ranked the #1 University across multiple rankings and recently awarded an AAAAA rating by Careers360 among the Top Engineering Colleges in India, SRM-AP stands as a beacon of modern education and innovation.

> "SRM University-AP, Amaravati, has a community working together towards a model for the future of higher education in India, Asia, and globally. A university like SRM-AP, Amaravati, promises to build on the best of the past while creating new models for the future."
>
> *- Prof. Nicholas B Dirks, Honorary Pro-Chancellor and Member of the Governing Body, SRM University-AP, Amaravati*

Leading with a Future-Focused Academic Model

SRM University-AP, Amaravati aligns its academic structure with both industry needs and student aspirations through a progressive Outcome-Based Education (OBE) framework enhanced by the Choice-Based Credit System (CBCS). The academic offerings span three broad verticals: Engineering Technologies, Management, and Liberal Arts.

Students are encouraged to craft personalised learning journeys through interdisciplinary major-minor combinations and open electives. The curriculum is anchored in active, experiential learning- including case studies, simulations, industry projects, internships, and continuous assessments designed for a holistic development, building core competencies such as critical thinking, communication, and problem-solving.

From undergraduate to doctoral levels, the university offers new-age, application-driven programmes that equip students with both global exposure and practical expertise.

Ensuring Latest Knowledge, through Global Collaboration

A standout feature of SRM-AP, Amaravati's academic ecosystem is its focus on future-oriented, modern domains such as Artificial Intelligence. With more than 100 affiliations across the globe, it has fortified its research and pedagogy with landmark collaborations, like one with the School of Computer Science at Carnegie Mellon University (CMU SCS), USA - one of the world's premier AI research hubs.

Partnerships like this enable joint research, student internships, AI lab development, curriculum enrichment, and faculty development initiatives, collectively enhancing the university's technological edge and academic rigour.

Strong Placement Record with Global Impact

SRM-AP, Amaravati has built a robust academia-industry interface that supports exceptional student placements. Recognised by FICCI for

P Sathyanarayanan, Pro-Chancellor, SRM University-AP

'Excellence in Creating Employment' and by World Education Summit 2025 as one of the 'Best Universities with Excellent Placement of the Year', the university continues to foster strong corporate partnerships.

Programs such as alumni mentorship, skill training and a structured mentor-mentee ecosystem prepare students for evolving market dynamics. The Industry-Institute Interaction platform further facilitates exposure to industry leaders through workshops, webinars, and training sessions.

Students have secured prestigious roles in some of the top-tier companies including Oracle, IBM, Philips, Deloitte, Samsung, PayPal, Amazon, Flipkart, JPMorgan Chase, and Volvo, among others, with approximately 850 recruitment partners, some of the top packages ranging from ₹45-₹55 LPA, and ~5% of students placed internationally. Despite being young, SRM-AP, Amaravati has emerged as a hub for placements. Moreover, some of its students gain admission to QS Top 50 universities globally, often with scholarships, for higher studies.

Creating a Culture of Innovation and Research Eminence

With a strong focus on entrepreneurship and innovation, SRM-AP, Amaravati has developed Innovative research infrastructure including eight Centres of Excellence and a comprehensive digital and physical library. Recognised by ASSOCHAM for Excellence in Enabling Research Environment (Science), the university prides to have set-up 80+ Labs for research and boasts over 2,193 research publications (more than 40% in Q1 journals), over 480 patents filed, 55 granted, and two successful technology transfers. With a Scopus H-index of 67, it ranks third among private Indian universities in the Nature Index 2023, and five of its faculty are listed among Stanford University's top 2% scientists worldwide.

Pro-Chancellor P. Sathyanarayanan summarises his vision as:

> "At SRM University-AP, Amaravati, we don't just educate—we inspire and provide a launchpad for future aspirants. Rooted in innovation and research, and guided by a bold vision, we equip students with the knowledge, purpose, and skills to shape their path and create a better world. Here, education is not mere learning—it's a real-world experience and a lifelong catalyst for personal growth and societal transformation."

The entrepreneurial spirit is supported by Hatchlab Research Centre, which has incubated over 40 startups. The university's flagship rural entrepreneurship initiative—ADITRI has empowered nearly 100 women entrepeneurs across AP.

Holistic Development of a Global Citizen

SRM-AP, Amaravati's inclusive and nurturing environment has enabled students to thrive in academics, athletics, and adventure. Olympians Deepthi Jeevanji- a Bronze medallist at the Paralympics 2024, and Jyothika Sri Dandi, who represented India in the Women's Relay at Paris Olympics 2024, are stellar examples of the university's sporting legacy.

It is also the first private university in India to send a student expedition to the Everest Base Camp, underscoring its commitment to developing leadership, resilience, and global awareness. Among a student body of over 9,000 learners from almost every Indian State and 28 nationalities internationally, supported by 800 university staff, SRM University-AP, Amaravati offers a culturally rich, intellectually vibrant, and globally aligned educational experience.

A Vision defining Future: Educating to drive change

Guided by a noble vision, SRM-AP, Amaravati is poised to set newer benchmarks ahead. 21st century course spread, an expanding campus, an Industrial Research Park, state-of-the-art AI Labs with capable faculty & passionate talents, will cumulatively curate an ecosystem that drives collaboration between academia and industry. SRM-AP's roadmap is firmly aligned with building a globally respected, future-ready institution that delivers holistic, high-impact education.

> "SRM University-AP, Amaravati, challenges the boundaries of scientific knowledge and research acquisition. The university embraces application-oriented teaching and learning methodologies, nurturing students to be industry-ready professionals with 21st century skillsets."
>
> *- Prof. Manoj K Arora, Vice Chancellor*

SRM UNIVERSITY AP
Andhra Pradesh

For more information, contact: SRM University-AP, Amaravati
Website: www.srmap.edu.in
Admission Helpline No: 08069886999

The Times of India • 30 May • Deloitte

Redefining Engineering Education with Global Vision and Local Impact

8 • PG	135 • Sqcm	305537 • AVE	2.78M • Cir	Top Left	Delhi Times

Delhi

Redefining Engineering Education with Global Vision and Local Impact

In an era where the demands of the engineering profession are rapidly evolving, Chitkara University has emerged as a flagbearer of innovation, quality, and global relevance in engineering education. From academic distinction to strong industry linkages and meaningful international collaborations, the university continues to redefine the parameters of what makes an engineering institution truly modern. With a blend of futuristic pedagogy, real-world exposure, and global integration, Chitkara University is preparing students not just for jobs, but for lifelong success and leadership in a dynamic global economy.

The university's impact on India's higher education landscape is reflected in its growing recognition across national rankings. In Rankings 2024, by one of the leading magazine, Chitkara University's engineering programs secured great position nationally—an achievement that places it among the top engineering institutions in the country. Its 10th rank in the Employability Index one of the leading magazines for T-School Rankings 2024 further underscores the university's strong emphasis on making students career-ready from day one.

