

Newspaper Clips

December 27, 2016

After IIT Delhi and JNU, MobiKwik in talks with IIM-A for going cashless

Transactions on its platform have surged 400% since note ban; user base up from 35 mn to 45 mn

http://www.business-standard.com/article/companies/after-iit-delhi-and-jnu-mobikwik-in-talks-with-iim-a-for-going-cashless-116122600866_1.html

After the likes of Indian Institute of Technology (IIT) Delhi and JNU, mobile wallet player MobiKwik is now in talks with the Indian Institute of Management, Ahmedabad (IIM-A) for digital payments on campus, as part of its 'cashless campus' program.

The move comes at a time when the premier B-school has also announced its own plans to become a cashless campus. MobiKwik has been upping the ante on both the institutional tie-up as well as small retail front.

"We are in talks with IIM-A for mobile payments as part of our cashless campus program. We have already seen such tie-ups with the likes of IIT Delhi and JNU, among others," said Upasana Taku, co-founder of MobiKwik. Apart from educational institutions, the company is also in talks with electricity companies, fair price shops and other utilities for cashless transactions. MobiKwik is already powering payments for Amul, IRCTC, Uber, Big Bazaar, Zomato, BookMyShow, Grofers, Big Basket, Pizza Hut, and eBay, among others.

On the impact of demonetisation, Taku said that the company has seen a 400 per cent surge in transactions on its platform after November 8. Registered users on MobiKwik too have risen from 35 million to 45 million since demonetisation.

The company's business is divided into three segments, viz. large, mid and small. While large businesses include institutional tie-ups like that with IRCTC and Uber, the mid segment comprises grocery chains, retail formats and restaurants like Big Bazaar, Croma and Pizza Hut, among others. However, it is the small segment, comprising shopkeepers and small retail trade where the volumes are among the highest that the company sees potential.

According to Taku, new merchant sign-ups on MobiKwik in the small retail segment has grown from daily 300 before November to now 6000-8000 per day, with the average ticket size of Rs 250 daily. The company as on date has over 600,000 shopkeepers on its platform.

Moreover, in a bid to acquire more retailers as well as users for its platform, MobiKwik is spending around Rs 20 crore per month, said Taku. As per estimates, mobile wallet transactions are estimated to leapfrog from Rs 5,500 crore in 2015-16 to Rs 30,000 crore in 2022. From However, currently, only 20 per cent bank customers depend on digital transaction while 75 per cent still go the traditional banking way.

Meanwhile, the company has also begun services of cash pick-up on pilot basis in cities like Delhi, Mumbai, Bengaluru, Surat and Jaipur where users can request pick up of cash to be added on to their m-wallets on MobiKwik. Moreover, it has also set up over 100,000 points across the country where cash can be deposited to be added on to the e-wallets.

The pollution problem in Varanasi, Lucknow, and Allahabad could be worse than even Delhi

<https://scroll.in/article/824796/the-pollution-problem-in-varanasi-lucknow-and-allahabad-could-be-worse-than-even-delhi>

While India's capital city, Delhi, features prominently in global headlines for its heavily polluted air, especially in the month of November following the festival of Diwali and then throughout winter, the problem is worse in smaller cities. According to experts, other cities in North India, particularly those lying in the Indo-Gangetic plains, are in far worse shape.

A recent report titled *Lifting The Smog* was released by the Centre for Science and Environment, IndiaSpend and Care4Air, and looked at air quality data of some of the highly polluted cities in Uttar Pradesh, the largest state in the Indo-Gangetic plain.

According to the dataset released by the Central Pollution Control Board, the holy city of Varanasi that lies on the banks of the Ganga is now one of the most polluted places in the country. Out of 227 days for which air quality data is available, the city had “zero” number of good air days. IndiaSpend collaborated with the Centre for Environment and Energy Development on a report called *Varanasi Chokes*, which highlights the alarming levels of pollution in the holy city. Following suit, Allahabad also had “zero” number of good air days out of 263 days when air quality was measured last year. Lucknow, the state capital, had just 15 good days out of 556 days monitored over years. Ghaziabad, which borders Delhi, saw only five good air days out of 127 when air quality was measured.

