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**SPECIAL ISSUE**



# Business Today

November 1, 2020 ₹100

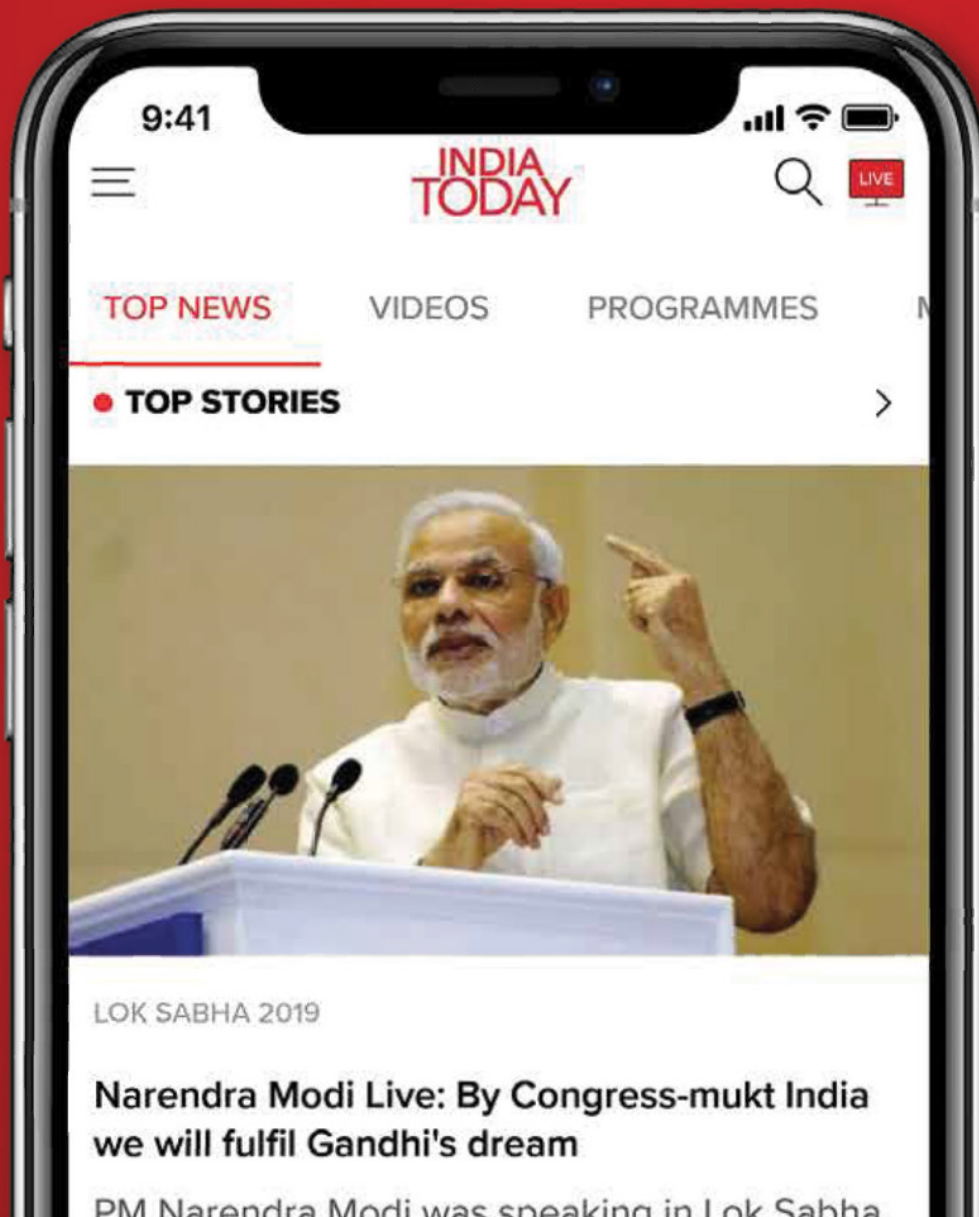


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RANKING BY BT-MDRA OF THE BEST BY ROI,  
METROS AND REGIONS**

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TODAY

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Times School	
RANK	
1.	IIM - Ahmedabad
2.	IIM - Calcutta
3.	XLRI - Jamshedpur
4.	IIM - Lucknow
5.	FMS - Delhi
6.	IIM - Kozikhode
7.	SP Jain - Mumbai
8.	IIM - Indore
9.	<b>AMITY</b>
10.	MDI - Gurgaon

THE ECONOMIC TIMES	
1.	IIM-B
2.	IIM-A
3.	SIBM
4.	IIM-C
5.	IMT
6.	<b>AMITY</b>
7.	IIM-L
8.	XLRI

business today	
RANK	
1.	IIM-A
2.	IIM-B
3.	IIM-C
4.	SIBM
5.	JBIMS
6.	IIM-L
7.	XLRI
8.	ICFAI - Hyderabad
9.	<b>Amity</b>
10.	LIBA - Chennai

As ranked by B.School survey published in  
**The Times of India**, as well as **Economic Times** and **Business Today**

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## From the Editor

# The Pain And The Gain

.....

**F**rom among the sectors most impacted by the coronavirus, B-Schools is the least talked about. Yet, the degree of impact is probably no less devastating than on sectors such as hotels, restaurants or tourism. After all, campuses have been shut; management development programmes — significant revenue earners — have ground to a halt. Classes continue online but the trauma in the industry is all over. CAT registrations fell 5.7 per cent this year after peaking at 2.44 lakh last year; 197 B-Schools applied to regulator AICTE for closure this year as opposed to just 59 last year. And batch strength of Top 100 B-Schools dropped 3 per cent.

The bottom rung B-Schools were the worst hit. Average batch strength of schools ranked 76-100 shrank 22.6 per cent. Among the bottom 15 per cent, the proportion of students placed came down from 59 per cent to 50 per cent.

That's as far as bad news goes, even though there is plenty of it this year. The good news is that the Top B-Schools are, in fact, doing way better in 2020. Just as equity investors gravitate towards the best stocks in crises, MBA aspirants too rush to the best B-Schools in times of uncertainty. Average batch strength of the 223 schools part of the listing both in 2019 and 2020 was up 7.2 per cent, while average annual salary rose 7.64 per cent.

For students, the next concern is always placements. *Ajita Shashidhar* finds that even though schools are finding it difficult to place all students, it's not exactly doomsday as many sectors and industries such as e-commerce, edutech, logistics and consulting are firing on all cylinders. Average placements in Top 100 B-Schools in the BT ranking grew 7.58 per cent; among the Top 10, they jumped an even sharper 12.6 per cent.

Many firms grabbed opportunities in the midst of the lockdown. Especially those providing technology to B-Schools. Names such as TCS iON; ExamSoft; eKOSH and Padlet may sound Greek to the common man. But these tech solutions are fast accelerating the networking and digitisation of B-Schools amidst the raging pandemic. Read *Nidhi Singal's* detailed report on who's winning the high stakes for providing technology to India's business schools.

On page 46, *Manu Kaushik* explains why the government's plan to bring the Top 100 global universities to set up campuses in India is not just ambitious but also impractical.

The Centre unshackled IIMs by giving a nod to the IIM Act in 2017-end. Read how they are taking to the new-found autonomy on page 50.

Meanwhile, as Unlock 5 comes into effect, our quarterly Business Today C-fore Business Confidence Index survey with 500 CEOs and CFOs in 12 major cities has shown improvement from 47 in the previous quarter and 46.3 in the quarter just before that to 48.2. But it has also thrown up concerns regarding PM Modi's Atma Nirbhar Bharat (ANB) programme to indigenise manufacturing. About 65 per cent of respondents surveyed worried the ANB programme will raise cost of production; another 26 per cent believed it will have no impact. Read that on page 16.



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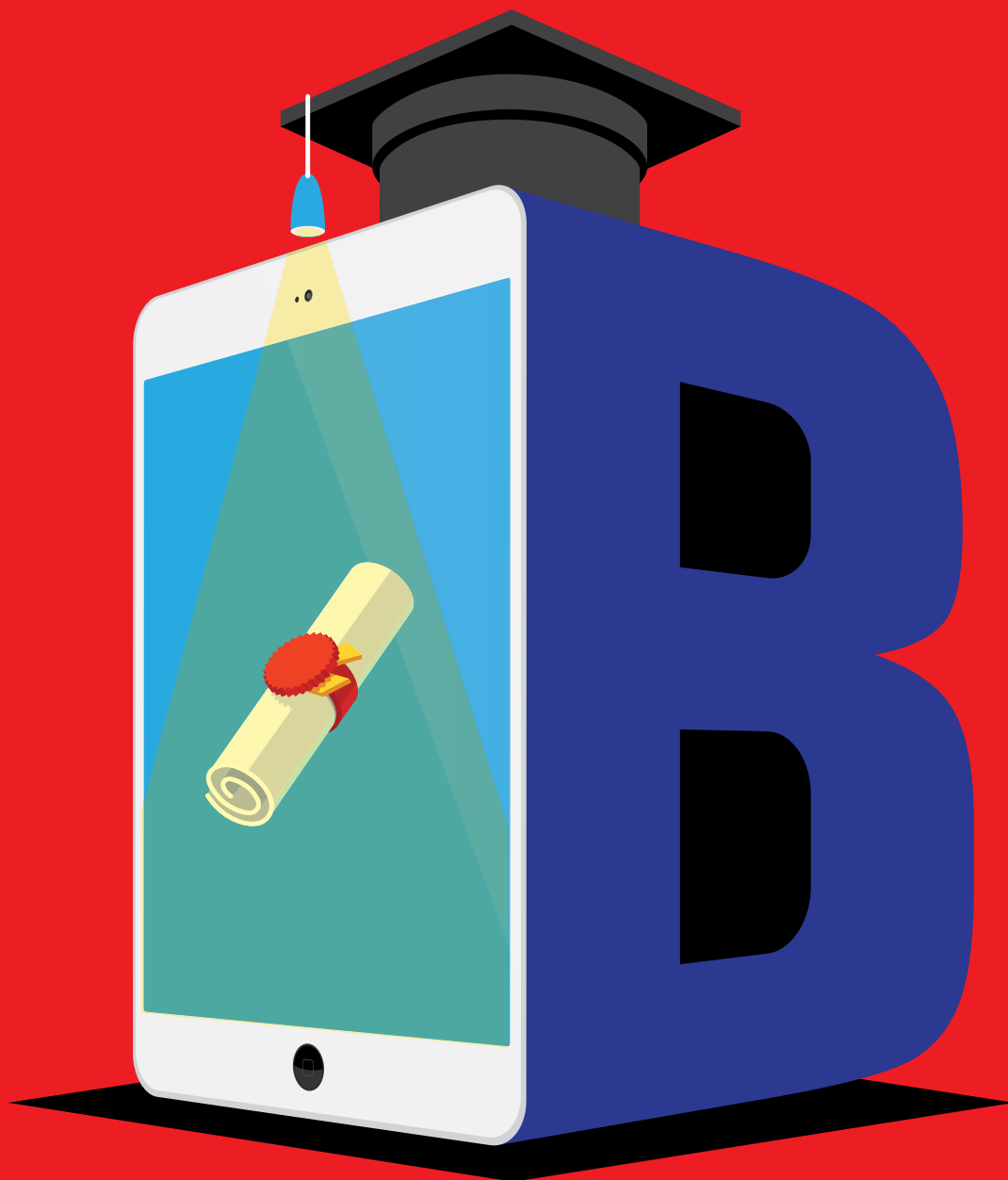
# Contents

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November 1, 2020  
Volume 29, Number 22



Cover by  
NILANJAN DAS



# India's Best B-Schools

ILLUSTRATION BY RAJ VERMA

**BIMTECH IS DRIVEN BY INDIA'S LEADING  
BUSINESS HOUSE – B.K. BIRLA GROUP**



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OF MANAGEMENT TECHNOLOGY

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Impact System)

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### Job Market: Down, But Not Out

Business schools are finding it tough to get students placed, but it's not doomsday

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Lockdown has brought a new crisis for B-Schools in smaller towns. Only those following hybrid models and focusing on quality will survive

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NEP's aim to bring top 100 global universities to India is too ambitious

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How the new-found autonomy is working out for IIMs

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How a handful of technology companies are becoming central to imparting management education

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Ten ways the pandemic has impacted management education in the country

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#### Starry-eyed

Business confidence improves despite hardly any uptick in demand and corporate leaders' dissatisfaction with government's efforts and its last stimulus

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### Money Today

#### Borrow Smart To Boost Your Wealth

You may consider taking on debt due to low interest rates, even in these uncertain times. The question is how much and in what ways

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**Geetu Verma**, Global Vice President, Nutrition and Natural Platforms, Unilever, has been working especially hard during the last six months, trying to offer her consumers immunity-building products

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### Best Advice I Ever Got

**"Talent wins games, but teamwork wins championships"**

Sandeep Gulati



# Dare. Dare the odds. #AttitudeTAPMI



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# The Point

## B-SCHOOL TRENDS

**While salaries are rising, fewer students are opting for entrepreneurship**

By **NITI KIRAN**

Graphics by **TANMOY CHAKRABORTY**

**56:44**

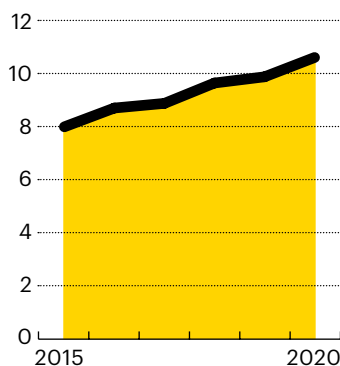
Ratio of government B-Schools to private B-Schools in top 25; in top 76-100, it drops to 12:88

**71:29**

Ratio of engineering to non-engineering students in top 25 B-schools, compared to 84:16 in 2015

### AVERAGE SALARY HAS BEEN RISING CONTINUOUSLY

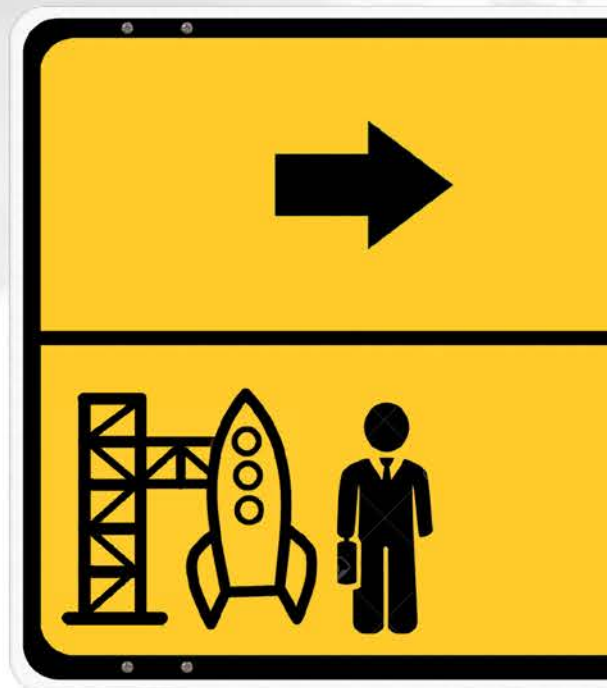
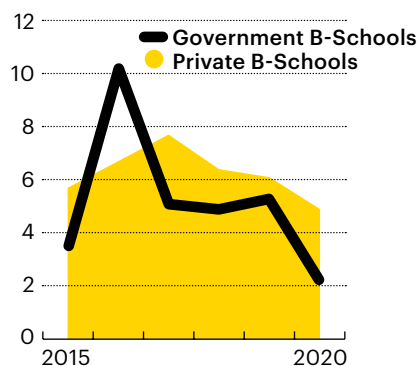
Mean average annual domestic salary (₹lakh)



For top 100 B-Schools

### LESS STUDENTS OPTING FOR ENTREPRENEURSHIP

Average number of students who opted for entrepreneurship



# 7.3

Average number of students who opted for family business in top 100 private B-Schools compared to 2.3 in government ones in 2020

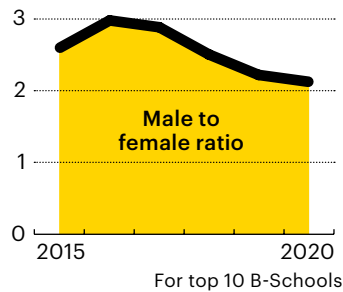
# ₹10.94

LAKH

Average course fee of government B-Schools compared to ₹10.59 lakh at private ones (among top 100) this year

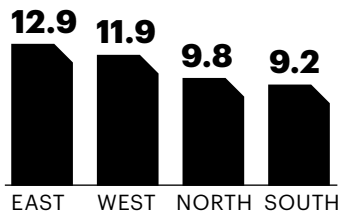


## WOMEN ENROLMENT RISES



## B-SCHOOLS IN EASTERN REGION MORE REWARDING

Average annual domestic salary (₹lakh)



## MUMBAI TRAILS DELHI & BANGALORE IN ROI

Delhi NCR  
**1.17**

Mumbai  
**0.9**

Bangalore  
**1.17**

ROI: average annual domestic salary/course fees. Data for 2020



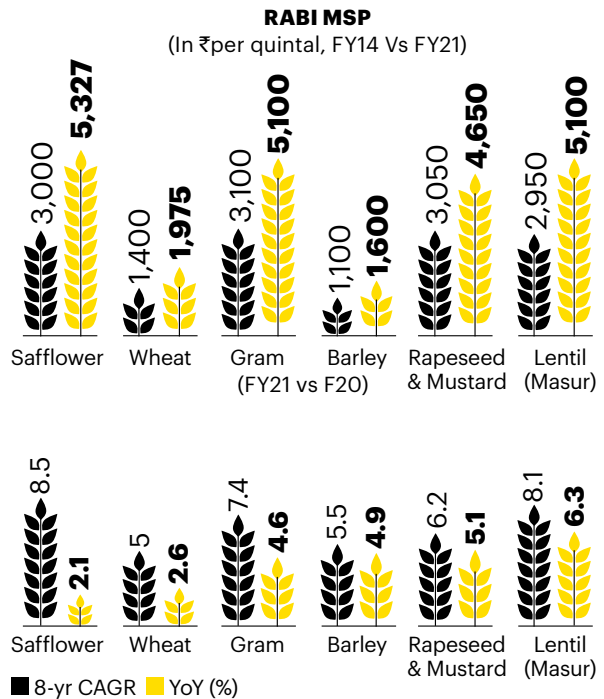
# Wheat Sees Lowest MSP Hike in 8 Years

➤ The Cabinet Committee on Economic Affairs has approved an average 4.3 per cent increase in minimum support price (MSP) for rabi crops. This is the lowest in six years and less than the 5.7 per cent increase last year

➤ Government was expected to announce a sharper increase to mollify farmers protesting against the three farm sector reform bills passed by Parliament recently

➤ The highest increase of 6.3 per cent is in lentils, followed by rapeseed and mustard

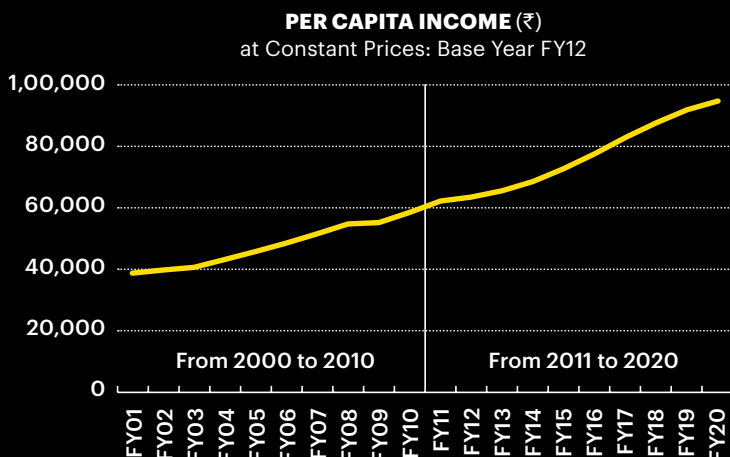
Source: CARE Ratings



## PER CAPITA INCOME UP 52.7% IN LAST DECADE

➤ India's per capita income at constant prices (2011-12) rose 52.7 per cent between FY11 (₹62,170) and FY20 (₹94,954)

➤ This is a bit higher than the 51.7 per cent growth between FY2001 and FY2010



Source: MOSPI





# RAIL FREIGHT GROWS, PORT TRAFFIC STRUGGLES

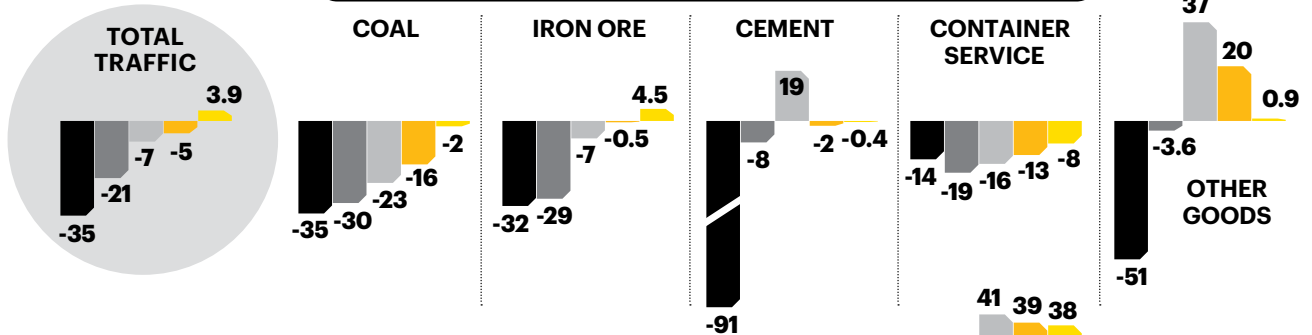
↘ Railway freight traffic grew 3.9 per cent to 94.6 million tonnes in August after falling in every month

since March. It had contracted 35.3 per cent to 65.4 million tonnes in April following the nationwide lockdown

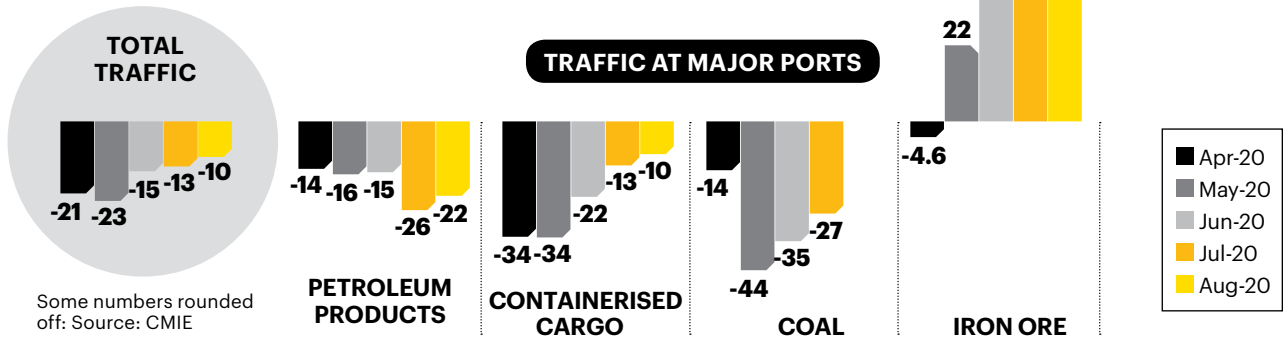
↘ However, traffic at country's major ports fell 10.4 per cent due to restrictions

on cargo movement in several countries and slump in international trade

## RAILWAY FREIGHT TRAFFIC (%GROWTH YOY)



## TRAFFIC AT MAJOR PORTS



Some numbers rounded off: Source: CMIE

# China's Share in India Steel Exports Rises Sharply

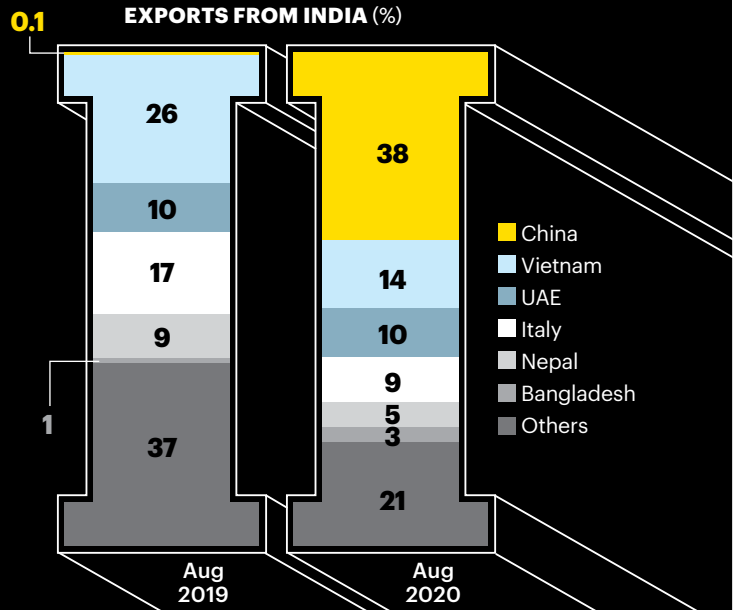
↘ The share of China in finished steel exports from India rose from just 0.1 per cent in August 2019 to 38 per cent in August this year

↘ The reason was high steel prices in China, mainly due to shortage of iron ore, and resilient demand there

↘ Domestic steel players also increased prices given the pick-up in domestic demand and firm international prices

Source: JPC

## SHARE OF FINISHED STEEL EXPORTS FROM INDIA (%)

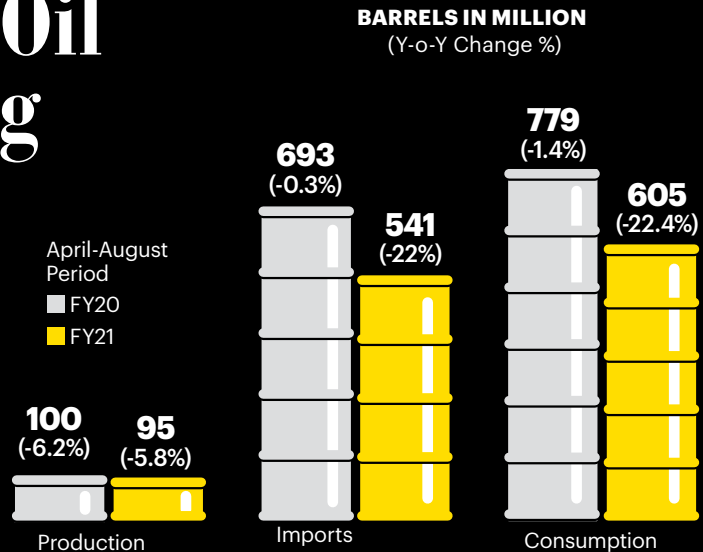


# Dip in Crude Oil Output During April-August

Domestic crude oil production fell 5.8 per cent during April-August compared to a 6.2 per cent fall in April-August last year

Reasons included closure of wells due to less offtake, unavailability of drilling equipment due to lockdowns and restrictions on movement of onshore field operations

Source: CARE Ratings

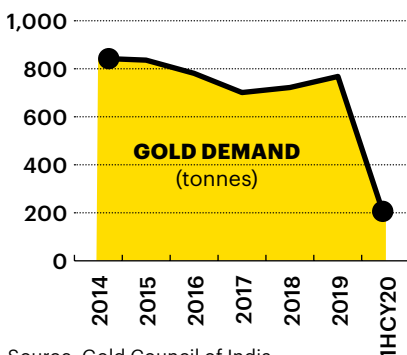


## SHARP SLUMP IN GOLD DEMAND

Demand for gold in India was only 166 tonnes in first half of 2020. Annual demand has been 700-900 tonnes over the past decade

Reasons included high prices (gold has risen 20 per cent-plus in last few months and is trading around ₹50,000 per 10 gm) and shutting of shops for a couple of months due to the lockdown

The World Gold Council says India and China account for nearly half the global gold demand. In 2019, India had accounted for 16 per cent demand

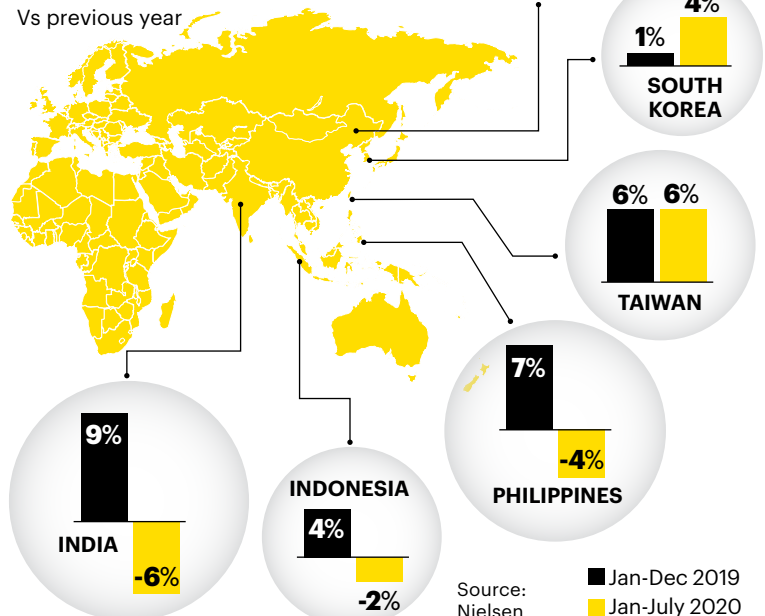


## India's FMCG Sector Among Worst-Hit in Asia

FMCG demand in India contracted 6 per cent in January-July compared with 9 per cent growth in January-December 2019

This was the lowest among major Asian markets

**FMCG GROWTH**  
Vs previous year



CHANAKYA

# "EDUCATION 4.0 IS NECESSARY FOR INDUSTRY 4.0"

K. J. SOMAIYA INSTITUTE  
OF MANAGEMENT STUDIES AND RESEARCH  
ACADEMIC BUILDING

**B Schools across the country are unable to attract enough students. However, that's never been your challenge. How do you manage to stay relevant, with almost the same syllabus?**

The business world discusses and debates about Industry 4.0 and its implications – but as an Institute, we have focused on developing Education 4.0 to remain relevant, with almost the same syllabus.

