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Vol. IX Issue 03

April, 2021

RNI No. DELENG/2012/45970

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**Premal Udani**, Chairman of AMHSSC, Govt. of India  
outlines in a conversation with **Education Post**

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# CAUGHT BETWEEN CALM AND CLATTER

Let's look at the clutter first. And the clutter, if someone wishes to include everything. The noxious piles of misinformation, the grotesque views that push only one narrative, the rampaging decibels of intolerance, and the twisted perspectives that strut around with their certificates of wide acceptance cause the clutter, form the clutter, and mercilessly tie the messengers of truth to roll them into a corner. This isn't just a political commentary of what has been happening in India but a reflection of the way things have gone on in the entire world. The developed, rich, progressive, prosperous, and supposedly surging governments too have an almost equal share of this virus. Or bacteria or chemical transformation or whatever other word you feel uncomfortable with. Truth, as I have already said, is gagged, rolled up, and forgotten by most of us.

With truth inaccessible and unseen, we remain applauding fans of the only sequence being enacted on the stage of governance. However, there is this awkward restlessness that suggests our position as being somewhere between calm and clatter. Neither here nor completely there yet. It is as if we are tirelessly running on some no-man's land oblivious of the borders on either side. These are dark times, someone might say. No, I'd clarify, we are wearing opaque glasses that are not letting any form of clarity filter in... and we unable to take off these goddamn spooked glasses. They don't seem stuck to our vision so the probability is that

we have forgotten the art of removing our opaque harness.

Possibilities exist on both sides. Running on a no-man's land is similar to living without wanting the dilemma of remaining with or without technology... or fashion... or marriage... or Gods... or religion... or caste... or stories... or a past. No, I will not add education to this list. You see, the only thing that removes the cobwebs of obscured imagination or the sticky mist of ignorant arrogance is education. And this past year, real and wholesome education with its dose of inquisitive interjections has been relegated to some inaccessible place. The carriers of clutter and clatter have made sure that everything from powerful twists of trolls on the social media to the soporiferous chanting on all other kinds of communication channels keep us all in an indecisive flux. We are neither here nor there. But there is a life here and there is a life there.

All I can say is that we need to tie our laces and keep reading as we run in our no-man's land. Yes, even between the lines because we are between here and there anyway. By the way, 'here' is probably not much better than 'there' and 'there' even while being vastly different in many ways, cannot completely replace 'here' is all I can say. As yet. I'm still educating myself. Meanwhile, I will keep running with you all in the patch between calm and clatter.

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**BUSINESS STRATEGIES, PROJECT ALLIANCES & EVENTS**  
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**SAT SUKRIT MEDIA PVT. LTD.**  
Registered Office

Flat No. 103, UGF, Plot No. G-84, Sector-7,  
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Phone: 011-45604578

**Advertisement / Circulation / Subscription Enquiries**  
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Printed and Published by Shiv Shankar Sharma  
on behalf of SAT SUKRIT MEDIA PVT. LTD.  
Printed at All Time Offset Printers, F-406, Sector-63,  
Noida-201301 and published from Flat No. 103, UGF,  
Plot No. G-84, Sector-7, Dwarka, New Delhi-110077

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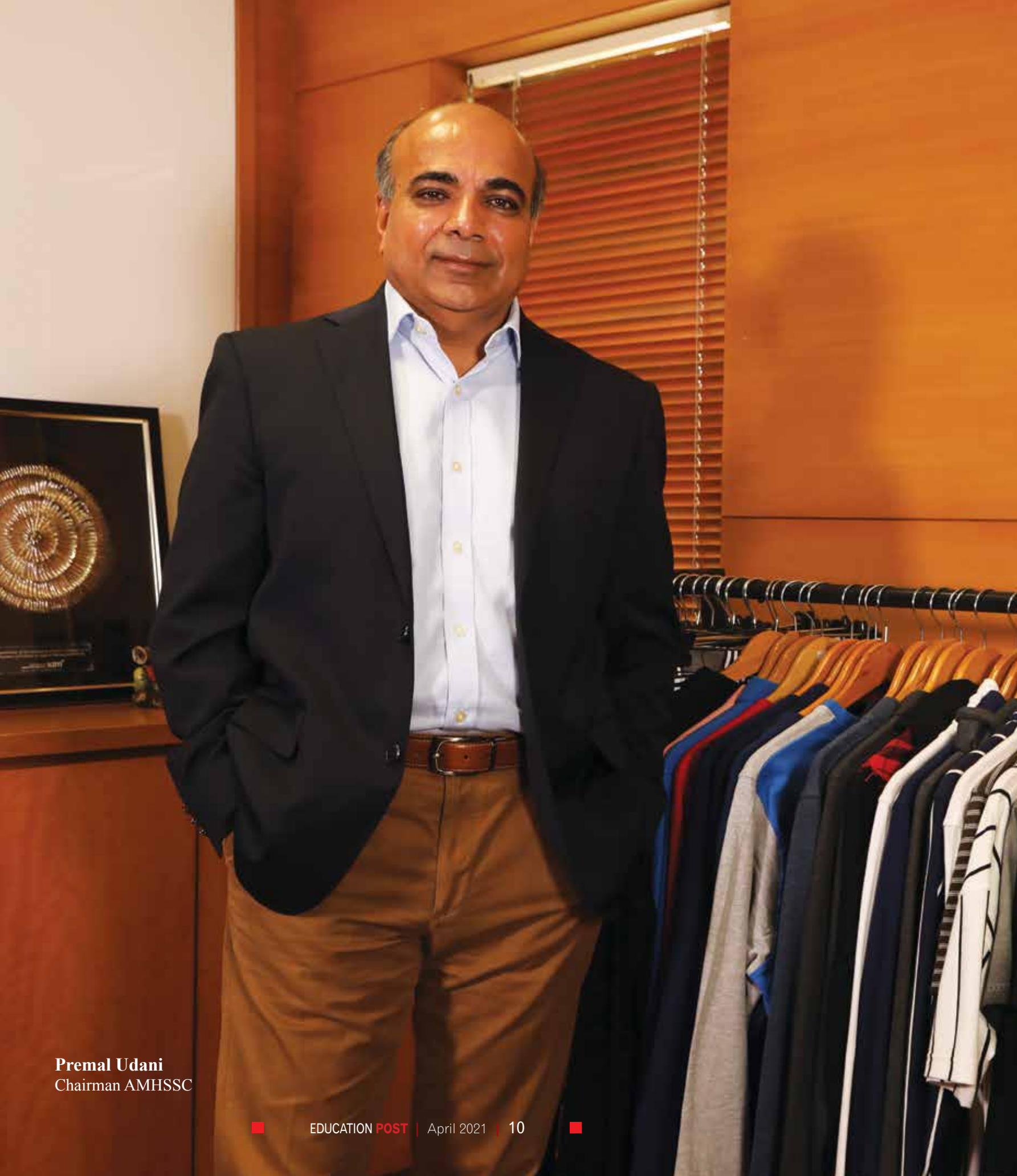
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**Premal Udani**  
Chairman AMHSSC

**Mr. Premal Udani**, a well-known name in the field of apparel & textiles in India, holds the prestigious position as a Chairman of Apparel Made-ups & Home Furnishing Sector Skill Council (AMH SSC), Government of India. He is often consulted by government of India on various matters of trade policies.

Mr. Premal Udani is an Expert in the Apparel and Textiles industry. He is the Managing Director of Kaytee Corporation Pvt. Ltd, one of the oldest and amongst the topmost Garment Manufacturing Companies in the country. Kaytee Corporation Pvt. Ltd. has been the winner of over 50 awards for outstanding work in both Exports and Domestic segments of the industry.

Mr. Udani comes at the helm of AMHSSC, as Chairman, with over 38 years of vast experience in the Apparel & Textile Industry. He is currently also Chairman, Board of Trustees of the Clothing Manufacturers of India (CMAI) and Member of the Board of Directors, Apparel Export Promotion Council (AEPC) since 1987. He is the founding member of the India Knit fair Association and was appointed by the Government of Gujarat for special projects pertaining to Apparel Industries. He has been on the Board of major trade associations such as the Federation of Indian Export Organisations (FIEO), Federation of Indian Chambers of Commerce (FICCI), to name a few. Currently, Mr Udani is also the President of Cricket Club of India, Mumbai (CCI) - a Premier Sporting Institution in the country.

# THE APPAREL INDUSTRY

has not yet got institutionalised and around 90% of it still gets operated by **Unorganised sector**. However, in the **past two decades**, the **number of organised players also has grown tremendously**, shares **Mr. Premal Udani**, Chairman of AMHSSC, in a conversation with **Education Post**.



## Q How and when did you commence your journey in the Apparel Sector?

I started my journey in the Apparel Sector about 40 years ago. My family was involved in yarn and fabric manufacturing and export. By way of expansion, I decided to branch out into apparel manufacturing more particularly knitted garments..

## Q How has the industry and level of competition changed over the past decades?

The Apparel exports were governed by multifibre Agreement [ MFA] from the mid 1970's all the way up to 2005. Thus the principle markets of Exports i.e US, Canada and the European Union were tightly regulated

by quota's. Competition was less, as quota was king. This went on all the way up to 1st Jan 2005, when the quota regime finally disappeared.

During the Post Quota regime, competition has been cut throat and intense. Only those Exporters who either have necessary scale and skill sets have managed to survive and many of them have done very well. Unit value realisation per garment has steadily declined, as not only internal competition between Exporters, but external competition between countries has been intense.

In the past 15 years of the quota regime, India's growth in apparel exports has not lived up to the expectations. Smaller countries like Bangladesh, Vietnam, Cambodia are today ahead of India in apparel exports. Government has announced various policies from time to time to boost apparel exports.

## Q As a part of the apparel industry of India for almost 40 years now, which government policies

## do you think have worked best for boosting production and exports?

In order to promote apparel industry, Government has announced various policies from time to time. I believe the policies with regard to refund of all taxes in the system i.e dynamic rates of duty drawback as well as ROCTL/MIES , etc have helped the industry.. Skill India initiatives is also a major policy pronouncement. This initiative will train millions of workers in the skill sets required for garment manufacturing.

## Q What are the challenges that the industry today is facing from abroad as well as internally?

### Challenges faced by the Industry:

#### Internal:

- ◆ Lack of availability of skilled labour (This is being addressed by the Skill India initiative).
- ◆ Non-refund of all taxes paid while exporting garments.

- ◆ Export of raw materials such as Cotton and Yarn. This needs to be discouraged and Job creating and value added products such as apparel and made ups should be encouraged.

#### External:

- ◆ Favourable terms of trade granted to countries such as Bangladesh, Vietnam, etc.
- ◆ Low cost of production in those countries.
- ◆ Economies of scale as many of these countries have very large factories. on-conclusion of FTA's with EU and other such blocks.

### Q What kind of higher education courses are available for students, desirous of joining this industry?

Earlier the skilling ecosystem was limited to a few bigger institutions, like NIFT and Pearl Academy etc which had limited capacity. Moreover, for the middle level supervisory roles literally no courses used to be available. This was creating double problems for the ecosystem, whereby on one hand lesser youth could get educated and employed and on the other hand the industry was also deprived of getting skilled middle management personnel.

With the spread of 'Skill India' mission of the Hon'ble Prime Minister Shri Narendra Modi ji, this void could be filled to a great extent. Now, many Short Term Training (STT) trainings are available under the Apparel, Made-Ups and Home Furnishing Sector Skill Council, like Fashion Designer, Asst Fashion Designer, Merchandiser, Compliance Manager, Boutique Manager etc where the urban youth can undergo skill courses which are connected with sure jobs. This way, while



the urban youth can undergo aspirational courses, the industry also has started getting skilled manpower at the Managerial and Supervisory level. Students also have choice to undergo B.Voc and M.Voc courses in the universities. This is a sea change in the higher education in Apparel sector.

### Q Are Research and Entrepreneurship imbibed as a part of education and training?

In all the Trainings under STT stream of Pradhan Mantri Kaushal Vikas Yojana (PMKVY), entrepreneurship model is imbibed. In fact there are some courses for rural, as well as urban youth, such as Boutique Manager for the urban youth and Self

Employed Tailor for the rural youth which actually promote Entrepreneurship. Lacs of youth, after undergoing these courses, have started their own boutiques or Tailoring shops in the country. AMH SSC continuously thrives to boost entrepreneurship in the country by offering these courses to the urban, as well as the rural youth of the country.

### Q Could you please throw light on the qualities which recruiters look for during campus selections for various roles in the apparel industry?

The apparel industry, unlike many other industries, like IT or Telecom etc, has not yet got institutionalised and around 90% of it still gets operated by Unorganised sector. However, in the past two decades, the number of organised players also has grown tremendously. The main traits in the candidates which are seen by the recruiters remain related past experience, knowledge of apparel industry and its processes, better communication abilities so as to supervise the manpower and above all knowledge of technicalities of apparel production. Many big export houses have started conducting Campus interviews in institutions, like NIFT, Pearl, ATDC etc.



### Q You assist many government boards for the apparel industry. What steps do you think has the government taken to boost the traditional techniques in apparels?

India's traditional apparel sector/ handicraft sector is unique. Government plays a very active role in supporting the artisans involved in the traditional apparel making process. Challenge is to scale them so that they can become an important resource of fabric to the apparel exporting community.

### Q How has the pandemic impacted the apparel manufacturers and traders?

The Pandemic has brought its own set of challenges for the apparel manufacturers and traders. Initially the 1st lockdown in India was severe. This led to massive cancellation of overseas orders resulting in great hardships for the small entrepreneurs and the workers.

The Industry retooled in manufacturing of PPE kits, masks and other apparel used in the medical field. Post September 2020 when the lockdown eased down, many countries in Europe went through second lockdown. This further impacted market. Just when

Europe and USA reopened, situation in India with the 2nd wave of the pandemic is getting extremely worrisome. We hope that this crisis will be managed and that there will be no major lockdown which will once again affect both lives and livelihood, etc.