According to the WHO’s list of 20 worst polluted cities, 10 are in India. Of these, six are in north India, and four in Uttar Pradesh: Allahabad, Kanpur, Firozabad and Lucknow. Varanasi – the constituency of Prime Minister Narendra Modi and earmarked as a ‘smart city’ – is one of India’s three most polluted cities, as per the CPCB 2015 bulletin.

Industrial hotspots

The Indo-Gangetic plain is a highly productive and fertile river basin that supports more than 200 million people. Uttar Pradesh has a high concentration of industrial and agricultural activity. The key industrial hotspots of this state stretch from Ghaziabad to Sonbhadra. This belt hosts 10% of India’s coal-fired power generation plants – all located close to the Ganga.

According to a 2012 report by the Indian Institute of Technology Delhi on aerosol formation, the entire Indo-Gangetic plain has high level of nitrogen and sulphur oxides, which are responsible for increased levels of particulate matter in the air – small particles blamed for rising asthma, chronic lung diseases and heart attacks.

There is no one source when it comes to air pollution, but many. These include dust, biomass burning, industrial emissions, coal-powered plants, deforestation and complex weather patterns. “Studies done by UrbanEmissions identified that the changing wind patterns in the Indo-Gangetic region especially during the winter season tend to carry the emissions from the power plants to several hundred kilometres. This leads to an exponential spike in the regional pollution levels,” said the report.

The same wind patterns also carry the toxic fumes from burning biomass (both because of burning municipal solid waste and farmers clearing fields by burning stubble) from neighbouring states. Identifying these various sources of pollutants is crucial to curb air pollution, experts say. And for that they recommend an effective monitoring network across various cities with state of the art technology.

Study the source

“To tackle air pollution, the crux lies in understanding science and sources of problem such as biomass, large point sources,” said S Tripathi from IIT Kanpur, at a workshop in Varanasi where the report was launched. “You need to understand source to tackle it efficiently. For instance, London has problem with nitrous oxide and ozone so that needs to be approached differently. Right kind of bits and pieces are needed to tackle the issue scientifically.”

Tripathi has been doing research on sources of air pollutants in Kanpur's air using Accelerator Mass Spectrometry. Results showed that a major factor was biomass burning – when people use firewood for cooking, when municipal workers sweep up leaves and litter and set the whole pile ablaze, and when farmers burn stubble. He said that more sophisticated technologies exist that can distinguish whether pollutants coming from biomass are from stubble burning, leaf litter burning or solid waste burning.

Much of the conversation on air pollution centres around levels of small but dangerous particulate matters such as PM10 (those particles that are smaller than 10 microns, or 1/100,000 metres in width) and PM2.5 (particles smaller than 2.5 microns). Tripathi said the focus should be on even smaller particles called PM1 (particles as small or smaller than one millionth of a metre in diameter) which can directly enter our cell membranes without any barrier, making them even more dangerous.

“Industries remove PM2.5 and PM10 to some extent but not PM1 before emitting exhausts into the environment. Diesel engines, coal combustion, high temperature furnaces, cigarette smoke or re-suspended particles (roads, ash dikes, mines) release particles of less than 100 nm (nano metres). Nano-particles (less than 100 nm) can pass through the cell membranes and migrate into the blood stream, even into the brain. These cause asthma, lung cancer, cardiovascular disease, respiratory diseases, premature delivery, birth defects, and premature death. 80%, or the majority, of PM2.5 particles are actually PM1. If you identify the sources and manage to tackle them, then in effect you will be tackling PM2.5 particles,” explained Tripathi.

While studying PM1, Tripathi found dangerously high levels of PM1 in Kanpur – over 200 micrograms per cubic metre in winters. In Switzerland, the level is 10 to 12 micrograms per cubic metre. “In Kanpur, it is not a city specific problem. Sources upwind of the flow of air need to be tackled,” said Tripathi.