K J Somaiya Institute of Management offers employment-oriented sector-specific MBA programmes, strengthening our internal processes and using cutting-edge pedagogy by investing into technology tools for delivering the syllabus. The Institute has regularly launched super specialized, inter-disciplinary and multi-disciplinary MBA programmes like International Business, Retail Management, Financial Services, Integrated Marketing Communications, Healthcare Management, HR and Sports Management. The Institute also runs Doctoral Studies, Executive MBA, Part Time (MBA), Executive Education and MCA programmes to cater to different requirements of the student community and industry.

The quality journey encompasses all our programmes and is enabled through Bureau Veritas ISO:9001 audits, NBA accreditations, and now being the AACSB member since 2012. We have emphasized on the inclusion of experiential learning, Harvard Business Review cases, e-journals, industry relevant curriculum, master's thesis etc. We have also stressed on technology upgradation with Bloomberg Lab, Media Analytics Lab, Simulations, CMT Certification programmes and so on. Most of the time it's not about the syllabus but the way the syllabus is delivered and adjoining activities that makes the difference.

**How has the lockdown situation affected learning in your institution? Do you think it will help B School students to learn the art of adjusting quickly to situations?**

The lockdown resulted in only one-week break for us in mid-March 2020, and within a week all the faculty and students moved to digital platforms like Zoom, Google Meet, Microsoft Teams, Google Classrooms, etc. for online classes.. The exams were also conducted online and summer internships in the virtual mode. 98% of our students completed their Summer Internships in virtual mode and quite a few of them also got pre placement offers, which re-emphasized our quality

and commitment to the cause of management education. The last league of admissions happened very swiftly during the lockdown in virtual mode.

With the new academic year starting, the inaugural ceremonies and induction programs were held online. We launched knowledge sharing sessions for our students and alumni, and engaged about 600+ alumni during this period. Currently our time table is made to allow working in shifts, so that as and when the institute reopens, transition is easier. The transition from offline to online was smooth and so we are hoping that the vice-versa will also be smooth.

Students going through the lockdown situation have never experienced such disruptions in their personal and educational lives, but the manner in which it was handled by the institute, has made them appreciate the value of agility and adaptability under uncertain conditions. They are definitely better prepared for the new normal.

**Given the VUCA environment we inhabit, how are you making your students and institution future relevant?**

By closely observing Industry 4.0, what are their requirements, what are the changes in which the businesses are conducted, how the consumers are changing, we are re-working on our curriculum. Many experiential learnings are being conducted which helps the students to prepare for the VUCA world that we are in. We have created a Digital Transformation Taskforce which is helping us to achieve our digital transformation goals. Due to the global pandemic, thrust on digital has been far more for us which has led to a lot of interaction between the students and industry. The boundaries of the classroom no longer exist and thanks to the various digital platforms, we are able to reach out to the best of the faculty, alumni and industry experts anywhere in the world. At the same time, we are not forgetting our roots, we conduct sessions on stress management, yoga etc for the mental well-being of the students.

The Institute and the faculty have evolved with time. Knowledge renewal is the key. Our faculty members are writing research papers, organizing conferences, networking with faculty members of international B-schools and constantly having more meaningful interactions with the industry. The virtual world has enabled many more such interactions as would normally have been possible in the pre COVID era.



**DR. MONICA KHANNA**

Prof. (Dr.) Monica Khanna is the Director and Marketing Professor at K J Somaiya Institute of Management. An experienced academician and professional with around 28 years of experience in Industry and Academia, her specializations include Brand Management, Marketing Research, and Services Marketing. She has also worked in the areas of Engineering & Industrial Automation. Dr. Khanna has won several awards including the case study competitions held by the Aditya V Birla India Centre at the London Business School, awards for excellence in teaching by Bombay Management Association, Higher Education Forum, Somaiya Vidyavihar, and recently Y K Bhushan Award for 100 Most Dedicated Teachers of India. She is also an elected member of the Executive Council of the All India Management Association (AIMA), New Delhi for AY 2019-21.

**Would you like to highlight some important initiatives that your institution has planned to implement in the recent future?**

Using the big advantage of digital platforms which gives us the freedom and flexibility, we plan to implement short term and long-term re-skilling programmes for industry professionals. We will be micro-segmenting our consumers in order to develop customized programmes for them. We intend to achieve the prestigious AACSB accreditation soon which will benefit our students and faculty. And become an AACSB, EQUIS and AMBA certified triple crown institute in the next decade.



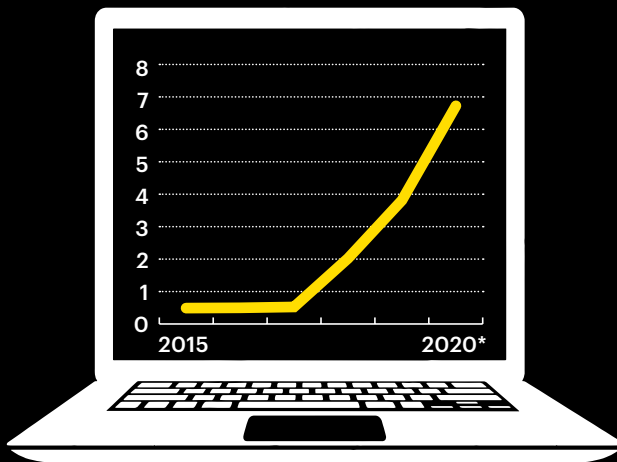
# CYBER SECURITY INCIDENTS DOUBLE

↘ In 2019, 3.9 lakh cyber security mishaps were reported. By August 2020, it was around seven lakh, shows information tracked by the Indian Computer Emergency Response Team

↘ There has been a sharp spike in such incidents since 2017

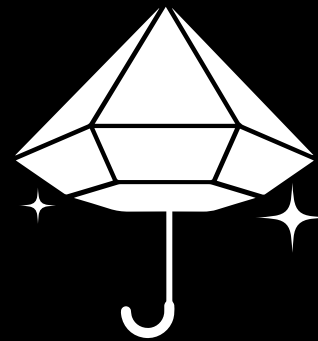


## CYBER SECURITY INCIDENTS



\*till August

Source: Lok Sabha

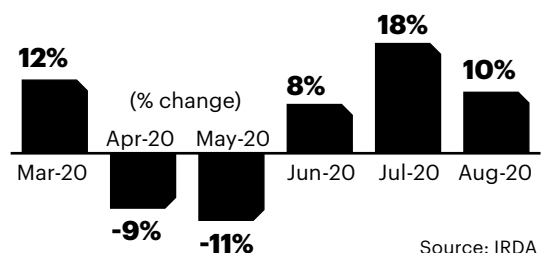
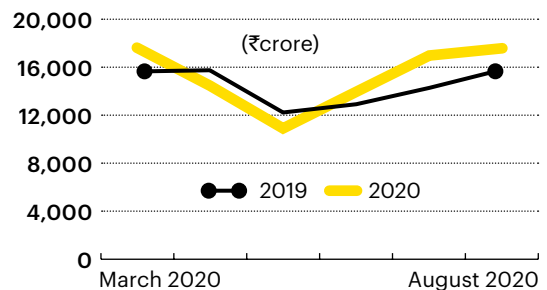


# NON-LIFE INSURANCE PREMIUMS RISE

↘ After a drop in Q1FY21, the non-life insurance sector had reported a sharp 18 per cent growth in monthly premium collections in July. The rise continued in August

↘ Non-life insurance premium grew 10.4 per cent to ₹17,623.2 crore in August

## GROSS MONTHLY PREMIUM



Source: IRDA



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Jasola, New Delhi



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Management with 6720+ Alumni



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SOURCE MDRA : INDIA'S BEST B-SCHOOLS SURVEY 2019

NOVEMBER 2019 EDITION



7<sup>th</sup> Amongst all B-Schools in Delhi

9<sup>th</sup> Amongst all B schools in Delhi-NCR

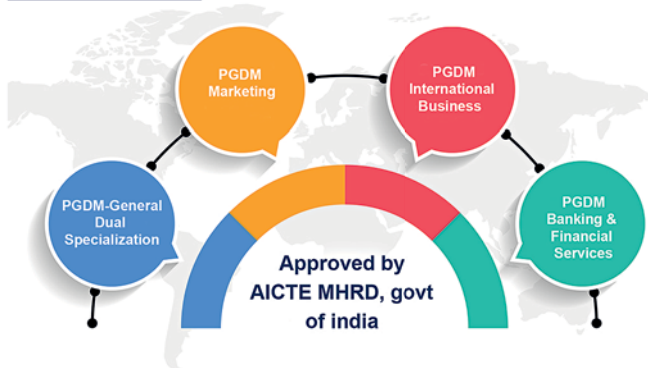
7<sup>th</sup> Amongst all B-School in north Zone of India

13<sup>th</sup> In Placement - Amongst all B-Schools in North India

23<sup>rd</sup> Amongst all private B-Schools

41<sup>st</sup> Amongst all B-School in all over India

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# Economy

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## Starry-eyed

**BUSINESS CONFIDENCE  
IMPROVES DESPITE HARDLY  
ANY UPTICK IN DEMAND  
AND CORPORATE LEADERS'  
DISSATISFACTION WITH  
GOVERNMENT'S EFFORTS AND ITS  
LAST STIMULUS**

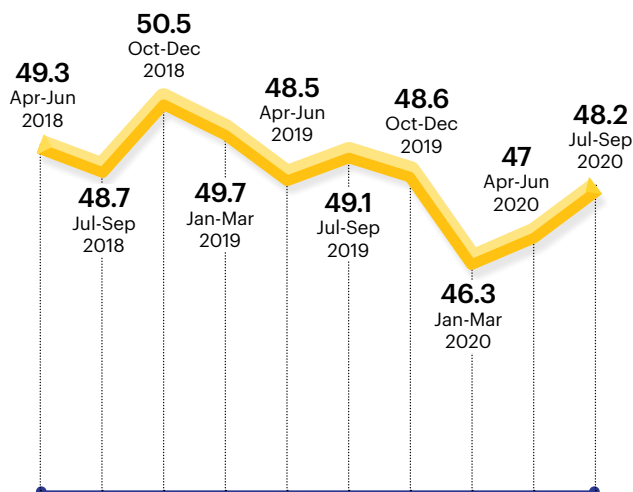
BY MANU KAUSHIK  
ILLUSTRATION BY RAJ VERMA  
GRAPHICS BY TANMOY CHAKRABORTY

• • • •



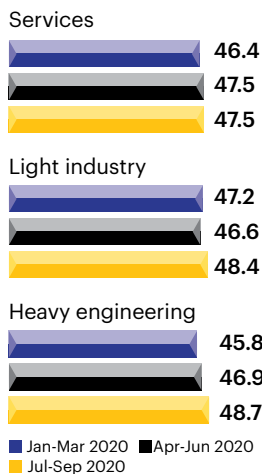
# Business Confidence Rises For Two Quarters

BCI, though, has been below 50 for seven quarters now



## BCI by Sector

No Uptick in Sentiment in Services

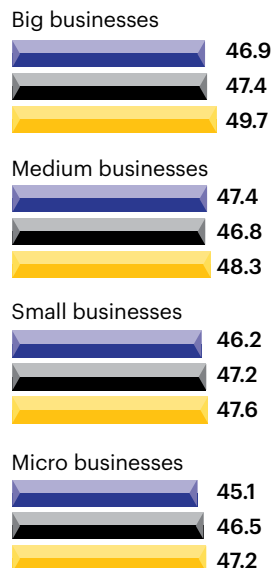


\*Size by turnover

Big businesses: >₹500 cr;  
Medium businesses: ₹100-500 cr;  
Small businesses: ₹5-100 cr;  
Micro businesses: <₹5 cr

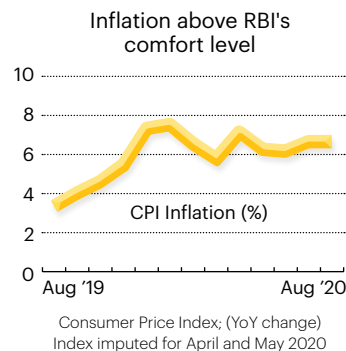
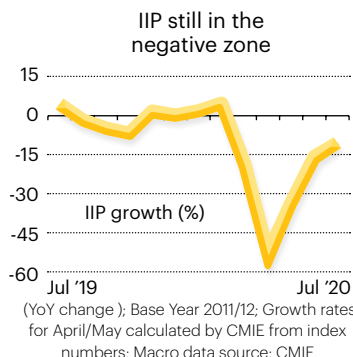
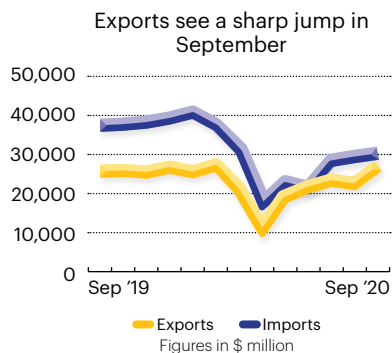
## BCI by Size\*

Big Businesses Are Most Upbeat



## Macro Pain Points

Industrial growth and inflation at worrying levels



**M**ore than five months after the launch of the ambitious Atmanirbhar Bharat Mission by Prime Minister Narendra Modi, there's a slow realisation in policy and corporate circles that the odds are pretty much against its success. The key purpose of the mission is to not only reduce dependence on China but also provide mass-scale jobs to the large unemployed population in the country.

But for India to follow the Chinese model of becoming a global manufacturing hub – and self-reliant at the same time – having the right policy environment won't be sufficient. China could

do it because of its authoritarian and centralised system. Nevertheless, the mission has just started and its fate is yet to be decided.

The growing pessimism around Atmanirbhar Bharat is captured in the latest Business Confidence Index (BCI) survey for the July-September quarter in which nearly 65 per cent respondents said the plan would increase cost of production while another 26 per cent said they expected no impact.

"It's a reaction to the fact that India has an unemployment crisis. There's a perception in the government that India's manufacturing is not competitive and it's been hollowed out by unfair

practices, particularly by China. We have to wait and see if it [Atmanirbhar Bharat] is done intelligently," says Suman Bery, Former Member, Prime Minister's Economic Advisory Council.

As India enters the 5th phase of unlocking, business sentiments have improved marginally. The BCI – on a scale of 100 – rose to 48.2 in the July-September quarter compared with 47 in the previous quarter and 46.3 in the quarter before that. Market research agency C fore quizzed 500 CEOs and chief financial officers across 12 cities for the survey.

The reason for the jump, say economists, is that even though the lockdown

was severe, the un-lockdown process is gaining momentum. “The index number is correlated with the un-lockdown process. By the end of September, nearly all economic activities had opened up. Some of the indicators are close to pre-Covid levels,” says N.R. Bhanumurthy, Vice-Chancellor, Bengaluru Dr. B.R. Ambedkar School of Economics University.

This is the second consecutive quarter of improvement in BCI. Since March, when lockdown was first implemented, the index has moved only up. Despite this, there has been deterioration in a large number of parameters in April-June quarter. A large number of respondents have weak outlook in areas like economic prospects, overall economic situation, overall business situation, financial situation, sales, working capital requirement, production level, availability of finance, demand, supply, cost of raw material, utilisation of production capacity, sales, exports/imports and profits.

For example, just 20 per cent respondents believe that their financial situation will improve in next (October-December) quarter as against 37 per cent hoping so in the previous survey. Several reports say companies, particularly financial institutions, are raising capital to create liquidity buffer to overcome pandemic-related issues.

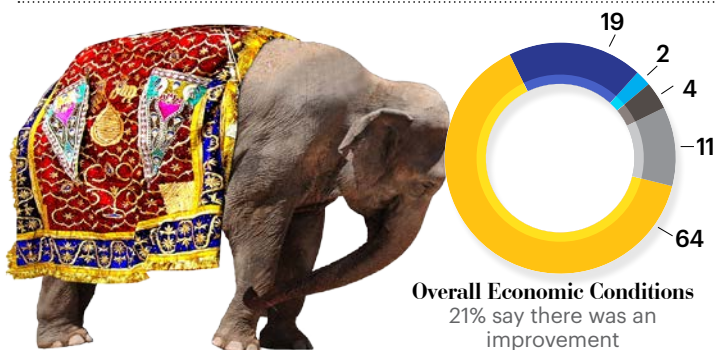
Only 18 per cent respondents hope that their capacity utilisation will improve in the December quarter as compared to 63 per cent expecting the same in the previous survey. Data shows capacity utilisation is rising, says BASE University’s Bhanumurthy. He says even before Covid, India had excess capacity in most sectors. “Are we going back to the pre-Covid situation? I believe yes. But it’s still going to be excess,” he adds.

A total of 77 per cent respondents believe the government hasn’t done enough to revive the economy. This is slightly lower than the last survey number (82 per cent). Also, 68 per cent say the economic stimulus has had no impact on their businesses.

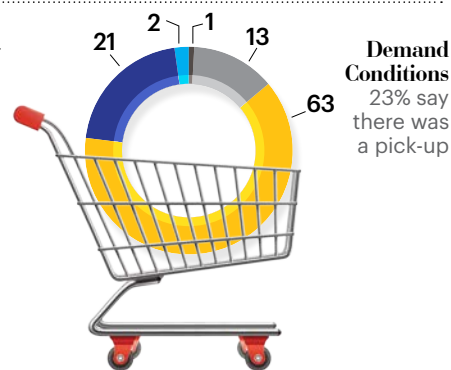
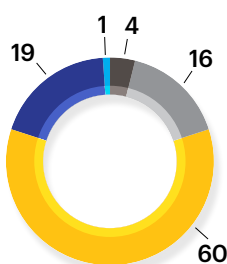
Experts say the perception among corporates is that the ₹20 lakh crore

## Some Uptick

**Businesses say conditions improved somewhat in July-Sept quarter**



**Availability of Business Finance**  
60% saw no change

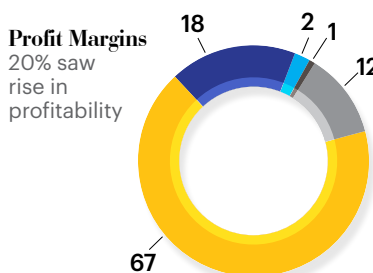


**Hiring Conditions**  
71% say there was no change

● 2 ● 15  
● 11 ● 1  
● 71



**Profit Margins**  
20% saw rise in profitability



● Substantially worse  
● Moderately better

● Moderately worse  
● Substantially better

● Same/no change  
All figures in per cent

# N.L. DALMIA AND THE ART OF QUARANTINE PROOF EDUCATION

signed a MoU to collaborate for a one plus one MBA program in Global Management Education. This collaboration also facilitates joint research projects and student & faculty exchange. In addition, the institute has been regularly inviting faculties from renowned foreign universities. The institute also has a collaboration with Virginia Tech, USA, SAS, for techno-managerial courses are the need of the dynamic scenario of today's times.

The institute has recently collaborated with Harvard Business School Online for Multiple Certification Programs. NLDIMSR has engaged with several other International Universities in the past. The institute has collaborated for Project based Student Exchange Program with Xavier University USA in the past. At the National Level, the Institute has collaborated with Multi Commodity Exchange of India Ltd. (MCX). The institute's endeavour is to provide a seamlessly stimulating ambience that is both welcoming and challenging with a commitment to provide opportunities to the students that expose them to world issues and perspectives. The institute's effort is to become the trend setter, the torch bearer that inspires vibrant minds to scale the heights of brilliance.

An important KPI for every B-school is its annual placement report. And our alumni presence in some of the top leadership positions in the industry is a testament to our excellent placement record. Every year, top MNCs and blue-chip companies such as Hindustan Unilever, Zee Entertainment, Tata Croma, Bennett and Coleman, Kantar, Godrej & Boyce Limited, CitiCorp., CRISIL, CBRE, Factset, Linedata, Aditya Birla Finance, Darashaw & Co. Pvt. Ltd., B&K Securities, to name a few, visit the campus for placements annually. Moreover, our esteemed alumni also play an integral role in grooming incoming students which enables them the ability to make decisions in critical situations.

The vision of the founder chairman has been ably taken forward by the third generation Hon. Secretary Mr. Shailesh Dalmia. The Institute strives and thrives to nurture, transform and create global leaders.

Philanthropic to the core, Shri Niranjanlalji Dalmia, felt that education is one of the most important assets in developing individuals who will be competent to change their environment to greater conformity with moral ideals. He decided that this mission could best be achieved through the creation of a progressive, independent institution and thus was born the N. L. Dalmia Educational Society in April 1982. Today, it has grown manifold and evolved into 3 reputed centres of excellence - N. L. Dalmia High School, N. L. Dalmia Institute of Management Studies & Research and N. L. Dalmia College of Arts, Commerce & Science. N. L. Dalmia Institute of Management Studies & Research is affiliated to the University of Mumbai and approved by AICTE and Government of Maharashtra. The Institute is NAAC 'A' Accredited by the National Assessment & Accreditation Council. The Institute is ISO 9001:2015. In addition, it enjoys the premier college status by ASIC (Accreditation Services for the International Colleges), UK. The institute is also ranked A\*\*\* at the state level and A\*\* at the national level by CRISIL (2018-2019).

The institute has the best state-of-the-art infrastructure that provides a conducive environment for learning. NLDIMSR is Mumbai's first Institute to have a 12-Terminal Bloomberg Lab. It has a complete CISCO WIFI enabled Campus and a digitized library.



**SHRI SHAILESH DALMIA**  
Hon. Secretary, N. L. Dalmia Educational Society

To strengthen the global outlook and collaborations, the Institute has academic tie-ups in the area of collaborative research projects with national and international Institutions of excellence. To name a few, NLDIMSR has Academic tie ups in the area of Students Exchange and Collaborative Research with prestigious Williams College of Business – Xavier's University, Cincinnati, Ohio, United States. Also, the University of Wisconsin, Parkside – United States and NLDIMSR have



stimulus package was largely aimed at MSMEs (medium, small and micro enterprises). “The reason the corporate sector is less enthusiastic is that it was looking for relief handouts, particularly the services sector. The government’s actions were more directed towards MSMEs, which are less vocal than the large companies. Large corporates are concerned about demand stimulus. It’s certainly the case that the government has done more to avoid financial crisis than to stimulate demand. That’s what the disappointment is about,” says Bery.

The survey shows that respondents are expecting improvement in some areas like cost of external finance, investment in business, hiring, selling prices and stock prices. For instance, 17 per cent respondents are planning to invest in their business in December quarter as compared to just 5 per cent in the previous survey. “Fresh investments in businesses are a positive sign. At an aggregate level, demand has been reviving due to unlocking and fiscal stimulus,” says an economist.