The foundation of Chitkara's success lies in its forward-looking, industry-aligned curriculum. The university offers a wide range of undergraduate engineering programs, including B.E. CSE with specialisations in Artificial Intelligence & Machine Learning in collaboration with Microsoft, Cloud Computing and Virtualisation Technology in collaboration with AWS, Civil Engineering with specialisation in AI & ML as well as niche disciplines like Mechatronics, and Electronics & Communication with specialised tracks in IoT, VLSI and Embedded Systems. Automobile Engineering with specialisation in Electric and Hybrid Vehicles (EV & HEV) is offered in collaboration with ARAI. These programs build strong academic foundations while encouraging critical thinking, interdisciplinary collaboration, and practical learning through labs, projects, and live simulations. This emphasis on experiential learning equips graduates to solve complex, real-world challenges across industries.

A standout feature of Chitkara University's approach is its focus on global exposure. Collaborations with some of the prestigious institutions such as Arizona State University (ASU), USA—ranked #1 in the U.S. for innovation—enable the university to offer a Dual Degree in B.E. Computer Science and Technology. Students complete two years at Chitkara and two years at ASU, earning a globally recognised degree. Similarly, 2+2 pathway programs in Software Engineering and Artificial Intelligence & Machine Learning are offered in academic mentorship with Deakin University, Australia, which ranks among the top 1% of universities worldwide. These collaborations provide cross-cultural experiences and boost global employability, preparing students for multicultural professional environments.

Research and innovation are integral to Chitkara's engineering ecosystem. The university has seen a steady increase in research output, with publications gaining visibility in reputed international journals. Faculty and students are involved in research projects supported by government bodies, industry leaders, and international agencies. Research areas range from AI and cybersecurity to sustainable infrastructure and automation, with undergraduate students encouraged to contribute from early stages.

Industry collaboration remains another cornerstone of Chitkara University's success. These partnerships influence the curriculum, drive pedagogy, and provide real-world mentorship and project opportunities. Centres such as the Code Experience Centre powered by Capgemini, and the iOS Student Development Centre supported by Apple and Infosys, keep students in sync with the latest technological trends. This has translated into remarkable placements with some of the top recruiters like Microsoft, Deloitte, Infosys, Capgemini, and Tata Technologies. The highest package offered has exceeded ₹1 crore per annum, highlighting the international value of a Chitkara engineering degree.

Chitkara University also takes pride in its modern infrastructure, with advanced labs, Centres of Excellence, simulation environments, and smart classrooms. Students are encouraged to participate in national and international hackathons, join innovation clusters, and explore entrepreneurship through campus-based incubators.

Chitkara University is not just awarding degrees—it is shaping future-ready engineers who are technically skilled, adaptable, creative, and capable of leading in a globalised world. With academic rigour, real-world relevance, and strategic international collaborations, the university is transforming engineering education in India.

In a world driven by innovation and defined by global collaboration, Chitkara University continues to stand tall. Its Achievements are a testament to visionary leadership and a resolute belief in creating not just engineers, but change-makers who are equipped to shape the future.

The Times of India • 30 May • Deloitte

Blending Urban Advantage with Academic Distinction

11 • PG	336 • Sqcm	759521 • AVE	2.78M • Cir	Middle Left	Delhi Times

Delhi

Blending Urban Advantage with Academic Distinction

In an era where higher education is rapidly evolving to match the pace of global industry demands and technological innovation, SRM Institute of Science and Technology (SRMIST), Vadapalani campus, is steadily gaining traction as a high-impact urban university.

Strategically located in the heart of Chennai — right next to the Vadapalani Metro Station — the campus is becoming one of the preferred destination for students seeking academic rigour, international exposure, and strong career outcomes.

With over 8,000 students currently enrolled. More than 2000 recruiters engaged, and approximately 80 international collaborations in place, SRMIST Vadapalani is emerging as more than just a regional education hub — it is increasingly being recognised as a launchpad for global careers.

Comprehensive Industry Linkages & Strong Placement Performance

SRMIST Vadapalani's one of the most compelling strength lies in its career-focused ecosystem. The campus maintains remarkable placement track record across all major disciplines — Engineering, Management, Science, and Humanities.

- The highest CTC recorded by students from SRMIST has reached an impressive ₹52 LPA (as per LinkedIn data), with another notable package of ₹34.62 LPA offered to a CSE student from the 2016-2020 batch
- The average CTC stands at approximately ₹7.5 LPA, although it varies across departments
- Placement achievement is consistent, with placement rates depending on the stream and programme

Over 2,000 companies have visited the SRM Group campuses for recruitment over the years. The Vadapalani campus continues to attract industry giants such as:

- EY, TCS, Cognizant, Accenture, IBM, Amazon, Google, Wipro, Deloitte, Infosys, and KPMG, among others

This industry engagement extends beyond recruitment. SRMIST offers students regular exposure to guest lectures, internships, case competitions, and hands-on training aligned with real-world business and engineering challenges.

National Accreditations and Global Rankings

SRMIST Vadapalani holds a firm place in national and international rankings, validating the academic and institutional quality it offers.

- Accredited with NAAC A++, the highest possible grade, valid until 2031
- All programmes are fully approved by UGC and AICTE, ensuring academic compliance and standardisation
- Ranked in the Top 30 in Engineering and Pharmacy under the National Institutional Ranking Framework (NIRF)
- According to QS World University Rankings, SRMIST is placed in the 1001-1200 bracket globally, and is notably ranked 17th in India for sustainability performance, a rare honour for private institutions in the country

Such credentials reflect a consistent commitment to academic quality and socially responsible development.

SRM INSTITUTE OF SCIENCE & TECHNOLOGY

VADAPALANI

Research, Innovation, and National Recognition

Research and innovation are at the core of SRMIST Vadapalani's ethos. The university has received multiple honours under the Atal Ranking of Institutions on Innovation Achievements (ARIIA) — a prestigious indicator of innovation output in Indian higher education.

- Ranked 2nd in 2020, 3rd in 2019, and 4th in 2021 among all private institutions in India for innovation

SRMIST has also earned a spot on the Nature Index Ranking, which highlights institutions contributing significantly to quality scientific research. Areas of special focus include:

- Chemistry
- Life Sciences
- Environmental Studies

In 2024, the Vadapalani campus celebrated its students' victory at the Smart India Hackathon, a national competition backed by the Government of India that recognises innovation and problem-solving at scale. This win speaks volumes about the campus's research culture and mentorship support.

International Collaborations and Global Exposure

SRMIST Vadapalani places significant emphasis on creating global citizens. The university has fostered more than 80 international collaborations with reputed institutions and research centres around the world.

The International Advisory Board (IAB) features faculty and thought leaders from universities such as:

- Harvard University
- Massachusetts Institute of Technology (MIT)
- Stanford University
- University of Cambridge

Students benefit from the Semester Abroad Programme (SAP), which provides opportunities to study or intern at global institutions, equipping them with international experience, cross-cultural skills, and industry-aligned learning.

These collaborations further enhance curriculum delivery, facilitate joint research, and expose students to international standards of academic delivery and assessment.