According to Sumit Sharma at The Energy and Resources Institute, “While Delhi has 35% of air pollution due to inhouse sources like garbage burning, road dust and transport, UP generates 50% of the pollution inhouse.”

Monitor, measure, but how

A part of the problem is that India lacks infrastructure for even basic intensive monitoring of air quality, let alone highly precise and sophisticated, scientifically advanced technologies across the country.

While China has 1,800 monitoring stations, India just has 30 real-time stations that measure PM2.5. Out of these, 20 are in Delhi. Varanasi, which has worse air pollution spikes, has just one.

“Delhi is in the limelight as compared to other more vulnerable cities in the Indo-Gangetic plains because there is a high level of data available. Delhi has SAFAR's AQI monitoring as well. Varanasi has just one station which didn't give any readings for 11 days in the last two months,” said Aishwarya Madenini, author of the report.

Sagnik Dey from IIT Delhi added, “It is not just the number of stations. Choice of locations also matters. We will be coming up with a report on the required air quality monitoring stations in India in next two months.”

Dey, who has been researching the most polluted regions in India that are doing far worse than Delhi, said, “Long-term and short-term plan needs to be there and a framework to evaluate the success need to be instilled. And the success should be measured on the basis of changes in health impacts.”

He added that new technologies are needed to fight the pollution crisis. "Farmers burn stubble in fields because they don't have an alternative. Due to changing climate, they get a small window to prepare for the next crop and so they are compelled to act first. This needs technology intervention."

Act now

At the workshop, Yogeshwar Ram Mishra, District Magistrate of Varanasi, pressed the need to act instead of focusing on gathering more data. "I don't think we need more data to know that there is a problem. Indo-Gangetic plain is most fertile and we find that our position is very bad when it comes to pollution. You go to any ghaat (riverbank) and without any technology you would know that the situation is bad. What we need are solutions and what we normally find is that redressal parts in various studies are not consistent."

Varanasi district's top administrator is not the only one worried. Doctors are calling for urgent action on air pollution as they have to deal with more and more health impacts. R.N. Vajpayee, well-known pulmonologist in Varanasi, said there was a 20-25% increase in cases of chest infection and bronchial allergies in the last 4-5 years. Paediatrician Pradeep Jindal said increase in respiratory diseases among children could be as high as eightfold in the last 22 years.

Statesman ND 27.12.2016 P-05

Govt to penalise those found guilty of polluting Ganga

PRESS TRUST OF INDIA
New Delhi, 26 December

The Narendra Modi-government is planning to penalise those found guilty of polluting the Ganga river; in a first-of-its-kind Bill which aims to ensure cleanliness and uninterrupted flow of the river.

The Ganga Act is being prepared by a panel headed by Justice Girdhar Malviya, and once it is being finalised the Bill will be taken up the Union Cabinet, water resources minister Uma Bharti told reporters here.

"I want to ensure cleanliness and uninterrupted flow of Ganga from its origin till its submerge into sea. Therefore, there will be provisions to punish and penalise those found guilty of polluting or checking the flow of this holy river," Bharti said.

The minister added that she has been requesting the committee to submit its report for the Ganga Act at the earliest so that the law could be implemented.

In July last year Union

Water Resources Ministry had formed a committee which besides Malviya also includes former secretary, Legislative department V K Bhasin, IIT Delhi professor A K Gosain, IIT Roorkee professor Nayan Sharma, and director of National Mission for Clean Ganga (NMCG) Sundeep.

The Union Water Resources Ministry is the nodal agency in charge of implementing the Rs 20,000-crore for NMCG by 2022.

This is an umbrella programme to ensure effective abatement of pollution and conservation of the river Ganga and all its tributaries.

Besides Ganga, pollution abatement work is being also taken up on certain tributaries like Ramganga, Kali and Yamuna.

The NMCG, which has been executing the Centre's ambitious Namami Gange programme, was elevated to the level of an 'authority' from a society in September this year.