### Q Lastly, what's your message to students at large for building a lucrative career?

My message to the students of India is simple. They must realise that while the Education era was and is important for the country, it's now Skilling Era. Education alone doesn't guarantee a job in India, whereas,

Skilling courses do guarantee a steady job immediately on completion of the courses. Moreover, scores of Self-employment opportunities await our youth. We recently came across two female students from Lucknow. We had met them in a Job Fair in Kanpur, when they were asked that whether they had got job after completion of STT course under AMH SSC. Both smiled and told us that instead of they doing Job, they have opened respective Boutiques and both employ 6-7 persons each. This is my message to the Indian youth. Skilling is no more an alternative stream which is to be followed, if we don't get admission in Education Stream. Lacs of youth are attaining skilling trainings and are getting employed or starting their own businesses. 📧



# EDUCATORS USE TURNITIN PRODUCTS AND SOLUTIONS

to guide their students **toward higher standards of integrity** and ensure that they do their best to create original work, shares **Chaitali Moitra**, in a conversation with **Education Post**.

**Chaitali Moitra** is the Regional Director - South Asia at Turnitin. With over two decades of experience across varied industry segments, she has served at the helm of various organizations and steered institutions to excellence in key success metrics - in both a financial and strategic growth capacity.

Chaitali is well recognized as a leader in Business Development, Marketing and Learning. She has served in leadership positions at Genpact, The Indo-Italian Chamber of Commerce and Industry, Global University Systems, and Macmillan Education. As the Managing Director of Collins Learning, a division of Harper Collins India, she has worked extensively with the education sector in South Asia. She has mentored students of leading management institutes and is often invited by leading institutes to share her knowledge and experience.

**Chaitali Moitra**  
Regional Director - South Asia, Turnitin

## Q Can you please tell us more about Turnitin? How does Turnitin work?

Turnitin is a global company dedicated to ensuring the integrity of education and meaningfully improving learning outcomes. For more than 20 years, Turnitin has partnered with educational institutions to promote integrity, consistency, and fairness across all subject areas and assessment types. Educators use Turnitin products and solutions to guide their students toward higher standards of integrity and ensure that they do their best to create original work.

## Q How Turnitin Works?

Turnitin's suite of products is focused on building original thinking skills among students and empowering teachers with the right tools to grade, assess, and ensure the originality of student work. Turnitin products are used across all South Asian countries such as India, Bangladesh, Sri Lanka, and the Maldives, to mention a few.

## Q At the time of the pandemic, we have seen a major shift from offline to online education and it is becoming crucial to maintain integrity in a virtual setup. Please tell us what constitutes academic integrity and why it is important in today's time?

The pandemic has drastically disrupted every aspect of human life, including education. Education has donned a new avatar in virtual classes with many limitations. Teachers aren't able to closely monitor a child's progress in a virtual class, and the integrity of online exams is at stake with rising complaints of cheating.

Academic integrity is synonymous with ethical classroom practices and contributes immensely to developing competent, capable global citizens who possess the knowledge and critical thinking skills to uplift the community and the economy in the future.

Academic integrity is fundamental in upgrading the quality of education and influencing the future of the country. Also, the concept of academic integrity goes beyond managing

Academic integrity is fundamental in upgrading the quality of education and influencing the future of the country. Also, the concept of academic integrity goes beyond managing dishonesty. Academic integrity protects institutions' academic reputations. It validates the virtue of a degree by certifying a student's work as fair and authentic belonging to him alone. Academic integrity strengthens grading practices because it applies the exact expectations across levels and subject areas in creating original work.

dishonesty. With that, Turnitin's focus is on instilling the ethos of thoughtful and original work and partnering with world-class educators to embrace unswerving integrity practices in academic development and assessment of students in India.

Academic integrity protects institutions' academic reputations. It validates the virtue of a degree by certifying a student's work as fair and authentic belonging to him alone. Academic integrity strengthens grading practices because it applies the exact expectations across levels and subject areas in creating original work.

Academic dishonesty performed by some students can discourage many who are honestly pursuing their degrees. Furthermore, without academic integrity, a pattern of dishonesty can develop early in an academic career. As a consequence, misconduct during school can be a significant indicator of workplace deviance later in life. And, because dishonesty can be contagious, academic integrity policies must be in place to stymie the growing use of essay mills and plagiarism.

## Q In line with NEP's focus on high-quality education, how do you feel academic integrity can contribute to raising the standards of work presented by students and faculties? How Turnitin tools are helping in improving the quality of higher education in India?

The National Education Policy introduced last year is set to deliver reforms to education and change how colleges, institutes, teachers and parents view its efficacy. The NEP 2020 focuses on core essentials, highlighting key concepts that promote critical thinking and analysis-based learning in children. With more flexibility in the choices of subjects, children will acquire hands-on experience of vocational crafts. India's education system is ready to modernize and meet the needs of the new generation of students and society. The year 2020 brought a lot of learning in itself and emphasized the need to rethink India's education framework from a holistic approach.

Academic integrity and assessment tools

can improve the quality of original research work, promote thoughtfulness and creativity, develop research and investigation skills and improve students' output with feedback and formative assessments. While there is a lot that students gain from academic integrity, there are many benefits for institutes, like improved rankings and accreditation, global recognition, and enhanced international research collaboration.

## Q India has one of the largest networks of higher education institutions in the world. However, there is still a lot of potential for further development in the education system. What are the challenges you see and how these can be resolved?

India is a massive country, and so is the education system. The diversity in India across the 29 states and 8 union territories is enormous. An amalgamation of different cultures, teaching methods, and ideology - a mix of old school practices and modern ways make this country's education system unique with its own set of limitations.

But there is a strong momentum toward building state-of-the-art infrastructure, creating synergies between credible research organizations and higher education schools, adopting a multidisciplinary learning approach, and helping India's students to compete globally across disciplines.

To this end, academic integrity plays a vital role. Indian institutes are increasingly embracing modern tools and technologies to promote original research work among students. They are adopting the global best practices to instill integrity in learning, which is an excellent sign for India's future economic progress; it paves the way for next-generation leaders. At Turnitin, we are committed to this cause and will continue to partner with schools and institutes across the country to help promote academic integrity in India.

Our global tools are used by thousands of institutes internationally that have immensely benefited from improving student output, and we hope to replicate our international success in India. 🇮🇳

**Prof. Madhu Vij**  
Former Professor  
Faculty of Management Studies  
University of Delhi



# CAN A BAD BANK REVIVE THE BANKING INDUSTRY

## A PERSPECTIVE

**T**he present market situation exacerbated by COVID-19 pandemic has slowly but steadily affected economic sectors across the board. India is facing a growing problem of Non-performing assets (NPAs) and the figures have grown substantially in the last few years. The rising NPA is a symptom of an ailing banking sector and it adversely impacts the bank's profitability, efficiency, net interest margins, capital adequacy ratio, return on assets, return on capital employed etc. Non-performing assets (NPAs) of banks have come under severe stress and this is a cause of concern.

Various experts have pointed out that the existing bad loans is huge problem and without taking tough and stringent measures to recover non-performing assets, all other measures to revive Indian public sector banks would remain cosmetic. According to the Reserve Bank of India (RBI) Governor "Maintaining the health of the banking sector remains a policy priority and preservation of the stability of the financial system is an overarching goal." The surge in NPAs in the wake of contraction in the economy along with the adverse impact of the pandemic has been behind the proposal to establish a bad bank by the RBI and the Government. The announcement by the Finance minister in the Budget 2021 for establishing a bad bank is significant as it will seek to provide financial stability to the banking sector. The move may also help to relieve banks of their stress temporarily given the present market scenario.

The existing levels of bad loans is a big worry for the Public sector banks (PSBs). With the NPAs set to witness a further spike as a result of the second wave of the pandemic, the idea of setting up a bad bank appears to be the need of the hour. A vicious cycle has emerged in the Indian banking sector as rising stressed assets calls for higher provisioning requirements resulting in capital adequacy concerns. Also, banks do not possess the required expertise to recover the stressed assets. Thus, in order to stay ahead and concentrate on their normal banking functions, setting up a bad bank appears to be a way forward.

### What is a bad bank?

The Indian Bankers Association (IBA) had suggested to RBI to set up a bad bank which could free the banks from the mounting NPAs. The Confederation of Indian Industry (CII) has also suggested to the government the creation of 'multiple bad banks' to address the concern of state owned lenders. Keeping in view the fact that the government dominates the banking system, it is important that the government takes the lead in setting up the Bad bank.

- ◆ A bad bank is a special bank that buys the bad loans or non-performing assets of other banks and institutions at a discounted price.
- ◆ The bad bank then works towards the resolution and recovery of these assets over a period of time.
- ◆ This helps the banks and institutions to have a positive outlook to the new loans and also clean up their balance sheets.

- ◆ The bad bank is similar to an Asset Reconstruction Company (ARC).

### Proposed Model for a Bad Bank?

In the recent Budget 2021, the Finance Minister Nirmala Sitharaman said "The high level of provisioning by public sector banks of their stressed assets calls for measures to clean up the bank books. An Asset Reconstruction Company Limited and Asset Management Company would be set up to consolidate and take over the existing stressed debt and then manage and dispose of the assets to Alternate Investment Funds and other potential investors for eventual value realization."

Budget 2021-22 had announced that RBI will look into the proposal for the creation of a bad bank. The proposed structure envisages setting up of a National Asset Reconstruction Company to acquire stressed assets, which will be resolved by the National Asset Management Company. The setting of a bad bank in the form of an Asset Reconstruction Company (ARC) or an Asset Management Company (AMC) will help the commercial banks resolve the problem of bad loans and in the process help them clean up their balance sheet. An ARC and AMC will take over the existing stressed debt. It will then hold the problem loans until the assets can be sold to Alternate Investment Funds and other potential investors at a reduced price for value realization. The new framework will help clean up the balance sheets of public sector banks and make future requirements of capital less onerous.

The announcement in the budget for the creation of a bad bank is in line with global practices. The first bad bank was created in 1988 in US by US-based Mellon Bank to hold its stressed assets. After this, other countries including Finland, France, Sweden and Germany have also implemented this concept. India is learning from the success experiences globally in establishing a bad bank. The concept has worked in some countries with active participation by the government. However, the difference is that other countries did not have any Asset Reconstruction Company like structure in India functioning for nearly two decades.

### The process

To begin with, professionals with domain knowledge will manage the bad bank. A bad bank

will buy the bad loans of other lenders and financial institutions to help them clean their balance sheet. These bad assets will then be resolved by the bad bank over a period of time. This will help the banks to have a positive outlook towards their existing and new businesses.

The structure proposed by the IBA is that the bad bank should buy toxic assets from a good bank at a price below their book value. The bad loans are normally transferred below their book value ( which could be the asset value minus bank provisioning against the stressed assets). The next step will be selling stressed assets to prospective buyers at arm's length principle, recovering as much is possible and resolving the crisis in the system. However, in the current uncertain situation, this may be a significant challenge.

It is important to ensure that banks do not compromise on their due diligence merely because a bad bank will buy the stressed assets. Also, shifting, or transferring the assets from one entity to another should not be considered as a solution to the problem of non-performing assets.

### What would setting up the bad bank do?

The proposal to establish a bad bank will help the banks sell the stressed assets to clean up their balance sheet of the toxic assets. Public sector banks need a high level of provisioning of their stressed assets. This will not only help the banks to clean up the balance sheet but also use their capital more optimally. In other words, banks will be able to:

- Focus on their normal banking functions and core activities like lending, borrowing, credit growth etc instead of loan recovery. This could also lead to an enhancement in their valuations.
- Improve their credit rating with a cleaner balance sheet.
- Be better placed to mobilise capital from the market.
- Free the banks from the mounting burden of the NPAs

Thus, a bad bank will help the commercial bank clean up their balance sheet by resolving the problem of bad loans. However, it will not be involved in the normal banking functions of lending and taking deposits.

### How will a bad bank operate?

As the idea is suggested by the government, the majority ownership is likely to rest with state-owned banks. This will help to have more participation from Public Sector Banks (PSBs). Two, as the proposed bad bank is being set up as a government initiative, the valuation of the bad loan and the corresponding discount on loans will be a relatively smoother process.

Third, in all likelihood RBI is likely to relax the provisioning norms for banks on assets sold to an ARC and with respect to the requirement of 15 percent capital payment as the proposal is a government initiative.

Finally, a Government backed institution will have a higher capacity to negotiate deals and help free up banks from carrying the stressed assets on their books.

### Will a bad bank solve the problem of NPAs

The problem of NPA is a serious cause of concern for the banking sector. The rising stress that the banking sector is facing, more so after Covid 19, calls for an effective resolution mechanism. However, even before Covid 19, banks were facing a spate of corporate defaults over the last few years. The second wave of Covid has come as a big worry for banks and the NPAs are likely to escalate even further. According to the Financial Stability report released by RBI in 2021, the NPAs of the banking sector are projected to surge to 13.5 per cent of advances by September 2021, from 7.5 per cent in September 2020. In a severe stress scenario the ratio may escalate to 14.8%. The impact of the pandemic-induced disruptions on asset quality will be spread over FY21 and FY22, with bad loans expected to rise to 9.6-9.7% by 31st March, 2021, and to 9.9-10.2% by 31st March, 2022.

In the wake of a slowdown in economic activity and a hike in NPAs, banks may witness the creation of a bad bank that may be part of a strategy to tackle bad assets. According to the chairman of SBI 'this is the right time for a structure along the lines of a bad bank as most banks are holding very high levels of provisioning of NPAs. High NPAs impair a bank's ability to borrow, lend or conduct business as usual.'

To tackle bad assets, the banking sector under the IBA had two years ago proposed an asset management company called 'Sashakt India Management

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Company' to resolve large bad loans. The proposal was prepared by a panel set up by 2018 interim finance minister Piyush Goyal on the faster resolution of stressed assets in public sector banks. It was headed by Punjab National Bank chairman Sunil Mehta to resolve NPAs over Rs 500 crore. A three-tier system involving an asset reconstruction company, an asset management company and an alternate investment fund was proposed. The implementation of the idea is complicated which is why Indian policymakers have only toyed with it. A banking institution has to keep in mind its choices of assets to be transferred into the risky category, business case, portfolio strategy, and the operating model ( Accessed online).