Comprehensive Academic Offerings

SRMIST Vadapalani delivers a diverse academic portfolio across undergraduate, postgraduate, diploma, and doctoral levels. All programmes are tailored with an emphasis on industry relevance and emerging technology trends.

Faculty of Engineering & Technology

- **B.Tech:**
  - Computer Science & Engineering (General and Honours)
  - CSE with Artificial Intelligence & Machine Learning
  - CSE with Big Data Analytics
  - CSE with Cyber Security
  - Computer Science and Business System
  - Electronics & Communication Engineering (ECE with Data Science)
  - Electronics Engineering (VLSI Design & Technology)
  - Mechanical Engineering (including AI/ML specialisation)
  - Working Professional formats available in select streams
- **M.Tech:**
  - CSE with AI & ML
  - VLSI Design

Faculty of Management

- **Undergraduate:**
  - BBA (General and Specialised Tracks)
  - Postgraduate:
  - MBA in Marketing, Finance, HRM, Analytics, and Operations
  - MBA in Banking and Financial Services
  - MBA for Working Professionals

Faculty of Science & Humanities

- **B.Com** specialisations in:
  - General, Accounting & Finance, International Finance, Computer Applications, Finance & Taxation (with Chartered Accountancy coaching)
- **BCA and BCA with Data Science**
- **B.Sc programmes in:**
  - Cyber Security
  - Psychology
  - Visual Communication
  - Hotel & Hospitality Administration
- **Postgraduate options include:**
  - M.Com
  - MCA
  - Master of Social Work (MSW)
  - Diploma in Hotel Management & Catering Science

Each programme is supported by value-added training, skill certification modules, and career guidance services, ensuring students are industry-ready from day one.

Campus Infrastructure & Health Partnerships

While being compact at 5 acres, the Vadapalani campus maximises its location and layout:

- Digitally enabled classrooms and fully equipped laboratories for hands-on learning
- Campus-wide high-speed Wi-Fi
- Access to modern computing tools and cloud-based platforms
- A dedicated tie-up with SIMS Hospital, located adjacent to the campus, ensuring access to quality healthcare for students and staff

The campus is also accessible via the Chennai Metro, making daily commute convenient for day scholars and faculty.

Cultural Activities and National Representation

SRMIST Vadapalani places equal importance on co-curricular development. The annual Margazhi Vaibhavam event brings together students and faculty in celebration of Tamil culture through traditional music, dance, and art forms.

The campus is also home to student-athletes of national repute:

- Prithviya Tondaiman, Olympian and national-level shooter
- Nethra Kumanan, India's first female sailor to qualify for the Olympics

Both are products of SRM's support for sports and flexible academic planning that accommodates rigorous training schedules.

Student-Centric Governance and Safety

SRMIST enforces a strict anti-ragging policy. In line with UGC regulations, any student found guilty of ragging or abetting it faces strict disciplinary action, including possible expulsion.

Support services include:

- Academic counselling
- Mental health support
- Mentorship programmes
- Career advisory cells

This student-first approach fosters a respectful, inclusive, and supportive campus culture.

Admissions Open for 2025–26

Applications are now being accepted for the 2025-2026 academic year. The admission process is open for all UG, PG, and diploma programmes across the three faculties.

For more information, contact:
SRM Institute of Science and Technology – Vadapalani Campus
University Building, C Block, No. 1, 100 Feet Road, Jawaharlal Nehru Salai, Adjacent to SIMS Hospital, Vadapalani, Chennai – 600026
Contact Numbers: +91 78239 41999 +91 9176002999
Email: admissions.vdp@srmist.edu.in
Website: www.srmistvdp.edu.in

Telegraph • 30 May • Deloitte

Fastest-growing' tag on economy

6 • PG	308 • Sqcm	800869 • AVE	2.33M • Cir	Top Left

Kolkata

'Fastest-growing' tag on economy

OUR SPECIAL CORRESPONDENT

Calcutta: The Reserve Bank of India has stated that the country is poised to remain the fastest-growing economy globally in 2025-26, even as the global economic outlook for 2025 and 2026 remains clouded by multiple challenges, including geopolitical tensions, trade tensions, elevated public debt, financial market volatility, and climate shocks.

The RBI has projected real GDP growth for 2025-26 at 6.5 per cent, with growth rates of 6.5 per cent in Q1, 6.7 per cent in Q2, 6.6 per cent in Q3, and 6.3 per cent in Q4.

"The outlook for the Indian economy remains promising in 2025-26, supported by revival in consumption demand, government's continued thrust on capex while adhering to the path of fiscal consolidation, healthy balance sheets of banks and corporates, easing financial conditions, continuing resilience of the services sector and strengthening of consumer and business optimism, besides sound macroeconomic fundamentals," RBI said in its annual report.

"However, uncertainty about global trade post-protectionist measures, protracted geopolitical tensions and global financial market volatility pose downside risks to the growth outlook and upside risks to the inflation outlook," the central bank said.

With inflation falling below the target in February and March 2025, supported by a sharp fall in food inflation, there is now greater confidence about a durable alignment of headline inflation with the target of 4 per cent over a 12-month horizon, the central bank said.

RBI has projected a 4 per cent CPI inflation for 2025-26, with Q1 at 3.6 per cent, Q2 at 3.9 per cent, Q3 at 3.8 per cent, and Q4 at 4.4 per cent.

"The benign inflation outlook and moderate growth warrant monetary policy to be growth supportive, while remaining watchful about the rapidly evolving global macroeconomic conditions," the annual report said.

The RBI has already lowered the policy rate in two consecutive reviews, and there are expectations of further rate cuts in the current cycle by economists and market analysts to further support economic growth.'

Growth expectations

The government is expected to release the provisional estimates of Q4FY25 and FY25 GDP growth numbers on April 30.

"Assuming there are no major revisions in Q1 to Q3 estimates in the upcoming data release by NSO, we expect FY25 GDP to stand at 6.3," said Soumya Kanti Ghosh, group chief economic adviser, State Bank of India, in a research report.

"While a slowdown of FY25 is already factored in, Q4 growth will likely signal whether growth momentum for FY26 is likely to rebound. We expect growth to range between 6.8-7.2 per cent, given the growth in high-frequency indicators around services exports, GST collections, and rural demand indicators," said Rumki Majumdar, economist, Deloitte India.

"The projected real GDP growth of 6.4 per cent in FY25 and 6.5 per cent in FY26 reflects the economy's underlying strength and resilience, driven by robust domestic demand, sustained government capex, and gradual recovery in private investments," said Manoranjan Sharma, chief economist at Infomerics Valuations and Ratings Ltd.

Household savings

The gross financial saving of households increased to 11.2 per cent of gross national disposable income (GNDI) in 2023-24 from 10.7 per cent in the previous year.

Net household financial savings improved to 5.1 per cent of GNDI in 2023-24 from 4.9 per cent in the previous year.