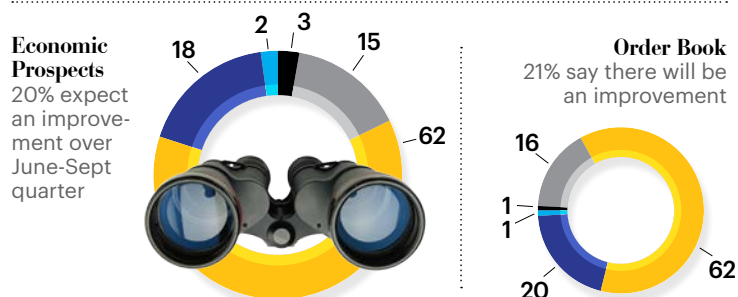
As a supplement to the survey, we do an assessment of other economic indicators. These are export-import, index of industrial production (IIP) and consumer price inflation (CPI). IIP stayed in the negative zone for the fifth consecutive month. The rate of fall has been coming down though – from -57.3 per cent in April to -10.4 per cent in July. Retail inflation stayed high at 6.7 per cent in August and exports rose to pre-Covid levels in September while imports remained lower compared to months before March. One of the reasons for moderately high inflation is that the increase in aggregate supply is not catching up with the increase in demand due to a variety of reasons.

Even as corporate sentiment shows improvement, pain points in the economy continue to outnumber the comfort zones. As for corporates’ dissatisfaction with the government’s efforts so far, an economist quips that whether in good or bad times, they always want more. **BT**

@manukaushik

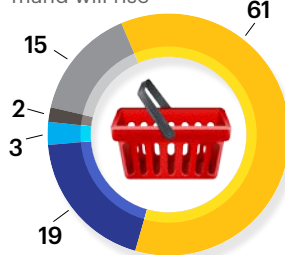
## Festive Hope

Businesses expect some pick-up in Oct-Dec Quarter



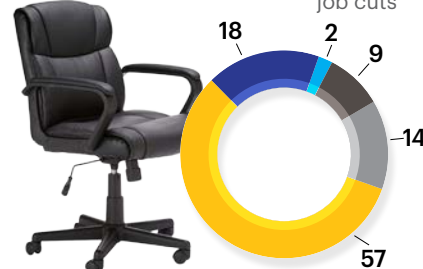
### Sales Pickup

22% say demand will rise



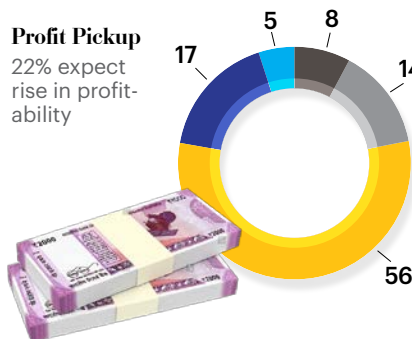
### Hiring Pickup

23% expect more job cuts



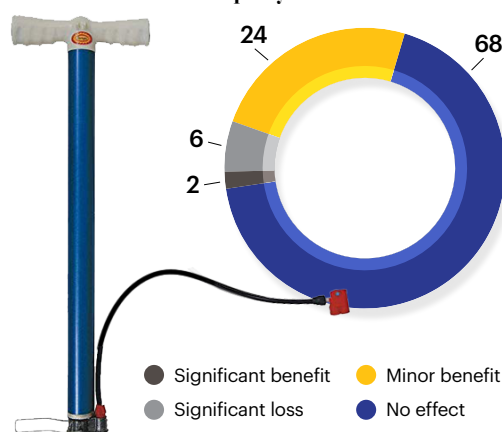
### Profit Pickup

22% expect rise in profitability

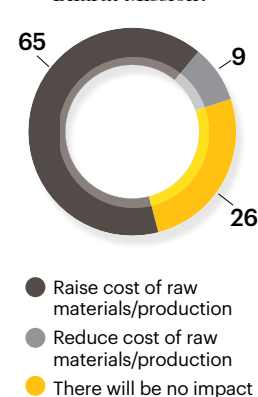


● Substantially worse  
● Moderately better  
● Moderately worse  
● Substantially better  
● Same/no change  
All figures in per cent

### Has the economic stimulus announced by FM helped your business?



### What will be the impact of Atmanirbhar Bharat Mission?



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former President of India at NDIM Convocation

Hon'ble Dr. Manmohan Singh  
former Prime Minister of India at NDIM Convocation

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**NDIM HAS NOT PARTICIPATED IN THESE B-SCHOOL RANKINGS OF "INDIA TODAY"**

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# Is The B-School Campus Dead?

**B-Schools could face** an existential crisis as economy slows and education moves online

BY SONAL KHETARPAL  
ILLUSTRATION BY RAJ VERMA



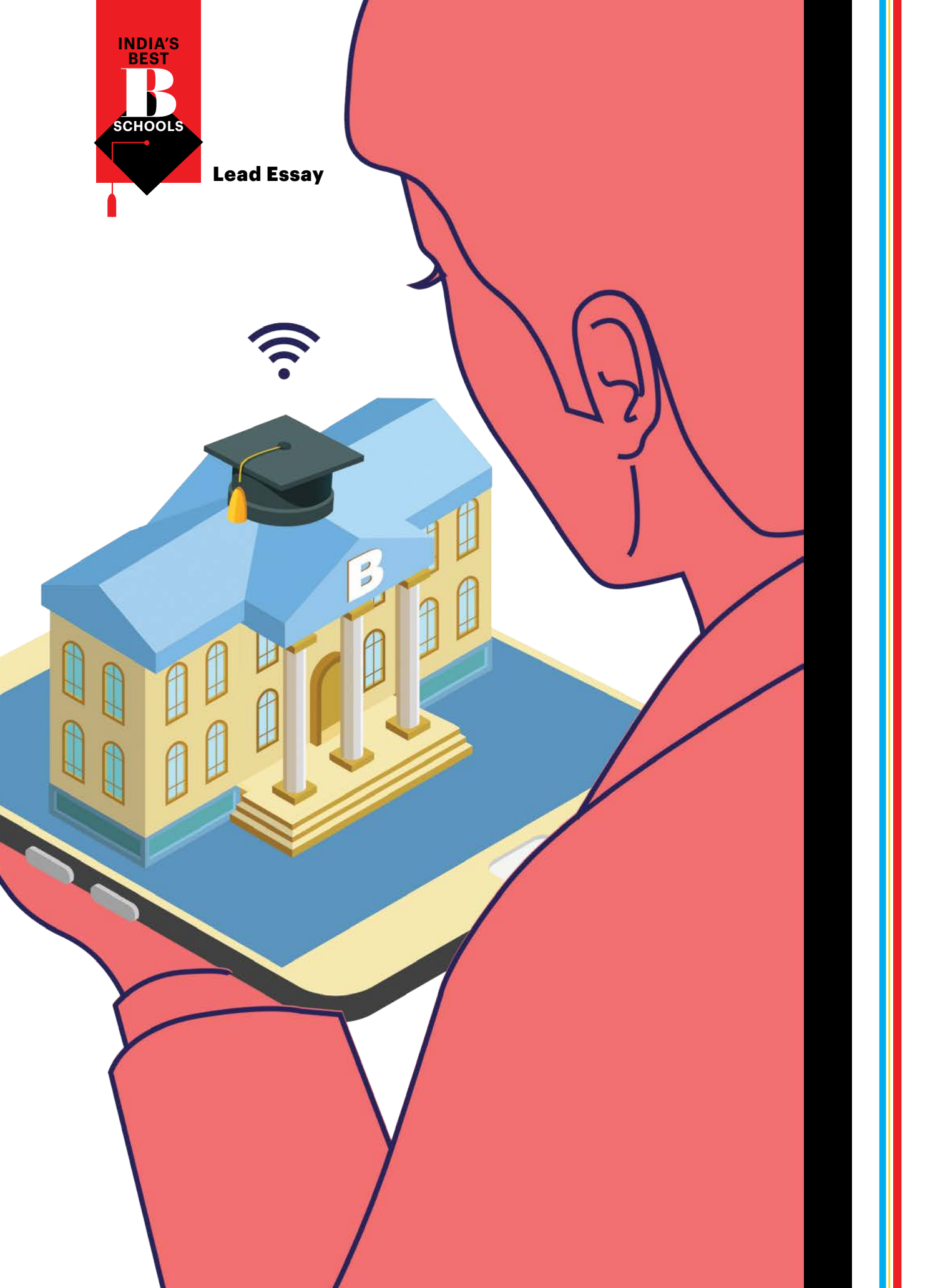
**GROUP OF SECOND-YEAR** MBA students from XLRI-Xavier School of Management, Jamshedpur, persuaded Prof L. Gurunathan, Associate Professor in Human Resource Management, to postpone his course on compensation to the next semester. They did not want to attend the course from their star professor online. But since B-Schools are not opening anytime soon, the elective will now be offered online much to the students' dismay. "We can't postpone it anymore," says Gurunathan.

B-Schools across India have been shut due to the pandemic since March. What is certain is that whenever they open, the campus as we knew it will no longer be the same. Says Ranjan Banerjee, Dean, SP Jain Institute of Management and Research (SPJIMR): "The fundamentals of the B-School will continue to be relevant but certain things will get executed differently."





**Lead Essay**





## Lead Essay

The number of active B-Schools in India has been falling over the years — it has fallen 12 per cent from 3,450 in 2015/16 to 3,037 in 2019/20. The pandemic-led disruption, however, has had a brutal impact. During FY21, AICTE accepted 197 applications for closure of B-Schools against 59 in FY20. Placements, too, have been impacted. Across the 223 B-Schools common to the BT-MDRA listing in 2019 and 2020, placements fell from 86 per cent in 2019 to 81 per cent in 2020. Tuition fees in 2020 are 2.3 per cent lower compared to 2019 for the 223 schools.

That apart, fewer students are inclined towards MBA this year. Registrations for the Common Admission Test (CAT) have fallen 5.7 per cent from last year to 2.30 lakh in 2020, the lowest since 2015. They touched a record 2.44 lakh in 2019. There are other problems too. With B-schools taking the online-only route to finish their curriculum, students might not be willing to pay a bomb in course fees. They would rather opt for lesser-priced online programmes. However, students and faculty are not yet fully convinced about the value proposition of online courses. The argument is while online courses provide skills they don't offer

perspective. "Harvard courses have been offered on Coursera for years now. So, is a Harvard grad equivalent to the one with an online degree?" asks Abbasali Gabula, Associate Director, External Relations, SPJIMR.

### Mirroring The Outside World

Over the past few years there has been a mushrooming of B-Schools in India. Those that could not keep pace with quality are exiting. Those remaining are thinking like businesses to be agile, innovative and future-ready. "It is a volatile world and even before Covid we had started to think of what students need to do to live in an increasingly digital world," says Errol D'Souza, Director, IIM-A.

He shares the example of IIM-A's theatrical society IIMACTS that prepares five-six plays normally, but learnt creating online videos this year. "From writing, directing and acting in theatre plays on campus, they scripted and edited an online video from their homes," he says. Inspired by AIB's *Honest* series, the result was a 13-minute 'Honest Online Classes' video, a comical take on Zoom classrooms.

The team is now partnering with IIM-B and IIM-C's

## THE TOP 10 THIS YEAR

OVERALL RANK 2020	INSTITUTE	OVERALL SCORE (1000)	LEARNING EXPERIENCE (250)	LIVING EXPERIENCE (150)	PLACEMENT PERFORMANCE (250)	SELECTION PROCESS, GOVERNANCE & ESTABLISHMENT (150)	FUTURE ORIENTATION (200)
1	Indian Institute of Management, Ahmedabad	895.7	212.1	142.1	231.3	134.9	175.3
2	Indian Institute of Management, Calcutta	895.3	211.9	139.2	225.0	134.5	184.7
3	Indian Institute of Management, Bangalore	876.1	211.3	139.7	218.8	130.7	175.6
4	S. P. Jain Institute of Management & Research, Mumbai	863.6	210.8	131.4	220.7	123.0	177.7
5	XLRI - Xavier School of Management, Jamshedpur	854.5	200.0	137.4	210.3	128.8	178.0
6	Indian Institute of Management, Indore	852.9	199.8	137.8	208.3	128.7	178.3
7	Management Development Institute, Gurugram	826.3	200.9	135.4	202.8	126.6	160.6
8	Indian Institute of Management, Kozhikode	820.6	201.6	134.7	202.4	124.5	157.4
9	Faculty of Management Studies, University of Delhi	788.1	189.8	126.0	223.0	121.1	128.2
10	SVKM's NMIMS, School of Business Management, Mumbai	785.8	183.7	131.4	202.4	119.8	148.5

## RANKINGS OVER THE YEARS: THE TOP FIVE

2015	2016	2017	2018	2019
IIM Ahmedabad	IIM Ahmedabad	IIM Ahmedabad	IIM Ahmedabad	IIM Ahmedabad
IIM Calcutta	IIM Calcutta	IIM Calcutta	IIM Calcutta	IIM Calcutta
XLRI Jamshedpur	IIM Bangalore	XLRI Jamshedpur	IIM Bangalore	XLRI Jamshedpur
SPJIMR, Mumbai	XLRI Jamshedpur	SPJIMR, Mumbai	XLRI Jamshedpur	SPJIMR, Mumbai
MDI, Gurgaon	SPJIMR, Mumbai	MDI, Gurgaon	MDI, Gurgaon	IIM Indore



PHOTOGRAPH BY RACHIT GOSWAMI

**“IT IS A VOLATILE WORLD AND EVEN BEFORE COVID WE HAD STARTED TO THINK OF WHAT STUDENTS NEED TO DO TO LIVE IN AN INCREASINGLY DIGITAL WORLD”**

**Errol D'Souza , Director, IIM-A**

theatrical society to plan community events, says Anant Bordia, a second-year PGP student and IIMACTS's club co-ordinator. Such collaboration between theatrical societies of IIMs has never happened before, he adds. Bordia's team is now exploring how to pull off a Zoom play online.

D'Souza is proud. “Such initiatives induce real learning,” he says. Students are exploring the potential of online, learning new skills, collaborating with others, and understanding their own limitations. “There might be a few glitches here and there, but what the heck,” he adds.

This learning experience, he says, is important, as organisations today want to hire candidates with not just technical, but also soft skills, including communication and leadership. From eight clubs and societies 10 years ago at IIM-A, they have increased to 46.

### **Missing Networking Opportunities**

While online opens up new possibilities, there is a lot that goes missing, especially peer-to-peer conversation, feels Ashish Sancheti, a second-year student at SPJIMR. “On campus, it was common to have impromptu late-night chats, hear about each other's work experience. These talk-fests don't happen online. Conversations on phone are to the point and only if there is a reason,” says Sancheti.

Peer-to-peer learning is important in B-Schools because classes are diverse with students from engineering, fashion, and even the Army, unlike other courses such as Masters in psychology where the background of students is uniform, says Ramabhadran Thirumalai, Senior Associate Dean, Academic programme at ISB.

Also, relations formed virtually aren't as thick. Aman Kumar Singh, a second-year MBA student at IIM-A, says he is not really friends with co-interns at his virtual internship at Accenture Strategy. However, he is still in touch with the interns he met during the on-premise internship of his engineering school in 2018 at real estate startup NoBroker.

An integral part of attending B-School is the network it offers. The campus becomes a space where relationships and networks get formed. “At the Joka campus students belong to a community and proudly address themselves as ‘Jokars’. The bond between batches is visible in our strong alumni network,” says Anju Seth, Director, IIM Calcutta.

### **Changing Curriculum**

While B-Schools are encouraging students to stay engaged, they are also experimenting with their very core — curriculum and pedagogy. Academics feel while the requirement

**5.7**

**PER CENT**

**FALL IN CAT  
REGISTRATIONS IN 2020,  
THE LOWEST SINCE 2015**



for traditional domains such as finance and marketing doesn't change, there is a need to make it contextual with happenings of the outside world. Pankaj Chandra, Vice Chancellor of Ahmedabad University, says: "Several domains are coinciding and we need to bring that broad perspective to students in the classroom."

There will be the need for new courses on business continuity, digital transformation, building resilience, managing teams remotely, but they will have to be taught in a trans-disciplinary format, which brings multiple disciplines together such as political science, science, technology and environment into management courses. It is a common practice in global universities where students from engineering attend psychology lessons, but for India it is still early days. Standalone B-Schools will have to partner with other institutes (like liberal arts and social sciences schools) with complementary skills to craft such programmes. "This is where the real challenge for B-Schools will be," adds Chandra. Ahmedabad University recently revamped its MBA programme, which allows students to take courses from other faculties. Chandra says their ethics course is being taught by a philosophy professor from the Faculty of Arts and Social Sciences.

At IIM-A, too, while students in the first year take fundamental courses, in the second year they choose specialised courses called electives. Ten years ago, IIM-A had 75 electives in the second year, which has now gone up to almost 160. "The number of students hasn't changed, so this jump tells you that there is so much more diversity in curriculum," says D'Souza. Students are also allowed to demand courses they are interested in. Courses on bionics, theatre and media were introduced upon students' requests.

### New Reality

Covid has made B-Schools aware of the potential of the online model. "Very soon online might account for 30-35 per cent in flagship MBAs," says Banerjee of SPJIMR.

And it is not just what B-Schools offer to students that will change. The way they are offered will also see a change. "It will be a different ballgame moving on," says Debashis Chatterjee, Director, Indian Institute of Management Kozhikode (IIM-K). There will be a realisation that not every knowledge-sharing activity requires physical presence, and can be delivered through digital platforms. "With digital, the big change will be that learning is not bound by place (that is the campus or the classroom), but space where there is digital transmission of knowledge," adds Chatterjee.

He shares the examples of engineering company ABB that has simulated its factory experience into virtual reality. Due to Covid, as students couldn't do any field visit, they got the factory experience inside the classroom. Going forward, it could be an alternative option for students, he adds.

PHOTOGRAPH BY MAYUR CHANNAGERE



**"SEVERAL DOMAINS  
ARE COINCIDING  
AND WE NEED TO  
BRING THAT BROAD  
PERSPECTIVE TO  
STUDENTS IN THE  
CLASSROOM"**

**Pankaj Chandra**, Vice Chancellor,  
Ahmedabad University

This will also result in a design change in the look and feel of classrooms, says Chatterjee. There will be more studio-like classrooms, with air mikes, specialised lights, and stage that will have the ability to transmit the entire classroom experience to multiple geographies. So, there is likely to be lesser sitting space. There will also be cafeteria-like classrooms to allow socialising, discussions for informal learning. There will be auditorium-like classrooms for lectures. IIM-K has designed 10 studio-classrooms and three classrooms for digital classes for outside faculty. Even flagship programmes will be blended where online will be used





**Dr. Rajesh Chakrabarti**  
Professor and Dean, JGBS  
B.Sc. (Calcutta University);  
PGDM (IIM, Ahmedabad);  
Ph.D. (University of California)

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The school has a network of global partner institutions spanning five continents with some of the leading universities and institutions across the globe, including National Yunlin University of Science and Technology, Taiwan; The Interdisciplinary Centre(IDC) Herzliya, Israel; Goethe university, Frankfurt, Germany; Queen Mary University of London, UK; Queen's University Belfast, UK; Lillebaelt Academy, University of Applied Sciences, Denmark; University of National and World Economy(UNWE) Bulgaria; The American Business School, UK; Bond University, Australia; and Macquarie University, Australia among many others.

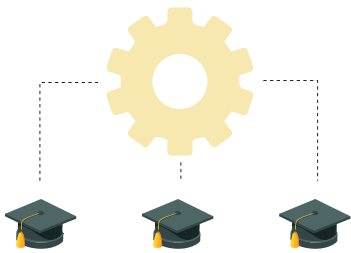
JGBS faculty members bring together a wealth of experience from academia and research, business and industry, government and inter-governmental organizations, as well as civil society. The curriculum and courses offered address the need of management education to remain oriented towards problem-solving and leadership. Industry experts help in bringing practitioner knowledge to the classroom.

#### Office of Career Services

The school also facilitates placements and internships through the Office of Career Services. Campus Recruiters include UpGrad, Byju's, ITC Hotels, M&C Saatchi, ICICI Bank, HDFC Bank, ICICI Prudential, ANZ Bank, SquareYards, Bernhard Schulte Ship management among others. JGBS alumni work at leading organizations in India like McKinsey & Co., Amazon, ByteDance, Grant Thornton, SAP, Amazon, Kotak Mahindra Bank, Ernst & Young, Harley-Davidson, Britannia, Dabur, PricewaterhouseCoopers, ITC Hotels, Philips, Maruti Suzuki, Deloitte, Axis Bank, Samsung, Jindal Steel & Power Ltd, Emami Agro Tech, MC Saatchi, Acumen Connect, Edelweiss Tokio, AXA XL, EY Audit, Pax Edutainment and Jaro Education etc. Many alumni also work abroad, in Dubai, Singapore, Mauritius and Canada, either finding opportunities through the OCS or finding opportunities during their exchange and double degree programmes. ■

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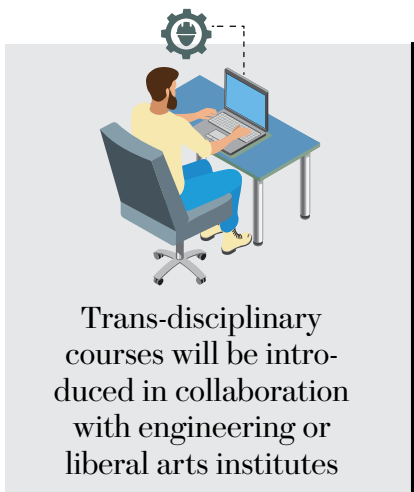
## HOW WILL THE CAMPUS CHANGE



**MORE INFRASTRUCTURE NEEDED TO ENSURE SOCIAL DISTANCING. IT COULD BECOME A NORM, WITH THE CAMPUS WORKING IN SHIFTS**

**12**  
**PER CENT**  
FALL IN THE  
NUMBER OF ACTIVE  
B-SCHOOLS IN THE  
COUNTRY TO 3,037  
IN FY20, FROM  
3,450 IN FY16.  
COVID-LED  
DISRUPTION HAS  
MADE MATTERS  
WORSE

**Classrooms will be like studios to help transmit classroom experience digitally to students studying remotely**



Trans-disciplinary courses will be introduced in collaboration with engineering or liberal arts institutes

**Online will form 30-35 per cent of MBA programmes and interactive part will happen in classrooms**



to enhance learning. Flipped learning will be an instructional strategy where students will be expected to attend lectures at home and come to classroom with some sort of understanding of the topic to engage in discussions.

There will also be greater focus on hybrid models of delivery where students can be in class or at homes/hotels. Earlier to get access to global faculty, they would visit the campus for a few weeks and classes would be bunched. "Now, faculty can be sourced from anywhere in the world. There are possibilities to get a CEO to comment once students are done with the case study of the company," says SPJIMR's Banerjee.

While online delivery will increase, it can't replicate the classroom, especially where technology is right now. Ajay Jain, Professor of Leadership and Organisation Design at Management Development Institute (MDI), Gurugram, says online technology is still not developed to give faculty an eagle-eye-view of the entire class (you can't see the entire class on a single screen while using Zoom or Microsoft Teams).

Gurunathan of XLRI says technology also doesn't work for back-and-forth communication with 80-100 students, integral to any B-School classroom.

Several students *BT* spoke were itching to go back to campus. One feedback was extensive screen time is exhausting. Aman Singh of IIM-A says: "I can say for my entire class that none of us is enjoying online classes." Ashish Sancheti of SPJIMR says: "I hope to go back to spend the last few months of my college and enjoy that campus vibe."

On the positive side, the average salary for students graduating from the 223 B-Schools has risen 7.6 per cent in 2020, while return on investment has gone up from 1.13 to 1.24 in 2020. To stay relevant, B-Schools need to step up their game and adapt to the changing environment. Those that do will thrive, the others will simply be left behind. **BT**

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**Placements**

# Job Market: Down, But Not Out

**Business schools are finding it  
tough to get students placed, but  
it's not doomsday**

**BY AJITA SHASHIDHAR  
ILLUSTRATION BY RAJ VERMA**



**RAJESH ANAM COMPLETED** his MBA from a Mumbai-based business school earlier this year. But even before he could get his degree, he had an offer letter from a leading digital marketing company. Just when Anam believed he had secured his future, Covid-19 brought the economy to a halt. Several businesses shut down as a consequence of the prolonged lockdown and many were stranded without jobs. A multitude of businesses were also unable to honour their hiring commitments on campuses across the country, since they were grappling with survival issues. Anam's employer also sent him a polite regret letter saying the company won't be able to honour its commitment of hiring him. "I don't have a grouse against them since most of their clients are in travel, hospitality and retail





## Placements

sectors, which completely shut down during the lockdown,” says Anam.

Business schools across the country have similar stories of companies that were not able to either honour their hiring commitments or pushed joining dates of management trainees by a few months. “Companies such as Uber backed out, while Udaan did not honour its summer internship commitment. It did hire management trainees it had committed to hire. Reliance Industries on-boarded candidates at a much lesser compensation package,” says Upasana Bagchi (name changed on request), an alumni of XLRI Jamshedpur. At many of the leading IIMs, a number of banks and consulting companies backed out of summer internship commitments. “Students who had received offers from these organisations were told that they couldn’t find a way to offer them virtual internships,” says a second-year student at one of the top-rung IIMs.

The good news, however, is that most of the students in the top-rung business schools did manage to get new placement offers. “We lost one-third of summer internship offers as organisations told us they won’t be able to do justice with our students. However, we did manage to get them alternate placements,” says Professor Janat Shah, Director, IIM Udaipur. From Axis Bank to Mondelez India, a host of companies have on-boarded B-School students who lost out due to the pandemic. R. Mahalakshmi, Head, HR India, Mondelez India, says the company increased its summer intern intake by 25 per cent this year. “We looked at the pandemic and the slowdown thereof as an opportunity to strengthen our talent pipeline,” adds Rajkamal Vempati, Chief Human Resources Officer (CHRO), Axis Bank.

One of the first things that consulting company Deloitte did as soon as the pandemic broke out, says, S.V. Nathan, Partner and CHRO, was to make sure it contacted every single candidate and let them know that Deloitte would honour their commitments to them. “Deloitte has honoured and will continue to honour every single offer made on campus. We have been in regular touch with selected candidates to reconfirm our commitments, in cases where joining dates had to be staggered,” he adds.

Though students from top-rung campuses managed to get placed, those from Tier-II or Tier-III campuses have had some disappointments. “A vast majority of students are finding it difficult to get placed,” says Akhil Shahani, Managing Director, The Shahani Group, Director, Thadomal Shahani Centre for Management (TSCFM), and CEO, Ask.CAREERS. “Jobs are fewer than earlier, but hiring hasn’t come to a halt,” adds Nitesh Jain, President, SP Jain School of Global Management.