**To solve the problem of mounting NPAs, some suggestions could be**

- ❖ Improve Corporate Governance and enhance due diligence to the desired level
- ❖ Give more powers to banks to recover NPAs
- ❖ Have an efficient system of credit appraisal of the projects and assessing the credit worthiness of the clients
- ❖ Stringent NPA recovery rules by the banking sector. Initiate fast track resolution mechanism of the stressed assets


**The way forward**

The idea of setting up a bad bank has been under discussion for a very long time. It is a great initiative being proposed by the government. The extraordinary stress situation and elevated bad debts arising due to the first and second wave of Covid 19 pandemic is also leading to a change in perception to provide an out of the box solution. If the structure of the proposed model is optimally designed and supports the eco-system it may help to address the twin balance sheet problem of bad loans and capital adequacy concerns thus opening up a new chapter in the Indian banking landscape.

Three factors on which the success of the business model will depend are First, the ability to attract the right professionals with the relevant expertise who can work with dedication to complete the processes within the defined timelines. Delays in completion of the process not only discourage investors but also increase costs. Second, the type of assets acquired and the price paid by the bank for those assets. If the price is right, the chances of resolution are better. Finally, allowing market driven platforms and business models to sell

**In the wake of a slowdown in economic activity and a hike in NPAs, banks may witness the creation of a bad bank that may be part of a strategy to tackle bad assets.**

bad loans to improve the valuation and price discovery process for non performing assets.

The terms on which the bad bank will be formed might not rescue Indian banks from their NPAs completely but surely will be critical in shaping the banking system. It can also provide some relief to the Indian banks in this difficult time when the entire economy is under pressure. However, a critical factor for its success will depend on developing and designing a unique and sustainable business model. In addition, greater governance and monitoring of loans for early warning and distress signs will be required to deal with the problem. Thus, a bad bank is a good idea, but may not solve the problem of NPAs for Indian banks given the uncertain and weak economic environment due to the pandemic. 

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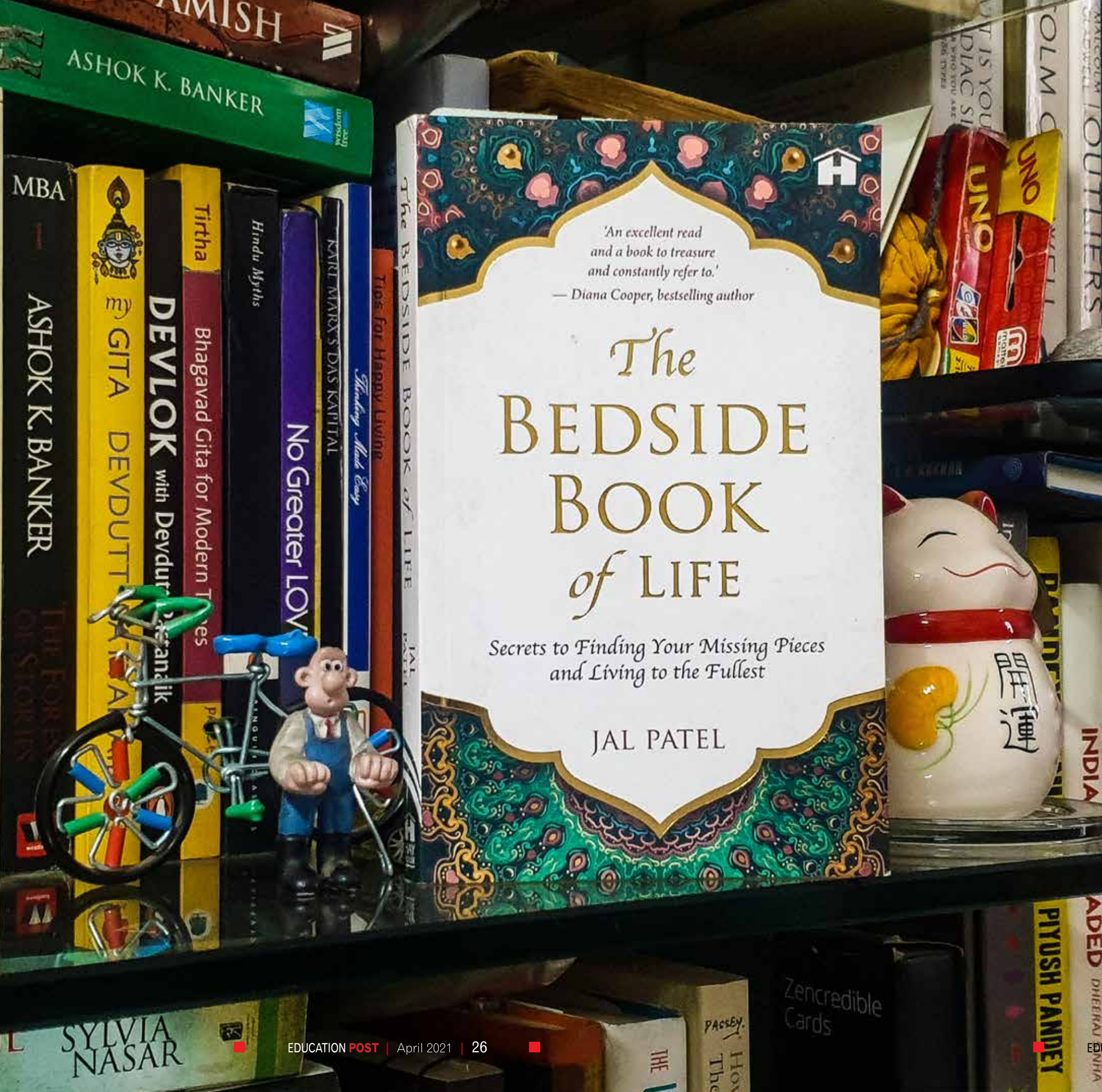


Arvind Passey

# THERE IS ONLY NOW

S

piritual consciousness has no boundaries and there is no running away from past-life lessons. Outwitting the universe or manipulating our destiny do not have the answers that we need to be searching for because ‘instead of thinking of ways to escape the situation, it is better to face it gracefully, doing whatever we can’ and Jal Patel, the writer of this immensely readable book ‘The bedside book of life’, is in many ways attempting to help a reader find the missing pieces that complete the mystery that has the potential to let us live life to the fullest.




This book goes on to talk about karmic contracts and soul pacts made in past lives and focuses on the possibilities of being able to diffuse negative energy with positive actions. Time and karma, writes Jal Patel, are powerful forces that ‘can change everything in a blink of an eye’ and need to be understood and channeled correctly. This is because ‘our destinies are inter-woven through our karmic actions from the past- and present-life karma’ though most of us may not recollect any ‘agreements made on a soul level’. This could be because of the veil that separates us from past memories resulting in what can be called spiritual amnesia. Not that this state of forgetfulness is evil because this is what gives us enough leverage to influence outcomes by our actions and start afresh. The insights into PLR or past life regression, conditioned minds, the way planetary positions affect the choices we make, and the art of realigning ourselves with the interrupted process of living the present life make this book an essential read for most of us.

The writer informs us that ‘the inner space is the eye of the storm, no matter what is going on around us, we are ok here. This is where we are connected with the universe’ and this is where a better awareness can start the real action. The reason for action to awaken is necessary because ‘in about 50,000 to 70,000 thoughts in a day, 80% of them are negative’ and when this sequence takes over, it is the monkey chatter that reigns supreme. This monkey mind is nothing but our ego that ‘tricks us into thinking many things that are not even true’ and initiates our journey into the land of disorientation which is nothing but an obsession with the material world. Quite obviously then, if this march into the land of disorientation is an adversity, it is only reasonable to move inwards for a realization that ‘human life is so precious is not because we are superior to others but because we have an opportunity to co-create and deliberately change our lives.’

What the writer is telling us is that even though we are connected with our past karmas in time and space, the only way to move ahead is in the present. The present can prosper and proliferate when we learn to disengage with our unconscious past-life layers to manage the ‘now’. Even the blurb of the book proclaims that it a ‘guided tour into the spiritual scheme of life, revealing the intricate pattern of the bigger picture as it unfolds and adds up to your existence’. This definitely is one of those rare books

that any reader may want to go back to repeatedly as one hurried reading isn’t enough. Let me add here that as Jal Patel dissects layer after layer one does tend to feel like he is reading an intricately woven thriller. One is perpetually on one’s guard as each chapter opens up the possibility of new and unexpected villains and it is such a relief to find the writer suggesting a way out of every quizzical twist and problems that seem hazardous and almost unconquerable. One does feel sort of safe all through this journey of self-discovery primarily because one knows that life is not a dead-end and that more than one way out exists.

Talking of solutions, answers, and safe exits from constantly threatening facets that are revealed, the writer does suggest a number of healing tools towards the end of the book. This compilation of the author’s time-tested healing tools and practices is exhaustive and a few even date back to Huna healing methods that the ancient Polynesians practiced. No, these aren’t a complex mumbo-jumbo of indecipherable chants but short actions that can be easily understood and adopted. For instance, the easiest are salt showers and salt clearing that have a positive effect on negative energy that could build up and be an obstacle to psychic progression. Everything from correcting your body aura to being able to handle life’s adversities gracefully and living a life of fulfilment is a part of this toolkit shared by the author.

We are living in times when upheavals of varying intensities are faced by everyone and these obstacles in our path to an evolved spiritual awareness are heavily mutated and come at us with great force. It is books like the one written by Jal Patel that help us understand these regressive powers, giving us the resolve to fortify ourselves to move into higher planes of spiritual consciousness. The journey of our soul through time and space is intrinsically bound by our karmas and yet we need to keep moving forward to wherever it is that the universe intends us to reach. We have only ‘now’ with us. 

### Book details

Title: The bedside book of life  
 Author: Jal Patel  
 Publisher: Hay House Publishers India  
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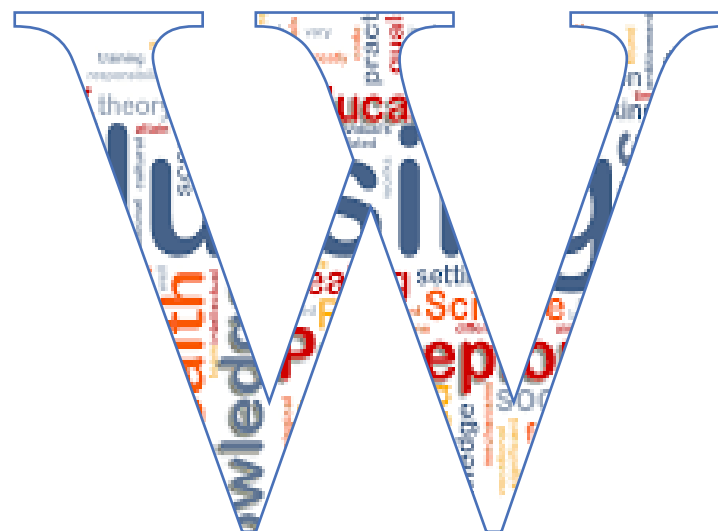
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# HOW TO APPROACH A CAREER IN NURSING

Devika Bhattacharya



When asked about the first signs of civilization, the great anthropologist Margaret Mead said that it is not the birth of wheel or agriculture, it is a 15000-year-old femur bone found in an archaeological site that has been fractured and then healed. It is the longest bone in the human body and takes six weeks to heal, and during this time, a person or animal was not able to feed himself and died. The fact that someone took out the time, and made an effort then, to help the patient was a true sign of civilization.

It is indeed the gesture of helping another person get a new lease of life that is the noblest task on earth. The profession of



nursing is based on this idea of helping patients under all conditions. A nurse not only uses her knowledge and skills to help a patient but also sacrifices her comfort for nursing. She also has to be gentle enough not to cause discomfort to the patient during medical procedures, and kind enough to even hear some complaints while she does her work with tenacity.

During the current times of pandemic, nurses have proven to be enormous support in controlling the number of fatalities. Taking care of the diet and nutrition of a patient is also the responsibility of nurses. If you want to serve humanity, being a vital part of the medical fraternity, and think you have the qualities that make for a good nurse, read ahead and find out what path you need to follow.

## Nursing Education in India

For starting a career as a nurse, you need to appear for the entrance exams that lead you to gain admission for a B.Sc. Nursing course. The Indian Nursing Council is the body that provides accreditation to nursing courses in India. As opposed to entrance exams for doctors, nursing courses have a variety of exams that you can choose from, based on

your target college. The most popular exams for B.Sc. Nursing courses are:

- ◆ AIIMS B. Sc. Nursing by All India Institute of Medical Sciences
- ◆ JIPMER B. Sc. Entrance Exam by Jawaharlal Institute of Post Graduate Medical Education and Research, Puducherry
- ◆ NTA CON LHMCEE by National Testing Agency
- ◆ BHU B. Sc. Nursing by the Banaras Hindu University
- ◆ MGM CET by Mahatma Gandhi Mission Institute of Health Sciences, Maharashtra
- ◆ AIN Guwahati PGWAT by Army Institute of Nursing, Assam
- ◆ PGIMER B. Sc. Nursing by PGI of Medical Education and Research, Chandigarh
- ◆ Indian Army B. Sc. Nursing by the Indian Army

Apart from the conventional B.Sc. Nursing course, which is of 4 years duration, there are some options like Distance course in B.Sc. Nursing, generally for 3 years. A Post Basic course for Nursing can also be opted for, which can be done in 2 years. There are some diploma courses available from some of the



private colleges and hospitals. The course for Auxiliary Nursing and Midwife is for 18 months duration whereas the General Nursing & Midwife course is for 3.5 years. Hence, you have to find out about the worth of each course and take up one according to the time you are ready to invest before you can start working and earning. If you want to grow in your career as a nurse, then pursuing an M.Sc. Nursing course will be beneficial, which is again a 2-year long course. There is an option to specialize in Medical-Surgical Nursing also. Plus, M.Sc. in Biotechnology or Biochemistry.

The criteria for appearing for any of these exams is that you must be between 17 to 35 years of age and must have passed class 12th with at least 45% marks in the Science subjects. Most reputed colleges set their cut-off marks in the entrance exams for admissions. Prepare for these exams rigorously and target the exams to fill the application forms well in time.