CLOUD ON GLOBAL ECONOMIC OUTLOOK

- India's external debt to GDP ratio remained modest at 19.1 per cent as at end-December 2024, the lowest among emerging market peers
- Currency-deposit ratio declined to 15.4 per cent by March 31, 2025, from 15.9 per cent in the previous year, driven by growth in digital transactions
- The value of central bank digital currency (CBDC) or e-rupee in circulation jumped to ₹1,016 crore at the end of March 2025 from ₹234 crore in the year-ago period. RBI is exploring the commencement of CBDC pilots on cross-border payments

Dainik Bhaskar • 30 May • Deloitte

America bharat se har saal 7 lakh crore kama raha 3 lakh crore rupay ka surplus

5 • PG	1021 • Sqcm	1268590 • AVE	446.92K • Cir	Top Center

Chandigarh

ट्रेड डिप्लोमेसी • अधूरे आंकड़े देकर भारत पर टैरिफ घटाने का दबाव डाल रहा अमेरिका: जीटीआरआई

अमेरिका भारत से हर साल 7 लाख करोड़ कमा रहा, 3 लाख करोड़ रुपए का सरप्लस

भास्कर न्यूज | नई दिल्ली

राष्ट्रपति डोनाल्ड ट्रम्प भारत पर अमेरिका के साथ व्यापार में अनुचित फायदा उठाने का आरोप लगाते रहे हैं। वित्त वर्ष 2024-25 में अमेरिका का भारत के साथ व्यापार घाटा 44.4 अरब डॉलर (3.8 लाख करोड़ रुपए) का था। यानी भारत ने अमेरिका से आयात के मुकाबले 3.8 लाख करोड़ का ज्यादा निर्यात किया। यही आंकड़ा दिखाकर ट्रम्प भारत पर एकतरफा टैरिफ कम करने और बाजार खोलने का दबाव बना रहा है, पर ये आंकड़े अधूरे और भ्रामक हैं। ग्लोबल ट्रेड रिसर्च इनिशिएटिव (जीटीआरआई) का कहना है कि एजुकेशन, डिजिटल सर्विस, फाइनेंशियल ऑपरेशन, बौद्धिक संपदा की रॉयल्टी और हथियार बेचकर अमेरिका हर साल भारत से 80-85 अरब डॉलर (6.6 से 7 लाख करोड़ रुपए) कमाता है। यानी वस्तुओं-सेवाओं के व्यापार से घाटे के बावजूद अमेरिका भारत के साथ 3-3.4 लाख करोड़ रुपए के ट्रेड सरप्लस में है।

हकीकत: भारत से 4 प्रमुख तरीकों से कमाई करता है अमेरिका, ये ट्रेड डेटा में नहीं दिखते

1 एजुकेशन के जरिये हर साल 2 लाख करोड़ रुपए से ज्यादा की कमाई

भारत से अमेरिका सबसे अधिक पैसा एजुकेशन में जाता है। 3 लाख से ज्यादा भारतीय छात्र हर साल अमेरिका पढ़ने जाते हैं। वहां पढ़ने वाले भारतीय छात्र सालाना 2 लाख करोड़ रुपए से अधिक खर्च करते हैं। करीब 1.3 लाख करोड़ रुपए ट्यूशन पर और लगभग 85 हजार करोड़ रुपए रहने-खाने पर खर्च होते हैं। यूएससी, एनवाईयू और नॉर्थ ईस्टर्न जैसी यूनिवर्सिटी में सबसे ज्यादा पैसा जाता है। इस हिसाब से शिक्षा भारत को अमेरिका का सबसे बड़ा निर्यात बन गया है।

2 अमेरिकी टेक कंपनियों को भारत से सालाना 1.70 लाख करोड़ तक आय

गूगल, मेटा, अमेजन, एपल और माइक्रोसॉफ्ट जैसी अमेरिका की दिग्गज टेक कंपनियां भारत के तेजी से बढ़ते डिजिटल मार्केट से हर साल 15-20 अरब डॉलर (1.7 लाख करोड़ रुपए तक) की कमाई करती हैं। ये कमाई इन्हें डिजिटल विज्ञापन, क्लाउड सर्विस, एप स्टोर्स, सॉफ्टवेयर व डिवाइस की बिक्री और स्ट्रीमिंग सब्सक्रिप्शन के जरिये होती है।

3 सालाना 1 लाख करोड़ रुपए तक कमाई करते हैं अमेरिकी बैंक

सिटीबैंक, जेपी मॉर्गन, गोल्डमैन सैक्स, मैकिंजी, बीसीजी, डेलॉय, पीडब्ल्यूसी और केपीएमजी जैसे अमेरिकी बैंक, बैंकिंग कंपनियां और कंसल्टिंग फर्म्स भारत के फाइनेंशियल सेक्टर से हर साल करीब 10-15 अरब डॉलर (1.3 लाख करोड़ रुपए तक) कमाती हैं। ये आय भारतीय कंपनियों को सलाह, कॉरपोरेट डील मैनेज करके और हाई एंड सर्विसेज के जरिये होती है।

4 हर साल ग्लोबल कैपेबिलिटी सेंटर्स की कमाई 1.7 लाख करोड़ तक

ग्लोबल कैपेबिलिटी सेंटर (जीसीसी) भारत में अमेरिका की आय के बड़े स्रोत हैं। वॉलमार्ट, डेल, आईबीएम, वेल्स फार्गो, सिस्को और मॉर्गन स्टेनली जैसी कंपनियां बेंगलुरु और हैदराबाद जैसे शहरों में जीसीसी चलाती हैं। ये बैक-एंड ऑफिस टेक्नोलॉजी, फाइनेंस और एनालिटिक्स का ग्लोबल ऑपरेशन संभालते हैं। ये काम तो भारत में करते हैं, पर बिलिंग अमेरिका में होती है।

भारत से घाटे में नहीं है अमेरिका

जीटीआरआई का कहना है कि भारत अमेरिका के साथ एकतरफा फायदे में नहीं है। एजुकेशन, टेक्नोलॉजी, फाइनेंस और डिफेंस जैसे सेक्टर भारत में अमेरिका की कमाई के प्रमुख स्रोत हैं। इस लिहाज से भारत मुक्त व्यापार समझौते पर मजबूती से मोलभाव करने की स्थिति में है।

डिफेंस सेक्टर में 1,100 करोड़ रुपए की नई डील, इसके बढ़ने के आसार

भारत हर साल अमेरिका से हजारों करोड़ रुपए के हथियार खरीदता है। हाल ही में भारत-पाक तनाव के बीच अमेरिका ने करीब 1,100 करोड़ रुपए के मिलिट्री हार्डवेयर और लॉजिस्टिक उपकरण भारत को बेचने की डील की है। ऐसी डील अब बढ़ने के आसार हैं।

पेटेंट, लाइसेंस, फिल्में और स्ट्रीमिंग के जरिये भी होती है कमाई

अमेरिकी फार्मा कंपनियां अपने पेटेंट और ड्रग लाइसेंस के जरिये भारतीय कंपनियों से सालाना 17,000 करोड़ रुपए तक कमाई करती हैं। इसके अलावा हॉलीवुड फिल्में, ओटीटी प्लेटफॉर्म्स भी स्ट्रीमिंग और कंटेंट लाइसेंसिंग के माध्यम से करीब इतनी ही कमाई करते हैं।