Nav Bharat Times ND 27.12.2016 P-12

नई धज में आईआईटी

भारत के सात पुराने आईआईटी कैम्पस देश की तकनीकी प्रतिभा के गढ़ माने जाते रहे हैं। लेकिन अकादमिक हलकों में इन्हें लेकर एक शिकायत भी उठती रही है कि इनकी भूमिका अपने छात्रों को ग्रैजुएशन कराने तक ही सीमित है। एमआईटी जैसे दुनिया के अन्य जाने-माने प्रौद्योगिकी संस्थानों की तरह साइंस-टेक्नॉलजी की उच्च शिक्षा, खासकर पाथ-ब्रेकिंग खोजों के लिए इनकी कोई ख्याति नहीं है। यहां से निकले छात्रों ने विदेश



जाकर अपनी पढ़ाई को आगे बढ़ाया और कुछेक ने कंप्यूटर साइंस और स्पेस टेक्नॉलजी में अपने झंडे भी गाड़े, लेकिन उनकी उपलब्धियां अमेरिका और अन्य पश्चिमी देशों के खाते में गईं। गनीमत है कि यह स्थिति पिछले कुछ वर्षों में तेजी से बदली है। अनिल काकोदकर समिति ने अपने अध्ययन में बताया है कि पिछले साल सातों पुराने आईआईटीज में पोस्ट ग्रैजुएशन कर रहे

छात्रों की संख्या ग्रैजुएशन की पढ़ाई कर रहे छात्रों से ज्यादा हो गई है। और यह बदलाव सिर्फ एक खास वर्ष तक सीमित नहीं है। 2013 में इन कैम्पसों में 8000 से कुछ ज्यादा छात्र थे, 2014 में 10 हजार से जरा ऊपर और 2015 में 12 हजार के पार। लेकिन इन्हीं वर्षों में पोस्ट ग्रैजुएशन कर रहे छात्रों की संख्या क्रमशः 3837, 4850 और 6168 थी। इससे भी तेज बढ़त देखी गई टेक्नॉलजी डॉक्टरेट कर रहे छात्रों की संख्या में, जो मात्र 812 से 1085 और फिर 1902 पर पहुंच गई। इसमें काफी बड़ी भूमिका पोस्ट ग्रैजुएशन स्तर पर हो रहे लैटरल एडमिशन की है। गैर-आईआईटी तकनीकी संस्थानों से ग्रैजुएशन करके छात्र सीधे किसी आईआईटी में एम टेक या डॉक्टरेट के लिए दाखिला ले रहे हैं। इस बदलाव के लिए कुछ हद तक ग्लोबल मंदी और विकसित देशों में एजुकेशनल वीजा की कटौती जिम्मेदार है, लेकिन इसमें एक बड़ी भूमिका देश में स्टार्ट अप्स के लिए स्थितियां बेहतर होने की भी है। आईआईटी से उच्च तकनीकी शिक्षा प्राप्त कोई छात्र अगर अपना चमकदार आइडिया लेकर बाजार में उतरता है तो लोग उस पर अपनी पूंजी लगाने को तैयार दिखते हैं। संभव है, इन्हीं में से कुछ आगे चलकर फंडामेंटल रिसर्च की तरफ भी जाएं और देश में वैज्ञानिक प्रतिभाओं का टोटा हमेशा के लिए खत्म हो जाए।