## Top Nursing Colleges

The top colleges for pursuing a course in nursing are AIIMS (Delhi), PGIMER (Chandigarh), Sikkim Manipal College of Nursing (Sikkim), BM Birla College of Nursing (Kolkata), Father Muller College of Nursing (Mangalore), SNDT Women's University (Mumbai), Armed Forces Medical College (Pune) and Bangalore Medical College and Research Institute (Bangalore). Apart from these, there are several other colleges of nursing, offering full-time B.Sc. Nursing. The state of Kerala alone has almost 100 colleges for teaching nursing, and a majority of skilled nurses have come from this state in the past. Rajasthan is another state that produces a large number of nursing staff.

One must choose a college after considering the feasible location, fee structure, practical training and internship provided, scope of research, and experience of faculty. The fee charged for nursing courses can vary from 50,000 to 1,80,000 per annum. Government colleges charge much lesser than private colleges.

## Professional Scope of Nursing

There is a huge demand for trained nurses, with several multi-specialty hospitals coming up in all parts of India. Also, since 2020, the need for nursing staff has increased manifold, as hospitals


need nurses for ambulance services and taking care of patients who are recovering from the pandemic. Moreover, setting up special care units at home is also a popular trend, and nurses are needed to care professionally for the patients who choose to get treatment at home.

Within the medical facilities, one can look for positions like Staff Nurse, Nursing Supervisor, Director of Nursing, Nursing Service Administrator, and Assistant Nursing Director. All these positions vary in requirement of qualification and experience. The higher your qualification, the greater will be the chance of growth in your career as a nurse.

Outside the typical hospital setup, graduates of nursing can explore positions in Military Nursing with the armed forces, Industrial Nurse for taking care of patients mostly in manufacturing units, and Community Health Nurse. The government also deploys a large number of nurses as Public Health supervisors or workers. Many schools also employ nurses for their medical wards to take care of children. One can be a dedicated children's nurse and work in paediatric departments.

Another very lucrative option is to teach nursing. If you wish to become a nursing educator or lecturer, then doing an M.Sc. or Ph.D. in your chosen field of nursing will be beneficial.

The average salary for nurses in hospitals in India is between 2 to 4 lakh per annum, depending upon department and experience. For senior positions, one can get up to 7-8 lakh per annum. As an educator or instructor for nursing, the pay scale ranges from 2 to 6 lakh per annum, again depending on qualification and experience. Midwifery is also a well-paying field within the nursing sector. However, one must not expect excellent pay from the beginning as practical training and experience of handling patients counts a lot. Hence, for nurses, the best thing would be to steadily work up the ladder, and if possible, augment their learning apart from the basic B.Sc. Nursing.

If you are able to get exposure in a top-notch hospital as an intern, the learning, as well as professional growth, will be exponential. There is a huge demand for nurses in India and it is probable that with the growth of the overall medical services sector, the pay of the nurses will also increase. So, for students who are planning to take up a course in nursing, this is indeed a good time. Get ready to work hard, serve people with diligence and care, and be an irreplaceable part of the medical fraternity. 



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**UG Degree:** BPT

**Duration:** 4 Years + 6 months Internship

**Eligibility:** 10+2/PUC or Equivalent with minimum 45% PCB

MPT Postgraduate degree in 5 specialities and **Ph.D. Programme**



### SDM INSTITUTE OF NURSING SCIENCES, SATTUR, DHARWAD (Recognized by Indian Nursing Council, New Delhi)

**M.Sc. Nursing**

**Duration:** 2 Years

**Eligibility:** 55% in B.Sc. with 1 Year experience or P.B. B.Sc.

- Medical Surgical Nursing
- Community Health Nursing
- Child Health Nursing
- Obstetrics & Gynaecology Nursing
- Mental Health & Psychiatric Nursing

**B.Sc. Nursing**

**Duration:** 4 Years

**Eligibility:** Must have passed 10+2 in Science with 45% aggregate in Physics, Chemistry, Biology & English

**Diploma in Nursing (GNM)**

**Duration:** 3 Years, **Eligibility:** Must have passed 10+2 or its equivalent with 40% aggregate preferably Science (PCBE) or any other stream (Arts, Commerce) with English (Certified by Karnataka State Nursing Council)



**Certificate Course:** General Duty Healthcare Assistant programme (GDHA) **Duration:** 1 Year **Eligibility:** Must passed 10th/SSLC



### SDM RESEARCH INSTITUTE FOR BIOMEDICAL SCIENCES (SDM RIBS), SATTUR, DHARWAD

**M.Sc. (Biomedical Sciences)** Duration: 2 Years (4 Semesters)



**Eligibility:** Must have passed bachelor's degree of min. 3 years duration in biomedical sciences (Biomedical Science / Biotechnology / Molecular Biology / Biochemistry / Microbiology / Botany / Zoology / Genetics / Home Science / Chemistry with Biological subjects) or passed bachelor degree in BE / B.Tech majoring in biotechnology / Medical / Dental / B. Pharm / B.Sc. Nursing (3 or 4 years) / Pharmacology / Animal Sciences, Life Sciences from reputed and recognized University / Board with not less than 50% marks aggregate.

**Contact Details** ☎ +91 836 2321127 /26/25/24 | ✉ sdmuo@sdmuniversity.edu.in | registrar@sdmuniversity.edu.in | 🌐 sdmuniversity.edu.in

**CONTACT FOR ADMISSIONS :** ✉ admissions@sdmuniversity.edu.in | ☎ +91 7676250920

# PM MODI'S VISION

## DIGITAL INDIA \$5 TRILLION BECOMING A REALITY BY 2025?

### Dr Hari Krishna Maram

Digital Brand Ambassador & Chairman, Vision Digital India  
and President Lead India Foundation  
Vice Chancellor Global Digital University USA.

**G**oogle announced recently that it plans to invest \$10 billion in India in the next five to seven years as the search giant looks to help accelerate adoption of digital services in the key overseas market.

Sundar Pichai, chief executive of Google, unveiled Google for India Digitization Fund





through which the company will be making the investments in the country.

“We’ll do this through a mix of equity investments, partnerships, and operational, infrastructure and ecosystem investments. This is a reflection of our confidence in the future of India and its digital economy,” he said via video conference at the company’s annual event focused on India. Investments will focus on four areas:

**First**, enabling affordable access and information for every Indian in their own language, whether it’s Hindi, Tamil, Punjabi or any other

**Second**, building new products and services that are deeply relevant to India’s unique needs

**Third**, empowering businesses as they continue or embark on their digital transformation

**Fourth**, leveraging technology and AI for social good, in areas like health, education, and agriculture  
India is a key overseas market for Google, where a range of its products and services including Search,

YouTube, and Android have made inroads with much of the entire online population. The nation of 1.3 billion people has emerged as perhaps the last great untapped growth market for American and Chinese giants. More than 500 million people in India are online today and over 1 billion phones are in active usage in the country.

“There’s still more work to do in order to make the internet affordable and useful for a billion Indians... from improving voice input and computing for all of India’s languages, to inspiring and supporting a whole new generation of entrepreneurs,” said India-born Pichai.

**Google**, like every other American tech giant, though makes only a fraction of its revenue from the world’s largest internet market. But that does not appear to be a priority for any American or Chinese tech giant in India that is currently searching for the next hundreds of millions of users in developing markets.

**Facebook**, which rivals with Google and Amazon

in India, made a \$5.7 billion investment in Reliance Jio Platforms, the top telecom operator in the nation, in April this year to digitize 60 million mom and pop stores in the country.

**Reliance Jio Platforms**, a four-year-old subsidiary of India’s most valued firm Reliance Industries, has raised more than \$17 billion since the second half of April from 12 high-profile investors.

During his visit to India early this year, Amazon founder and chief executive Jeff Bezos said the e-commerce giant was ploughing an additional \$1 billion in India, totalling the company’s to-date commitment to \$6.5 billion.

Google’s announcement today also comes at a time when India appears to be shutting its door for Chinese firms. New Delhi last month banned 59 apps and services developed by Chinese companies. Among those that have been banned include ByteDance’s TikTok, Alibaba Group’s UC Browser, and Tencent’s WeChat. Some industry players believe that this ban would help American tech giants further expand their tentacles across India as they face less competition. In April this year, Prime Minister Narendra Modi’s government also amended its foreign direct investment policy to require all neighboring nations including China with which it shares a boundary to seek approval from New Delhi for their future deals in the country.

For dozens of Indian unicorn startups in India including unicorns Zomato, Swiggy, and Paytm that count Chinese investors as some of their biggest backers, New Delhi’s move is likely to result in additional difficulties in raising future capital.

Gaining foothold in India has also become more crucial for American technology giants that have been largely shut from doing business in China. Earlier this month, Google said it had abandoned plans to offer a new cloud service in the world’s largest internet market.

Ravi Shankar Prasad, India’s electronics and information technology minister, said that Google was “rising to the occasion by trying to invest a fairly substantial amount in India’s digital transformation. “I’m very happy that Google is recognising India’s digital innovation and the need to create further opportunity,” he said.

Google has backed a handful of startups in

**There’s still more work to do in order to make the internet affordable and useful for a billion Indians... from improving voice input and computing for all of India’s languages, to inspiring and supporting a whole new generation of entrepreneurs.**

India to date, including Bangalore-headquartered hyperlocal delivery service Dunzo. In May, Financial Times reported that Google was in talks with Vodafone Idea, the second biggest telecom operator in India, to acquire a 5% stake in the company.

Sanjay Gupta, the head of Google in India, said the company’s new \$10 billion commitment to India today would shape the future of many of its products and services in the country. “We are recommitting ourselves to partner deeply and support India in becoming a truly digital nation,” he said. The global pandemic has supercharged the adoption of digital tools. Digital payments, for example, have enabled families across India to access goods and services during lockdowns,” he said.

“There’s no question we are facing a difficult moment today, in India and around the world. The dual challenges to our health and to our economies have forced us to rethink how we work and how we live. But times of challenge can lead to incredible moments of innovation. Our goal is to ensure India not only benefits from the next wave of innovation, but leads it. Working together we can ensure that our best days are still ahead.”

Earlier in the day, Prime Minister Narendra Modi tweeted about his discussion with Mr. Pichai. This morning, had an extremely fruitful interaction with Sundar Pichai. We spoke on a wide range of subjects, particularly leveraging the power of technology to transform the lives of India's farmers, youngsters and entrepreneurs," the Prime Minister wrote on Twitter.

This is a significant move in the middle of the pandemic, which speaks of India's openness and attractiveness as an investment destination, said sources in the government.

Vision Digital India playing a vital role in creating employment opportunity by providing Digital Skills to All.

Vision Digital India has launched a course that aims to bring digital education to 1 million students in the upcoming 4-5 years. This course will equip the youth with digital and analytical skills, which are much sought-after by the corporate sector.

Many bright young minds today do not get to live their dreams of making it big in the corporate world, simply because there exists an immense divide between the education that has been imparted to them and industry requirements. The core problem is that the industry is upgrading itself at such a breakneck speed that most educational institutions cannot keep up. That is why the courses they offer are becoming dated and obsolete, and students armed with such degrees find themselves to be inadequately trained to make the cut in a highly-competitive industry.

"This is what Vision Digital India had in mind when it created a course that is precisely tailored to meet the demands of the corporate world, and ensure that students are industry-ready. Through its endeavour, Vision

**Vision Digital India playing a vital role in creating employment opportunity by providing Digital Skills to All.**


**Vision Digital India has launched a course that aims to bring digital education to 1 million students in the upcoming 4-5 years. This course will equip the youth with digital and analytical skills, which are much sought-after by the corporate sector.**

Digital India is trying to make PM Narendra Modi's flagship campaign Digital India a resounding success and it is succinctly summed up in their motto 'Enable Digital'," said Dr Hari Krishna Maram, Chairman, Vision Digital India, on asking about this endeavour.

To turn aspirations into reality, Vision Digital India has incorporated niche technology into its course-structure to make it industry-relevant. Employers don't just look into a candidate's scorecard but what truly works in a student's favour is how quickly he/she can be inducted into the workforce. And, this calls students for acquiring a better understanding of new and advanced technological concepts like data science, cloud and analytics, forming the backbone of an industry.

What sets the course apart is the fact that Vision Digital India is bringing to the table top-notch education at extremely affordable prices. What adds to its USP is that it has joined hands with the likes of Google, IBM, and Amazon, to rope in their technical know-how. For example, the analytics certificate comes from IBM and Google certifies the Digital Marketing course.

Moreover, Vision Digital India has secured the help of industry professionals who know the real world, how it works, latest updates and requirements, and what employers expect from employees. Who is better to instruct and train students than those men and women who have been working in the corporate world?

But, how does it go about it? Vision Digital India approaches colleges to implement its course. As per university regulations, the duration of the course is set at 80 hours. The bulk of it, around 60% is dedicated to hands-on training and the remaining 40% is all about theories. 