Dainik Bhaskar • 30 May • Deloitte

America is earning 7 lakh crores from India every year, surplus of 3 lakh crores

13 • PG	491 • Sqcm	2827860 • AVE	2.34M • Cir	Middle Left

Jaipur

ट्रेड डिप्लोमेसी • अधूरे आंकड़े देकर भारत पर टैरिफ घटाने का दबाव डाल रहा अमेरिका: जीटीआरआई

अमेरिका भारत से हर साल 7 लाख करोड़ कमा रहा, 3 लाख करोड़ रुपए का सरप्लस

भास्कर न्यूज | नई दिल्ली

राष्ट्रपति डोनाल्ड ट्रम्प भारत पर अमेरिका के साथ व्यापार में अनुचित फायदा उठाने का आरोप लगाते रहे हैं। वित्त वर्ष 2024-25 में अमेरिका का भारत के साथ व्यापार घाटा 44.4 अरब डॉलर (3.8 लाख करोड़ रुपए) का था। यानी भारत ने अमेरिका से आयात के मुकाबले 3.8 लाख करोड़ का ज्यादा निर्यात किया। यही आंकड़ा दिखाकर ट्रम्प भारत पर एकतरफा टैरिफ कम करने और बाजार खोलने का दबाव बना रहा है, पर ये आंकड़े अधूरे और भ्रामक हैं। ग्लोबल ट्रेड रिसर्च इनिशिएटिव (जीटीआरआई) का कहना है कि एजुकेशन, डिजिटल सर्विस, फाइनेंशियल ऑपरेशन, बौद्धिक संपदा की रॉयल्टी और हथियार बेचकर अमेरिका हर साल भारत से 80-85 अरब डॉलर (6.6 से 7 लाख करोड़ रुपए) कमाता है। यानी वस्तुओं-सेवाओं के व्यापार से घाटे के बावजूद अमेरिका भारत के साथ 3-3.4 लाख करोड़ रुपए के ट्रेड सरप्लस में है।

हकीकत: भारत से 4 प्रमुख तरीकों से कमाई करता है अमेरिका, ये ट्रेड डेटा में नहीं दिखते

1 एजुकेशन के जरिये हर साल 2 लाख करोड़ रुपए से ज्यादा की कमाई

भारत से अमेरिका सबसे अधिक पैसा एजुकेशन में जाता है। 3 लाख से ज्यादा भारतीय छात्र हर साल अमेरिका पढ़ने जाते हैं। वहां पढ़ने वाले भारतीय छात्र सालाना 2 लाख करोड़ रुपए से अधिक खर्च करते हैं। करीब 1.3 लाख करोड़ रुपए ट्यूशन पर और लगभग 85 हजार करोड़ रुपए रहने-खाने पर खर्च होते हैं। यूएससी, एनवाईयू और नॉर्थ ईस्टर्न जैसी यूनिवर्सिटी में सबसे ज्यादा पैसा जाता है। इस हिसाब से शिक्षा भारत को अमेरिका का सबसे बड़ा निर्यात बन गया है।

2 अमेरिकी टेक कंपनियों को भारत से सालाना 1.70 लाख करोड़ तक आय

गूगल, मेटा, अमेजन, एपल और माइक्रोसॉफ्ट जैसी अमेरिका की दिग्गज टेक कंपनियां भारत के तेजी से बढ़ते डिजिटल मार्केट से हर साल 15-20 अरब डॉलर (1.7 लाख करोड़ रुपए तक) की कमाई करती हैं। ये कमाई इन्हें डिजिटल विज्ञापन, क्लाउड सर्विस, एप स्टोर्स, सॉफ्टवेयर व डिवाइस की बिक्री और स्ट्रीमिंग सब्सक्रिप्शन के जरिये होती है।

3 सालाना 1 लाख करोड़ रुपए तक कमाई करते हैं अमेरिकी बैंक

सिटीबैंक, जेपी मॉर्गन, गोल्डमैन सैक्स, मैकिंजी, बीसीजी, डेलॉय, पीडब्ल्यूसी और केपीएमजी जैसे अमेरिकी बैंक, बैंकिंग कंपनियां और कंसल्टिंग फर्म्स भारत के फाइनेंशियल सेक्टर से हर साल करीब 10-15 अरब डॉलर (1.3 लाख करोड़ रुपए तक) कमाती हैं। ये आय भारतीय कंपनियों को सलाह, कॉरपोरेट डील मैनेज करके और हाई एंड सर्विसेज के जरिये होती है।

4 हर साल ग्लोबल कैपेबिलिटी सेंटर्स की कमाई 1.7 लाख करोड़ तक

ग्लोबल कैपेबिलिटी सेंटर (जीसीसी) भारत में अमेरिका की आय के बड़े स्रोत हैं। वॉलमार्ट, डेल, आईबीएम, वेल्स फार्गो, सिस्को और मॉर्गन स्टेनली जैसी कंपनियां बेंगलुरु और हैदराबाद जैसे शहरों में जीसीसी चलाती हैं। ये बैक-एंड ऑफिस टेक्नोलॉजी, फाइनेंस और एनालिटिक्स का ग्लोबल ऑपरेशन संभालते हैं। ये काम तो भारत में करते हैं, पर बिलिंग अमेरिका में होती है। अमेरिकी जीसीसी भारतीय ऑपरेशन से सालाना 1.2 से लेकर 1.7 लाख करोड़ रुपए तक की कमाई करते हैं।

भारत से घाटे में नहीं है अमेरिका

जीटीआरआई का कहना है कि भारत अमेरिका के साथ एकतरफा फायदे में नहीं है। एजुकेशन, टेक्नोलॉजी, फाइनेंस और डिफेंस जैसे सेक्टर भारत में अमेरिका की कमाई के प्रमुख स्रोत हैं। इस लिहाज से भारत मुक्त व्यापार समझौते पर मजबूती से मोलभाव करने की स्थिति में है।

डिफेंस सेक्टर में 1,100 करोड़ रुपए की नई डील, इसके बढ़ने के आसार

भारत हर साल अमेरिका से हजारों करोड़ रुपए के हथियार खरीदता है। हाल ही में भारत-पाक तनाव के बीच अमेरिका ने करीब 1,100 करोड़ रुपए के मिलिट्री हार्डवेयर और लॉजिस्टिक उपकरण भारत को बेचने की डील की है। ऐसी डील अब बढ़ने के आसार हैं।

पेटेंट, लाइसेंस, फिल्में और स्ट्रीमिंग के जरिये भी होती है कमाई

अमेरिकी फार्मा कंपनियां अपने पेटेंट और ड्रग लाइसेंस के जरिये भारतीय कंपनियों से सालाना 17,000 करोड़ रुपए तक कमाई करती हैं। इसके अलावा हॉलीवुड फिल्मों, ओटीटी प्लेटफॉर्म्स भी स्ट्रीमिंग और कंटेंट लाइसेंसिंग के माध्यम से करीब इतनी ही कमाई करते हैं।