Dainik Bhaskar ND 27.12.2016 P-04

समझौते के बावजूद मंत्रालय ने रिसर्च के लिए आईआईटी को नहीं दिया फंड

केंद्र सरकार इंडियन इंस्टीट्यूट ऑफ टेक्नोलॉजी संस्थानों को रिसर्च के लिए फंड देने की घोषणा से मुकर गई है। पिछले साल इंपैक्टिंग रिसर्च इनिवेशन एंड टेक्नोलॉजी (इंप्रिंट) प्रोग्राम के तहत 30 मंत्रालय और केंद्रीय विभागों ने आईआईटी संस्थानों के साथ 259 से ज्यादा समझौतों पर हस्ताक्षर किए थे। समझौतों के तहत केंद्र सरकार ने संस्थानों से रिसर्च एंड डेवलपमेंट के लिए होने वाले खर्च में 50 फीसदी फंड देने का वादा किया था। हालांकि इनमें से सिर्फ 60 प्रस्तावों पर ही काम किया जा रहा है। 199 प्रस्तावों को ठंडे बस्ते में डाल दिया गया है। हाल ही में एक मीटिंग के दौरान सभी आईआईटी के डायरेक्टर ने मानव संसाधन विकास मंत्रालय से अगले वित्तीय वर्ष से सभी प्रस्तावों पर काम करने की मांग की है। गौरतलब है कि 478 में 259 प्रस्तावों को तीन चरणों के पुनरीक्षण के बाद शॉर्टलिस्ट किया गया था।

This life saving implant by IIT-Madras researchers is a boon for critical cardiovascular patients around the world

<http://www.businessinsider.in/this-life-saving-implant-by-iit-madras-researchers-can-prove-to-be-a-boon-for-critical-cardiovascular-patients-around-the-world/articleshow/56179490.cms>

IIT Madras sees the advent of a new innovation in the campus each day. The latest breakthrough by researchers has been in indigenously developing Asia's first 'life-saving' implant that can prove not only to be a boon for critical cardiovascular patients, but revolutionise the field of surgical patches with products designed and made in India.

Researchers have developed what they call SynkroScaff, a Tissue Engineered Bovine Pericardial Patch. This pericardial patch (sack of buffalo's heart) has inherent properties of regeneration and integration in the body. The existing ones in India are processed using synthetic material and toxic chemicals like glutaraldehyde or formaldehyde, which can cause post complications in patients. IIT-M's product, meanwhile, uses biomaterial to ensure it is microbial free.

Moreover, none of the synthetic, homologous (human-derived) and xenogeneic (compatible animal-derived) patches have potential for growth and repair requiring re-operations.

The new technology by IIT-M found to be commercially viable globally has been put out into the market by a Chennai-based firm called SynkroMax Biotech.

Soma Guhathakurta, IIT-M adjunct professor, highlights twin advantages of this innovation- India's dependence on imports will be eliminated and patients won't have to undergo a second procedure to remove the sack after usage. The cost of imported material which stands between Rs 30-35,000 is likely to be slashed by half using India-made implants.

Interestingly, development of SynkroScaff using indigenous technology originally stemmed from Guhathakurta's doctoral research in IIT-M in 2004, under the guidance of Venkatesh Balasubramanian, the Professor of Department of Engineering Design at IIT-M.

"Its applications are immense in cardiovascular and other surgical practices. We obtained the licence for the product in May this year. So far, 800 patches have been manufactured and over 12 surgeons are using them across India. Apollo Hospitals, Kauvery Hospital in Chennai and AIIMS in Delhi are using it. We have also enrolled for Central Medical Services Society (CMSS) recognition of the product. The feedback from doctors and patients has been encouraging, with a 100 per cent success rate," says Guhathakurta.

While the doctoral work won the best thesis award from Indian National Science Academy (INSA) in 2008, Guhathakurta's mentor says "the true victory is when it is available as a surgical patch for the world, made in India".

Maharashtra keen to hire from IIT-B: Devendra Fadnavis

<http://timesofindia.indiatimes.com/city/mumbai/maharashtra-keen-to-hire-from-iit-b-devendra-fadnavis/articleshow/56192510.cms>



MUMBAI: Chief minister Devendra Fadnavis launched the 'Transform Maharashtra' initiative during the IIT-Bombay's annual cultural festival Mood Indigo (Mood-I) on Monday. He urged students to participate in the governance process.

He sought ideas from students on issues like bettering the lives of urban poor, use of technology to end farmers' misery, increasing the connectivity and mobility and using technology to expedite justice. "The best ideas will be rewarded and also be implemented by the government," assured the CM.