“Apart from travel & hospitality, all sectors are showing interest. While some companies have freezed hiring, others are coming with new roles,” adds Professor Aditya Billore, Chair, Placements, IIM Indore.

Anam, on the other hand, is yet to get a job, but has got himself a two-month internship at Mondelez India by winning MTV’s #GetAJob contest. He is in the final stages of his internship where he is working with the chocolates team. While Anam is confident that this two-month internship will help him find a good job, Mahalakshmi of Mondelez says apart from taking on students from B-Schools (where they usually hire from) who lost their internships with other companies due to the pandemic, the chocolate maker has also looked at open-source partnerships. “In the middle of the lockdown we partnered with MTV to offer dream internship opportunities to students across campuses in India. Offering internships and hiring from business schools is a huge component of our talent strategy,” adds Mahalakshmi.

Like Mondelez, Nestle also opened its summer internship programme beyond its usual summer intern hires. “We initiated the Nesternship programme, which provided a good opportunity to 1,000 students to gain relevant experience over and above our internship programme,” says Amit Narain, Director, HR, Nestle India.

While a number of corporate houses on-boarded more summer interns than they usually do, sectors which honoured their commitments include e-commerce, edtech, FMCG, logistics and consulting. The maximum turn-down of offers happened in manufacturing, automobile, banking and start-ups. Krishna Raghavan, Chief People Officer, Flipkart, says the e-commerce major has

**PER CENT**  
MORE HIRING BY THE  
TITAN COMPANY FOR  
ITS OMNI-CHANNEL AND  
E-COMMERCE ROLES  
THIS YEAR



**“IN A PHYSICAL SITUATION, ONE DOESN'T NEED BUD-DIES. SINCE IT WAS VIRTUAL ON-BOARDING, WE FELT IT WAS NECESSARY TO GIVE THEM (NEW HIRES) SUPPORT FROM THE ORGANISATION”**

**Raj Narayan**, Chief Human Resources Officer,  
The Titan Company

actually increased its hires this year. “We are in line with our hiring target this year and have witnessed an increase in hiring compared to the previous year. We look forward to inducting and grooming top talent from across B-Schools in the country in the year ahead.”

It has been hiring as usual for Amazon India too. The company was in the news for creating 70,000 season positions across its network. “Our commitment towards nurturing and educating MBA talent is long term and for that, we would continue to focus on hiring the right-fit talent consistently and not be influenced by short-term headwinds. This year, given the Covid-19 situation, the ways of working may have changed around us, but our commitment to providing a great learning

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**“E-TAILERS WERE  
THE FIRST TO HON-  
OUR COMMITMENTS  
IN TERMS OF JOINING  
DATES, FOLLOWED BY  
FMCG COMPANIES”**

**Abbasali Gabula**, Associate Director, External Relations, SPJIMR

PHOTOGRAPH BY MANDAR DEODHAR

experience remains the same,” says Dipti Varma, Director, HR, Amazon.

However, almost all companies delayed their joining dates. “Companies took time to figure out their virtual on-boarding. E-commerce companies were the first to honour commitments in terms of joining dates, followed by FMCGs. Most consulting companies delayed join-

ing by two-three months. In fact, our students who got jobs with consulting companies are still in the process of joining,” points out Abbasali Gabula, Associate Director, External Relations, Bhavan’s SPJIMR.

### A Different Experience

The pandemic has forced a lot of behavioural changes, one of them being virtual meetings as opposed to physical interactions. Meetings have moved from conference rooms to virtual meeting rooms on Zoom, Microsoft Teams and Webex. On-boarding of management trainees and summer interns happened digitally this year. “Most of the summer intern recruitments happened prior to the lockdown, but in our case even the selection process for our autumn internship project had to be done virtually,” explains Gabula of SPJIMR. “We had faculty and alumni join in to help students prepare virtually, how they should speak, how to react to questions, what kind of lighting should be there.. A detailed explanation was given on how they could make it as close to the physical interview process as possible,” he explains.

# Demand

for talent in e-commerce, omni-channel, logistics, digital marketing and AI

# Companies

looking for adaptability, agility and risk-taking appetite



**Manufacturing, automobile and consumer durables players have reduced hiring**

**Hiring in Tier-II and Tier-III campuses hit more**

**Large number of students in Tier-II and Tier-III campuses lost summer internships due to Covid disruption**



However, 30-40 per cent of Tier-I campus students got pre-placement offers



**Virtual on-boarding is the new norm**

Most companies also appointed project buddies for their new hires to virtually hand-hold them through the process. “In a physical situation one doesn’t need buddies. Since it was virtual on-boarding we felt it was necessary to give them support from the organisation. The initiative has been taken very well, especially by summer interns,” says Raj Narayan, CHRO, The Titan Company.

Projects given to summer interns at Amazon this year were crafted keeping in mind the current limitations of working virtually, says Amazon’s Varma. “We hosted virtual fireside chats with senior leadership across Amazon as well as within the functional teams, along with office hours and virtual tea and coffee breaks, to stay connected with colleagues. We planned some fun activities to connect interns with alumni and other interns to ensure they receive a positive and well-rounded internship experience... We also assigned buddies and mentors who guided them during their internship and ensured productivity.”

A summer or autumn internship typically involves market visits and interactions with customers, based

on which interns are expected to do detailed reports. Virtual summer internship projects this year have been meatier than ever before. At Mondelez, says Anam, his project involved the entire marketing campaign of Cadbury Silk. The company also gave him access to its Know-Your-Consumer app to understand buyers’ behaviour, their perspective on snacking and nutrition.

“The learning that our students got this year was much better. Since they worked in the new normal, they were given projects for which there were no solutions. They had to do a lot of critical thinking and visualisation. From drafting work-from-home policies to projects on Artificial Intelligence (AI) and omni-channel strategy, it tested their various skill-sets,” says Ramesh Bhat, Vice-Chancellor, NMIMS. Bhat is relieved that despite the recessionary market conditions, almost 100 students out of a batch of 586 have procured pre-placement offers.

Shah of IIM Udaipur says the focus on analytics and digital technology came in handy for students this year. He, however, adds: “While the quality of projects was meatier, what they have missed out is the camaraderie





PHOTOGRAPH BY MANDAR DEODHAR

ience towards change,” says Vempati of Axis Bank.

Amit Sharma, Vice President and Head, HR (India), Volvo Group, says while agility and adaptability are a given in today's times, the company is being careful not to hire talent that is not passionate about the auto industry. “Since our industry is going through a phase of turmoil, we want to look at only those candidates who firmly believe they have a future with us. We need people who are on their toes and not on their heels, those who are able to deal with the change that our industry is going through.”

Blue Dart on the other hand, is looking for people willing to roll up their sleeves and work in physical locations. It is among those companies which prefer to hire from campuses in Tier-II and Tier-III cities, rather than going to premium ones. “Tier-II, III campuses suit us well as students there have no qualms to work on the floor even in a situation like this,” explains Rajendra Ghag, CHRO, Blue Dart.

The pandemic has made most consumer goods companies focus on their digital and omni-channel strategy

**“THE LEARNING THAT OUR STUDENTS GOT THIS YEAR WAS MUCH BETTER... THEY HAD TO DO A LOT OF CRITICAL THINKING AND VISUALISATION”**

**Ramesh Bhat**, Vice-Chancellor, NMIMS

they could have built had they done physical projects.”

### **Adaptability & Agility**

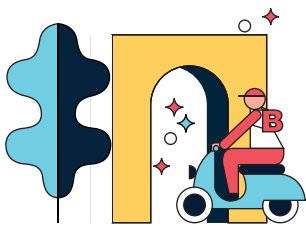
Be it FMCG companies fast-tracking their focus on sanitisers and disinfectants to meet the growing hygiene demand during the pandemic, apparel majors hastily getting into mask and PPE manufacturing, or automobile companies using their expertise to manufacture life-saving devices such as ventilators, adaptability and agility have been corporate India's biggest takeaway from Covid-19. They are now looking for similar qualities in their talent pool. “Problem-solving skills and openness to learn are key qualities one requires in their talent pipeline. In fact, all these qualities are required to build resil-

like never before. This has created a number of new roles in the digital space. Titan, says Narayan, has increased its hires for omni-channel and e-commerce roles by 25 per cent. There is a clear shift towards hiring for newer skills over legacy skills. “The skill-set focus is on IoT, cognitive tools, machine learning, cloud computing, data science, and data analytics, which are clearly the winners across the digital landscape due to adoption of newer technologies arising from new business models. Additionally, cognitive ability, emotional intelligence, complex problem solving, and ethical thinking are some of the soft skills that will get highlighted in this virtual and dynamic environment,” says Nathan of Deloitte.

According to Mohit Gupta, Director, Corporate Relations and Placements, Flame University, companies are looking to hire the 'best-fit' talent that can hit the ground running. "Candidates who can multi-task and are tech savvy to work in a networked set-up will have high chances of absorption. Knowledge of digital tools is a prerequisite. Persevering quick learners with high ethical values to operate in remote environments is the big ask. Analytical skills and problem-solving mindset were important earlier, but now they have been rendered 'must haves' irrespective of specialisations and jobs."

### Getting Future Ready

Business schools are getting their students ready on a war-footing in order to be job worthy in tough times. Most of them are hiring senior industry professionals or even getting their alumni to train students. "We are training them to be agile and adaptable to change. We are training them in scenario planning, addressing cost structures and distributive leadership," says Bhat of NMIMS.



### BUSINESS SCHOOLS ARE HIRING SENIOR INDUSTRY PROFESSIONALS TO TRAIN STUDENTS



pre-placement offers," says a second-year student of a leading IIM.

Shah of IIM Udaipur agrees there is a slowdown in pre-placement offers. "Most companies are cutting down hires. So, we will need to reach out to more companies this year than we usually do."

Bhat of NMIMS sounds a little more optimistic. He agrees that hiring commitments for the 2021 batch aren't as high, but companies haven't refused to come for final placement either. "This is a positive sign and gives me confidence that the market is on the path of revival."

Will it be business as usual for Indian B-Schools this year? While institutions are keeping their fingers crossed, the industry doesn't want to commit. **BT**

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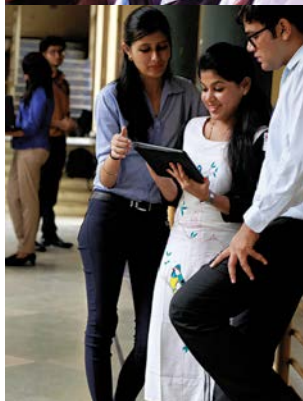
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## Small Town B-Schools

# Small Town Troubles

Lockdown **has brought a new crisis for B-Schools** in smaller towns. Only those following hybrid models and focusing on quality will survive

BY APRAJITA SHARMA



**WEST INDIA-BASED** business house was looking for an executive assistant for its CEO. The group had a business school as well. On the advice of Management Consultant and Trainer Rajiv Khurana, the CEO invited 12 shortlisted students. Khurana, along with the CEO, interviewed them, but their performance was so bad that all interviews were done within 25 minutes. Needless to say, no one was selected. "It stumped me. When they could not hire students from their own institute, how did they expect them to get placed elsewhere?" says Khurana.

In another incident, the management of one of the institutes from a small town requested Khurana to interview the 'brightest' MBA graduate for the position of training and placement coordinator at an educational institution. "I asked her to write a persuasive note in 30 minutes inviting company HRs to visit the institute for placements. She took more than an hour and all she could





PHOTOGRAPH BY CHANDRADEEP KUMAR

deliver was copy-paste stuff from the brochure,” recalls Khurana.

In fact, there are institutes in small cities that deliver MBA education in regional languages. In case it is in English, the syllabus comprises theoretical concepts, and most of the times the faculty advises students to cram guides and clear exams.

“MBA is run like academics. Students passing out from a particular institute start teaching there. It’s like old parrots grooming younger ones,” adds Khurana.

It is not surprising, therefore, that at least six MBA institutes —Bldea’s AS Patil College of Commerce (Autonomous); M.B.A. Programme, Vijayapur; Martin Luther Christian University; Mes-Advanced Institute Of Management and Technology (Mes-Aimat), Faculty of Management, MJP Rohilkhand University; Regenesys Institute of Management Private Limited; SJC Institute of Technology — did not record even a single placement in



NO. OF MBA  
INSTITUTES IN  
SMALL-TOWNS THAT  
DID NOT RECORD  
EVEN A SINGLE  
PLACEMENT IN 2020



## Small Town B-Schools

2020. Full-time employability aside, B-School students in Tier-II and Tier-III cities don't even get internships. "Summer trainings make a huge impact on one's career. What do you talk about in placement interviews as a fresher? It's your summer training. If you don't have it, you lose in interviews in the first stage," says Sumeet Verma, CEO and Co-founder, Kopykitab, a Bangalore-based Ed tech start-up that helps students and universities access high-quality MBA syllabus and lectures by experts digitally through their library.

When institutes do not have placements to show, fresh enrolments dwindle as well. Data from the All India Council for Technical Education (AICTE) shows as many as 197 institutes were granted Progressive Closure of Courses (PGDM/MBA) for academic year 2020/21, compared to just 59 in 2019/20. Progressive Closure means the particular institute cannot admit students for the first year during the academic session for which Progressive Closure is granted; existing students can continue though. One of the reasons why the number increased significantly this year, according to MDRA, is because AICTE asked B-Schools not to run both PGDM and MBA courses from the same ID. AICTE gives each B-School a unique ID.

"The trend of closures will continue due to weakness in business model. Some B-Schools are also consolidating by closing non-beneficial programmes and focussing more on the beneficial ones," says All India Management



Association (AIMA) Director-General Rekha Sethi.

### A Question Of Relevance

With MBA institutes mushrooming around the country, including in small towns and metros, supply is exceeding demand. In many cases, seats remain vacant. Post Coronavirus, the total number of MBA enrolments has declined countrywide, and survival for smaller B-Schools has indeed become difficult. But it's a blessing in disguise. The crisis will separate the good boys from the bad. It's not that all institutes in small towns are bad. Also, not everyone can study in A-listed institutes. There is a market for small-town institutes and some of them are really coping well with Covid challenges.

"Traditional institutes which focus more on quality and less on marketing are among the best in terms of return on investment (RoI). They have built brands by word of mouth. Institutes that were aggressive with marketing strategies will face challenges because budgets are limited this year. Traditional reputation will trump over mar-

keting. Such institutes in Tier-II and Tier-III cities have exceeded expectations," says Kalpesh Banker, Managing Partner, Edushine, an education recruitment consultant.

Take the example of JK Lakshmipat University in Jaipur. Despite challenges due to Covid, the new academic session began from August 17 even for fresh MBA students. Jagran Institute of Management in Kanpur has also started its new academic session. But fresh admissions in

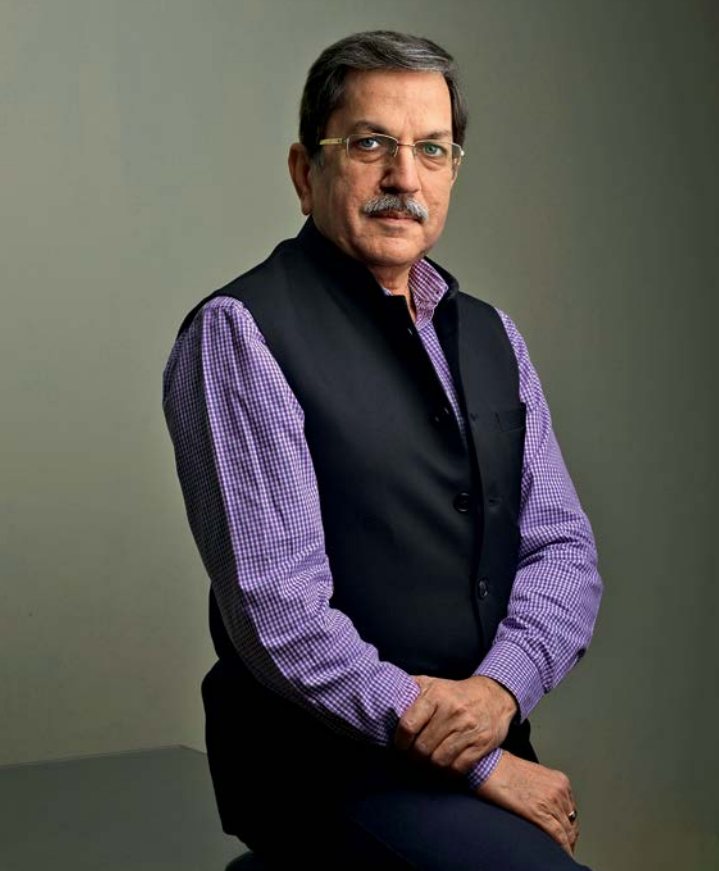
## REPORT CARD

	2019	2020
THE GAINS...		
B-Schools	Average salary (In ₹ lakh)*	Average salary (In ₹ lakh)*
Bottom 151 - 200	3.90	<b>4.71</b>
Bottom 201 - 250	3.30	<b>3.58</b>
Bottom 251 - 292	2.58	<b>2.67</b>

	2019	2020
... And the cost		
B-Schools	Average tuition fees (₹)	Average tuition fees (₹)
Bottom 151 - 200	373,380	<b>363,393</b>
Bottom 201 - 250	251,334	<b>238,833</b>
Bottom 251 - 292	202,372	<b>191,369</b>

\* Mean average annual domestic salary offered to students; Source: MDRA





**“MBA IN TIER-II AND III INSTITUTES IS RUN LIKE ACADEMICS. STUDENTS WHO PASS OUT FROM A PARTICULAR INSTITUTE START TEACHING THERE. IT’S LIKE OLD PARROTS GROOMING YOUNGER ONES”**

**Rajiv Khurana**, Management Consultant and Trainer

the MBA course have to gain traction as the affiliated Abdul Kalam Technical University is yet to declare results for UPSEE MBA 2020, which is a state-level examination for admission to MBA. These institutes were quick to embrace changes and adapt to digital ways of learning. “Hybrid teaching model was there, but adopting them to a full-scale initially was challenging. But now we all are comfortable... We have a proper set-up in the institute with projectors and other ICT tools to run live online classes,” says Divya Chowdhry, Director, Jagran Institute of Management.

R.L. Raina, Vice-Chancellor, JK Lakshmipat University, Jaipur, says they have communicated to students that the focus of online classes is not to complete a particular course, but to enhance their skills. “We make sure that no class extends beyond 45 minutes. The number of students in each session depends on the kind of subjects and the comfort of teachers. Skill-oriented courses such as communication have to have lesser number of students per class, while 60-70 students can be accommodated for



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## Small Town B-Schools



**“MOST STUDENTS BLAME INSTITUTES IF THEY DON'T FIND GOOD JOBS. IF THEY HAVE TO GROW LIKE AN IIM GUY, THEY HAVE TO PULL UP THEIR SOCKS TO STUDY HARD”**

**Sanjiv Bajaj**, Joint Chairman & MD, Bajaj Capital

maths and statistics,” he adds.

While the digital shift has become imperative, some institutes are taking extra effort for students. Bhilai Institute of Technology (BIT); UPES Dehradun; Purvanchal University, Jaunpur; Kanad Institute of Engineering and Management, West Bengal; Bapusaheb Shivajirao Deore College of Engineering; and Polytechnic College, Dhule Kannada, have tied up with KopyKitab.

“There are institutes without money motives that invest a lot in infrastructure and quality of faculty. Education is a serious business. Managements with clear vision of providing quality education will stay,” says Verma of KopyKitab.

Bajaj Capital, which runs specialised MBA courses combining them with professional certifications like CFP and CFA, registered a three-time growth in online

courses, although full-time MBA courses registered a de-growth of 53 per cent.

### The Recruiters

Students must be aware that information in brochures is not always accurate. Khurana alleges that bribery is rampant. “I have seen institutes offering cars to HRs. In some cases, they tell them to hire students for six months or so only to fire them later. They even offer to take care of salaries themselves.” Companies in banking and finance and FMCG are the top recruiters from small-town B-Schools. “MBA graduates from these institutes cater to the requirement of small companies in sales, marketing and basic IT management jobs. You don't really need an MBA for these roles,” says Anindya Mallick, Partner, Deloitte India. A small number of students bag managerial or executive level roles at big companies.

“HDFC Bank has been coming for placements each year. In 2019, BYJU's also came,” says Abhishek Soni, General Manager, T&P, ITM University, Raipur.

There are government internship programmes, too, for students from smaller institutes. For example, the Ministry of Housing and Urban Affairs has The Urban Learning Internship Programme (TULIP) for smart cities. “Salary may not be great, but two-three years of experience of working with the government gives them the initial push in the career,” says Mallick of Deloitte India.

SMEs and local industries, too, hire students from small-town institutes. “Kanpur is an industrial area. Most companies from financial, real estate, hospitality and FMCG sectors hire from our institute locally. Firms like 99acres.com, Future Generali India, YES Bank, Policy-bazaar and HDFC Bank have come for placements,” says Chowdhry of Jagran Institute.

## Placements: The Ultimate End

Jagran Institute of Management and JK Lakshmi Pat University have claimed full placements for academic year 2019/20 barring those who opted out. "There was 100 per cent placement in academic year 2018/19 and 72 per cent in 2019/20," says Soni of ITM University. However, in some cases, companies have deferred job offers due to the slowdown. "Against an intake of 237,000 MBA students, around 115,000 (51 per cent) got placement in 2020. But, the reality could be in contrast due to deferred or cancelled job offers. Students with premier institutes are still fine, but Tier-II, III are major challenges," says Banker of Edushine.

Going forward, the placement season is unlikely to favour fresh MBA graduates due to the delay in academic year and the economic slowdown. However, aggressive hiring from start-ups, especially ed-tech, is expected.

## Students Versus Institutes

Institutes cannot do it all. Ultimately, it's the responsibility of students also to groom themselves.

"Most students feel they are phenomenal. They don't accept that they cannot get as good a job as an IIM student. If you did not attend an A-listed institute, you will have to prove yourself on the job to grow like an IIM guy. The trouble is most of them blame institutes, not their lax attitude

if they don't find good jobs," says Sanjiv Bajaj, Joint Chairman and Managing Director, Bajaj Capital.

In most cases, students from remote places and their parents choose convenience over future prospects before zeroing in on a particular institute, ignoring due-diligence. "Most businessmen and politicians have MBA institutes. It's not a bad thing, but agent-led machinery is such that they induce them towards certain institutes for want of commissions. Students must do their own research," says V.K. Khandelwal, Founder & CEO, Selective Consultants (P) Ltd.

There are three kinds of MBA institutes — government-run institutes, those run by committed

educationists and institutes run by politicians, businessmen and builders. For the last lot, education is a business. If they feel they are making losses, they will shut the business. Students have to be vigilant enough to find quality in the first two categories. "If your circumstances take you to a small-town institute, you can still work hard to land a good job. The days of Dronacharya (traditional) institutes are over. You have to be Eklavya to excel in your career," says Khurana. **BT**



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# Foreign Varsity Campus A Distant Dream?

**NEP's aim to bring  
top 100 global  
universities  
to India is too  
ambitious**

BY MANU KAUSHIK



# In

**THE MIDDLE OF** the pandemic, the Central government came out with National Education Policy (NEP) 2020. Even though the policy was in the works for quite some time — five years to be precise — its release in late July received mixed response. On the one hand, it talks about adding 35 million seats and achieving the gross enrolment ratio of 50 per cent by 2035 in the higher education category. On the other, it paves the way for global institutions to set up operations in the country.

“High-performing Indian universities will be encouraged to set up campuses in other countries, and similarly,





## Foreign Universities



selected universities e.g., those from among the top 100 universities in the world will be facilitated to operate in India. A legislative framework aiding their entry will be put in place, and such universities will be given special dispensation regarding regulatory, governance, and content norms on par with other autonomous institutions of India,” according to the policy document.

Experts say while this is an enabling provision to attract top-league universities, there will be plenty of hurdles before these universities to set up base in the country. The biggest issues include unfavourable cost economics, lack of clarity



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on government support and potential apathy from students to enrol. "Allowing top foreign universities to set up a campus in India will not automatically bear results. Just look at the data. There are about 260 branch campuses started by educational institutes in foreign locations in 20 years. In five years alone, 50 new campuses have been set up outside of their home countries. In the Indian context, a good outcome could be 8-10 such campuses of foreign universities being set up over the next five years," says Amitabh Jhingan, partner, EY-Parthenon, a strategy consultancy.

### **The Roadblocks**

It seems that the math does not favour India when it comes to attracting global universities. For instance, the annual tuition fee and other costs of doing an MBA in Harvard Business School (HBS) is \$111,818. For someone doing a two-year full-time programme, total expenses would be around \$224,000. The median compensation package for the same course is \$172,090.

Compare that with the average international salary of \$80,050 at IIM Ahmedabad — the top league B-School in the country. One can argue that IIM Ahmedabad charges a lot less — about \$31,400 for a two-year post-graduate programme (PGP) — but Harvard is unlikely to reduce fees in India (if it sets up operations) because it would need to maintain the infrastructure to support its brand name and pay the faculty according to global norms. "Do we see India providing HBS kind of entry-level salaries? Unlikely. If they are not able to provide comparable salaries, they cannot charge tuition fees accordingly, and so they cannot pay their staff accordingly. This would lead to risking the main brand," says Akshay Munjal, President, BML Munjal University.

Former ISB (Indian School of Business) Dean Ajit Rangnekar says if a US institute comes to India, its income is going to be in rupees, but expenses will have to be paid in dollars. "The single-

## **THE CHALLENGES**



**If studying at a B-school campus of a global university in India is likely to cost the same as studying abroad, students would rather go overseas**

**Even after paying the equivalent fees, students are not likely to get the same pay packages at the entry level here**

**Recent models adopted by Singapore, the UAE and China to attract global reputed institutions in their countries have not worked well so far**

**Emergence of new technologies has made the world far more integrated**

**The government doesn't realise that setting up an education institution is different than setting up factory at a foreign location, according to experts**

biggest expense is faculty. Therefore, fees have to be higher, which make no sense," he says, adding, if students are willing to spend equal number of dollars, they might as well go abroad for studies. "The university business runs on a number of things. Students who pay the full fees add to the value. That happens when students from the developing world come to the developed world. It's only the wealthy students who are able to pay that kind of fees. The number is relatively limited. Those who can afford would rather go overseas."

And it's not that all students completing MBA programmes of foreign universities in India would easily get a job. They will have to compete with over a dozen IIMs and ISB. So unless the students pass out of HBS, Columbia or Wharton, they would be struggling to get high-paying jobs despite paying tuition fees in top dollars.