Dainik Bhaskar • 30 May • Deloitte

America Bharat se har saal 7 Lakh Crore kama raha, 3 Lakh Crore Rupay ka Surplus

11 • PG | 1741 • Sqcm | 783567 • AVE | 92.28K • Cir | Top Center

Delhi

ट्रेड डिप्लोमेसी • अधूरे आंकड़े देकर भारत पर टैरिफ घटाने का दबाव डाल रहा अमेरिकाः जीटीआरआई

अमेरिका भारत से हर साल 7 लाख करोड़ कमा रहा, 3 लाख करोड़ रुपए का सरप्लस

भास्कर न्यूज़ | नई दिल्ली

राष्ट्रपति डोनाल्ड ट्रम्प भारत पर अमेरिका के साथ व्यापार में अनुचित फायदा उठाने का आरोप लगाते रहे हैं। वित्त वर्ष 2024-25 में अमेरिका का भारत के साथ व्यापार घाटा 44.4 अरब डॉलर (करीब 3.8 लाख करोड़ रुपए) का था। यानी भारत ने अमेरिका से आयात के मुकाबले 3.8 लाख करोड़ रुपए का ज्यादा निर्यात किया। यही आंकड़ा दिखाकर अमेरिका भारत पर एकतरफा टैरिफ कम करने और बाजार खोलने का दबाव बना रहा है। लेकिन ये आंकड़े अधूरे और भ्रामक हैं। ग्लोबल ट्रेड रिसर्च इनिशिएटिव (जीटीआरआई) का कहना है कि शिक्षा, डिजिटल सर्विस, फाइनेंशियल ऑपरेशन, बौद्धिक संपदा की रॉयल्टी और हथियारों की बिक्री से अमेरिका हर साल भारत से 80-85 अरब डॉलर (6.6 से 7 लाख करोड़ रुपए) कमाता है। यानी वस्तुओं और सेवाओं के व्यापार घाटे के बावजूद अमेरिका भारत से 3-3.4 लाख करोड़ रुपए के ट्रेड सरप्लस में है।

हकीकतः भारत से 4 प्रमुख तरीकों से कमाई करता है अमेरिका, ये ट्रेड डेटा में नहीं दिखते

1 एजुकेशन के जरिये हर साल 2 लाख करोड़ रुपए से ज्यादा की कमाई

भारत से अमेरिका सबसे अधिक पैसा एजुकेशन में जाता है। 3 लाख से ज्यादा भारतीय छात्र हर साल अमेरिका पढ़ने जाते हैं। वहां पढ़ने वाले भारतीय छात्र हर साल 2 लाख करोड़ रुपए से अधिक खर्च करते हैं। इसमें करीब 1.3 लाख करोड़ रुपए ट्यूशन पर और करीब 85 हजार करोड़ रुपए रहने-खाने पर खर्च होते हैं। यूएससी, एनवाईयू और नॉर्थ ईस्टर्न जैसी यूनिवर्सिटी में सबसे ज्यादा पैसा जाता है। इस हिसाब से शिक्षा भारत को अमेरिका का सबसे बड़ा निर्यात बन गया है।

3 सालाना 1 लाख करोड़ रुपए तक कमाई करते हैं अमेरिकी बैंक

सिटीबैंक, जेपी मॉर्गन, गोल्डमैन सैक्स, मैकिंजी, बीसीजी, डेलॉय, पीडब्ल्यूसी और केपीएमजी जैसे अमेरिकी बैंक, बैंकिंग कंपनियां और कंसल्टिंग फर्म्स भारत के फाइनेंशियल सेक्टर से हर साल करीब 10-15 अरब डॉलर (1.3 लाख करोड़ रुपए तक) कमाती हैं। ये आय भारतीय कंपनियों को सलाह, कॉरपोरेट डील मैनेज करके और हाई एंड सर्विसेज के जरिये होती है।

2 अमेरिकी टेक कंपनियों को भारत से सालाना 1.7 लाख करोड़ तक आय

गूगल, मेटा, अमेजन, एपल और माइक्रोसॉफ्ट जैसी अमेरिका की दिग्गज टेक कंपनियां भारत के तेजी से बढ़ते डिजिटल मार्केट से हर साल 15-20 अरब डॉलर (1.7 लाख करोड़ रुपए तक) की कमाई करती हैं। ये कमाई इन्हें डिजिटल विज्ञापन, क्लाउड सर्विस, एप स्टोर्स, सॉफ्टवेयर व डिवाइस की बिक्री और स्ट्रीमिंग सब्सक्रिप्शन के जरिये होती है।

4 ग्लोबल कैपेबिलिटी सेंटर्स कमाते हैं 1 से 1.7 लाख करोड़ रुपए

ग्लोबल कैपेबिलिटी सेंटर (जीसीसी) भारत में अमेरिका की आय के बड़े स्रोत हैं। वॉलमार्ट, डेल, आईबीएम, वेल्स फार्गो, सिस्को और मॉर्गन स्टेनली जैसी कंपनियां बेंगलुरु और हैदराबाद जैसे शहरों में जीसीसी चलाती हैं। ये बैक-एंड ऑफिस टेक्नोलॉजी, फाइनेंस और एनालिटिक्स का ग्लोबल ऑपरेशन संभालते हैं। ये काम भारत में करते हैं, पर बिलिंग अमेरिका में होती है। अमेरिकी जीसीसी भारतीय ऑपरेशन से सालाना 1.2 से लेकर 1.7 लाख करोड़ रुपए तक की कमाई करते हैं।

भारत से घाटे में नहीं है अमेरिका

जीटीआरआई का कहना है कि भारत अमेरिका से एकतरफा फायदा नहीं ले रहा। एजुकेशन, टेक्नोलॉजी, फाइनेंस और डिफेंस जैसे सेक्टर भारत में अमेरिका की कमाई के प्रमुख स्रोत भी हैं। इस लिहाज से भारत मुक्त व्यापार समझौते पर मजबूती से मोलभाव करने की स्थिति में है।

डिफेंस सेक्टर में 1,100 करोड़ रुपए की नई डील, इसके बढ़ने के आसार

भारत हर साल अमेरिका से अरबों-खरबों रुपए के हथियार खरीदता है। भारत और पाक के बीच सीमा पर जारी तनाव के बीच अमेरिका ने करीब 1,100 करोड़ रुपए कीमत के सैन्य हार्डवेयर और लॉजिस्टिक उपकरण भारत को बेचने की डील की है।

पेटेंट, लाइसेंस, फिल्में और स्ट्रीमिंग के जरिये भी होती है कमाई

अमेरिकी फार्मा कंपनियां अपने पेटेंट और ड्रग लाइसेंस के जरिये भारतीय कंपनियों से सालाना 17,000 करोड़ रुपए तक कमाई करती हैं। हॉलीवुड फिल्मों, ओटीटी प्लेटफॉर्म भी स्ट्रीमिंग और कंटेंट लाइसेंसिंग के माध्यम से करीब इतनी ही कमाई करते हैं।