The institute had organized an interactive session with journalist and news anchor Arnab Goswami and the CM. Though the platform was open for all students, limited questions were asked on employment opportunities in the government for IITians.

Fadnavis said that the government is more than willing to hire students through campus placements and that his fellowship programme with young minds was a success.

He also asked the students to help the nation in moving towards a cashless economy. He urged students to educate more people in digital transaction and help the Prime Minister in his initiative to weed out corruption.

"It may not be the only answer to corruption but it is one of the steps towards eradicating corruption. Now the money has come to the banks, we can go back and find whether taxes were paid...demonetization has been largely successful," said the CM.

Dainik Bhaskar ND 27.12.2016 P-14

कार्यक्रम के बीच सीएम ने युवती को दी नौकरी

मुंबई | आईआईटी मुंबई के मूड इंडिगो वार्षिक समारोह के में सोमवार को महाराष्ट्र के सीएम देवेन्द्र फडणवीस ने सवाल पूछने वाली एक युवती को खुलेआम नौकरी ऑफर कर दी। पत्रकार अर्णब गोस्वामी फडणवीस से चर्चा कर रहे थे। इसी बीच आईआईटी मुंबई में पोस्ट ग्रेजुएशन कर रही नम्रता सावंत ने सीएम से सवाल किया कि मेरे जैसे पोस्ट ग्रेजुएट जो सरकार में काम करना चाहते हैं, उन्हें नौकरी नहीं मिलती। इस पर सीएम बोले कि मैं तुम्हें इसी वक्त नौकरी देता हूँ। सचिव से मिल लो।

Business Line ND 27.12.2016 P-10

Start-ups continue to buzz at IIT-Madras campus hiring

In the first phase of recruitment, 45 start-ups participate

TE RAJA SIMHAN

Chennai, December 26

Start-up companies continued to be significant recruiters at IIT Madras this year too, along with other regulars.

In the first phase of campus recruitment last week, of the total 176 companies, 45 were start-ups, including Belcan, Citicorp Services, Enfrein, My Ally and Noodle Analytics. A total of 137 offers were made, which saw 116 students being placed.

Incidentally, the total number of 45 companies in the first phase is equivalent to the number of start-ups that visited the

Hiring scenario

	2016-17 (Phase 1)		2015-16		2014-15	
	Companies	Number of students placed	Companies	Number of students placed	Companies	Number of students placed
Start-ups	45	116	98	259	45	118
Non start-ups	154	556	127	466	192	717
Total	199	672	225	725	237	835

Source: IIT Madras

institute during the entire academic year 2014-15, recruiting 118 students. However, the number doubled in 2015-16 with a total of 95 start-ups recruiting 259 students. "We expect a similar trend this year with a significant number of students joining start-ups," said an official at IIT.

The first phase of the 2016-17 placement season at IIT Madras began on December 1 with the

'graveyard' session at 00:01 hrs. After a total of 14 sessions of placement interviews, which were scheduled till December 13, a total of 672 out of 1,195 registered students were placed. Along with 57 students who have accepted pre-placement offers, the total number of students placed so far stands at 729.

Companies that made a large number of offers include Intel, Citicorp Services, Eaton, Sam-

sung R&D Bangalore, EY, EXL Services, Belcan and Axis Bank. A total of nine international offers were made, including three in the 'graveyard' session. A total of 90 participating companies were from the R&D and core sectors. This was followed by 43 from the IT-related sector. There were also more than 35 companies in analytics and consulting, according to IIT Madras data.

Interestingly, apart from Indian Navy, ISRO and ONGC that had conducted their placements before December 1, IIT Madras saw participation from Coal India, BEL, and CDAC among government-led companies during the first phase. More PSU and government-led companies are expected on the campus during the next phase, set to commence from mid-January, said a statement from the institute.

Manu Santhanam, Advisor - Training & Placement, IIT Madras, in the statement said the first phase of campus placements saw almost 60 per cent of the registered students getting job offers, a situation similar to last year. "We hope the momentum continues in the next phase."