# IIRF-2021

## INDIAN INSTITUTIONAL RANKING FRAMEWORK

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A NEW HIGH IN EDUCATION

## DISCIPLINE SURVEY NURSING

**COURSES ASSESSED**  
**B.Sc. Nursing (4 years)**

### PARAMETERS

- TEACHING LEARNING RESOURCES & PEDAGOGY (TLRP)
- RESEARCH (RS)
- FUTURE ORIENTATION (FO)
- EXTERNAL PERCEPTION & INTERNATIONAL OUTLOOK (EPIO)
- ROI

**FOR METHODOLOGY**

VISIT

**www.iirfranking.com**

RANK*	NURSING COLLEGE	CITY	STATE	ZONE	ZONE RANK
1	College Of Nursing, Christian Medical College	Vellore	Tamilnadu	South	1
2	College Of Nursing, Christian Medical College & Hospital	Ludhiana	Punjab	North	1
3	College Of Nursing, Tata Main Hospital	Jamshedpur	Jharkhand	East	1
4	Nizams Institute Of Medical Sciences	Hyderabad	Telangana	South	2
5	College Of Nursing, St. Stephen's Hospital	Central Delhi	Delhi	North	2
6	Holy Family Hospital College Of Nursing	New Delhi	Delhi	North	3
7	P G College Of Nursing	Durg	Chattisgarh	Central	1
8	Bapuji College Of Nursing, S.S. Genaral Hospital	Davangere	Karnataka	South	3
9	St. John's College Of Nursing	Bangalore	Karnataka	South	4
10	Datta Meghe College Of Nursing	Nagpur	Maharashtra	West	1
11	Utkal University, School Of Nursing and Allied Health Science	Bhubaneswar	Orissa	East	2
12	Bishop's College Of Nursing	Erode	Tamilnadu	South	5
13	College Of Nursing Sri Ramakrishna Institute Of Paramedical Sciences	Coimbatore	Tamilnadu	South	6
14	St. John's College Of Nursing	Vellore	Tamilnadu	South	7
15	Jeevan Jyoti Institute Of Nursing & Paramedical Sciences	Aligarh	Uttar Pradesh	North	4
16	St. Marys College Of Nursing	Lucknow	Uttar Pradesh	North	5
17	Gitam Institute Of Nursing Gandhi Nagar Campus	Visakhapatnam	Andhra Pradesh	South	8
18	Arunachal University Of Studies	Namsai	Arunachal Pradesh	East	3
19	Bangalore Baptist Hospital	Bangalore	Karnataka	South	9
20	Pravara Institute Of Medical Sciences College Of Nursing	Ahmadnagar	Maharashtra	West	2
21	Faculty Of Nursing Banasthali Vidyapith	Banasthali	Rajasthan	North	6
22	Arulmigu Meenakshi College Of Nursing	Kanchipuram	Tamilnadu	South	10

RANK*	NURSING COLLEGE	CITY	STATE	ZONE	ZONE RANK
23	St. John College Of Nursing	Warangal	Telangana	South	11
24	Faculty Of Nursing, Dr M G R Educational & Research Institute	Chennai	Tamilnadu	South	12
25	M S Ramaiah Instt Of Nursing Education & Research	Bangalore	Karnataka	South	13
26	Al- Ameen Fathima College Of Nursing	Bijapur	Karnataka	South	14
27	Dayananda Sagar College Of Nursing	Bangalore	Karnataka	South	15
28	Manipal College Of Nursing A Constituent Of Manipal Academy Of Higher Education (Mahe)	Manipal	Karnataka	South	16
29	Royal College Of Nursing	Durgapur	West Bengal	East	4
30	St. Luke's College Of Nursing	Visakhapatnam	Andhra Pradesh	South	17
31	Batra Hospital & Medical Research Centre	New Delhi	Delhi	North	7
32	K L E University's Institute Of Nursing Sciences	Belgaum	Karnataka	South	18
33	Dr. John's College Of Nursing	Bangalore	Karnataka	South	19
34	College Of Nursing Public Khalsa College For Women	Hoshiarpur	Punjab	North	8
35	K I M S College Of Nursing Krishna Institute Of Medical Sciences College Of Nursing	Secunderabad	Telangana	South	20
36	Padmavathi College Of Nursing	Dharmapuri	Tamilnadu	South	21
37	B L D E A's Shri B M Patil Institute Of Nursing Sciences	Bijapur	Karnataka	South	22
38	City College Of Nursing, Instt. Of Nursing	Mangalore	Karnataka	South	23
39	F R Mullers College Of Nursing	Mangalore	Karnataka	South	24
40	Dr. B R Ambedkar Institute Of Nursing	Bangalore	Karnataka	South	25
41	Aurovindo College Of Nursing	Bhopal	Madhya Pradesh	Central	2
42	Padmashree Dr. D Y Patil College Of Nursing	Kolhapur	Maharashtra	West	3
43	Adesh Hospital & Research Centre Pvt. Ltd. College Of Nursing	Muktsar	Punjab	North	9
44	Guru Teg Bahadur College Of Nursing	Amritsar	Punjab	North	10
45	Annai Veilankanni's College Of Nursing	Kancheepuram	Tamilnadu	South	26

RANK*	NURSING COLLEGE	CITY	STATE	ZONE	ZONE RANK
46	PSG College Of Nursing	Coimbatore	Tamilnadu	South	27
47	Sacred Heart Nursing College	Madurai	Tamilnadu	South	28
48	Saveetha College Of Nursing Saveetha University	Chennai	Tamilnadu	South	29
49	SRM College Of Nursing	Kancheepuram	Tamilnadu	South	30
50	Nitte Usha Institute Of Nursing Sciences	Mangalore	Karnataka	South	31
51	Apollo College Of Nursing	Hyderabad	Telangana	South	32
52	Peerless Institute Of Nursing Peerless Hospital & B. K. Roy Research Centre	Kolkata	West Bengal	East	5
53	Sri Ramachandra College Of Nursing	Chennai	Tamilnadu	South	33
54	St. Peter's Nursing School/College And Research Institute	Hosur	Tamilnadu	South	34
55	Sree Balaji College Of Nursing	Chennai	Tamilnadu	South	35
56	Sister Florence College Of Nursing	Kolkata	West Bengal	East	6
57	Annai Meenakshi College Of Nursing	Coimbatore	Tamilnadu	South	36
58	Vinayaka Mission's College Of Nursing	Karaikal	Pondicherry	East	7
59	Sankar Madhab College Of Nursing	Guwahati	Assam	East	8
60	Karnataka College Of Nursing	Bangalore	Karnataka	South	37
61	Shree Siddaganga Institute Of Nursing Sciences & Research Centre	Tumkur	Karnataka	South	38
62	Bharati Vidyapeeth College Of Nursing	Pune	Maharashtra	West	4
63	St. Joseph's College Of Nursing	Hoshangabad	Madhya Pradesh	Central	3
64	Kasturba Nursing College	Wardha	Maharashtra	West	5
65	Mother Teresa College Of Nursing	Aurangabad	Maharashtra	West	6
66	Bethesda College Of Nursing	Manipur	Manipur	East	9
67	Baba Farid College Of Nursing	Faridkot	Punjab	North	11
68	J S S College Of Nursing	Mysuru	Karnataka	South	39
69	S D M Institute Of Nursing Sciences	Dharwad	Karnataka	South	40

RANK*	NURSING COLLEGE	CITY	STATE	ZONE	ZONE RANK
70	Florence College Of Nursing	Bangalore	Karnataka	South	41
71	Christian Nursing College	Kullu	Himachal Pradesh	North	12
72	Shaheed Udham Singh College Of Nursing	Fatehabad	Haryana	North	13
73	Parul Institute Of Nursing	Vadodara	Gujarat	West	7
74	Rufaida College Of Nursing, Hamdard Nagar	New Delhi	Delhi	North	14
75	Gayathri College Of Nursing	Bangalore	Karnataka	South	42
76	St. Joseph's College Of Nursing	Mysuru	Karnataka	South	43
77	B M S Hospital Nursing College	Bangalore	Karnataka	South	44
78	Holy Spirit Institute Of Nursing Education	Mumbai	Maharashtra	West	8
79	Ashoka Institute Of Nursing	Patiala	Punjab	North	15
80	Desh Bhagat University College Of Nursing	Fatehgarh Sahib	Punjab	North	16
81	I I M T College Of Medical Sciences	Meerut	Uttar Pradesh	North	17
82	Indore Institute Of Medical Sciences, College Of Nursing	Indore	Madhya Pradesh	Central	4
83	Oriental Institute Of Nursing	Balaghat	Madhya Pradesh	Central	5
84	St George College Of Nursing	Bangalore	Karnataka	South	45
85	School Of Health Sciences, RIMT University	Gobindgarh	Punjab	North	18
86	Christ College Of Nursing Christ Hospital	Rajkot	Gujarat	West	9
87	Shri Guru Ram Dass College Of Nursing	Hoshiarpur	Punjab	North	19
88	Chitkara School Of Health Sciences, Chitkara University	Patiala	Punjab	North	20
89	R V College Of Nursing	Bangalore	Karnataka	South	46
90	Christian College Of Nursing	Bangalore	Karnataka	South	47
91	Heartland College Of Nursing	Bangalore	Karnataka	South	48
92	Miranda College Of Nursing	Bangalore	Karnataka	South	49

RANK*	NURSING COLLEGE	CITY	STATE	ZONE	ZONE RANK
93	Rajiv Gandhi College Of Nursing	Bangalore	Karnataka	South	50
94	St Joseph's College Of Nursing	Ernakulam	Kerala	South	51
95	Holy Cross College Of Nursing	Kamagere	Karnataka	South	52
96	St. Thomas College Of Nursing	Alappuzha	Kerala	South	53
97	Institute Of Nursing Sciences Studies & Research	Gwalior	Madhya Pradesh	Central	6
98	Padmashree Dr. D Y Patil College Of Nursing	Pune	Maharashtra	West	10
99	Dr. D Y Patil College Of Nursing	Navi Mumbai	Maharashtra	West	11
100	Smt Radhikabai Meghe Memorial College Of Nursing Datta Meghe Institute Of Medical Sciences Sawangi	Wardha	Maharashtra	West	12
100	Adarsh College Of Nursing	Patiala	Punjab	North	21
101	Kasturba Gandhi Nursing College	Puducherry	Pondicherry	East	10
102	Lala Lajpat Rai Institute Of Nsg Education College Of Nursing	Jalandhar	Punjab	North	22
103	Mahatma Jyotiba Fule College Of Nursing	Jaipur	Rajasthan	North	23
104	Sikkim Manipal Institute Of Medical Sikkim Manipal College Of Nursing,Sikkim Manipal University	Gangtok	Sikkim	East	11
105	National Institute Of Nursing	Sangrur	Punjab	North	24
105	Apollo College Of Nursing	Chennai	Tamilnadu	South	54
106	Medwin College Of Nursing	Hyderabad	Telangana	South	55
107	Combined ( P G) Institute Of Medical Sciences	Dehradun	Uttarakhand	North	25
108	Uttaranchal Pg College Of Bio Medical Sciences & Hospital	Dehradun	Uttarakhand	North	26
109	B M Birla College Of Nursing	Kolkata	West Bengal	East	12
110	Woodlands College Of Nursing	Bhasa	West Bengal	East	13
111	Aragonda Apollo College Of Nursing	Chittoor	Andhra Pradesh	South	56
112	P E S College Of Nursing Pesimsr Campus	Chittoor	Andhra Pradesh	South	57
113	St. Joseph' S College Of Nursing	Guntur	Andhra Pradesh	South	58

RANK*	NURSING COLLEGE	CITY	STATE	ZONE	ZONE RANK
114	College Of Nursing Kurji Holy Family Hospital	Patna	Bihar	East	14
115	Maitri College Of Nursing Maitri Educational Society	Durg	Chattisgarh	Central	7
116	Mother Teresa College Of Nursing	Durg	Chattisgarh	Central	8
117	Vrundavan Institute Of Nursing Education	Bardez	Goa	West	13
118	C.H.M. Shah Nursing College	Gandhinagar	Gujarat	West	14
119	Kailash Institute Of Health And Medical Sciences	Panchkula	Haryana	North	27
119	East West College Of Nursing	Bangalore	Karnataka	South	59
120	Chamunda Institute Of Medical Science And Nursing College	Kullu	Himachal Pradesh	North	28
121	Guru Dronacharya College Of Nursing	Dharamsala	Himachal Pradesh	North	29
121	Presidency College Of Nursing	Bangalore	Karnataka	South	60
122	Shimla Nursing College	Shimla	Himachal Pradesh	North	30
123	Florence College Of Nursing	Ranchi	Jharkhand	East	15
124	Acharya College Of Nursing	Bangalore	Karnataka	South	61
125	Oxford College Of Nursing Sciences	Bangalore	Karnataka	South	62
126	Bharathi College Of Nursing	Tumkur	Karnataka	South	63
127	Cauvery College Of Nursing	Mysore	Karnataka	South	64
128	Chinmaya Institute Of Nursing	Bangalore	Karnataka	South	65
129	Ellen Thoburn Cowen Memorial (ETCM) Hospital	Kolar	Karnataka	South	66
130	Federal College Of Nursing	Bangalore	Karnataka	South	67
131	Indira Nursing College	Mangalore	Karnataka	South	68
132	Shrinidhi College Of Nursing	Bangalore	Karnataka	South	69
133	Baby Memorial College Of Nursing	Kozhikode	Kerala	South	70
134	Sri Venkateshwara College Of Nursing	Bangalore	Karnataka	South	71
135	Holy Cross College Of Nursing	Kollam	Kerala	South	72
136	Indian Institute Of Nursing Science and Research	Jabalpur	Madhya Pradesh	Central	9

RANK*	NURSING COLLEGE	CITY	STATE	ZONE	ZONE RANK
137	Sri Aurobindo Institute Of Medical Sciences, College Of Nursing	Indore	Madhya Pradesh	Central	10
138	Bishop Benziger College Of Nursing	Kollam	Kerala	South	73
139	Holy Family College Of Nursing	Idukki	Kerala	South	74
140	M G M Muthoot College Of Nursing	Pathanamthitta	Kerala	South	75
141	K I M S College Of Nursing	Thiruvananthapuram	Kerala	South	76
142	Holy Family Institute Of Nursing Education	Mumbai	Maharashtra	West	15
143	Nazarene Nurses Training College	Washim	Maharashtra	West	16
144	Mercy College Of Nursing	Kollam	Kerala	South	77
145	Amaltas Institute Of Nursing Sciences	Dewas	Madhya Pradesh	Central	11
146	Manjushree College Of Nursing	Bangalore	Karnataka	South	78
147	Rajarajeswari College Of Nursing	Bangalore	Karnataka	South	79
148	Sofia College Of Nursing	Bangalore	Karnataka	South	80
149	Ruckmoni College Of Nursing	Trivandrum	Kerala	South	81
150	St. John's College Of Nursing	Idukki	Kerala	South	82
151	Bharati Vidyapeeth College Of Nursing	Sangli	Maharashtra	West	17
152	Matoshri College Of Nursing	Nashik	Maharashtra	West	18
153	Dr. Shankar Dayal Sharma College Of Nursing	Bhopal	Madhya Pradesh	Central	12
154	Sri Vinayaka College Of Nursing	Bangalore	Karnataka	South	83
155	Archana College Of Nursing	Pathanamthitta	Kerala	South	84
156	St. Joseph's College Of Nursing	Kollam	Kerala	South	85
157	St. Gregorios College Of Nursing Parumala	Parumala	Kerala	South	86
158	Boston Institute Of Nursing	Morena	Madhya Pradesh	Central	13
159	Sardar Patel College Of Nursing	Ratlam	Madhya Pradesh	Central	14
160	Bharati Vidyapeeth College Of Nursing	Navi Mumbai	Maharashtra	West	19