The other big issue is getting quality faculty along. Most of the faculty in top 100 institutions are busy with their own research or teaching, and it's unlikely for them to leave all that and come to India for a semester or two. Experts, however, say this issue can be resolved. Instead of focussing on academics alone, collaborations in specialised research areas can work. The NEP talks about promoting research collaboration between Indian institutions and their global counterparts. "In the top universities, academics are a sideline to make enough money to do research. The purpose is to do research. Why would top 100 universities come here to do education? They will come here to do research," says ISB's Rangnekar.

### **The Way Out**

India is not the first country to make the move of luring reputed academic institutions. This model has been tried and tested in several countries such as the UAE, Singapore, Malaysia and China. For instance, New York University (NYU) tied up with the UAE government to set up a campus in Abu Dhabi

10 year ago. The UAE government committed multi-billion dollars to bring NYU. Similarly, the Singapore government got Yale University (Yale-NUS College), and Duke University (Duke-NUS Medical School) to set up campuses over the past 15 years. It also spent huge amount to bring MIT (Massachusetts Institute of Technology) in 2010, but the education agreement ended seven years later. The tie-up is now restricted to research work.

Consultants say if the government wants the top 100 universities to set up campuses in the country, it has to give a lot of subsidies on top of free land. EY-Parthenon's Jhingan says the biggest hurdle in attracting foreign universities would be the availability of local capital. "Most such projects

have been set up either with large amounts of government or CSR funding or by tapping into mainstream commercial capital. In a capital-constrained environment, the government could look to relax the not-for-profit mandate for such projects or consider other policy measures to provide the funding needed for such projects."

Also, at the turn of the century, when globalisation was picking up pace, many universities were keen to expand their base with the mindset that India, China and Far East were going to be integral parts of the global economy. While India opened up in 1991, by mid-1990s, it started gaining global prominence. But things have changed. Thanks to technology, the world has become far more integrated. Also, global collaborations by Singapore, China and the UAE have not gone anywhere. "In the last 20 years, it has been realised that unlike setting up a factory, setting up an educational institution at another location doesn't work," says ISB's Rangnekar.

Experts believe the policy will act an enabler for some universities. They might establish an outpost, and see what's happening. Later, they could offer longer-duration programmes. University of Chicago, for instance, has an executive education and research centre in New Delhi. Another possibility could be an online-and-offline model. This would include students doing their full course here (through online support), and travelling to the main campus for two-three weeks for practical knowledge.

The policy is the first step to bring top universities, specialised schools in India, but it will be a while before a full-fledged campus shapes up. **BT**

@manukaushik

# 260

NUMBER OF  
BRANCH CAMPUSES  
OPENED BY  
EDUCATIONAL  
INSTITUTES  
IN FOREIGN  
LOCATIONS IN  
20 YEARS

# 50

NEW CAMPUSES SET  
UP BY ACADEMIC  
INSTITUTIONS  
OUTSIDE THEIR  
HOME COUNTRIES  
IN FIVE YEARS



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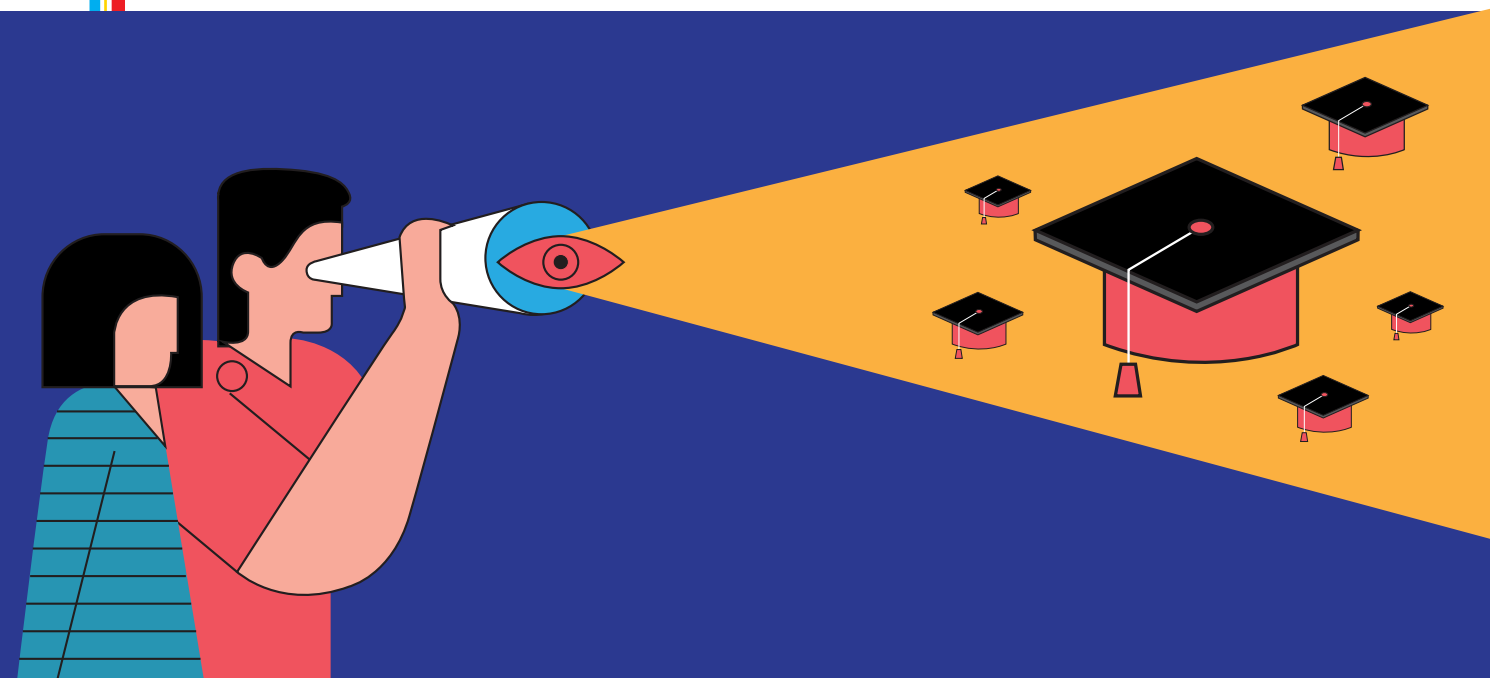
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# Working With A Free Hand

How the **new-found autonomy** is working out for IIMs

BY K.T.P. RADHIKA

ILLUSTRATION BY RAJ VERMA



# R

**ajesh Kumar (name changed)** faced an unexpected problem when he was in race for a senior management position in a Europe-based multinational in 2005. Despite having the requisite experience and qualifications, including a management degree from a prestigious Indian Institute of Management (IIM), the company favoured another candidate with an international MBA degree. The problem arose primarily because IIMs used to offer a two-year Post Graduate Programme (PGP) in Management and not a formal MBA degree. They were also not empowered to offer PhDs and gave those finishing doctoral studies the title of a Fellow instead.

That was then. Students who have passed out of IIMs starting 2019 are not likely to face the problem. The IIM Act, cleared by President Ram Nath Kovind on the last day of 2017, makes each of the 20 IIMs 'Institution of National Import-

tance', just like the IITs and NITs, and empowers them to grant degrees.

"There were problems. These diplomas and fellowships are recognised by companies and universities abroad. Many American universities that have collaboration with India name their courses PGP. However, some companies and universities not familiar with India might ask for equivalency and students might need to explain and produce equivalency certificates," says a faculty member from IIM Kozhikode.

Why did this happen? When the first IIMs were set up in 1961, they were registered under the Societies Registration Act and so could not award degrees. Students were awarded a PGDM. In India, only universities approved by the Universities Grants Commission can award degrees.

So, what does the Act mean for both IIMs and their students?

There are three big gains for IIMs. First, they are now granting MBA degrees and doctorates. Second, and most importantly, the Act gives functional autonomy to IIM boards, restricting government role. Prior to this, appointments had to be cleared by the Ministry of Human Resource Development (now called the Ministry of Education). "What this means is that it is now possible for an IIM, among other things, to ensure continuity of leadership. When there is a gap between one director taking over after the incumbent moves on, it is the institute that loses," says Bhimaraya Metri, who was Director at IIM Tiruchirapalli till quite recently. Now, the board can take recruitment decisions quickly without approval from the ministry. Third, the Act helps institutions by giving them freedom to innovate and improve standards by revamping the curriculum or tying up with foreign universities.

The IIMs will follow the autonomy template pitched by the PMO with the government staying away from selection and removal of chairperson and director, fee regulation, student intake, expansion plans and any other overriding powers that the Ministry of Education has retained over other institutes.

Says Priyanka, a student from IMT Ghaziabad: "MBA and PhD degrees are more accepted worldwide. They are aligned with the international nomenclature of business management degrees. While the market did recognise PGDM from IIMs to be equivalent, the confusion, if any, among employers will be settled." A professor at a Chennai-based B-School says, "Awarding degrees will definitely add to the prestige of IIMs."

But challenges remain. Daphne Anand, CTO, IndiaFilings, says, "Although the Act offers IIMs full autonomy, they are fully accountable to the government of India in certain areas. IIMs' accounts will be audited by the Comptroller and Auditor General of India." The Union government will notify an IIM Coordination Forum which will function as an advisory body headed by an eminent person. Even though directors will be appointed by the boards, the central government may frame rules with regards to their powers and duties. Considering that a lot of collaboration is needed, the transition will be time-consuming and challenging.

These are early days as far as transition is concerned. But one thing is clear. IIMs have got more autonomy and students will gain as they will get full degrees. And that's the best thing that can happen to both at a time when B-Schools across the world are facing multiple challenges in the aftermath of the pandemic. But there is a price to this in the form of higher fees as IIMs do not need government approval for fee increases now. But, then, there is a price to be paid for quality education. **BT**

*(K.T.P Radhika is a Chennai-based writer)*



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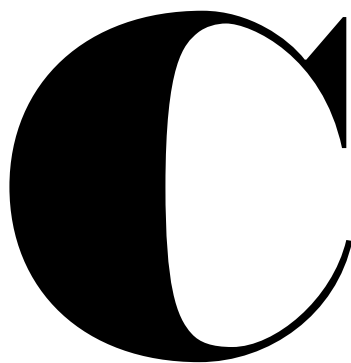
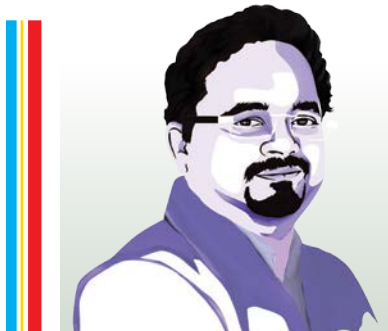


## Guest Column

## Will The Pandemic Reshape MBA Education In India?

Ten ways the **pandemic** has impacted management education in the country

BY ABHISHEK AGRAWAL



**COVID-19** has disrupted the world forever, including the way formal business education is imparted. In India, with longer nationwide lockdown and recent increase in coronavirus cases, the impact has been prolonged.

Consequently, B-Schools that could leverage technology, had visionary leadership to quickly build an ecosystem of virtual learning, teaching, evaluation and community-building were less impacted. As the pandemic has not yet ended, it would be imprudent to evaluate the nature and magnitude of the impact. So, how does Covid-19 impact business education?

**1** Covid-19 has caused huge job losses, salary cuts and potential unemployment in more sectors. While some have decided to pursue an MBA, many are considering it as a devalued asset. The B-Schools that MDRA interacted with have said there is minimal impact on admissions and enquiries. In placements, many organisations have either deferred joining of B-School pass-outs or revoked offers.

**2** Several B-Schools had to re-design courses, evaluation parameters as well as admission processes. Some top IIMs have done away with WAT (Written Aptitude Test) this year as part of selection process.

**3** In almost all B-Schools, teaching and learning have been happening online. Institutions offering PGDM have conducted online exams and awarded PG Diplomas. Students could join organisations from where they had job offers. However, a large number of students pursuing MBAs from institutes affiliated to state universities could not join as these states have not yet conducted their final exams. Many run the risk of losing the opportunity.

**4** This year, most of the first year MBA/PGDM students had to contend with virtual summer internship. Some were not able to even get any summer internship. Industry visits and industry-interaction programmes have also suffered, thereby substantially impacting practical learning.

**5** B-Schools awarding PGDM have commenced new academic year, though almost two months late and without any induction weeks or fresher parties. Those affiliated to state universities could not fill up their seats as states have not allocated students from their fixed quota seats.

**6** Due to travel restrictions, students and parents are choosing B-Schools nearer to their homes.

**7** While majority of students had access to virtual libraries, they could not visit physical ones. On the positive side, the circumstances led to faster availability of reputed global resources (journals, research papers,

magazines) to help them in building deeper and global perspectives.

**8** Student activities, clubs, as well as sports and championships play important role in personality development. Students of pandemic-batch would regret missing on peer-to-peer learning and moments of togetherness.

**9** Student-exchange and faculty-exchange programmes might be affected, though B-Schools are keeping mum on this and waiting for the situation to get better.

**10** In terms of economic and financial impact, many uncertainties cloud B-Schools. A significant number of support staff, vendors and service providers have been hit. The revenues have been disrupted with lesser consultancy projects, MDPs, EDPs, etc. Nonetheless, some B-Schools have saved on operational overheads.

As Covid-19 pushed MBA education towards an all-digital world, and a possibility of new opportunities through “work-from-anywhere” in the post-Covid era, some questions remain unanswered. a) With stronger emergence of “education from anywhere”, would high-priced classroom-MBA programmes command the same premium in future?; b) Will the traditional concept of strong social and physical infrastructure associated with high-quality MBA education be challenged?; c) How many B-Schools that adopted “emergency remote teaching” would transform it into a blended online and classroom learning?

*Abhishek Agrawal is Executive Director, MDRA (Marketing & Development Research Associates); He tweets at @twitzabhi*



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# The Tech Takeover

How a handful of technology companies are **becoming central** to imparting management education

BY NIDHI SINGAL  
ILLUSTRATION BY RAJ VERMA



**WHEN MAHARASHTRA CLOSED EDUCATIONAL** institutions from March 16 due to the coronavirus outbreak, Mumbai-based S.P.Jain Institute of Management & Research (Bhavan's SPJIMR) went live with online classes the very next day. It could do so because of advance planning, but, more importantly, due to tie-up with technology enablers such as Zoom for meetings, TCSiON for enterprise resource planning (ERP), ExamSoft and eKOSH for online assessments and Padlet for collaboration among students.

SPJIMR is not alone. Technology providers are fast taking over B-school campuses with the promise of better student engagement and learning outcomes. The change has been happening for years, but the pandemic, and the need for technology to enable remote teaching, have encouraged them to press the pedal. "The pandemic made virtual examination platforms indispensable to education continuity for every institution and a lot of B-Schools started leveraging these," says Siddhartha Gupta,





## Tech in B-Schools

# \$100

**MILLION**  
PROJECTED ANNUAL  
TECH SPEND AT  
B-SCHOOLS IN 5 YRS

CEO, Mercer | Mettl, remote proctoring and online examination partner of a number of leading B-schools.

The booming B-School segment that Mercer | Mettl is a part of has, apart from providers of specialised online courses such as Coursera, edEX and IIMBx, technology providers such as CoCubes that are using AI/ML to ensure students do not cheat during exams, and RemoteXs and McGraw Hill that are helping students access the best e-content globally with a few clicks.

The reason all these players are upbeat is simple. Technology spend at B-school campuses across India is expected to cross \$100 million per year over the next five years by growing at 7 per cent a year, a market large enough to encourage innovation. For instance, Impartus, which offers interactive smart classes, has deployed its complete video conferencing solution in IIM-B, Manipal University, IFIM Bangalore, Jaipuria Institute of Management and Bharati Vidyapeeth University. The platform enables editing/distribution of content, apart from offering a discussion forum, content library, analytics and gamification of content. It

charges \$1,000 per month for online classes for 1,000 students annually. It also offers an offline-to-online model where it sets up a minimum of five classrooms. The set-up includes third-party hardware, software and online classes. The cost for hardware and software (one-time) is ₹20 lakh. This is in addition to a recurring fee of \$1,000 a month. The offline-online model is effective for courses such as finance and operations, with equations and formulas, that cannot be taught using just Power Point presentations and involves setting up a few smart classrooms where a professor walks in and conducts his class on the board as students watch him live.

“The challenge with video conferencing apps such as Google Meet and Zoom is that a separate link and password is created for every class. As hundreds of links and passwords are being sent to students on a daily basis, there is need for automation,” says Teja Gudluru, Founder & CEO, UDo, which offers Deify Box, an ‘institution in a box’ solution with features such as online classes, recorded classes, library, assessments, code learning, fee collection and more.

### Changing Landscape

Higher education institutes, catering to the digital-first generation, have opened up to investing in technology like never before. They are also looking to tap the rising number of working professionals investing in upskilling. Even corporates have now opened up to the idea of helping employees take higher education courses with the help of technology without hampering work. “The investment that B-schools are making in technology should be given the same importance as investment in buildings and other facilities,” says Anindya Mallick, Partner, Deloitte India.

**“WITH THE NEW EDUCATION POLICY FRAMEWORK AND COVID-19 DISRUPTION, INSTITUTIONS WILL HAVE TO REINVENT TEACHING AND LEARNING OUTCOMES. MOST OF THE SPENDING WILL BE AROUND STUDENT-CENTRIC OUTCOME-DRIVEN SYSTEMS”**

**Raj Mruthyunjayappa**, SVP & MD, International Ops, Anthology





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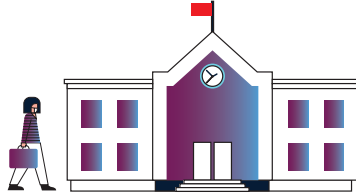


## Tech in B-Schools

### WHO IS DOING WHAT

#### Many B-Schools

have opted for ERP solutions from TCS iON, Oracle's PeopleSoft and Anthology to automate administrative processes by maintaining a student database



**MERCER I METTL AND COCUBES ARE ACTIVE IN ONLINE ASSESSMENTS. MERCER PROVIDES SKILL ASSESSMENT TOOLS, PROCTORING AND ONLINE ASSESSMENT SOFTWARE**



Several B-Schools are using Impartus for interactive online classes, apart from Zoom, Microsoft Teams and Google Meet

**KopyKitab is using AI/ML to track students' consumption patterns and make recommendations on books and other learning material**

**US-based RemoteXs is deploying a cloud-based service that enables libraries to create digital portals. EBSCO has provided several top B-Schools research databases, e-journals, ebooks and discovery service for academic and public libraries. McGraw Hill Education is also helping in online delivery of books**

India has over 5,000 MBA institutes, of which 250 are considered good. Technology spends fall under various categories, including recruitment- and enrolment-related, classroom-based content simulation, gamification and AI/ML-based systems to manage student outcomes. "Although enterprise application and IT spends in the education sector are projected to grow at around 7 per cent CAGR, to \$800 million by 2023, hardly 10 per cent of this will go into B-schools. With the NEP (New Education Policy) framework and Covid-19 disruption, institutions will have to reinvent teaching and learning outcomes. Most of the spending will be around student-centric outcome-driven systems," says Raj Mruthyunjayappa, SVP & MD, International Operations, Anthology Inc., which is working with 100-plus B-Schools to provide ERP solutions.

#### **Collaboration/Specialised Courses**

Learning platforms such as Coursera, Udacity, edX and IIMBx are transforming management education by providing access to best faculty and specialised courses. IIM-B had started offering massive open online courses in 2014 through its digital learning initiative, IIMBx, in partnership with edX, a not-for-profit online initiative of Harvard University and MIT. IIMBx offers open online courses in all areas of management – data and insights, economics, finance, marketing, people management, operations and strategy. Similarly, Coursera For Campus provides access to content from 200 top universities and industry educators, helping higher education institutions enhance their curricula with critical skills. Coursera has over 3,600 specialised courses. Institutes such as TAPMI are even issuing





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## Tech in B-Schools

students a licence that they can use to access any course free of cost.

“The workforce is under pressure to upskill to stay job-relevant. Many learners have enrolled in Artificial Intelligence, Data Science, Machine Learning and Coding courses and specialisations during the lockdown. As organisations look to strengthen their capabilities in AI and automation, we can expect continued uptake of specialised content,” says Raghav Gupta, Managing Director, India and APAC, Coursera.

### E-library Systems

While students can attend classes online, problems arise when they seek access to books and journals. US-based EBSCO, a provider of library solutions, McGraw Hill Education and DELNET, have helped Lovely Professional University make available a repository of over 2.5 lakh e-resources, e-books, e-journals, e-magazines, e-research papers, along with other study material, by hosting their URLs on the unified management system for students and faculty.

McGraw-Hill India has been supporting the education community in transitioning to online delivery. It is even assisting with course design and implementation of McGraw-Hill learning technologies. Some institutes are making e-books available on Kindle as well.

US-based RemoteXs offers a cloud-based service model that enables libraries to create digital portals. It provides secured access to scattered e-resources of the institution, bringing them under one umbrella, along with subscribed e-journals, e-books and other e-content from anywhere. The Vikram Sarabhai Library of IIM-A provides RemoteXs facility to current students and faculty which is accessible to current IIM-A students and faculty members. MDI Gurgaon has also been using RemoteXs along with digitised study material from publishers.

### Group Projects/Online Tests

Student collaboration is one of the key aspects of management learning. Video conferencing solutions such as Zoom, Google Meet, Microsoft Teams and Cisco Webex have



**UPSCALING FOR GOING ONLINE WAS MUCH EASIER FOR INSTITUTIONS THAT HAD INVESTED IN ERP SOFTWARE**



**“ERP FACILITATES THE ENTIRE STUDENT LIFE-CYCLE FROM ADMISSION TO GRADUATION FOR EACH STUDENT”**

Janat Shah, Director, IIM Udaipur

emerged as preferred solutions for this. But some B-schools have opted for Padlet, which allows groups to share notes, videos, images and even post on a common whiteboard. Institutes are also experimenting with Ment.io, which offers digital discussion boards, by integrating it with learning management systems or Microsoft Teams.

Due to the lockdown, B-Schools are looking beyond traditional ways of conducting assessments. This involves conducting online examinations through innovative, application-oriented and quiz-based question paper that also covers short case-based scenarios. “Our Course evaluations included quizzes, term-end exams, project submissions and simulations,” says Dr. Anil Vaidya, Professor and Area Head, Information Management at SPJIMR. Redesigning the question paper format was done in-house at SPJIMR. A number of institutes are switching to online examination by outsourcing to companies with proctoring expertise such as CoCubes, a virtual examination solution, which uses AI to flag suspicious activity and identifies possible malpractitioners with accuracy — before, during & after the exam — through live video feed, facial recognition, impersonation and object detection. It works at low internet speeds too. It has been adopted by MDI Gurgaon.

Mercer | Mettl is the remote proctoring and online examination partner of most top IIMs, ISB Hyderabad, BML Munjal University and other institutes in India and abroad. It is working with over 100 institutes in India.

Placements are also happening virtually. Most institutes have taken a licence for web-conferencing solutions for online recruitments. “Instead of in-campus interviews, our summer internship and placements are going online.

Our placement group already has dedicated Zoom and Microsoft Teams licences,” says Professor Sangeeta Shah Bhadraraj, Chairperson, Digital Infrastructure, MDI Gurgaon.

### ERP/Analytics

Upscaling technology for going online was much easier for institutions that had invested in ERP software. These solutions helped them with data compilation and streamlining operations. While it automates administration work, ERP also has the potential to elevate student and faculty engagement and experience.

“ERP facilitates the entire student lifecycle from admission to graduation for each student at IIM-Udaipur. It helps in processes such as course bidding, course registration, attendance management, feedback, fee accounting. We are also partly managing our alumni network through ERP,” says Professor Janat Shah, Director, IIM Udaipur. ERP brings everything under a single window – admission, course selection, timetable, access to assignments, even collaboration.

“The Indian ecosystem has adopted a unified ERP system. The kind of flexi-learning the NEP has allowed can’t be executed without all three pieces of automation (admin-

istration automation, student involvement and faculty involvement),” says Anthology’s Mruthyunjayappa.

Generation of automated reports with ERP is also helping colleges switch to data-driven decisions and counselling. “Earlier, the data that was captured was used for day-to-day operational purposes. Today, predictive analytics can tell with reasonable precision how the new applicant will go through in the two years of distant education. Data and correlation analysis can tell you a lot about a student, a course or even its adoption in the industry. Analytics is going to change a lot that was not possible before,” says Narayanan Ramaswamy, National Leader, Education and Skill Development, KPMG in India. For instance, Bangalore-based Kopykitab is using AI/ML to help institutes track users and make more accurate recommendations based on language, city, campus, grade level, renting history, etc. It is also helping B-Schools identify specific needs of students.

What the pandemic has managed to do is fast-forward many technological changes that were till now on the drawing board. It’s for the B-Schools to carry them forward in the years to come. **BT**

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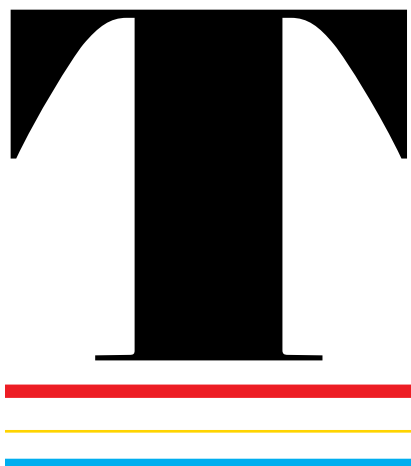
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# How We Did It



**HIS YEAR'S EDITION** of the BT-MDRA B-School Ranking 2020 to rank the best programmes in business education has been prepared in association with research partner Marketing & Development Research Associates (MDRA).

The Objective questionnaire seeking latest and relevant information from the institutes on each parameter/ sub-parameter was put up on the websites of MDRA and *Business Today*, and more than 2,500 institutes were contacted through emails, telephonic calls and advertisements in the magazine. Despite most of the B-Schools being closed due to the lockdown, 293 of them submitted their responses within the timeline. One institute was excluded from the final ranking for not fulfilling the criteria.

A comprehensive list of B-Schools of-

fering fulltime classroom management programme (PGDM/ MBA), established at least five years ago with minimum three passed-out batches, was prepared. Four steps of data sorting, logical checks and validation, back-checks and audits were conducted. First, the details provided by the institutes were matched with information and data available with MDRA from previous editions of the study. Then, verification and audits of participating B-Schools were conducted by MDRA researchers. Since physical verification was not possible, the research team virtually visited 45 B-Schools to verify the authenticity of the data provided by the institutes. Some irregularities that came up during the audits were corrected in the final objective data. The scores of the five parameters of evaluation were then summed up to get the total objective score by each institute.