Divya Bhaskar • 30 May • Deloitte
US earn Rs. 7 lakh cr from India

14 • PG	1303 • Sqcm	2110987 • AVE	1.54M • Cir	Top Center

Ahmedabad

અમેરિકા અધૂરા ડેટા આપીને ભારત પર ટેરિફ ઘટાડવા દબાણ કરી રહ્યું છે: GTRI

US ભારત પાસેથી વાર્ષિક 7 લાખ કરોડ કમાય છે, હવે ટેરિફના મુદ્દે વાટાઘાટો શક્ય

બિઝનેસ સંવાદદાતા | નવીદિલ્હી

અમેરિકાના રાષ્ટ્રપતિ ડોનાલ્ડ ટ્રમ્પે ભારત પર અમેરિકા સાથેના વેપારમાં અયોગ્ય લાભ લેવાનો આરોપ લગાવ્યો છે. નાણાવર્ષ 2024-25માં ભારત સાથે અમેરિકાની વેપાર ખાધ સરેરાશ $44.4 બિલિયન (લગભગ રૂ. 3.8 લાખ કરોડ) હતી. તેનો અર્થ એ થયો કે ભારતે અમેરિકાથી આયાત કરતા 3.8 લાખ કરોડ રૂપિયા વધુ નિકાસ કરી. આ ડેટાનો ઉપયોગ કરીને અમેરિકા ભારત પર એકપક્ષીય ટેરિફ ઘટાડવા અને બજારો ખોલવા માટે દબાણ કરી રહ્યું છે. પરંતુ આ આંકડા અપૂર્ણ અને ગેરમાર્ગે દોરનારા છે. ગ્લોબલ ટ્રેડ રિસર્ચ ઈનિશિયેટિવ (GTRI) અનુસાર અમેરિકા દર વર્ષે ભારતમાંથી શિક્ષણ, ડિજિટલ સેવાઓ, ફાઈનાન્સિયલ ઓપરેશન, બૌદ્ધિક સંપદા રોયલ્ટી અને શસ્ત્રોના વેચાણ દ્વારા $80-85 બિલિયન (રૂ. 6.6 થી 7 લાખ કરોડ) કમાય છે. તેનો અર્થ એ કે વસ્તુઓ અને સેવાઓમાં વેપાર ખાધ હોવા છતાં અમેરિકા ભારત કરતાં લગભગ 35-40 અબજ ડોલર (3 થી 3.4 લાખ કરોડ રૂપિયા) નો નફો કરી રહ્યું છે.

અમેરિકા ભારત પાસેથી ચાર મુખ્ય રીતે કમાણી કરે છે: શિક્ષણ દ્વારા દર વર્ષે બે લાખ કરોડ રૂપિયાથી વધુ કમાણી કરે છે. ભારતમાંથી મોટાભાગનો નાણા શિક્ષણ ક્ષેત્રે અમેરિકા જાય છે. દર વર્ષે 3 લાખથી વધુ ભારતીય વિદ્યાર્થીઓ અમેરિકા અભ્યાસ માટે જાય છે. અમેરિકામાં અભ્યાસ કરતા ભારતીય વિદ્યાર્થીઓ દર વર્ષે 25 અબજ ડોલર (2 લાખ કરોડ રૂપિયા) થી વધુ ખર્ચ કરે છે. આમાંથી, લગભગ $15 બિલિયન ટ્યુશન પાછળ અને $10 બિલિયન ખોરાક અને રહેઠાણ પાછળ ખર્ચવામાં આવે છે. અમેરિકન ટેક કંપનીઓ દર વર્ષે ભારતમાંથી $15-20 અબજ કમાય છે. ગૂગલ, મેટા, એમેઝોન, એપલ અને માઈક્રોસોફ્ટ જેવી કંપનીઓ ભારતના ઝડપથી વિકસતા ડિજિટલ માર્કેટમાંથી દર વર્ષે લગભગ $15-20 બિલિયન (લાખ કરોડ રૂપિયા) કમાય છે. અમેરિકન બેંકો ભારતમાંથી વાર્ષિક 80 હજારથી 1 લાખ કરોડ રૂપિયા કમાય છે. અમેરિકન બેંકો જેપી મોર્ગન, ગોલ્ડમેન સેક્સ, મેકકિન્સે, બીસીજી, ડેલોઈટ, પીડબ્લ્યુસી અને કેપીએમજી જેવી કન્સલ્ટિંગ કંપનીઓ ભારતના નાણાકીય ક્ષેત્રમાંથી દર વર્ષે $10-15 અબજ કમાય છે.

ભારત અને અમેરિકા વચ્ચે કરોડોના ડિફેન્સ કરાર

દર વર્ષે ભારત અમેરિકા પાસેથી અબજો રૂપિયાના શસ્ત્રો ખરીદે છે. તાજેતરમાં, ભારત અને પાકિસ્તાન વચ્ચે ચાલી રહેલા સરહદી તણાવ વચ્ચે, અમેરિકાએ ભારતને 131 મિલિયન ડોલર (લગભગ રૂ. 1100 કરોડ) ના લશ્કરી હાર્ડવેર અને લોજિસ્ટિક્સ સાધનો વેચવાનો કરાર કર્યો છે. પેટન્ટ, લાઈસન્સ, ફિલ્મો અને સ્ટ્રીમિંગ દ્વારા પણ આવક થાય છે. અમેરિકન ફાર્મા કંપનીઓ તેમના પેટન્ટ અને ડ્રગ લાઈસન્સ દ્વારા ભારતીય કંપનીઓ પાસેથી વાર્ષિક 1 થી 2 અબજ ડોલર કમાય છે.

અમેરિકાને ભારતથી ટ્રેડમાં નુકસાન નહિં પણ નફો છે

અમેરિકા ભારતથી નુકસાનમાં નથી પણ નફામાં છે. એ વાત બિલકુલ સ્પષ્ટ છે કે ભારત અમેરિકા પાસેથી એકપક્ષીય લાભ નથી લઈ રહ્યું. તેના બદલે, શિક્ષણ, ટેકનોલોજી, નાણાં અને સંરક્ષણ પણ નાણાં અને સંરક્ષણ ક્ષેત્રોમાં અમેરિકન કમાણીના મુખ્ય સ્રોત છે. આવી સ્થિતિમાં, ભારત મજબૂત સ્થિતિમાંથી મુક્ત વેપાર કરાર પર વાટાઘાટો કરી શકે છે.