RANK*	NURSING COLLEGE	CITY	STATE	ZONE	ZONE RANK
161	M I T's Nursing College	Aurangabad	Maharashtra	West	20
162	MGM New Bombay College Of Nursing	Navi Mumbai	Maharashtra	West	21
163	Amrita College Of Nursing	Ernakulam	Kerala	South	87
164	Dr. B R Ambedkar College Of Nursing	Gandhinagar	Gujarat	West	22
165	Lingaya's Institute Of Health Sciences( Nursing)	Faridabad	Haryana	North	31
166	Shankersinh Vaghela Bapu Institute Of Nursing	Gandhinagar	Gujarat	West	23
167	Apollo Institute Of Nursing	Gandhinagar	Gujarat	West	24
168	St. Joseph College Of Nursing	Eluru	Andhra Pradesh	South	88
169	Army Institute Of Nursing	Guwahati	Assam	East	16
170	Shri Balaji Institute Of Nursing C/O, Shri Balaji Super Specialty Hospital Campus	Raipur	Chattisgarh	Central	15
171	Maharishi Markandeshwar Institute Of Nursing, Maharishi Markandeshwar University	Ambala	Haryana	North	32
172	Yamuna Institute Of Nursing	Yamuna Nagar	Haryana	North	33
173	Maharishi Markandeshwar College Of Nursing	Solan	Himachal Pradesh	North	34
174	Bibi Halima College Of Nursing & Med. Technology	Srinagar	Jammu & Kashmir	North	35
175	Metas Adventist College Seventh Day Adventist Hospital Campus	Ranchi	Jharkhand	East	17
176	Athena College Of Nursing	Mangalore	Karnataka	South	89
177	Banaswadi College Of Nursing	Bangalore	Karnataka	South	90
178	J E S Mother Teresa College Of Nursing	Bangalore	Karnataka	South	91
179	Mangalore College Of Nursing	Mangalore	Karnataka	South	92
180	Manjunatha College Of Nursing	Bangalore	Karnataka	South	93
181	Maharishi Markandeshwar College Of Nursing	Ambala	Haryana	North	36
182	Geetanjali College Of Nursing	Kurnool	Andhra Pradesh	South	94
183	Crescent College Of Nursing	Kadapa	Andhra Pradesh	South	95



RANK*	NURSING COLLEGE	CITY	STATE	ZONE	ZONE RANK
184	Dr. Helen College Of Nursing, C S I Campbell Hospital	Kadapa	Andhra Pradesh	South	96
185	Shivalik Institute Of Nursing	Shimla	Himachal Pradesh	North	37
186	Rajiv Gandhi College Of Nursing	Jammu	Jammu & Kashmir	North	38
187	Care Waltair College Of Nursing	Visakhapatnam	Andhra Pradesh	South	97
188	Father Mathews College Of Nursing	Bangalore	Karnataka	South	98
189	Josco College Of Nursing	Bangalore	Karnataka	South	99
190	K J Somaiya College Of Nursing	Mumbai	Maharashtra	West	25
191	K L E Society's Institute Of Nursing Sciences	Hubli	Karnataka	South	100
192	Mahatma Gandhi Professional College Of Nursing	Bangalore	Karnataka	South	101
193	St Mary's College Of Nursing	Chitradurga	Karnataka	South	102
194	Sadhu Vaswani College Of Nursing	Pune	Maharashtra	West	26
195	Smt Bakul Tambat Institute Of Nursing Education	Pune	Maharashtra	West	27
196	S N D College Of Nursing	Nashik	Maharashtra	West	28
197	Mohali Nursing College	Fatehgarh Sahib	Punjab	North	39
198	Sitabai Nargundkar College Of Nursing For Women	Nagpur	Maharashtra	West	29
199	Symbiosis College Of Nursing, Symbiosis International	Pune	Maharashtra	West	30
200	Shija Academy Of Nursing Shija Hospitals & Research Institute	Imphal	Manipur	East	18
201	Bijupattnaik Bsc Nursing College	Takatpur	Orissa	East	19
202	Kalinga Institute Of Nursing Sciences	Bhubaneswar	Orissa	East	20
203	College Of Nursing, Pondicherry Institute Of Medical Sciences	Puducherry	Pondicherry	East	21
204	Gian Sagar College Of Nursing	Patiala	Punjab	North	40
205	Khalsa College Of Nursing	Amritsar	Punjab	North	41
206	Meera Medical Institute Of Nursing & Hospital	Abohar	Punjab	North	42

RANK*	NURSING COLLEGE	CITY	STATE	ZONE	ZONE RANK
207	Woodland Institute Of Nursing	Shillong	Meghalaya	East	22
208	Vivekananda Institute Of Social Work & Social Science	Khurda	Orissa	East	23
209	Guru Gobind Singh College Of Nursing	Barnala	Punjab	North	43
210	Sri Guru Arjun Dev College Of Nursing	Gurdaspur	Punjab	North	44
211	Arawali College Of Nursing	Sikar	Rajasthan	North	45
212	Mother Marys Institute Of Nursing	Hoshiarpur	Punjab	North	46
213	Karpagam College Of Nursing	Coimbatore	Tamilnadu	South	103
214	Paavai College Of Nursing and Research	Namakkal	Tamilnadu	South	104
215	Venkateswara Nursing College	Chennai	Tamilnadu	South	105
216	Biyani Institute Of Science And Management	Jaipur	Rajasthan	North	47
217	Dhanwantri Institute Of Medical Science	Jaipur	Rajasthan	North	48
218	The Yash Foundations College Of Nursing And Medical Research Institute	Ratnagiri	Maharashtra	West	31
219	Kalinga Nursing School	Bhubaneswar	Orissa	East	24
220	Sri Guru Harkrishan Sahib College Of Nursing	SAS Nagar	Punjab	North	49
221	Mahatma Gandhi Nursing College R I I C O	Jaipur	Rajasthan	North	50
222	Padmasree College Of Nursing	Kancheepuram	Tamilnadu	South	106
223	Sri Aurobindo College Of Nursing	Karur	Tamilnadu	South	107
224	Navodaya College Of Nursing Mahaboobnagar, Telangana	Mahaboobnagar	Telangana	South	108
225	Integral College Of Nursing Integral University	Lucknow	Uttar Pradesh	North	51
226	Kailash Institute Of Nursing and Para Medical Sciences	Greater Noida	Uttar Pradesh	North	52
227	Sri Ramachandra College Of Nursing	Nizamabad	Telangana	South	109
228	Mother Theresa School Of Nursing	Hyderabad	Telangana	South	110
229	SRM Trichy College Of Nursing	Tiruchirappalli	Tamilnadu	South	111
230	Shri Sathya Sai College Of Nursing	Kancheepuram	Tamilnadu	South	112
231	St. Andrews College Of Nursing	Pune	Maharashtra	West	32

RANK*	NURSING COLLEGE	CITY	STATE	ZONE	ZONE RANK
232	Sinhgad College Of Nursing	Pune	Maharashtra	West	33
233	St. Xavier's Catholic College Of Nursing	Kanyakumari	Tamilnadu	South	113
234	Jyoti College Of Management Science And Technology	Bareilly	Uttar Pradesh	North	53
235	Apollo Gleneagles Nursing College	Kolkata	West Bengal	East	25
236	Jaya College Of Nursing	Warangal	Telangana	South	114
237	Maharana Pratap National Institute Of Nursing Education And Research	Jaipur	Rajasthan	North	54
238	K L E Society's Institute Of Nursing Sciences	Ankola	Karnataka	South	115
239	Himcapes College Of Nursing	Una	Himachal Pradesh	North	55
240	National College Of Nursing	Hisar	Haryana	North	56
241	Sir C. R. Reddy College Of Nursing	Eluru	Andhra Pradesh	South	116
242	College Of Nursing, Hindu Rao Hospital	Delhi	Delhi	North	57
243	College Of Life Sciences Nursing Krishi Hospital Campus	Visakhapatnam	Andhra Pradesh	South	117
244	American NRI College Of Nursing	Visakhapatnam	Andhra Pradesh	South	118
245	Asram College Of Nursing, Asram Hospital	West Godavari	Andhra Pradesh	South	119
246	Dr Jai Prakash Sharma Memorial College Of Nursing	Yamuna Nagar	Haryana	North	58
247	Aadarsh Nursing College	Dhar	Madhya Pradesh	Central	16
248	Koraput College Of Nursing	Koraput	Orissa	East	26
249	Shrinidhi College Of Health Sciences And Research	Sivaganga	Tamilnadu	South	120
250	St. Xavier College Of Nursing	Kumbakonam	Tamilnadu	South	121
251	Balaji Institute Of Nursing	Warangal	Telangana	South	122
252	Droan College Of Nursing	Udham Singh Nagar	Uttarakhand	North	59
253	College Of Nursing CMC Vellore, Chittoor Campus	Chittoor	Andhra Pradesh	South	123

RANK*	NURSING COLLEGE	CITY	STATE	ZONE	ZONE RANK
254	Patliputra College Of Nursing	Patna	Bihar	East	27
255	Sir Hurkisondas Nurrotumdas Hospital & Research Centre College Of Nursing	Mumbai	Maharashtra	West	34
256	Holy Cross College Of Nursing	Ambikapur	Chattisgarh	Central	17
257	R I M S College Of Nursing R.I.M.S Campus	Raipur	Chattisgarh	Central	18
258	Shrishti Institute Of Medical Science & Research	Korba	Chattisgarh	Central	19
259	Ahmedabad Institute Of Nursing Sciences Aims Campus	Ahmedabad	Gujarat	West	35
260	College Of Nursing Zydus Hospitals & Health Care Research Pvt. Ltd.	Anand	Gujarat	West	36
261	Manav Nursing College	Visnagar	Gujarat	West	37
262	Mother Terrasa College Of Nursing	Mehsana	Gujarat	West	38
263	Amity College Of Nursing Amity Education Valley	Gurugram	Haryana	North	60
264	Faculty Of Nursing SGT University Shree Guru Gobind Singh Tricentenary University	Gurugram	Haryana	North	61
265	Maharaja Agrasen College Of Nursing	Hisar	Haryana	North	62
266	Dhanbad School Of Nursing, Asarfi Hospital	Dhanbad	Jharkhand	East	28
267	Maa Kalawati Institute Of Health Education And Research Centre	Ranchi	Jharkhand	East	29
268	St. Barnabas Hospital College Of Nursing, St. Barnabas Hospital	Ranchi	Jharkhand	East	30
269	Hoskote Mission Institute Of Nursing	Bangalore	Karnataka	South	124
270	Manonidhi Institute Of Nursing	Chamarajanagar	Karnataka	South	125
271	Carmel College Of Nursing	Ernakulam	Kerala	South	126
272	Red-Crescent College Of Nursing	Kozhikode	Kerala	South	127
273	A I S E C T University Institute Of Nursing	Raisen	Madhya Pradesh	Central	20
274	Mayo College Of Nursing	Bhopal	Madhya Pradesh	Central	21
275	Sri Sai Institute Of Nursing Sciences	Bhopal	Madhya Pradesh	Central	22
276	Maharashtra College Of Nursing	Latur	Maharashtra	West	39
277	College Of Nursing, Synod Hospital	Aizawl	Mizoram	East	31

RANK*	NURSING COLLEGE	CITY	STATE	ZONE	ZONE RANK
278	Christian Institute Of Health Sciences & Research College Of Nursing College	Dimapur	Nagaland	East	32
279	Dr. Ambedakar Institute Of Medical Science	Rourkela	Orissa	East	33
280	East Coast Institute Of Medical Science	Puducherry	Pondicherry	East	34
281	City Nursing College	Gurdaspur	Punjab	North	63
282	Rayat-Bahra College Of Nursing	Mohali	Punjab	North	64
283	Medical And Technological Institute Of Nursing	Jaipur	Rajasthan	North	65
284	Avadh Institute Of Medical Technologies & Hospital	Lucknow	Uttar Pradesh	North	66
285	Tirupati College Of Nursing Pacific Medical University Campus	Udaipur	Rajasthan	North	67
286	Sri Guru Ram Das College Of Nursing	Amritsar	Punjab	North	68
287	St. Francis Hospital & College Of Nursing	Ajmer	Rajasthan	North	69
288	Hindu Mission College Of Nursing	Chennai	Tamilnadu	South	128
289	Sree Ramakrishna College Of Nursing	Kulasekharam	Tamilnadu	South	129
290	Sri Krishana Institute Of Nursing Education And Research	Salem	Tamilnadu	South	130
291	A K G Institute Of Nursing	Lucknow	Uttar Pradesh	North	70
292	Galgotias School Of Nursing, Galgotias University	Greater Noida	Uttar Pradesh	North	71
293	Kalka Institute For Research & Advanced Studies	Meerut	Uttar Pradesh	North	72
294	Sahara College Of Nursing & Paramedical Sciences (Unit Of Sahara India Med Instt Ltd)	Lucknow	Uttar Pradesh	North	73
295	Chinmaya Advance Research Education Care	Haridwar	Uttarakhand	North	74
296	Graphic Era College Of Nursing	Dehradun	Uttarakhand	North	75
297	College And School Of Nursing	Kolkata	West Bengal	East	35
298	Institute Of Nursing, Brainware University	Kolkata	West Bengal	East	36
299	Jagannath Gupta Institute Of Nursing Sciences	Kolkata	West Bengal	East	37
300	Sister Nivedita University's Nursing Institute	Kolkata	West Bengal	East	38
300+	International Institute Of Nursing and Research	Kalyani	West Bengal	East	39