	PARAMETERS	WEIGHTAGE
1	Selection Process, Governance & Establishment	150
2	Learning Experience	250
3	Living Experience	150
4	Future Orientation	200
5	Placement Performance	250
	<b>Total</b>	<b>1000</b>

MDRA evaluated B-Schools based on current year's data on the basis of 127 attributes. The final rank to B-Schools were assigned based on objective data after cross-validation through multiple sources such as institutes' past data, colleges' websites, government data, international accreditation bodies, etc.

The MDRA core team was led by Abhishek Agrawal (Executive Director) and included Abnish Jha (Project Director), Rajan Chauhan (Sr. Research Executive), Preeti Kashyap (Asst. Research Executive) and Manveer Singh (Executive EDP). **BT**



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# OVERALL RANKING 2020

The winners of the  
**B-School survey**

Illustrations by Raj Verma



2020	2019	INSTITUTE	STATE	ZONE	GOVT/ PVT	
1	1	Indian Institute of Management, Ahmedabad	Gujarat	West	G	
2	2	Indian Institute of Management, Calcutta	West Bengal	East	G	
3	DNP	Indian Institute of Management, Bangalore	Karnataka	South	G	
4	4	S. P. Jain Institute of Management & Research, Mumbai	Maharashtra	West	P	
5	3	XLRI - Xavier School of Management, Jamshedpur	Jharkhand	East	P	
6	5	Indian Institute of Management, Indore	Madhya Pradesh	West	G	
7	6	Management Development Institute, Gurugram	Haryana	North	P	
8	7	Indian Institute of Management, Kozhikode	Kerala	South	G	
9	8	Faculty of Management Studies, University of Delhi, Delhi	Delhi	North	G	
10	9	SVKM's NMIMS, School of Business Management, Mumbai	Maharashtra	West	P	
11	10	Indian Institute of Foreign Trade, New Delhi	Delhi	North	G	
12	11	National Institute of Industrial Engineering, Mumbai	Maharashtra	West	G	
13	12	Institute of Management Technology, Ghaziabad	Uttar Pradesh	North	P	
14	13	International Management Institute, New Delhi	Delhi	North	P	
15	17	Department of Management Studies, IIT Delhi	Delhi	North	G	

Ranking is based on objective data only. Only those B-Schools which submitted their objective data have been ranked. Institutes like IIM-L, ISB Hyderabad below criteria were considered eligible for participation in ranking: i. Minimum three batches passed out, ii. Offering fulltime Postgraduate Programme score. DNP: Did Not Participate

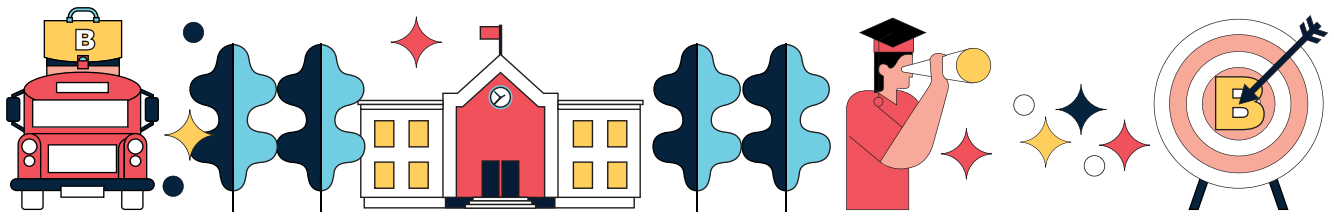


	OVERALL SCORE (1,000)	LEARNING EXPERIENCE (250) SCORE RANK	LIVING EXPERIENCE (150) SCORE RANK	PLACEMENT PERFORMANCE (250) SCORE RANK	SELECTION PROCESS (150) SCORE RANK	FUTURE ORIENTATION (200) SCORE RANK
	895.7	212.1 1	142.1 1	231.3 1	134.9 1	175.3 6
	895.3	211.9 2	139.2 3	225.0 2	134.5 2	184.7 1
	876.1	211.3 3	139.7 2	218.8 5	130.7 3	175.6 5
	863.6	210.8 4	131.4 11	220.7 4	123.0 8	177.7 4
	854.5	200.0 7	137.4 5	210.3 6	128.8 4	178.0 3
	852.9	199.8 8	137.8 4	208.3 7	128.7 5	178.3 2
	826.3	200.9 6	135.4 6	202.8 8	126.6 6	160.6 8
	820.6	201.6 5	134.7 7	202.4 9	124.5 7	157.4 9
	788.1	189.8 12	126.0 24	223.0 3	121.1 9	128.2 24
	785.8	183.7 25	131.4 11	202.4 9	119.8 11	148.5 13
	770.1	186.8 15	122.8 34	198.6 13	118.4 13	143.5 16
	767.4	189.9 11	121.7 41	199.9 11	118.9 12	137.0 18
	765.5	186.9 14	128.6 15	187.5 20	111.7 19	150.8 11
	763.8	189.8 12	123.7 31	186.0 22	116.5 15	147.8 14
	755.7	199.2 9	128.0 18	199.4 12	110.4 22	118.7 47

derabad, etc., who did not submit their objective data on time or refused to participate have not been ranked. Only those colleges which fulfilled the in Management. All scores have been rounded off to one decimal place, so this may result in rounding off errors while adding the parameter-wise

2020	2019	INSTITUTE	STATE	ZONE	GOVT/ PVT	
16	14	Indian Institute of Management, Shillong	Meghalaya	East	G	
17	15	Symbiosis Institute of Business Management, Pune	Maharashtra	West	P	
18	16	Indian Institute of Management, Tiruchirappalli	Tamil Nadu	South	G	
19	24	Symbiosis Centre for Mgmt. & Human Resource Development, Pune	Maharashtra	West	P	
20	18	Great Lakes Institute of Management, Chennai	Tamil Nadu	South	P	
21	19	T. A. Pai Management Institute, Manipal	Karnataka	South	P	
22	21	Indian Institute of Management, Udaipur	Rajasthan	North	G	
23	22	Vinod Gupta School of Management, IIT Kharagpur	West Bengal	East	G	
24	20	Xavier Institute of Management, Xavier University, Bhubaneswar	Odisha	East	P	
25	DNP	Indian Institute of Management, Raipur	Chhattisgarh	East	G	
26	26	Goa Institute of Management, Sanquelim	Goa	West	P	
27	31	Indian Institute of Management, Kashipur	Uttarakhand	North	G	
28	25	K. J. Somaiya Institute of Mgmt. Studies and Research, Mumbai	Maharashtra	West	P	
29	28	Institute of Rural Management, Anand	Gujarat	West	P	
30	DNP	Indian Institute of Management, Nagpur	Maharashtra	West	G	
31	29	SVKM's Narsee Monjee Institute of Management Studies, Bengaluru	Karnataka	South	P	
32	DNP	Indian Institute of Management, Amritsar	Punjab	North	G	
33	35	Department of Mgmt. Studies, IIT Roorkee	Uttarakhand	North	G	
34	27	Birla Institute of Management Technology, Greater Noida	Uttar Pradesh	North	P	
35	30	Lal Bahadur Shastri Institute of Management, New Delhi	Delhi	North	P	
36	34	Institute of Management, Nirma University, Ahmedabad	Gujarat	West	P	
37	39	Sydenham Institute of Mgmt. Studies, Research & Entr. Edu., Mumbai	Maharashtra	West	G	
38	33	Prin. L.N. Welingkar Institute of Mgmt. Dev. & Research, Mumbai	Maharashtra	West	P	
39	35	Bharathidasan Institute of Management, Tiruchirappalli	Tamil Nadu	South	P	
40	43	Symbiosis Institute of International Business, Pune	Maharashtra	West	P	
41	DNP	PSG Institute of Management, Coimbatore	Tamil Nadu	South	P	
42	38	Rajagiri Centre for Business Studies, Kochi	Kerala	South	P	
43	44	Loyola Institute of Business Administration, Chennai	Tamil Nadu	South	P	
44	42	Department of Commerce, DSE, University of Delhi	Delhi	North	G	
45	48	Institute of Public Enterprise, Hyderabad	Telangana	South	G	
46	60	Symbiosis Institute of Operations Management, Nashik	Maharashtra	West	P	
47	53	Institute of Management Technology, Nagpur	Maharashtra	West	P	
48	47	Department of Mgmt. Studies, NIT, Tiruchirappalli	Tamil Nadu	South	G	
49	46	Balaji Institute of Modern Management, Pune	Maharashtra	West	P	
50	50	IILM Institute for Business and Management, Gurugram	Haryana	North	P	
51	45	Amity Business School, Amity University, Noida	Uttar Pradesh	North	P	
52	49	KIIT School of Management, Bhubaneswar	Odisha	East	P	
53	61	Symbiosis Institute of Digital and Telecom Management, Pune	Maharashtra	West	P	
54	55	Shri Dharmasthala Manjunatheshwara Institute for Mgmt. Dev. Mysuru	Karnataka	South	P	
55	51	SIES College of Management Studies, Navi Mumbai	Maharashtra	West	P	

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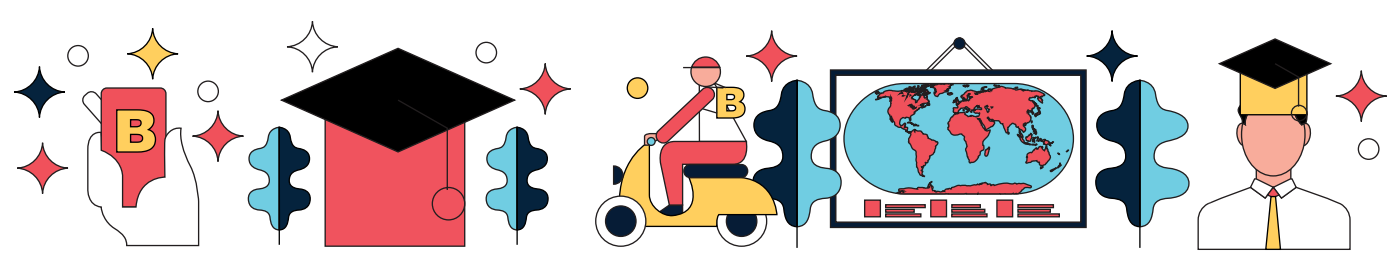
	OVERALL SCORE (1,000)	LEARNING EXPERIENCE (250) SCORE RANK	LIVING EXPERIENCE (150) SCORE RANK	PLACEMENT PERFORMANCE (250) SCORE RANK	SELECTION PROCESS (150) SCORE RANK	FUTURE ORIENTATION (200) SCORE RANK
	752.3	185.9 16	128.6 15	197.5 14	120.9 10	119.4 43
	751.6	190.9 10	124.8 28	196.7 15	107.5 33	131.7 21
	751.3	182.8 28	125.4 26	193.1 16	118.2 14	131.8 20
	747.3	177.1 45	118.9 54	190.6 18	115.9 16	144.8 15
	746.8	185.2 21	129.9 13	175.4 29	106.9 34	149.4 12
	746.7	183.6 26	126.8 22	171.3 33	100.4 51	164.6 7
	745.6	183.8 24	124.1 29	178.4 25	106.6 35	152.7 10
	743.6	185.5 18	132.5 9	192.2 17	111.9 18	121.5 37
	740.4	182.5 29	129.0 14	190.2 19	115.2 17	123.5 33
	718.6	185.6 17	127.2 20	183.2 23	108.4 28	114.2 70
	714.8	179.3 36	122.2 37	172.3 31	105.8 36	135.2 19
	709.5	178.4 38	119.8 48	187.2 21	108.6 26	115.5 65
	708.0	184.2 22	126.1 23	166.5 38	108.8 25	122.4 36
	707.2	170.7 65	128.5 17	181.6 24	111.1 20	115.3 66
	706.7	180.9 31	122.1 39	176.9 27	108.1 30	118.7 47
	706.2	177.8 41	118.5 58	168.9 36	101.1 46	139.9 17
	703.2	180.6 32	117.8 61	173.0 30	107.8 32	124.0 30
	703.1	180.6 32	123.2 33	177.9 26	105.4 39	116.0 63
	703.0	185.4 20	127.6 19	165.1 40	109.2 24	115.7 64
	700.5	177.8 41	118.8 56	170.5 34	108.2 29	125.2 28
	692.3	176.6 50	122.6 35	158.6 50	110.6 21	123.9 31
	691.3	178.2 39	102.0 161	176.7 28	109.7 23	124.7 29
	690.8	184.1 23	106.6 138	161.8 45	108.1 30	130.2 22
	690.7	180.2 35	120.5 44	165.7 39	105.5 38	118.8 46
	682.2	181.1 30	117.6 63	159.9 48	96.1 64	127.5 25
	680.5	173.9 52	119.1 53	164.2 42	103.8 42	119.5 41
	679.8	179.3 36	118.8 56	165.1 40	95.5 66	121.1 38
	673.1	172.3 60	117.5 64	163.2 43	100.7 49	119.4 43
	672.4	173.5 54	114.2 81	171.7 32	104.5 41	108.5 105
	672.0	183.2 27	116.1 69	155.6 56	99.7 53	117.4 55
	669.0	170.9 64	107.7 130	169.1 35	98.6 57	122.7 35
	668.4	171.8 62	132.4 10	153.6 61	93.0 79	117.6 54
	667.9	168.6 75	133.5 8	167.4 37	108.6 26	89.8 185
	666.7	168.5 77	124.1 29	160.4 47	100.6 50	113.1 79
	666.6	177.3 44	117.8 61	155.7 54	94.9 69	120.9 39
	662.8	176.7 49	125.4 26	148.8 76	92.8 80	119.1 45
	662.7	173.0 56	122.5 36	155.2 57	95.4 67	116.6 60
	657.7	168.6 75	115.3 73	162.7 44	96.7 62	114.4 69
	657.5	162.8 99	108.3 124	151.8 65	105.6 37	129.0 23
	657.0	177.4 43	101.5 165	161.1 46	97.5 59	119.5 41

derabad, etc., who did not submit their objective data on time or refused to participate have not been ranked. Only those colleges which fulfilled the in Management. All scores have been rounded off to one decimal place, so this may result in rounding off errors while adding the parameter-wise



2020	2019	INSTITUTE	STATE	ZONE	GOVT/ PVT	
56	54	Prin. L.N. Welingkar Institute of Mgmt. Dev. & Research, Bengaluru	Karnataka	South	P	
57	52	School of Business & Mgmt., Christ (Deemed to be University), Bengaluru	Karnataka	South	P	
58	57	ITM Business School, Navi Mumbai	Maharashtra	West	P	
59	63	Jagan Institute of Management Studies, New Delhi	Delhi	North	P	
60	64	IILM Institute for Higher Education, New Delhi	Delhi	North	P	
61	65	Symbiosis Institute of Business Management, Hyderabad	Telangana	South	P	
62	58	Indus Business Academy (IBA), Bengaluru	Karnataka	South	P	
62	DNP	Department of Management, BITS, Pilani	Rajasthan	North	P	
64	67	Jaipuria Institute of Management, Lucknow	Uttar Pradesh	North	P	
65	72	International Management Institute, Bhubaneswar	Odisha	East	P	
66	62	SCMS Cochin School of Business, Ernakulam	Kerala	South	P	
67	66	Gitam Institute of Management, Visakhapatnam	Andhra Pradesh	South	P	
68	69	Prestige Institute of Management and Research, Indore	Madhya Pradesh	West	P	
69	70	Pune Institute of Business Management, Pune	Maharashtra	West	P	
70	71	School of Mgmt., Studies, MNNIT, Prayagraj	Uttar Pradesh	North	G	
71	67	AIMS School of Business, Bengaluru	Karnataka	South	P	
72	80	N. L. Dalmia Institute of Management Studies and Research, Mumbai	Maharashtra	West	P	
73	79	Jaipuria Institute of Management, Noida	Uttar Pradesh	North	P	
74	DNP	School of Business – University of Petroleum & Energy Studies, Dehradun	Uttarakhand	North	P	
75	82	International School of Business & Media, Pune	Maharashtra	West	P	
76	DNP	Symbiosis Institute of Media and Communication, Pune	Maharashtra	West	P	
77	80	Fortune Institute of International Business, New Delhi	Delhi	North	P	
78	85	Xavier Institute of Social Service, Ranchi	Jharkhand	East	P	
79	74	Chitkara Business School, Rajpura	Punjab	North	P	
80	75	School of Development Studies, IIHMR University, Jaipur	Rajasthan	North	P	
81	DNP	School of Management, NIT, Rourkela	Odisha	East	G	
82	110	Symbiosis Centre for Information Technology, Pune	Maharashtra	West	P	
83	88	Balaji Institute of Management and HR Development, Pune	Maharashtra	West	P	
84	DNP	SOIL Institute of Management, Gurugram	Haryana	North	P	
85	87	Jaipuria Institute of Management, Jaipur	Rajasthan	North	P	
86	89	Shoolini University of Biotechnology & Management Sciences, Solan	Himachal Pradesh	North	P	
86	90	VIT Business School, Vellore	Tamil Nadu	South	P	
88	DNP	IILM Graduate School of Management, Greater Noida	Uttar Pradesh	North	P	
89	86	Universal Business School, Karjat, Mumbai	Maharashtra	West	P	
90	95	Xavier Institute of Management & Entrepreneurship, Kochi	Kerala	South	P	
91	93	Kristu Jayanti College, Bengaluru	Karnataka	South	P	
92	97	Manipal Institute of Management, Manipal	Karnataka	South	P	
93	92	Department of Mgmt. Studies, Pondicherry University, Puducherry	Puducherry	South	G	
94	94	G.L. Bajaj Institute of Management and Research, Greater Noida	Uttar Pradesh	North	P	

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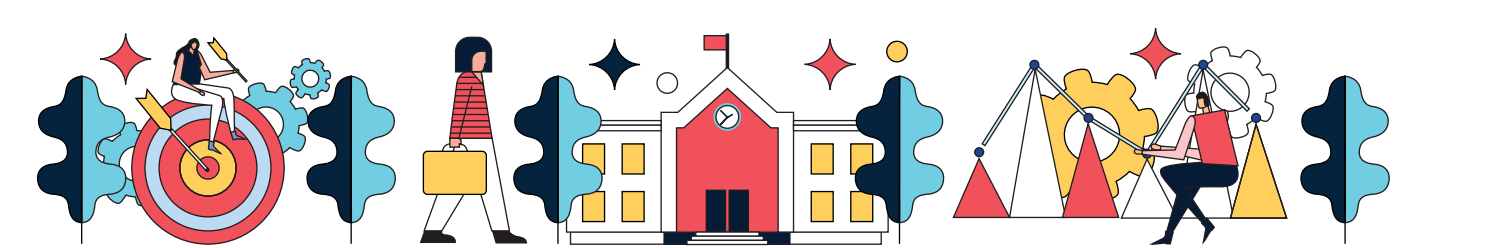


	OVERALL SCORE (1,000)	LEARNING EXPERIENCE (250) SCORE RANK	LIVING EXPERIENCE (150) SCORE RANK	PLACEMENT PERFORMANCE (250) SCORE RANK	SELECTION PROCESS (150) SCORE RANK	FUTURE ORIENTATION (200) SCORE RANK
	656.6	172.8 57	114.1 82	149.0 72	94.9 69	125.8 27
	654.3	164.6 93	112.2 92	154.6 59	99.3 55	123.6 32
	649.3	173.9 52	114.7 75	149.4 68	99.1 56	112.2 86
	648.2	180.3 34	91.4 216	158.1 51	104.9 40	113.5 76
	645.3	172.4 59	100.6 175	149.2 69	95.6 65	127.5 25
	645.2	166.6 88	119.9 47	149.5 67	96.7 62	112.5 84
	644.9	173.5 54	114.5 77	152.2 64	90.9 93	113.8 72
	644.9	177.0 46	118.9 54	140.8 96	97.1 60	111.1 90
	643.8	167.4 84	106.9 135	151.0 66	102.4 43	116.1 62
	643.2	168.2 80	116.7 67	158.9 49	89.4 102	110.0 96
	643.0	172.1 61	119.5 50	141.4 93	86.5 132	123.5 33
	642.6	164.3 97	119.8 48	140.4 97	101.1 46	117.0 57
	641.1	169.6 68	109.8 113	146.9 79	99.5 54	115.3 66
	639.4	178.1 40	100.8 173	153.3 63	90.1 96	117.1 56
	636.9	175.7 51	127.2 20	134.7 112	92.6 81	106.7 120
	634.0	177.0 46	116.8 66	136.6 102	90.1 96	113.5 76
	622.5	171.7 63	84.5 247	154.2 60	101.5 44	110.6 93
	621.6	166.0 89	96.0 195	149.0 72	92.0 86	118.6 50
	620.1	155.5 127	110.7 109	145.6 82	89.8 99	118.5 51
	618.5	170.3 67	113.1 88	153.4 62	89.0 108	92.7 174
	618.4	153.1 144	111.5 100	141.6 92	93.7 72	118.5 51
	617.5	167.6 83	88.8 230	149.0 72	93.4 74	118.7 47
	616.7	164.6 93	87.9 234	147.2 78	97.0 61	120.0 40
	616.0	176.8 48	111.1 105	137.0 101	81.5 188	109.6 101
	614.6	168.7 72	112.0 95	140.9 95	86.7 129	106.3 122
	614.0	185.5 18	123.4 32	126.6 137	93.1 78	85.4 198
	611.1	161.3 105	95.8 196	157.6 52	91.4 92	105.0 131
	610.4	154.6 135	104.9 142	155.8 53	87.3 122	107.8 110
	610.2	155.7 125	95.8 196	155.7 54	93.2 76	109.8 98
	608.2	161.7 104	100.5 176	131.6 120	97.6 58	116.8 58
	606.7	168.8 70	109.0 120	146.1 81	81.7 185	101.1 148
	606.7	164.5 96	122.2 37	126.1 139	88.4 114	105.5 127
	604.5	144.6 169	113.9 83	141.2 94	90.8 94	114.0 71
	603.7	168.7 72	119.3 51	130.7 121	77.6 235	107.4 114
	602.9	165.2 91	111.9 96	130.2 123	83.1 169	112.5 84
	600.7	154.6 135	121.9 40	135.9 103	78.2 227	110.1 95
	599.6	168.3 78	120.8 42	114.6 191	80.9 191	115.0 68
	599.0	144.6 169	109.0 120	142.7 89	95.2 68	107.5 112
	598.3	168.7 72	98.8 181	145.1 84	78.0 228	107.7 111

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2020	2019	INSTITUTE	STATE	ZONE	GOVT/ PVT	
95	101	IIEBM, Indus Business School, Pune	Maharashtra	West	P	
95	97	Faculty of Mgmt. Studies, Manav Rachna Intl. Inst. of Res. & Studies, Faridabad	Haryana	North	P	
97	DNP	Department of Management, BIT Mesra, Ranchi	Jharkhand	East	P	
98	99	I.T.S Institute of Technology and Science, Ghaziabad	Uttar Pradesh	North	P	
99	103	Jagannath International Management School, New Delhi	Delhi	North	P	
100	107	Department of Business Administration, Tezpur University, Tezpur	Assam	East	G	
101	107	School of Management, D. Y. Patil University, Navi Mumbai	Maharashtra	West	P	
102	DNP	ICFAI Business School, ICFAI University, Jaipur	Rajasthan	North	P	
103	DNP	Suryadatta Institute of Management, Pune	Maharashtra	West	P	
104	100	SRM School of Management, Chennai	Tamil Nadu	South	P	
105	105	School of Management, IMS Unison University, Dehradun	Uttarakhand	North	P	
106	104	JK Business School, Gurugram	Haryana	North	P	
107	112	Neville Wadia Institute of Management Studies and Research, Pune	Maharashtra	West	P	
108	106	Rungta College of Engineering & Technology, Bhilai	Chhattisgarh	East	P	
109	DNP	CMS Institute of Management Studies, Coimbatore	Tamil Nadu	South	P	
110	DNP	School of Management, ITM University, Gwalior	Madhya Pradesh	West	P	
111	109	School of Mgmt. Studies, Bannari Amman Institute of Technology, Erode	Tamil Nadu	South	P	
112	125	Institute of Management Studies, Noida	Uttar Pradesh	North	P	
113	123	M S Ramaiah Institute of Management, Bengaluru	Karnataka	South	P	
114	DNP	Taxila Business School, Jaipur	Rajasthan	North	P	
115	117	Bharati Vidyapeeth's Inst. of Mgmt. Studies and Research, Navi Mumbai	Maharashtra	West	P	
116	113	International School of Informatics & Mgmt. Technical Campus, Jaipur	Rajasthan	North	P	
117	121	Department of Mgmt. Studies, Mepco Schlenk Engg. College, Sivakasi	Tamil Nadu	South	P	
118	119	Shri Ram Murti Smarak International Business School, Lucknow	Uttar Pradesh	North	P	
119	DNP	Gian Jyoti Institute of Management and Technology, Mohali	Punjab	North	P	
120	102	School of Mgmt., Hindustan Institute of Tech. & Science, Chennai	Tamil Nadu	South	P	
121	124	University School of Business, Chandigarh University	Punjab	North	P	
122	129	Institute of Management, JK Lakshmipat University, Jaipur	Rajasthan	North	P	
123	131	Bharath Institute of Higher Education and Research, Chennai	Tamil Nadu	South	P	
124	115	School of Management & Commerce, Poornima University, Jaipur	Rajasthan	North	P	
125	126	Balaji Institute of Telecom & Management, Pune	Maharashtra	West	P	
125	142	Jaipuria Institute of Management, Indore	Madhya Pradesh	West	P	
127	137	Jaipuria Institute of Management, Ghaziabad	Uttar Pradesh	North	P	
128	116	Ajay Kumar Garg Institute of Management, Ghaziabad	Uttar Pradesh	North	P	
129	132	Calcutta Business School, Bishnupur	West Bengal	East	P	
130	136	Balaji Institute of International Business, Pune	Maharashtra	West	P	
131	DNP	CMS Business School JAIN (Deemed-to-be University), Bengaluru	Karnataka	South	P	
132	122	MIT College of Management, Pune	Maharashtra	West	P	
133	139	R.V. Institute of Management, Bengaluru	Karnataka	South	P	
134	118	Prestige Institute of Management, Gwalior	Madhya Pradesh	West	P	