Divya Bhaskar • 30 May • Deloitte

US earns Rs 7 lakh crore annually from India, now negotiations on tariff issue possible

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Mumbai

અમેરિકા અધૂરા ડેટા આપીને ભારત પર ટેરિફ ઘટાડવા દબાણ કરી રહ્યું છે: GTRI

US ભારત પાસેથી વાર્ષિક 7 લાખ કરોડ કમાય છે, હવે ટેરિફના મુદ્દે વાટાઘાટો શક્ય

બિઝનેસ સંવાદદાતા | નવીદિલ્હી

અમેરિકાના રાષ્ટ્રપતિ ડોનાલ્ડ ટ્રમ્પે ભારત પર અમેરિકા સાથેના વેપારમાં અયોગ્ય લાભ લેવાનો આરોપ લગાવ્યો છે. નાણાવર્ષ 2024-25માં ભારત સાથે અમેરિકાની વેપાર ખાધ સરેરાશ $44.4 બિલિયન (લગભગ રૂ. 3.8 લાખ કરોડ) હતી. તેનો અર્થ એ થયો કે ભારતે અમેરિકાથી આયાત કરતા 3.8 લાખ કરોડ રૂપિયા વધુ નિકાસ કરી. આ ડેટાનો ઉપયોગ કરીને અમેરિકા ભારત પર એકપક્ષીય ટેરિફ ઘટાડવા અને બજારો ખોલવા માટે દબાણ કરી રહ્યું છે. પરંતુ આ આંકડા અપૂર્ણ અને ગેરમાર્ગે દોરનારા છે. ગ્લોબલ ટ્રેડ રિસર્ચ ઈનિશિયેટિવ (GTRI) અનુસાર અમેરિકા દર વર્ષે ભારતમાંથી શિક્ષણ, ડિજિટલ સેવાઓ, ફાઈનાન્સિયલ ઓપરેશન, બૌદ્ધિક સંપદા રોયલ્ટી અને શસ્ત્રોના વેચાણ દ્વારા $80-85 બિલિયન (રૂ. 6.6 થી 7 લાખ કરોડ) કમાય છે. તેનો અર્થ એ કે વસ્તુઓ અને સેવાઓમાં વેપાર ખાધ હોવા છતાં અમેરિકા ભારત કરતાં લગભગ 35-40 અબજ ડોલર (3 થી 3.4 લાખ કરોડ રૂપિયા) નો નફો કરી રહ્યું છે.

અમેરિકા ભારત પાસેથી ચાર મુખ્ય રીતે કમાણી કરે છે: શિક્ષણ દ્વારા દર વર્ષે બે લાખ કરોડ રૂપિયાથી વધુ કમાણી કરે છે. ભારતમાંથી મોટાભાગનો નાણા શિક્ષણ ક્ષેત્રે અમેરિકા જાય છે. દર વર્ષે 3 લાખથી વધુ ભારતીય વિદ્યાર્થીઓ અમેરિકા અભ્યાસ માટે જાય છે. અમેરિકામાં અભ્યાસ કરતા ભારતીય વિદ્યાર્થીઓ દર વર્ષે 25 અબજ ડોલર (2 લાખ કરોડ રૂપિયા) થી વધુ ખર્ચ કરે છે. આમાંથી, લગભગ $15 બિલિયન ટ્યુશન પાછળ અને $10 બિલિયન ખોરાક અને રહેઠાણ પાછળ ખર્ચવામાં આવે છે. અમેરિકન ટેક કંપનીઓ દર વર્ષે ભારતમાંથી $15-20 અબજ કમાય છે. ગૂગલ, મેટા, એમેઝોન, એપલ અને માઈક્રોસોફ્ટ જેવી કંપનીઓ ભારતના ઝડપથી વિકસતા ડિજિટલ માર્કેટમાંથી દર વર્ષે લગભગ $15-20 બિલિયન (લાખ કરોડ રૂપિયા) કમાય છે. અમેરિકન બેંકો ભારતમાંથી વાર્ષિક 80 હજારથી 1 લાખ કરોડ રૂપિયા કમાય છે. અમેરિકન બેંકો જેપી મોર્ગન, ગોલ્ડમેન સેક્સ, મેકકિન્સે, બીસીજી, ડેલોઈટ, પીડબ્લ્યુસી અને કેપીએમજી જેવી કન્સલ્ટિંગ કંપનીઓ ભારતના નાણાકીય ક્ષેત્રમાંથી દર વર્ષે $10-15 અબજ કમાય છે.

ભારત અને અમેરિકા વચ્ચે કરોડોના ડિફેન્સ કરાર

દર વર્ષે ભારત અમેરિકા પાસેથી અબજો રૂપિયાના શસ્ત્રો ખરીદે છે. તાજેતરમાં, ભારત અને પાકિસ્તાન વચ્ચે ચાલી રહેલા સરહદી તણાવ વચ્ચે, અમેરિકાએ ભારતને 131 મિલિયન ડોલર (લગભગ રૂ. 1100 કરોડ) ના લશ્કરી હાર્ડવેર અને લોજિસ્ટિક્સ સાધનો વેચવાનો કરાર કર્યો છે. પેટન્ટ, લાઈસન્સ, ફિલ્મો અને સ્ટ્રીમિંગ દ્વારા પણ આવક થાય છે. અમેરિકન ફાર્મા કંપનીઓ તેમના પેટન્ટ અને ડ્રગ લાઈસન્સ દ્વારા ભારતીય કંપનીઓ પાસેથી વાર્ષિક 1 થી 2 અબજ ડોલર કમાય છે.

અમેરિકાને ભારતથી ટ્રેડમાં નુકસાન નહિ પણ નફો છે

અમેરિકા ભારતથી નુકસાનમાં નથી પણ નફામાં છે. એ વાત બિલકુલ સ્પષ્ટ છે કે ભારત અમેરિકા પાસેથી એકપક્ષીય લાભ નથી લઈ રહ્યું. તેના બદલે, શિક્ષણ, ટેકનોલોજી, નાણાં અને સંરક્ષણ પણ નાણાં અને સંરક્ષણ ક્ષેત્રોમાં અમેરિકન કમાણીના મુખ્ય સ્રોત છે. આવી સ્થિતિમાં, ભારત મજબૂત સ્થિતિમાંથી મુક્ત વેપાર કરાર પર વાટાઘાટો કરી શકે છે.

Online Coverage

No	Portal Name	Headline (Incorporated with URL)	Reach
1.	Msn India	I-Sec downgrades Aurobindo Pharma to Add, target price Rs 1,330	733.9M
2.	Msn India	TRUST but verify: India, US reboot AI chip talks	733.9M
3.	The Times of India	Redefine marketing leadership with IIM Calcutta"s Strategic Marketing for Leade...	64.4M
4.	News18	Best Engineering College: सस्ता इंजीनियरिंग कॉलेज, ₹ ,5 में B.Tech, ₹ लाख ...	43.6M
5.	Mint	Gold loans or personal loans? What borrowers must know before choosing	40.8M
6.	The Economic Times	Buy Kolte-Patil Developers, target price Rs 480: HDFC Securities	28.7M
7.	The Economic Times	I-Sec downgrades Aurobindo Pharma to Add, target price Rs 1,330	28.7M
8.	Dailyhunt	Gold loans or personal loans? What borrowers must know before choosing	18.6M
9.	Dailyhunt	"Fastest-growing" tag on economy: RBI annual report boasts of a strong balance.. .	18.6M
10.	Dailyhunt	ToggleNow is building the backbone of SAP GRC for mid-sized enterprises	18.6M
11.	Business Standard	Personal Finance	8.1M
12.	The Telegraph India	'Fastest-growing' tag on economy: RBI annual report boasts of a strong balance s. ..	6.6M
13.	Your Story	ToggleNow is building the backbone of SAP GRC for mid-sized enterprises	2.9M
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