RANK*	NURSING COLLEGE	CITY	STATE	ZONE	ZONE RANK
300+	Dr. Anjireddy College Of Nursing	Guntur	Andhra Pradesh	South	131
300+	College Of Nursing Nemcare Hospital North East Technical Education Society	Guwahati	Assam	East	40
300+	St. Martha Institute Of Nursing	Guwahati	Assam	East	41
300+	Vedanti Vidya Nursing Institute	Bemetara	Chattisgarh	Central	23
300+	Mahatma Gandhi College Of Nursing	Junagarh	Gujarat	West	40
300+	College Of Nursing, Pt. Deen Dayal Upadhyaya University Of Health Sciences	Karnal	Haryana	North	76
300+	Dhanalakshmi College Of Nursing	Kannur	Kerala	South	132
300+	Mother Teresa Institute Of Nursing	Gwalior	Madhya Pradesh	Central	24
300+	St. Francis College Of Nursing	Indore	Madhya Pradesh	Central	25
300+	St. Luke's Hospital College Of Nursing	Shrirampur	Maharashtra	West	41
300+	Yashwant College Of Nursing	Kolhapur	Maharashtra	West	42
300+	Gayatri College Of Nursing	Baripada	Orissa	East	42
300+	Tripura College Of Nursing	Agartala	Tripura	East	43
300+	Career College Of Nursing	Lucknow	Uttar Pradesh	North	77
300+	Jyoti Hospital Nursing College	Allahabad	Uttar Pradesh	North	78
300+	Kalawati Nursing And Paramedical Institute	Kasganj	Uttar Pradesh	North	79
300+	Krishna Institute Of Nursing Science & Research	Kanpur	Uttar Pradesh	North	80
300+	M S Hospital And Research Centre	Lucknow	Uttar Pradesh	North	81
300+	Mayo College Of Nursing, Mayo Institute Of Medical Sciences	Barabanki	Uttar Pradesh	North	82
300+	Rohilkhand College Of Nursing	Bareilly	Uttar Pradesh	North	83
300+	Sainik School Of Nursing	Mau	Uttar Pradesh	North	84
300+	Doon Institute Of Medical Science, Faculty Of Nursing	Dehradun	Uttarakhand	North	85



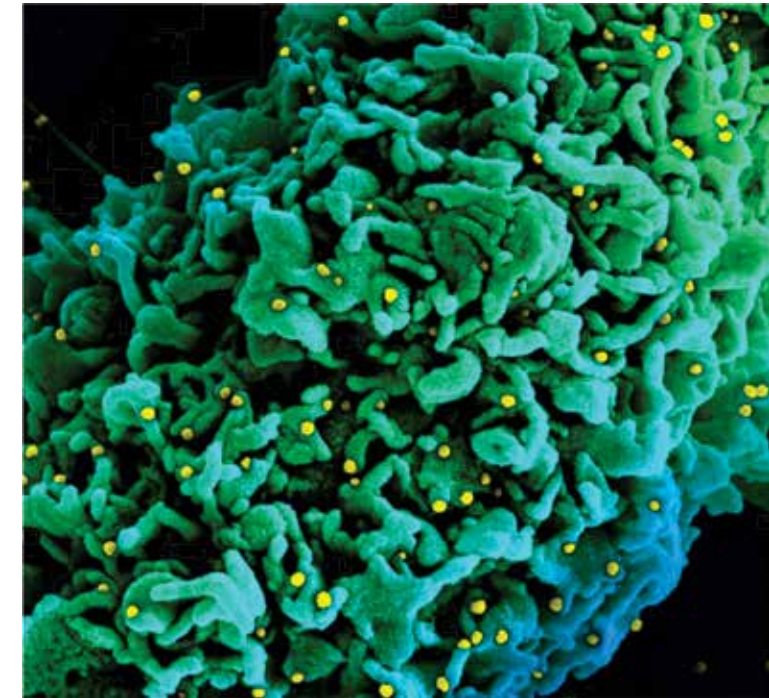
# ACCEPTANCE & HESITANCY TO COVID-19 VACCINE

## AMONG UNDERGRADUATE STUDENTS OF ITM UNIVERSITY IN INDIA

**T**he hope and hype that the media and public at large are placing on having as soon as possible a vaccine that protects against COVID-19 is the result of the great triumphs that vaccines have had and are having in the control of infectious diseases. However, there is a long series of infectious diseases in which vaccines are only partially effective and we have a series of sensational vaccine defeats. Indeed, each disease is an immunological problem in itself: even today, with all the data at one's disposal, it is difficult to predict what kind of vaccine can be truly effective. This difficulty is even greater for COVID-19, a new disease in which ongoing studies in laboratories worldwide are adding new data at a tremendous pace. SARS-

CoV2, the coronavirus responsible for COVID-19 is an RNA virus, and these viruses generally have a high mutation rate. Genetic instability has long been considered to represent a challenge to develop effective vaccines against RNA viruses.

A cell infected with particles (yellow; artificially coloured) of the SARS-CoV-2 variant called B.1.1.7, which is more easily transmitted than other versions of the virus. Credit: National Institutes of Health/ Science Photo Library



A single dose of the COVID-19 vaccine made by either Serum Institute of India or Bharat Biotech cuts a person's risk of transmitting SARS-CoV-2 to their closest contacts by as much as half.

Using a study of respondents in ITM University & ITM Group of Institutions, we found that acceptance to covid-19 vaccine was present in 60.4% of students and 13% of those who didn't believe in vaccines, with 26% of the latter being unsure. There have been a total of 1,016 replies to the survey. 736 partial responses have been reviewed for this research (N=736 responses have been compiled for this research) Survey items for the online survey assessment were developed based on past research involved attitudes and behaviours about vaccination. It had a 5point Likert scale(strongly disagree to strongly agree) and polytomous(Yes/No/maybe) items. Demographic information was collected like gender, course name, school and year in the program. The survey also assessed 1) willingness for vaccine 2) anxiety level for vaccination 3)hesitancy level for vaccine 4) risk in getting vaccinated.

Out of 736(N) responses 40.8% (300) has been received from female and 59.23% (436) from males. Both the genders have shown equal acceptance rate. However, refusal to the vaccine in males (15.13%) is more than females (10.66%).The number of students of unsure cases is more in females (29%)

than males(24.082%) by 4.91%. Analysing the risk factor 15.66% females think they are in risk zone, 48.33% feels safe and 36% are not sure. In males the no of persons thinking taking vaccine is risky, is more than females. It was clear from the analysis that SOET school students have more acceptance (70.83%) and SOAG school students are more hesitant (15.58%) with more unsure students in SOL followed by SOP.

These comparisons were made using

multinomial regression analysis with Pearson & Deviance chi square tests.

The significance of studying the students' psychological parameter may help us to resolve negative psychological complications, including symptoms of traumatic stress, confusion, and anger during vaccination drive. This can help us to understand the way the students think for Covid-19 vaccine. Proper Demographic analysis increases the ability to forecast a common behaviour of the population (students) towards the covid-19 vaccine.

Survey and analysis of same kind is planned to study the psychological attributes among youngsters towards covid-19 vaccination in Gwalior-Chambal region. 📧

### Submitted By

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This paper is available at [https://papers.ssrn.com/sol3/papers.cfm?abstract\\_id=3836083](https://papers.ssrn.com/sol3/papers.cfm?abstract_id=3836083).

Soon it will be available on Annals of the Romanian Society for Cell Biology



# DAYANANDA SAGAR UNIVERSITY COLLEGE OF NURSING SCIENCES

**T**he College of Nursing Sciences, Dayananda Sagar University encompasses a full spectrum of undergraduate and graduate programmes that prepare nursing scholars for a career in the healthcare industry. Located in an exclusive building with all the infrastructure required to learn the full spectrum of nursing care, the College offers a four-year undergraduate degree course B.Sc. Nursing (Basic), two-year Post-Basic B.Sc. Nursing course, and a two-year Postgraduate degree M.Sc. Nursing course with Specialisation in nursing areas like Medical-Surgical Nursing, Obstetric Nursing, Community Health Nursing, Mental Health Nursing and Child health Nursing. The degree programmes focus on the development



**Dr. Pushpa Sarkar**  
Dean,  
School of Allied Health Sciences, DSU

of critical thinking and judgment, understanding of health systems and economics, interdisciplinary care, public health, and communications in a variety of health care settings through preparation and development, classroom learning, simulation learning, clinical learning and field learning.

College of Nursing Science follows the curriculum designed according to the regulations of INC (Indian Nursing Council) with approved methodologies and offers student-centred, accessible, affordable and high-quality education. Our College has been preparing the finest professional nurses who care, cure and create new knowledge in improving the health of individuals, families, and communities. Our graduates enter the health care field with a solid foundation in theory, clinical skills, research, and hands-on community service, which sets them apart as leaders in their profession, who are qualified to bring change in the face of health care delivery. The college has its own unique interdisciplinary practices where the student learns and work with faculty in practising clinical skills. We integrate simulation learning and work for future health care professionals.

The faculty at CONS, DSU are dedicated educators and researchers, with a calling to inspire change in health care through innovation and motivation in nursing education, scholarship, practice, and service. We understand the core values of caring, excellence, integrity, and diversity that summarise the development of professional nurses today and over the ages

The purpose of College of Nursing serves



**Dr. Sharmila J, RN, RM, Ph.D(N)**  
Principal,  
College of Nursing, School of Health Sciences,  
Dayananda Sagar University

students, the nursing profession, health care organizations, clients receiving care, and the increasing needs of society for qualified nurses by offering programs for students who seek careers in nursing field. College of Nursing devotes its resources to maintaining quality nursing programs in an environment that focuses on clinical competence across all scopes of practice, and that help develop the technical and thinking skills needed to foster successful careers and a lifetime of continued professional learning. The nursing programs explore a differentiated practice model that teaches students to maximize their own role development, to seek the opportunity to learn and collaborate effectively with other nurses of differing educational preparations.

The main function of college of nursing is to provides scientific education to nursing personnel based on the developing trends and national health policies. The key activities carried at the college of nursing include curricular activities such as class room teaching, laboratory work, clinical/community teaching while the co-curricular activities include conducting and participating in CNE (Continuing Nursing Education) programmes, SNA (Student Nurses' Association) activities, national health programme, health awareness camps and the extra- curricular activities include sports and cultural events including both state level and intercollegiate level institutional programmes.

The M.Sc. Nursing faculty are actively involved in the clinical areas of the hospital as Nurse Managers. In this capacity, they formulate nursing care protocols, prepare standardized nursing care plans, ensure availability of teaching & clinical resources for



student learning, participate in clinical research, support competence development of staff nurses and supervise provision of quality care to patients by ensuring adherence to the unit policies, procedures and protocols. In addition, they also fulfil the teaching responsibilities at the College, thus incorporating the immense practical knowledge absorbed in the clinical areas into their classes. The two-fold responsibility of the teaching faculty plays a leading role in training competitive and considerate nursing students with professional excellence and humane concern.

College of nursing organise various CNE Activities such as Workshops, Seminars and journal club for the students and faculty by renowned medical & nursing faculty. Faculties are actively involved in presenting the recent trends in patient care.

College of nursing provides staff and students

welfare activities. Regarding the faculty development College of Nursing takes keen interest in capacity building of its own faculty, providing prospects for personal and professional development.

Continuing Nursing Education and Research Department organizes workshops and refresher training courses for in-house faculty.

The College also ensures a good networking by encouraging the faculty to participate in national and international conferences/workshops.

The faculty take active part in policy making and participate as members of various statutory bodies in the country namely, INC, State Nursing Council, University, Board of Nursing Education and various professional organizations such as TNAI, Nurses League of CMAI, NRSI, SOCHNI and SOMI.



**Regarding the student's welfare activities college of nursing provides the following:**

**1. Academic excellence**

Faculty and staff of the college work towards facilitating academic excellence among their students. Regular student reviews, term exams, class meetings with class advisors and parent-teacher interactions create an atmosphere that assist in academic excellence. Mentoring students in the clinical area enhances their confidence that is carried forward on to their staff period.

**2. Studentnurture**

The students are nurtured and guided in the College by the class advisors. They are exposed to the health needs and health systems of the country through NSS, study tours and secondary hospital experience.

**3. Student welfare**

The College has its own Student Welfare Cell and counselling services, wherein, a counsellor is available every day for facilitating student counselling.. This scheme facilitates a closer relationship between faculty and students, thereby providing opportunities for

sharing, counselling and guidance. Students are given opportunities to participate in regional / state / national conferences. Such experiences broaden their outlook and encourage holistic development.

**4. Student nurses association activities**

Diverse activities are interspersed with academia, in order to foster an overall development of the student. Students function in various committees to plan and organize competitions, activities and outreach programmes that inculcate a spirit of camaraderie among students. Student leaders' function in various capacities in the student governing body that infuse leadership qualities.

Our college utilizes Evidence based approach to nursing practice which helps our graduates prepared to provide the highest quality and most cost-efficient patient care possible This Real practice approach help our students to achieve the highest learning and clinical outcome while gaining a competitive edge in the job market which in turn contribute to the development of emerging health care systems in public and private healthcare organizations as well as community services.

DSU Campus 1- School of Medicine - Dr. Chandramma Dayananda Sagar Institute of Medical Education & Research, Deverakaggalahalli, Kanakapura Road, Ramanagara Dt., Karnataka - 562 112.



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Dr. B B Das

# PREDICTION

**O**n completion of my tenure in Naval Dockyard, Visakhapatnam, I was posted to Directorate of Electrical Engineering (DEE) at Naval Headquarters, New Delhi. Those days the country was in the grip of Emergency. General public, at large, had a miserable time under the then political regime. People close to seat of power and authority were taking undue advantage of emergency rule and creating a fearful atmosphere all over. I was also one of the victims of emergency when on a Friday morning, I got down at New Delhi railway station. After a

great struggle, I could manage to get the delivery of my luggage and scooter before sunset. By the time I reached SP Marg Officers Mess, the MES office was closed for the weekend. Therefore, I had to stay in a room without electricity till Monday.

On Monday, 01 December 1976, I joined the Directorate and met the Director. I thanked him for sending me to London for sonar training. I was impressed with his humbleness when he said, "Das, I did not send you but your good work took you there." I was highly blessed to work under a very affectionate and kind hearted person as my director. Thereafter, I met other officers and staff of the directorate.

The duties of Asst. Director (Radar & Satellite Communication) was assigned to me. Before joining NHQ, I had returned from London after completing specialisation on sonar equipment. Therefore, I was asked to conduct sonar Testing & Tuning at GRSE, Calcutta as and when required.