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	OVERALL SCORE (1,000)	LEARNING EXPERIENCE (250) SCORE RANK	LIVING EXPERIENCE (150) SCORE RANK	PLACEMENT PERFORMANCE (250) SCORE RANK	SELECTION PROCESS (150) SCORE RANK	FUTURE ORIENTATION (200) SCORE RANK
	597.5	154.6 135	107.5 131	142.5 90	89.5 101	103.4 136
	597.5	170.5 66	112.8 91	117.9 175	89.1 106	107.2 117
	597.1	138.2 191	126.0 24	122.9 146	100.8 48	109.2 103
	596.6	168.8 70	109.3 116	124.0 142	87.5 120	107.0 118
	595.5	168.9 69	72.4 266	148.1 77	93.2 76	112.9 82
	593.8	157.3 120	120.8 42	116.5 184	101.2 45	98.0 158
	591.4	137.2 196	118.0 60	134.6 113	87.8 117	113.8 72
	590.4	138.9 188	104.5 145	143.8 88	92.1 84	111.1 90
	589.4	166.7 87	101.3 167	135.5 108	77.4 238	108.5 105
	588.3	167.3 85	119.2 52	120.6 158	79.9 209	101.3 147
	587.2	149.0 156	91.4 216	148.9 75	84.1 152	113.8 72
	584.7	158.4 113	114.4 79	144.2 87	79.4 214	88.3 193
	580.9	149.4 153	117.4 65	120.9 157	80.2 203	113.0 80
	579.9	162.6 100	111.1 105	114.1 194	86.6 130	105.5 127
	579.8	157.7 117	112.1 93	135.8 105	76.0 248	98.2 157
	579.3	164.7 92	108.1 128	113.3 199	80.2 203	113.0 80
	579.0	163.9 98	113.9 83	127.2 135	82.4 174	91.6 178
	576.8	166.8 86	97.4 187	122.3 150	88.0 116	102.3 144
	576.6	139.1 186	101.9 162	134.9 111	87.3 122	113.4 78
	576.4	139.5 185	109.1 119	155.2 57	83.9 155	88.7 190
	575.8	165.4 90	113.7 85	111.7 207	91.7 89	93.3 171
	575.3	159.3 111	104.9 142	121.4 154	77.8 230	111.9 87
	574.9	149.2 154	112.1 93	128.8 128	93.4 74	91.4 179
	574.6	162.4 101	113.5 87	124.4 141	83.8 157	90.5 180
	574.5	153.8 140	86.7 237	139.1 99	76.8 243	118.1 53
	574.4	158.3 114	118.3 59	118.3 172	89.1 106	90.4 181
	573.7	150.5 149	97.0 190	133.1 116	85.1 142	108.0 107
	572.9	157.5 119	113.0 89	115.8 186	79.6 211	107.0 118
	572.5	159.9 109	106.4 139	139.8 98	87.7 118	78.7 218
	572.3	164.6 93	104.1 146	119.1 165	83.6 159	100.9 149
	571.5	145.7 164	111.6 99	144.6 85	91.5 90	78.1 219
	571.5	155.6 126	95.4 198	144.3 86	79.3 215	96.9 164
	570.9	138.8 189	98.6 182	129.2 124	93.9 71	110.4 94
	570.6	168.0 81	103.0 154	135.2 110	72.6 272	91.8 176
	569.7	144.0 173	110.8 107	135.8 105	76.7 245	102.4 143
	568.8	160.1 107	111.8 97	121.8 153	91.8 88	83.3 203
	568.5	141.0 181	111.3 103	135.4 109	78.3 225	102.5 142
	567.9	146.4 163	114.5 77	119.8 161	79.9 209	107.3 116
	567.7	158.1 116	81.9 255	128.9 126	85.1 142	113.7 75
	566.9	167.7 82	98.6 182	112.6 203	81.9 181	106.1 124

derabad, etc., who did not submit their objective data on time or refused to participate have not been ranked. Only those colleges which fulfilled the in Management. All scores have been rounded off to one decimal place, so this may result in rounding off errors while adding the parameter-wise



2020	2019	INSTITUTE	STATE	ZONE	GOVT/ PVT	
135	138	Kirloskar Institute of Advanced Management Studies, Harihar	Karnataka	South	P	
136	144	Kirloskar Institute of Advanced Management Studies, Pune	Maharashtra	West	P	
137	135	School of Management Studies, Reva University, Bengaluru	Karnataka	South	P	
138	127	Kongu School of Business, Erode	Tamil Nadu	South	P	
139	DNP	Quantum School of Business, Quantum University, Roorkee	Uttarakhand	North	P	
139	141	Faculty of Management Studies & Research, AMU, Aligarh	Uttar Pradesh	North	G	
141	130	School of Mgmt., Vel Tech Rangarajan Dr. Sagunthala R&D IST, Chennai	Tamil Nadu	South	P	
142	DNP	Shri Ramdeobaba College of Engineering and Management, Nagpur	Maharashtra	West	P	
143	149	Dhruva College of Management, Hyderabad	Telangana	South	P	
144	162	Symbiosis Institute of Computer Studies and Research, Pune	Maharashtra	West	P	
145	120	Saintgits Institute of Management, Kottayam	Kerala	South	P	
146	DNP	ABES Engineering College, Ghaziabad	Uttar Pradesh	North	P	
147	DNP	Dept. of Mgmt. & Bus. Adm., KLE Foundation (Deemed to be Univ), Vaddeswaram	Andhra Pradesh	South	P	
148	127	School of Management & Commerce, Sanskriti University, Mathura	Uttar Pradesh	North	P	
149	134	Sri Sairam Institute of Management Studies, Chennai	Tamil Nadu	South	P	
150	DNP	Dr. SNS Rajalakshmi College of Arts and Sc. (Autonomous), Coimbatore	Tamil Nadu	South	P	
151	140	Aurora's Business School, Hyderabad	Telangana	South	P	
152	DNP	FOSTIIMA Business School, New Delhi	Delhi	North	P	
153	158	Aloysius Inst. of Mgmt. & IT, St. Aloysius College (Autonomous), Mangaluru	Karnataka	South	P	
154	DNP	Institute of Business Studies and Research, Navi Mumbai	Maharashtra	West	P	
155	159	Department of MBA, KLS Gogte Institute of Technology, Belagavi	Karnataka	South	P	
155	178	ICFAI Business School, Dehradun	Uttarakhand	North	P	
157	172	SCMS School of Technology and Management, Ernakulam	Kerala	South	P	
158	DNP	ICFAI University, Tripura	Tripura	East	P	
159	150	ICBM School of Business Excellence, Hyderabad	Telangana	South	P	
160	151	School of Business, Mody University of Science & Tech., Sikar	Rajasthan	North	P	
161	146	Institute of Management & Information Science, Bhubaneswar	Odisha	East	P	
162	148	ISBR Business School, Bengaluru	Karnataka	South	P	
163	147	International Institute of Knowledge Management, Chennai	Tamil Nadu	South	P	
164	DNP	St. Joseph's Institute of Management, Tiruchirappalli	Tamil Nadu	South	P	
165	DNP	Saveetha School of Management, Chennai	Tamil Nadu	South	P	
166	DNP	School of Mgmt. and Commerce, K.R. Mangalam University, Gurugram	Haryana	North	P	
167	143	Dept. of Mgmt. Studies, PSNA College of Engg. & Technology, Dindigul	Tamil Nadu	South	P	
168	180	ITM Business School, Chennai	Tamil Nadu	South	P	
169	152	Vivekananda Institute of Management Studies, Coimbatore	Tamil Nadu	South	P	
170	DNP	KIT - Kalaignarkarunanidhi Institute of Technology, Coimbatore	Tamil Nadu	South	P	
171	164	DJ Academy for Managerial Excellence, Coimbatore	Tamil Nadu	South	P	
172	189	Lloyd Business School, Greater Noida	Uttar Pradesh	North	P	
173	163	Agriculture and Food Management Institute, Mysuru	Karnataka	South	P	

Ranking is based on objective data only. Only those B-Schools which submitted their objective data have been ranked. Institutes like IIM-L, ISB Hyderabad criteria were considered eligible for participation in ranking: i. Minimum three batches passed out, ii. Offering fulltime Postgraduate Programme score. DNP: Did Not Participate



	OVERALL SCORE (1,000)	LEARNING EXPERIENCE (250) SCORE RANK	LIVING EXPERIENCE (150) SCORE RANK	PLACEMENT PERFORMANCE (250) SCORE RANK	SELECTION PROCESS (150) SCORE RANK	FUTURE ORIENTATION (200) SCORE RANK
	565.9	134.4 202	116.0 70	142.2 91	83.4 162	89.9 184
	565.4	144.3 171	101.9 162	146.5 80	83.3 164	89.4 189
	564.6	154.9 132	101.4 166	128.9 126	76.8 243	102.6 139
	563.9	153.5 142	108.4 123	102.9 235	89.4 102	109.7 99
	563.8	153.2 143	101.1 169	135.9 103	84.1 152	89.5 188
	563.8	150.0 152	102.9 156	122.7 147	86.4 133	101.8 146
	563.3	145.5 168	114.4 79	106.7 225	87.5 120	109.2 103
	562.9	159.4 110	92.2 213	114.2 193	80.4 199	116.7 59
	561.8	155.8 124	116.4 68	118.7 170	89.9 98	81.0 206
	561.1	137.4 195	104.0 148	137.7 100	85.5 141	96.5 165
	560.9	158.3 114	109.7 115	95.1 252	86.4 133	111.4 89
	560.4	141.3 180	115.5 71	128.8 128	84.7 148	90.1 183
	558.8	140.4 182	95.3 199	123.7 143	86.6 130	112.8 83
	557.9	155.3 129	107.3 133	114.5 192	83.0 170	97.8 160
	557.4	157.2 121	107.3 133	110.8 210	83.3 164	98.8 154
	557.0	172.8 57	102.7 157	110.6 211	77.7 233	93.2 172
	556.1	153.1 144	93.7 205	127.5 134	73.9 267	107.9 109
	555.6	145.7 164	90.7 223	149.2 69	80.3 201	89.7 186
	555.2	132.7 213	108.8 122	120.6 158	86.9 126	106.2 123
	553.6	168.3 78	94.7 201	149.2 69	69.4 283	72.0 232
	552.7	152.8 147	100.9 170	119.3 163	81.0 189	98.7 155
	552.7	133.3 210	99.4 179	132.2 119	81.9 181	105.9 126
	552.3	128.9 220	100.9 170	123.5 144	89.0 108	110.0 96
	552.0	154.0 139	108.2 125	116.8 182	74.7 261	98.3 156
	551.1	155.3 129	82.8 251	128.2 131	82.2 177	102.6 139
	551.0	142.1 177	109.2 117	121.0 155	84.9 145	93.8 170
	550.6	162.1 103	107.8 129	119.3 163	84.6 150	76.8 222
	550.4	140.3 183	89.7 228	126.3 138	88.6 112	105.5 127
	550.3	160.7 106	91.4 216	117.7 176	77.3 239	103.2 137
	547.1	149.2 154	86.0 240	129.0 125	71.2 276	111.7 88
	544.7	154.4 138	98.2 185	103.1 234	79.3 215	109.7 99
	544.2	135.6 199	88.4 233	135.8 105	73.6 270	110.8 92
	542.3	131.1 217	113.7 85	132.3 118	80.9 191	84.3 199
	542.1	155.4 128	86.5 238	106.1 227	86.1 135	108.0 107
	541.0	148.8 157	111.7 98	118.4 171	67.8 287	94.3 169
	539.6	143.0 176	114.9 74	107.7 222	80.8 193	93.2 172
	539.2	147.6 160	120.3 45	112.6 203	77.9 229	80.8 208
	538.3	152.6 148	86.0 240	133.4 115	75.9 250	90.4 181
	537.4	160.1 107	104.1 146	133.7 114	77.1 241	62.4 261

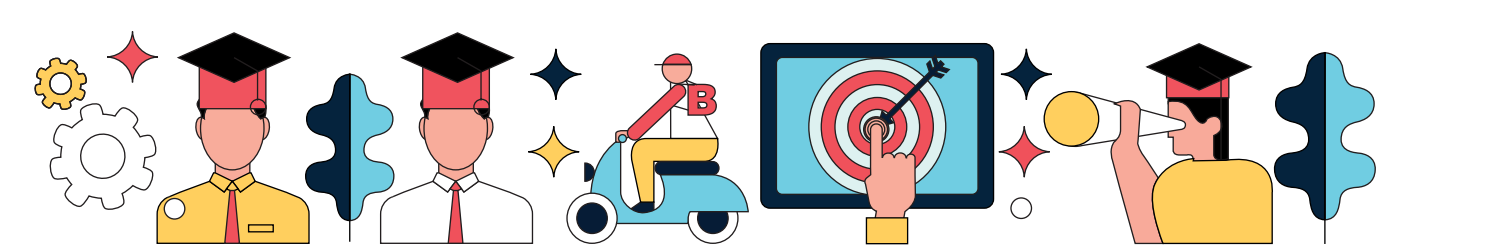
derabad, etc., who did not submit their objective data on time or refused to participate have not been ranked. Only those colleges which fulfilled the in Management. All scores have been rounded off to one decimal place, so this may result in rounding off errors while adding the parameter-wise

# Overall Ranking-2020

THE LIST (174-213 / 292)

2020	2019	INSTITUTE	STATE	ZONE	GOVT/ PVT	
174	176	Alkesh Dinesh Mody Inst. for Fin. & Mgmt. Studies, University of Mumbai	Maharashtra	West	P	
175	DNP	KCT Business School, Coimbatore	Tamil Nadu	South	P	
176	DNP	DKTE Society's Textile & Engineering Institute, Ichalkaranji	Maharashtra	West	P	
177	154	Nehru School of Management, Thrissur	Kerala	South	P	
178	167	School of Management, Roorkee Institute of Technology, Roorkee	Uttarakhand	North	P	
179	195	School of Business, Galgotias University, Greater Noida	Uttar Pradesh	North	P	
180	200	Vivekanand Edu. Society Institute of Mgmt. Studies & Research, Mumbai	Maharashtra	West	P	
180	183	Sasmira's Institute of Management Studies & Research, Mumbai	Maharashtra	West	P	
182	DNP	Narayana Business School, Ahmedabad	Gujarat	West	P	
183	DNP	IIMT College of management, Greater Noida	Uttar Pradesh	North	P	
184	198	Vignana Jyothi Institute of Management, Hyderabad	Telangana	South	P	
185	197	Durgadevi Saraf Institute of Management Studies, Mumbai	Maharashtra	West	P	
186	198	IPS Academy, Institute of Business Management and Research, Indore	Madhya Pradesh	West	P	
187	166	Dayananda Sagar College of Mgmt. & Information Technology, Bengaluru	Karnataka	South	P	
188	168	Prestige Institute of Management, Dewas	Madhya Pradesh	West	P	
189	DNP	MLR Institute of Technology, Hyderabad	Telangana	South	P	
190	175	Teerthanker Mahaveer Institute of Mgmt. & Technology, Moradabad	Uttar Pradesh	North	P	
191	201	Lead College of Management, Palakkad	Kerala	South	P	
191	DNP	Shri Jaysukhlal Vadhar Institute of Management Studies, Jamnagar	Gujarat	West	P	
193	182	Institute of Business Management and Research, Gurugram	Haryana	North	P	
194	DNP	School of Management, MIT World Peace University, Pune	Maharashtra	West	P	
195	181	D.C. School of Management & Technology, Kottayam	Kerala	South	P	
196	208	Tecnia Institute of Advanced Studies, New Delhi	Delhi	North	P	
197	DNP	Siva Sivani Institute of Management, Hyderabad	Telangana	South	P	
198	173	Chandigarh Business School of Administration, Mohali	Punjab	North	P	
199	DNP	Velalar College of Engineering and Technology, Erode	Tamil Nadu	South	P	
200	186	Department of MBA, SNS College of Technology, Coimbatore	Tamil Nadu	South	P	
201	204	MM Institute of Management, Ambala	Haryana	North	P	
202	188	Institute of Engineering & Management, Kolkata	West Bengal	East	P	
203	DNP	Central Institute of Business Mgmt. Research & Development, Nagpur	Maharashtra	West	P	
204	194	Faculty of Mgmt. Sc., Shri Ram Murti Smarak Coll. of Engg. & Tech, Bareilly	Uttar Pradesh	North	P	
205	206	Rathinam Institute of Management, Coimbatore	Tamil Nadu	South	P	
206	205	The Business School, University of Jammu, Jammu	J&K	North	G	
207	DNP	Tula's Institute The Engineering & Management College, Dehradun	Uttarakhand	North	P	
208	185	OM Kothari Institute of Management & Research, Kota	Rajasthan	North	P	
209	DNP	Guru Nanak Institute of Management Studies, Mumbai	Maharashtra	West	P	
210	213	Bharatesh Education Trust's Global Business School, Belgaum	Karnataka	South	P	
211	209	Department of MBA, CMR College of Engg. & Technology, Hyderabad	Telangana	South	P	
212	DNP	MIET Business School, Meerut	Uttar Pradesh	North	P	
213	221	Dept. of Mgmt. Studies and Res. Center, BMS College of Engg., Bengaluru	Karnataka	South	P	

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	OVERALL SCORE (1,000)	LEARNING EXPERIENCE (250) SCORE      RANK		LIVING EXPERIENCE (150) SCORE      RANK		PLACEMENT PERFORMANCE (250) SCORE      RANK		SELECTION PROCESS (150) SCORE      RANK		FUTURE ORIENTATION (200) SCORE      RANK	
	537.3	130.2	219	103.0	154	116.5	184	89.6	100	98.0	158
	535.9	131.6	215	106.7	137	112.9	202	79.3	215	105.4	130
	535.1	117.7	244	114.7	75	119.1	165	83.2	167	100.4	151
	534.8	134.4	202	110.6	110	125.2	140	81.0	189	83.6	201
	533.3	147.4	161	103.4	151	119.4	162	68.2	285	94.9	166
	532.9	108.9	257	100.7	174	132.5	117	74.4	265	116.4	61
	532.4	157.7	117	86.2	239	127.0	136	81.7	185	79.8	212
	532.4	162.2	102	64.5	276	115.8	186	83.9	155	106.0	125
	531.5	113.7	253	85.2	245	145.3	83	83.3	164	104.0	135
	530.9	145.7	164	103.2	153	122.4	149	80.6	197	79.0	215
	529.8	133.2	211	93.6	208	119.0	169	89.2	105	94.8	167
	528.8	150.3	150	87.1	236	103.7	233	80.2	203	107.5	112
	528.6	137.8	193	90.6	224	114.8	190	83.5	160	101.9	145
	528.1	123.1	230	102.4	159	122.5	148	91.9	87	88.2	194
	527.0	154.9	132	93.7	205	113.0	200	84.9	145	80.5	210
	526.4	148.7	158	110.4	112	108.5	219	82.0	179	76.8	222
	522.5	155.2	131	94.2	203	115.4	188	74.9	258	82.8	204
	522.2	147.4	161	83.2	250	119.1	165	77.8	230	94.7	168
	522.2	136.3	197	89.8	227	117.6	177	74.2	266	104.3	133
	521.3	124.9	226	84.2	248	127.6	133	81.6	187	103.0	138
	520.9	106.0	265	106.9	135	120.6	158	82.7	172	104.7	132
	519.8	117.5	246	120.0	46	112.3	206	83.5	160	86.5	196
	519.4	154.9	132	91.6	215	94.2	254	91.5	90	87.2	195
	518.8	122.0	232	97.6	186	115.1	189	92.1	84	92.0	175
	518.7	130.4	218	87.7	235	109.1	216	84.1	152	107.4	114
	517.7	148.3	159	100.5	176	98.3	243	78.9	219	91.7	177
	516.9	133.8	207	101.7	164	113.0	200	82.1	178	86.3	197
	516.0	127.8	224	111.4	102	110.5	214	86.8	128	79.5	213
	513.8	150.2	151	82.7	253	86.0	268	88.5	113	106.4	121
	513.5	156.2	123	75.3	263	80.2	274	92.5	82	109.3	102
	513.4	141.7	179	111.2	104	111.4	208	85.0	144	64.1	253
	512.4	158.7	112	108.2	125	97.3	249	77.5	237	70.7	236
	510.1	134.1	205	110.6	110	123.2	145	92.4	83	49.8	277
	508.0	133.9	206	111.5	100	117.2	180	70.4	280	75.0	226
	506.9	145.6	167	92.2	213	111.1	209	80.5	198	77.5	221
	506.0	138.2	191	73.0	265	117.6	177	88.7	111	88.5	192
	505.1	156.3	122	99.9	178	98.0	246	86.9	126	64.0	254
	497.9	153.8	140	85.3	244	105.0	232	87.0	125	66.8	245
	496.4	122.0	232	96.8	191	98.3	243	80.3	201	99.0	153
	495.9	123.4	229	93.4	209	117.1	181	89.3	104	72.7	229

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# Overall Ranking-2020

THE LIST (214-253 / 292)

2020	2019	INSTITUTE	STATE	ZONE	GOVT/ PVT	
214	DNP	Thakur Institute of Management Studies & Research, Mumbai	Maharashtra	West	P	
215	DNP	SRM Valliammai Engineering College, Chengalpattu	Tamil Nadu	South	P	
216	217	School of Mgmt., Model Institute of Engg. & Technology, Jammu	J&K	North	P	
217	220	Tilak Raj Chadha Institute of Mgmt. & Technology, Yamuna Nagar	Haryana	North	P	
218	212	Sri Ramakrishna Arts and Science College, Coimbatore	Tamil Nadu	South	P	
219	211	School of Management Studies, GIET University, Gunupur	Odisha	East	P	
220	DNP	PSIT College of Engineering, Kanpur	Uttar Pradesh	North	P	
221	218	Dept. of Mgmt. Studies, Easwari Engg. College, Chennai	Tamil Nadu	South	P	
222	DNP	Krupajal Management Studies, Bhubaneswar	Odisha	East	P	
223	215	School of Management, Presidency University, Bengaluru	Karnataka	South	P	
224	224	The Oxford College of Business Management, Bengaluru	Karnataka	South	P	
225	227	St. Joseph's PG College, Hyderabad	Telangana	South	P	
226	234	Uttaranchal Institute of Management, Uttaranchal University, Dehradun	Uttarakhand	North	P	
227	242	Delhi Institute of Advanced Studies, New Delhi	Delhi	North	P	
228	DNP	School of Management, KIET Group of Institutions, Ghaziabad	Uttar Pradesh	North	P	
229	DNP	School of Business & Mgmt., NSHM Knowledge Campus, Durgapur	West Bengal	East	P	
230	225	Karnataka Law Society's Institute of Mgmt. Edu. & Research, Belagavi	Karnataka	South	P	
231	214	Dept. of Business Admn., Gandhi Inst. for Tech. Advancement, Bhubaneswar	Odisha	East	P	
232	222	Hallmark Business School, Tiruchirappalli	Tamil Nadu	South	P	
233	231	Dr. V. N. Bedekar Institute of Management Studies, Thane	Maharashtra	West	P	
234	236	ITM Business School, Warangal	Telangana	South	P	
235	DNP	Excel Business School, Namakkal	Tamil Nadu	South	P	
236	228	Indian Academy School of Management Studies, Bengaluru	Karnataka	South	P	
237	DNP	Sacred Heart College, Tirupattur	Tamil Nadu	South	P	
238	DNP	Techno Main Salt Lake, Kolkata	West Bengal	East	P	
239	249	Department of MBA, Greater Noida Institute of Technology, Greater Noida	Uttar Pradesh	North	P	
240	219	Bharatiya Vidya Bhavan Institute of Management Science, Kolkata	West Bengal	East	P	
241	232	Francis Xavier Department of Management Studies, Tirunelveli	Tamil Nadu	South	P	
242	DNP	Jagran Lakecity Business School, Jagran Lakecity University, Bhopal	Madhya Pradesh	West	P	
243	256	Amrapali Institute of Management & Computer Applications, Haldwani	Uttarakhand	North	P	
244	247	M. S. Patel Inst. of Mgmt. Studies, M. S. University of Baroda, Vadodara	Gujarat	West	G	
245	DNP	Indirapuram Institute of Higher Studies, Ghaziabad	Uttar Pradesh	North	P	
246	258	G.H. Patel Postgraduate Institute of Business Management, Vallabh Vidyanagar	Gujarat	West	G	
247	226	Aristotle PG College, Hyderabad	Telangana	South	P	
248	235	Poddar Management and Technical Campus, Jaipur	Rajasthan	North	P	
249	245	Institute of Business Management, GLA University, Mathura	Uttar Pradesh	North	P	
250	DNP	Netaji Subhas Institute of Business Management, Jamshedpur	Jharkhand	East	P	
251	248	S. V. Institute of Management. Kadi	Gujarat	West	P	
252	229	MGM Institute of Management, Aurangabad	Maharashtra	West	P	
253	252	Virudhunagar Hindu Nadars' Senthikumara Nadar College, Virudhunagar	Tamil Nadu	South	P	

Ranking is based on objective data only. Only those B-Schools which submitted their objective data have been ranked. Institutes like IIM-L, ISB Hyderabad below criteria were considered eligible for participation in ranking: i. Minimum three batches passed out, ii. Offering fulltime Postgraduate Programme score. DNP: Did Not Participate