In the directorate, I was the only bachelor officer. Without family commitments, my work load increased day by day. Married officers often used to invite me for meals with them and invariably the topic of discussion was about my marriage. Many marriage proposals were coming, but I was avoiding not being able to take the decision.

One day, my marriage topic came up in the tea-club of the directorate and every one advised me to get married soon. That was Wednesday, and we were in plain clothes as per the rig of the day. One senior colleague of mine insisted me to go with him to an astrologer. But, I had no faith on astrological predictions. However, he forced me to go with him to Mr. Shastry, an army Pandit who was staying in a small govt. quarters across Sena Bhawan. When we reached his drawing room, he was sitting on a wooden platform of slightly low height. On one side, a book rack was full of astrological books and panchangs. We set down on the sofas. My colleague introduced me and after initial conversation he asked him to look into my marriage prospect. Pandit wanted to know my date, place and time of birth. I was not very sure of these details. So he prepared a kundali by looking at the time on the wall clock. He then started narrating my past and when I confirmed the correctness of his findings, he validated the kundali. He then started calculating on a slate. Once his calculation was over, he looked at me and said, "Your marriage has been finalized." I asked him, 'How is it that I am not aware of it?'

He told, "Yes, your mother has already finalised the marriage. When you return to your room you will

find an envelope on your table. Inside will be your mother's letter along with the photograph of a girl." I was surprised how he could predict in such details. After thanking him and offering some token amount we left his house. My friend assured me that his predictions were always correct. I went with my friend to his house and his wife felt very happy to know about the prediction. After having a cup of tea with them, I drove back to mess.

In the mess, I had an old bearer to look after me. He had kept the letter on the table next to the thermos. By looking at the address, I could make out my mother's handwriting. When I opened the envelope, her letter was inside along with a photo. First I read the letter. Mother had written, "You being my most obedient and eldest child, I have taken the decision about your marriage on behalf of you. Hope, you will respect my words which I have already given to girl's family." A defence officer cannot disobey his mother nor can ever evade the call of his mother land. Next, I looked at the photo of the girl. I was highly impressed with the Pandit, for his very precise predictions.

Next day, before I reached the office, my friend had already announced Pandit's prediction. Special sweets were ordered in the tea-club to celebrate the good news. After office hours, I straightaway went to Pandit's house and admired his unique knowledge and accuracy of prediction. I had never come across such an astrologer before. He was a Kali Saadhak. He went inside to perform puja, and after returning, he wanted to tell me three things and then he expected me to leave his house without asking any further question. He told, "You will meet the girl on 12 Jan, and get married on 10 May and your first child will be a boy." I left his house after placing some amount on the table as a token of my respect for his paranormal power to predict the future.

His prediction made me to think seriously about getting married. I started reading books on philosophy of marriage and how to make married life successful. But the work load in the office was keeping me so busy that I had no time to wonder in a dream land for gathering love flowers. Whether love first or marriage first, was the question for which I had no answer.

In early January 1978, I went on annual leave. One day my family members decided to visit girl's house along with me. In a group of elderly people I landed in her house. That time she was playing outside with her friends. They called her. She came running without knowing the purpose. When she saw so many people, she could sense the seriousness of the situation and ran away from there. While returning from her house,



I remembered that the date was as predicted by the Pandit. The marriage topic kept me engaged throughout the leave period. I then returned to Delhi and joined the office.

After two months of null period, they finalised the date of marriage to be 10 May. When I got the news, it coincided the date predicted by the Pandit. My boss wanted to spare me for seven days for the marriage. When I explained the rituals of the ceremony he approved two months leave with a condition to join back after one month.

After one month, I returned to Delhi with my wife and had to stay in the mess because no married accommodation was available. Those days, due to shortage of married accommodations, officers had to be in waiting list for a considerable period.

Whatever may be the process of marriage, the real love and mutual understanding builds up after the marriage. She got conceived and thereafter our life journey started to welcome a new member in our family. The gestation period kept us fully engaged, both physically and mentally. We regularly visited a lady doctor for her check-up and temple for the blessings of the Almighty. The lady doctor looked after my wife like her own daughter. We can never forget her motherly love and affection and the way she guided us till the day of delivery and thereafter.

Days passed very fast. Our son was born in Military Hospital, Delhi. When we were fully occupied in looking after our newly born son and enjoying his playful moments, one day, I was handed over a transfer letter to join Petya class ship at Visakhapatnam for sea time. It was a surprise to me because in spite of working in the same directorate, no one gave any prior hint before issuing the letter. My boss was upset thinking that I got the letter issued without informing him. Though I acknowledged the letter as per laid down procedure, but I wanted to get it validated from the Pandit. After office hours, I went to his house and when told him about my move to Visakhapatnam, he point blank rejected saying, "No one can post you out from Delhi this year." I was keen to know the next option. After calculating he told, "Early next year, you will join a bigger ship in Bombay." Next day, I informed my boss. He was happy that I had not asked for the transfer.

Two days later one officer returned from INA London who was placed in the D (deferred) category due to want of sea time. There was no other ship available for him except the one assigned to me. He asked me to accept another ship some time later as my sea time was not due yet. To test the prediction of

the Pandit, I refused to accept his suggestion. He got upset and went to DEE for the solution to his problem. DEE called me and asked to give the ship to the officer and offered me to select any other ship of my choice. Finally my posting letter got cancelled and the ship was given to the officer. Once again this established the power of prediction of the Pandit.

Early February, next year, DEE received a call from the Commanding Officer (CO) INS Dunagiri asking for a competent electrical officer as his Deputy Electrical Officer (DLO). DEE offered my name to him and the posting letter got issued for me to join Dunagiri on 27th Feb 1981, at Bombay.

In the evening, I went to meet Pandit to convey my thanks to him. In continuation, he predicted three more subsequent moves. He told, "The ship will be away from home port for few months and you will not be able to stay with your family. On completion of your sea time you will join HQ Western Naval Command (WNC) and then, on promotion, you will be back to Delhi."

However, I went to Bombay with my family and got settled in a flat allocated to me. But it so happened, that my family had to go to my native place and I sailed to four foreign countries on goodwill visits. On completion of sea time, I was posted to Fleet Maintenance Unit (FMU) instead of HQWNC. I wondered how the prediction of the Pandit went wrong. Two days later, I got a call from Command Electrical Officer (CLO) to inform me that he had changed my posting from FMU to HQWNC.

On promotion, I was posted to Directorate of Naval Research & Development, New Delhi. Although, CLO tried to retain me in the HQWNC on promotion, but could not succeed.

I moved to Delhi with my family when my wife was carrying and had a serious medical complication. At that time, no married accommodations were available in Delhi. I had requested my batch mate Toke to look for an accommodation for us. When the train reached New Delhi station early morning, my friend Toke, was there to receive us. He had brought the key of a flat in Shaket. That was the flat of a senior electrical officer who was kind enough to spare that for me. Toke took my son and wife to his house and I went to Shaket for getting the house cleaned. By evening the flat was ready and we shifted. A true friend always stands next to you to extend helping hands at the time of difficulty. The weekend helped us to set up the house. On Monday, I joined the directorate. In the Navy we get help from our friends and rest is self-help. We

manage our problems without compromising official responsibility.

One day, while travelling in the bus to Sena Bhawn, one officer from Personnel Director informed me that my name being considered for a long course. But he did not disclose further. By then, I had done many specialisation courses in the country and abroad. I went to Pandit to know his prediction. He confirmed my move to a place in the centre of the country. Time passed, but no letter was issued. Once again I met the Pandit. He rechecked and said, "Letter will be issued on 13 May, and the delay is due to someone's hostile efforts to remove your name." The letter was issued exactly on 13 May, 1985. Later, I learnt that DDOP (Tech) wanted to send his batch mate for the course and issued the letter accordingly. However, his friend was already pursuing MBA course at Madras with NHQ prior approval. This put DDOP (Tech) in a fix, finally my name was forwarded for Long Defence Management Course (LDMC) at College of Defence Management (CDM), Secunderabad.

It was an extensive course on management for one year for officers from three services, civilian officers from ministry of defence, and along with officers from friendly foreign countries. The course was specially designed to expose officers to modern management concepts and techniques. The last phase of the course was dedicated to study a live problem of an organisation and to find solution by applying management techniques. This was unique to CDM as no other management courses were designed to provide such exposure to participants.

I was the leader of a team that was given the task to study a persisting problem of Western Air Command (WAC). Participants through rigorous selection process get selected as leaders of major projects.

Towards the end of the project, I met the Pandit to know my next move. He predicted my posting to CDM. The project was of operational significance to Air Force, and therefore during our final presentation to HQ WAC, New Delhi, the Commandant of CDM had also come to attend. He confirmed my posting to CDM. Before leaving Delhi, I met Pandit to thank him. I then joined CDM as Directing Staff in the faculty of Decision Analysis (DA).

After two years, I was posted to INS Amba for my sea time. The ship was under prolonged refit, so I did not get operational sea report and therefore, NHQ put me in the D (deferred) category. I was upset and spoke to my Pandit. He told, "Do not get worried, the promotion file will not be cleared till you complete

three months sea time on a sailing ship. Soon you will be shifted to an operational ship in Bombay."

The sequence of events happened as predicted by Pandit. I was cleared for my next rank. Once again I asked him about my next posting. He confirmed my posting to my Alma-Mater. In the evening I attended a dinner party in Weapons Electronics Controls Overhaul & Repair Shops (WECORS) in ND (B) which was held in the honour of ACOM (System) from NHQ. There, he confirmed my posting to Valsura as Training Captain. Valsura was the training base for electrical officers and sailors at Jamnagar. I had a successful tenure of two years in Valsura.

When I was waiting for my posting, I spoke to Pandit. He predicted me to join CDM for next promotion. As predicted by him, my posting order came to join CDM, where I got promoted to the rank of Commodore as Head of Faculty (Research and Consultancy).

Meanwhile, I was requesting NHQ for a Dockyard tenure. So, I received a letter to join Naval Dockyard, Visakhapatnam. I acknowledged the letter and started preparing for the move. I thought to inform Pandit about my transfer to Visakhapatnam. But he predicted my move to New Delhi as Director Naval R&D (DNRD). Someone was there already as DNRD. Therefore, I sought his clarification. He further confirmed, "The present DNRD will be posted out soon for you to join." Sure enough my letter to ND (V) got cancelled and a new letter was issued for me to join as Director Naval R&D at DRDO HQ, New Delhi. This gave me a golden opportunity to work under the noble guidance of Dr APJ Abdul Kalam as one of his technical directors.

From 1976 till 1996, I knew all my postings and promotions in advance based on the predictions of the Pandit. I had not come across such a person who could predict future so accurately. He is no more. I pay my deep gratitude to him for showing my career path in advance which invigorated me to dedicate my best efforts without bothering for the future. He was a great motivator for me, who inspired confidence whenever, I was going through the difficult phases in my life.

*On day I asked him, if the future is known in advance then why someone should struggle. His reply was, 'You may know your destination in advance, yet, you have to walk on the path predetermined to reach there. The struggle predefined, has to be experienced without fail.' However, 'Karma he Dharma' is the core mantra for us to reach our destination. 🙏*

# MATHEMATICS CHALLENGE

## CMT - SERIES PROBLEMS - by GANIT MATH (गणित मठ)

### CMT-2020/ 15 :

For  $\{x, y\} \in R$ , if

$$\left(\frac{x^7 + y^7}{1 - xy - 2x^2y^2 + x^3y^3}\right)^2 + \left(\frac{x^7 - y^7}{1 + xy - 2x^2y^2 - x^3y^3}\right)^2 = 2,$$

then,

$$\left(\frac{x^5 + y^5}{1 - xy - x^2y^2}\right)^2 + \left(\frac{x^5 - y^5}{1 + xy - x^2y^2}\right)^2 = ?$$

### CMT-2020/ 16 :

If  $\alpha, \beta$ , and  $\gamma$  are natural numbers such that :

$$\frac{\alpha + \sqrt{\alpha^2 - 1}}{\alpha - \sqrt{\alpha^2 - 1}} + \frac{\alpha - \sqrt{\alpha^2 - 1}}{\alpha + \sqrt{\alpha^2 - 1}} = 482 ;$$

$$\frac{\beta + \sqrt{\beta^2 - 1}}{\beta - \sqrt{\beta^2 - 1}} + \frac{\beta - \sqrt{\beta^2 - 1}}{\beta + \sqrt{\beta^2 - 1}} = 1154$$

$$\frac{\gamma + \sqrt{\gamma^2 - 1}}{\gamma - \sqrt{\gamma^2 - 1}} + \frac{\gamma - \sqrt{\gamma^2 - 1}}{\gamma + \sqrt{\gamma^2 - 1}} = 2114$$

$$\text{then, } \frac{\alpha^3(\beta - \gamma) + \beta^3(\gamma - \alpha) + \gamma^3(\alpha - \beta)}{\alpha^2\beta - \alpha^2\gamma + \beta^2\gamma - \beta^2\alpha + \gamma^2\alpha - \gamma^2\beta} = ?$$

**ANSWERS : CMT-2020/13: 280 ; CMT-2020/14: 14**

Answers will be published in the next issue . You can ask any queries and send your solution to

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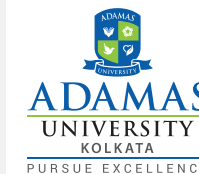
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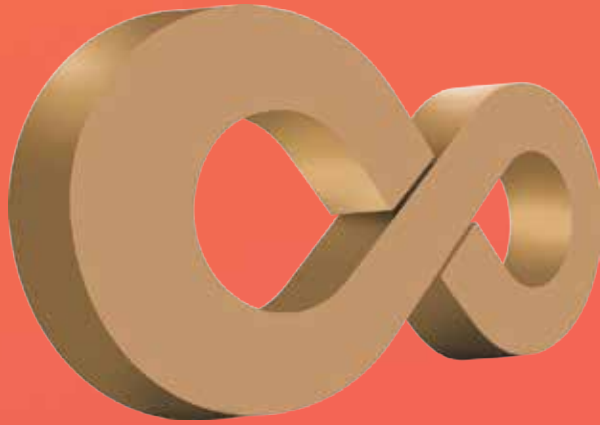
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