	OVERALL SCORE (1,000)	LEARNING EXPERIENCE (250) SCORE RANK		LIVING EXPERIENCE (150) SCORE RANK		PLACEMENT PERFORMANCE (250) SCORE RANK		SELECTION PROCESS (150) SCORE RANK		FUTURE ORIENTATION (200) SCORE RANK	
	495.8	128.8	221	103.8	150	91.5	258	82.0	179	89.7	186
	494.4	128.0	223	115.5	71	119.1	165	73.8	269	58.0	267
	492.2	134.7	201	91.0	222	107.2	223	78.5	222	80.8	208
	491.2	117.6	245	102.2	160	110.6	211	88.8	110	72.0	232
	490.8	143.2	175	101.3	167	88.7	264	78.8	221	78.8	217
	490.4	141.8	178	109.8	113	110.4	215	62.6	290	65.8	247
	489.0	106.5	262	108.2	125	118.2	174	84.4	151	71.7	234
	488.8	133.6	208	96.4	194	105.7	231	85.6	140	67.5	244
	487.3	101.1	272	97.1	189	130.7	121	82.9	171	75.5	225
	483.3	111.6	255	80.5	259	109.0	218	84.7	148	97.5	162
	482.0	119.1	241	98.4	184	100.9	237	85.8	138	77.8	220
	479.8	121.8	234	70.2	267	99.7	238	83.8	157	104.3	133
	477.4	115.0	251	102.7	157	106.0	229	82.4	174	71.3	235
	475.0	128.2	222	63.0	277	118.3	172	86.0	137	79.5	213
	474.9	121.1	235	93.4	209	99.0	240	77.7	233	83.7	200
	472.8	106.4	263	91.2	220	116.6	183	75.0	257	83.6	201
	471.5	123.8	228	88.8	230	113.7	198	82.7	172	62.5	259
	470.8	139.1	186	105.7	140	117.4	179	83.4	162	25.2	290
	469.4	134.2	204	90.0	226	114.0	195	70.7	278	60.5	265
	468.1	138.3	190	61.5	278	114.0	195	80.4	199	73.9	228
	465.3	105.0	266	99.4	179	121.9	152	76.1	246	62.9	256
	464.9	120.3	237	104.8	144	84.7	270	76.1	246	79.0	215
	464.3	109.7	256	103.9	149	92.2	256	81.9	181	76.6	224
	463.2	131.7	214	109.2	117	49.4	287	75.1	256	97.8	160
	461.1	114.5	252	54.1	286	98.2	245	93.5	73	100.8	150
	460.9	89.3	282	92.6	212	121.0	155	75.3	255	82.7	205
	458.3	135.6	199	56.8	284	122.3	150	78.4	224	65.2	251
	455.7	137.8	193	91.1	221	90.6	261	79.3	215	56.9	269
	455.1	133.4	209	105.5	141	78.9	275	68.1	286	69.2	241
	454.1	118.3	242	107.5	131	86.8	265	75.7	253	65.8	247
	453.0	100.5	273	69.4	268	127.7	132	80.7	196	74.7	227
	452.9	152.9	146	92.7	211	71.5	279	73.1	271	62.7	258
	452.8	120.4	236	89.6	229	113.8	197	74.6	262	54.4	273
	451.3	119.4	239	82.8	251	77.7	276	71.3	275	100.1	152
	445.0	143.8	174	80.0	260	92.1	257	72.3	273	56.8	270
	444.8	112.3	254	88.8	230	70.4	280	76.0	248	97.3	163
	443.3	136.3	197	110.8	107	109.1	216	73.9	267	13.2	292
	441.9	96.3	277	97.4	187	102.0	236	78.3	225	67.9	243
	441.7	103.4	269	96.6	193	83.7	272	87.6	119	70.4	239
	440.1	131.5	216	95.0	200	105.8	230	77.6	235	30.2	288

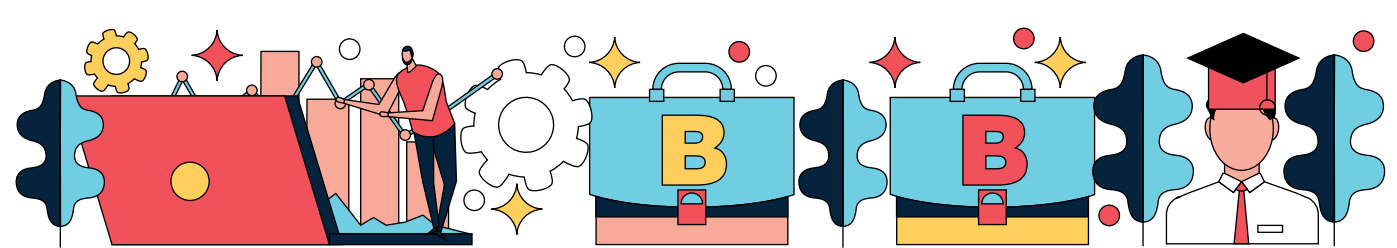
derabad, etc., who did not submit their objective data on time or refused to participate have not been ranked. Only those colleges which fulfilled the in Management. All scores have been rounded off to one decimal place, so this may result in rounding off errors while adding the parameter-wise

# Overall Ranking-2020

THE LIST (254-292 / 292)

2020	2019	INSTITUTE	STATE	ZONE	GOVT/ PVT	
254	238	GNVS Institute of Management, Mumbai	Maharashtra	West	P	
255	250	Department of Business Admn., Kanpur Institute of Technology, Kanpur	Uttar Pradesh	North	P	
256	254	Royal School of Business, Guwahati	Assam	East	P	
257	243	Department of Management, Presidency College, Bengaluru	Karnataka	South	P	
258	246	B.L.D.E. Assn's A.S. Patil College of Comm. (Autonomous), MBA Prog, Vijayapura	Karnataka	South	P	
259	DNP	Acropolis Faculty of Management and Research, Indore	Madhya Pradesh	West	P	
260	272	M.A.M. B-School, Tiruchirappalli	Tamil Nadu	South	P	
261	263	Measi Institute of Management, Chennai	Tamil Nadu	South	P	
262	260	Dept. of Mgmt. Studies, The Oxford College of Engineering, Bengaluru	Karnataka	South	P	
263	265	Department of MBA, Sagar Institute of Research & Technology, Bhopal	Madhya Pradesh	West	P	
264	271	Global Business School, Hubli	Karnataka	South	P	
265	259	Baba Farid College of Management & Technology, Bathinda	Punjab	North	P	
266	241	Astha School of Management, Bhubaneswar	Odisha	East	P	
267	264	Sinhgad Business School, Pune	Maharashtra	West	P	
268	257	Dept. of Mgmt. Sciences & Res., G. S. College of Comm. & Eco., Nagpur	Maharashtra	West	P	
269	276	Institute of Business Management & Research, Hubli	Karnataka	South	P	
270	268	Dept. of Comm. & Bus. Admn., Tilka Manjhi Bhagalpur University, Bhagalpur	Bihar	East	G	
271	267	Seshadripuram Institute of Management Studies, Bengaluru	Karnataka	South	P	
272	DNP	Regenesys Institute of Management Private Limited, Navi Mumbai	Maharashtra	West	P	
273	251	Department of Management Science, S.A. Engineering College, Chennai	Tamil Nadu	South	P	
274	DNP	C K Shah Vijapurwala Institute of Management, Vadodara	Gujarat	West	P	
275	255	Shri Vaishnav Institute of Management, Indore	Madhya Pradesh	West	P	
276	DNP	Avanthi Degree & PG College, Hyderabad	Telangana	South	P	
277	DNP	Jayawant Institute of Management Studies, Pune	Maharashtra	West	P	
278	DNP	Institute of Management Education Research and Training, Pune	Maharashtra	West	P	
279	DNP	Naran Lala School of Industrial Mgmt. & Computer Science, Navsari	Gujarat	West	P	
280	270	CMR Centre for Business Studies, Bengaluru	Karnataka	South	P	
281	253	MES-Advanced Institute of Management and Technology, Aluva	Kerala	South	P	
282	DNP	Faculty of Management, MJP Rohilkhand University, Bareilly	Uttar Pradesh	North	G	
283	DNP	Pranveer Singh Institute of Technology, Kanpur	Uttar Pradesh	North	P	
284	DNP	Dr. Lankapalli Bullayya College, Visakhapatnam	Andhra Pradesh	South	P	
285	278	Dr. Panjabrao Deshmukh Inst. of Mgmt. Technology & Research, Nagpur	Maharashtra	West	P	
286	DNP	Chetan Business School, Hubli	Karnataka	South	P	
287	275	Surana College Center for Postgraduate Studies, Bengaluru	Karnataka	South	P	
288	DNP	SJC Institute of Technology, Chickballapur	Karnataka	South	P	
289	266	Sinhgad Institute of Management, Pune	Maharashtra	West	P	
290	DNP	School of Business Studies, Shobhit University, Saharanpur	Uttar Pradesh	North	P	
291	277	Amjad Ali Khan College of Business Administration, Hyderabad	Telangana	South	P	
292	273	Dept. of Eco., Comm. & Mgmt., Martin Luther Christian University, Shillong	Meghalaya	East	P	

Ranking is based on objective data only. Only those B-Schools which submitted their objective data have been ranked. Institutes like IIM-L, ISB Hyderabad below criteria were considered eligible for participation in ranking: i. Minimum three batches passed out, ii. Offering fulltime Postgraduate Programme score. DNP: Did Not Participate



	OVERALL SCORE (1,000)	LEARNING EXPERIENCE (250) SCORE RANK	LIVING EXPERIENCE (150) SCORE RANK	PLACEMENT PERFORMANCE (250) SCORE RANK	SELECTION PROCESS (150) SCORE RANK	FUTURE ORIENTATION (200) SCORE RANK
	438.6	120.3 237	64.7 275	107.2 223	75.8 251	70.6 238
	438.0	108.7 258	96.7 192	96.3 250	75.6 254	60.7 264
	436.6	124.8 227	103.4 151	66.0 284	80.0 207	62.4 261
	429.2	104.4 267	82.1 254	98.7 241	78.5 222	65.5 249
	426.9	133.1 212	113.0 89	32.8 288	75.8 251	72.2 231
	422.6	122.4 231	34.8 292	112.4 205	90.5 95	62.5 259
	422.3	97.6 276	85.8 243	106.1 227	69.0 284	63.8 255
	420.2	115.2 250	60.1 280	89.3 263	74.6 262	81.0 206
	418.6	115.3 249	79.6 262	86.5 266	86.1 135	51.1 275
	411.7	116.2 247	85.0 246	94.3 253	74.8 260	41.4 284
	410.7	107.8 259	60.5 279	98.7 241	80.8 193	62.9 256
	406.3	73.7 289	90.5 225	110.6 211	69.5 282	62.0 263
	405.9	140.3 183	83.6 249	83.9 271	74.6 262	23.5 291
	405.1	119.4 239	59.0 283	106.2 226	77.8 230	42.7 283
	403.9	99.6 274	59.7 281	108.5 219	79.5 212	56.6 271
	403.6	107.0 260	68.0 272	108.3 221	64.0 288	56.3 272
	402.0	71.6 291	93.7 205	81.2 273	87.3 122	68.2 242
	401.6	92.5 279	59.7 281	97.5 248	82.3 176	69.6 240
	398.8	144.1 172	68.2 271	30.0 289	53.9 292	102.6 139
	395.5	115.7 248	91.4 216	67.5 282	80.0 207	40.9 285
	395.2	75.8 287	74.7 264	91.5 258	88.2 115	65.0 252
	394.2	118.3 242	94.2 203	65.2 285	83.2 167	33.3 287
	394.1	91.4 281	47.4 288	98.0 246	77.3 239	80.0 211
	389.7	88.9 284	80.6 258	91.1 260	70.3 281	58.8 266
	388.1	92.4 280	64.9 273	85.1 269	80.2 203	65.5 249
	388.0	85.4 285	50.0 287	128.5 130	79.5 212	44.6 280
	382.5	106.8 261	81.6 256	94.0 255	71.0 277	29.1 289
	382.3	101.2 271	85.9 242	63.6 286	78.9 219	52.7 274
	380.9	98.1 275	100.9 170	29.7 290	85.8 138	66.4 246
	377.5	77.3 286	94.3 202	89.8 262	71.5 274	44.6 280
	375.6	106.2 264	41.5 291	99.5 239	80.8 193	47.6 278
	375.4	93.4 278	79.7 261	66.5 283	84.9 145	50.9 276
	369.4	127.4 225	41.8 290	86.4 267	70.7 278	43.1 282
	369.0	101.6 270	64.9 273	74.8 278	81.9 181	45.8 279
	362.0	103.9 268	81.6 256	18.1 292	100.4 51	58.0 267
	347.0	72.8 290	68.5 269	95.2 251	76.9 242	33.6 286
	340.2	68.8 292	68.4 270	74.9 277	55.6 291	72.5 230
	336.6	75.5 288	46.1 289	69.4 281	74.9 258	70.7 236
	322.4	89.0 283	56.6 285	25.1 291	63.1 289	88.6 191

derabad, etc., who did not submit their objective data on time or refused to participate have not been ranked. Only those colleges which fulfilled the in Management. All scores have been rounded off to one decimal place, so this may result in rounding off errors while adding the parameter-wise



# Top 100: Learning Experience

THE LIST (1-50 / 100)

PARAMETER RANK	INSTITUTE	ZONE	GOVT/ PVT	LEARNING EXPERIENCE SCORE (250.0)	PEDAGOGY (65.7)	QUALITY OF FACULTY (65)	STUDENT CONNECT (22.1)	INTERNSHIP (8.2)	INNOVATIVE TEACHING METHODS (48.8)	INDUSTRY CONNECT (40.2)	OVERALL RANK (2020)
1	Indian Institute of Management, Ahmedabad	West	G	212.1	60.5	54.4	22.1	8.2	35.7	31.2	1
2	Indian Institute of Management, Calcutta	East	G	211.9	57.1	56.0	19.1	7.4	40.0	32.3	2
3	Indian Institute of Management, Bangalore	South	G	211.3	57.5	55.1	16.9	7.4	41.3	33.1	3
4	S. P. Jain Institute of Management & Research, Mumbai	West	P	210.8	58.0	53.2	18.5	3.3	40.6	37.2	4
5	Indian Institute of Management, Kozhikode	South	G	201.6	59.5	53.4	21.1	1.2	31.5	34.9	8
6	Management Development Institute, Gurugram	North	P	200.9	55.2	57.5	17.0	3.3	34.9	33.0	7
7	XLRI - Xavier School of Management, Jamshedpur	East	P	200.0	57.3	55.0	21.3	1.2	34.9	30.3	5
8	Indian Institute of Management, Indore	West	G	199.8	60.2	49.8	21.6	6.1	33.0	29.1	6
9	Department of Management Studies, IIT, Delhi	North	G	199.2	56.5	50.7	18.0	2.5	40.3	31.2	15
10	Symbiosis Institute of Business Management, Pune	West	P	190.9	44.0	45.6	17.5	7.4	41.0	35.4	17
11	National Institute of Industrial Engineering, Mumbai	West	G	189.9	58.9	43.5	16.7	6.5	36.2	28.1	12
12	Faculty of Management Studies, University of Delhi, New Delhi	North	G	189.8	57.9	56.1	19.9	1.2	26.1	28.6	9
12	International Management Institute, New Delhi	North	P	189.8	57.6	46.9	17.6	3.3	36.7	27.7	14
14	Institute of Management Technology, Ghaziabad	North	P	186.9	56.6	54.9	19.0	6.5	21.6	28.3	13
15	Indian Institute of Foreign Trade, New Delhi	North	G	186.8	53.7	48.5	14.4	2.5	38.0	29.7	11
16	Indian Institute of Management, Shillong	East	G	185.9	46.6	41.9	15.3	6.5	44.1	31.5	16
17	Indian Institute of Management, Raipur	East	G	185.6	48.9	47.7	17.0	3.3	36.4	32.3	25
18	Vinod Gupta School of Management, IIT, Kharagpur	East	G	185.5	55.4	48.2	20.8	2.5	27.7	30.9	23
18	School of Management, NIT, Rourkela	East	G	185.5	62.5	37.9	11.1	2.5	36.6	34.9	81
20	Birla Institute of Management Technology, Greater Noida	North	P	185.4	56.6	52.6	13.6	7.4	32.5	22.7	34
21	Great Lakes Institute of Management, Chennai	South	P	185.2	49.5	44.7	18.7	6.5	34.7	31.1	20
22	K. J. Somaiya Inst. of Mgmt. Studies and Research, Mumbai	West	P	184.2	53.7	49.5	16.0	1.6	37.6	25.8	28
23	Prin. L.N. Welingkar Inst. of Mgmt. Dev. & Research, Mumbai	West	P	184.1	47.5	47.3	18.2	4.1	35.8	31.2	38
24	Indian Institute of Management Udaipur	North	G	183.8	45.0	47.8	16.8	2.9	41.5	29.8	22
25	SVKM's NMIMS, School of Business Management, Mumbai	West	P	183.7	48.0	48.5	19.1	1.2	36.2	30.7	10
26	T. A. Pai Management Institute, Manipal	South	P	183.6	54.7	47.6	17.4	6.5	27.6	29.8	21
27	Institute of Public Enterprise, Hyderabad	South	G	183.2	53.9	38.4	18.5	3.3	36.8	32.3	45
28	Indian Institute of Management, Tiruchirappalli	South	G	182.8	47.8	43.3	16.6	7.4	37.4	30.3	18
29	Xavier Institute of Management, Xavier University, Bhubaneswar	East	P	182.5	53.6	43.9	18.2	6.1	28.4	32.3	24
30	Symbiosis Institute of International Business, Pune	West	P	181.1	42.9	38.9	13.1	5.3	43.8	37.1	40
31	Indian Institute of Management, Nagpur	West	G	180.9	39.6	45.5	18.8	6.1	41.4	29.5	30
32	Indian Institute of Management, Amritsar	North	G	180.6	49.4	46.6	12.7	7.4	35.3	29.2	32
32	Dept. of Mgmt. Studies, IIT, Roorkee	North	G	180.6	55.1	49.0	11.8	1.2	39.4	24.1	33
34	Jagan Institute of Management Studies, New Delhi	North	P	180.3	45.7	48.1	12.2	3.3	37.1	33.9	59
35	Bharathidasan Institute of Management, Tiruchirappalli	South	P	180.2	53.3	39.5	18.7	8.2	36.3	24.2	39
36	Goa Institute of Management, Sanquelim	West	P	179.3	44.8	45.0	17.4	3.3	36.8	32.0	26
36	Rajagiri Centre for Business Studies, Kochi	South	P	179.3	50.5	42.8	16.4	4.1	35.2	30.3	42
38	Indian Institute of Management, Kashipur	North	G	178.4	51.1	35.5	17.2	8.2	37.9	28.5	27
39	Sydenham Inst. of Mgmt, Studies, Res. & Entr. Edu., Mumbai	West	G	178.2	51.0	46.3	18.9	2.5	34.0	25.5	37
40	Pune Institute of Business Management, Pune	West	P	178.1	47.6	48.6	11.9	6.5	31.7	31.8	69
41	SVKM's Narsee Monjee Institute of Mgmt. Studies, Bengaluru	South	P	177.8	51.3	44.6	15.2	6.1	33.9	26.7	31
41	Lal Bahadur Shastri Institute of Management, New Delhi	North	P	177.8	52.1	46.9	18.9	1.6	30.7	27.6	35
43	SIES College of Management Studies, Navi Mumbai	West	P	177.4	46.2	47.4	15.6	3.3	35.0	29.9	55
44	IILM Institute for Business and Management, Gurugram	North	P	177.3	49.4	30.0	15.4	6.5	41.5	34.5	50
45	Symbiosis Centre for Mgmt. & HR Development, Pune	West	P	177.1	48.1	51.1	17.0	6.5	30.2	24.2	19
46	Department of Management, BITS, Pilani	North	P	177.0	57.8	45.4	14.3	1.2	34.7	23.6	62
46	AIMS School of Business, Bengaluru	South	P	177.0	48.4	32.8	17.1	8.2	38.3	32.2	71
48	Chitkara Business School, Rajpura	North	P	176.8	42.0	43.8	15.8	8.2	32.2	34.8	79
49	Amity Business School, Amity University, Noida	North	P	176.7	38.5	53.2	17.9	3.3	32.7	31.1	51
50	Institute of Management, Nirma University, Ahmedabad	West	P	176.6	50.2	39.7	17.8	1.2	33.7	34.0	36

Ranking is based on objective data only. Only those B-Schools which submitted their objective data have been ranked. Institutes like IIM-L, ISB Hyderabad, etc., who did not submit their objective data on time or refused to participate have not been ranked. Only those colleges which fulfilled the below criteria were considered eligible for participation in ranking: i. Minimum three batches passed out, ii. Offering fulltime Postgraduate Programme in Management. All scores have been rounded off to one decimal place, so this may result in rounding off errors while adding the parameter-wise score. DNP: Did not participate

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# Top 100: Learning Experience

THE LIST (51-100)

PARAMETER RANK	INSTITUTE	ZONE	GOVT/ PVT	LEARNING EXPERIENCE SCORE (250.0)	PEDAGOGY (65.7)	QUALITY OF FACULTY (65)	STUDENT CONNECT (22.1)	INTERNSHIP (8.2)	INNOVATIVE TEACHING METHODS (48.8)	INDUSTRY CONNECT (40.2)	OVERALL RANK (2020)
51	School of Management Studies, MNNIT, Prayagraj	North	G	175.7	55.4	33.0	18.9	6.9	37.7	23.8	70
52	PSG Institute of Management, Coimbatore	South	P	173.9	43.6	37.8	12.5	6.5	38.9	34.6	41
52	ITM Business School, Navi Mumbai	West	P	173.9	43.2	45.7	13.5	6.9	37.8	26.8	58
54	Dept. of Comm., DSE, University of Delhi, New Delhi	North	G	173.5	46.0	39.6	17.5	6.5	34.1	29.8	44
54	Indus Business Academy, Bengaluru	South	P	173.5	35.8	46.4	13.5	7.8	38.0	32.0	62
56	KIIT School of Management, Bhubaneswar	East	P	173.0	37.1	43.0	16.0	6.9	36.4	33.6	52
57	Prin. L.N. Welingkar Inst. of Mgmt. Dev. & Research, Bengaluru	South	P	172.8	48.8	52.2	16.5	1.6	25.9	27.8	56
57	Dr. SNS Rajalakshmi College of Arts & Sc. (Autonomous), Coimbatore	South	P	172.8	53.3	34.3	14.2	6.5	36.6	27.9	150
59	IILM Institute for Higher Education, New Delhi	North	P	172.4	46.3	47.0	14.1	6.5	35.9	22.6	60
60	Loyola Institute of Business Administration, Chennai	South	P	172.3	38.4	40.0	17.2	6.5	41.1	29.1	43
61	SCMS Cochin School of Business, Ernakulam	South	P	172.1	43.8	38.1	16.7	7.4	32.3	33.8	66
62	Institute of Management Technology, Nagpur	West	P	171.8	48.4	49.9	14.0	5.3	26.2	28.0	47
63	N. L. Dalmia Institute of Mgmt. Studies and Research, Mumbai	West	P	171.7	46.5	44.7	13.8	4.9	35.7	26.1	72
64	Symbiosis Institute of Operations Management, Nashik	West	P	170.9	46.2	38.2	19.9	2.5	34.5	29.6	46
65	Institute of Rural Management, Anand	West	P	170.7	52.2	38.5	13.7	6.9	30.2	29.2	29
66	Faculty of Mgmt. Studies, Manav Rachna Inst. of Res. & Studies, Faridabad	North	P	170.5	48.9	34.4	14.5	6.9	38.5	27.3	95
67	International School of Business & Media, Pune	West	P	170.3	44.6	47.5	16.9	6.5	27.4	27.4	75
68	Prestige Institute of Management and Research, Indore	West	P	169.6	32.2	38.9	15.2	6.9	42.6	33.8	68
69	Jagannath International Management School, New Delhi	North	P	168.9	44.4	37.6	15.4	7.4	34.0	30.1	99
70	Shoolini University of Biotechnology & Mgmt. Sciences, Solan	North	P	168.8	36.8	44.9	12.8	6.5	38.9	28.9	86
70	I.T.S-Institute of Technology and Science, Ghaziabad	North	P	168.8	41.0	47.4	14.5	6.5	29.8	29.6	98
72	School of Development Studies, IIHMR University, Jaipur	North	P	168.7	56.1	36.8	14.5	6.9	23.6	30.8	80
72	Universal Business School, Mumbai	West	P	168.7	41.6	45.3	15.9	6.5	28.6	30.8	89
72	G.L. Bajaj Institute of Management and Research, Greater Noida	North	P	168.7	51.0	38.5	15.6	7.8	25.9	29.9	94
75	Dept. of Mgmt. Studies, NIT, Tiruchirappalli	South	G	168.6	46.9	29.4	18.1	2.5	40.3	31.4	48
75	Symbiosis Institute of Digital and Telecom Management, Pune	West	P	168.6	43.8	43.1	15.4	6.1	33.9	26.3	53
77	Balaji Institute of Modern Management, Pune	West	P	168.5	50.0	43.6	17.8	6.5	26.0	24.6	49
78	Manipal Institute of Management, Manipal	South	P	168.3	49.1	37.8	15.9	7.4	31.9	26.2	92
78	Institute of Business Studies and Research, Navi Mumbai	West	P	168.3	51.2	40.2	12.7	8.2	29.9	26.1	154
80	International Management Institute, Bhubaneswar	East	P	168.2	54.4	40.6	11.4	3.3	29.7	28.8	65
81	Ajay Kumar Garg Institute of Management, Ghaziabad	North	P	168.0	33.6	42.4	13.0	6.5	39.2	33.3	128
82	Prestige Institute of Management, Gwalior	West	P	167.7	42.9	32.8	14.7	7.8	38.3	31.2	134
83	Fortune Institute of International Business, New Delhi	North	P	167.6	44.2	49.2	8.9	6.5	33.2	25.6	77
84	Jaipuria Institute of Management, Lucknow	North	P	167.4	39.2	45.4	11.8	7.4	33.7	29.9	64
85	SRM School of Management, Chennai	South	P	167.3	46.9	40.7	15.2	2.5	31.7	30.3	104
86	Institute of Management Studies, Noida	North	P	166.8	44.4	43.1	9.3	7.4	34.8	27.8	112
87	Suryadatta Institute of Management, Pune	West	P	166.7	42.4	38.2	13.2	7.4	37.2	28.3	103
88	Symbiosis Institute of Business Management, Hyderabad	South	P	166.6	43.2	41.0	10.7	7.8	37.6	26.3	61
89	Jaipuria Institute of Management, Noida	North	P	166.0	47.9	44.0	11.1	6.5	28.1	28.4	73
90	Bharati Vidyapeeth's Inst. of Mgmt. Studies and Res., Navi Mumbai	West	P	165.4	49.0	41.0	8.0	4.9	29.6	32.9	115
91	Xavier Institute of Management & Entrepreneurship, Kochi	South	P	165.2	46.5	37.7	13.8	5.3	33.5	28.4	90
92	School of Management, ITM University, Gwalior	West	P	164.7	46.2	40.3	9.1	8.2	29.5	31.4	110
93	School of Bus. & Mgmt, Christ (Deemed to be University), Bengaluru	South	P	164.6	55.7	41.5	17.7	4.9	24.5	20.3	57
93	Xavier Institute of Social Service, Ranchi	East	P	164.6	42.7	35.7	12.9	6.1	38.6	28.6	78
93	School of Mgmt. & Commerce, Poornima University, Jaipur	North	P	164.6	49.0	35.1	12.3	6.5	33.1	28.6	124
96	VIT Business School, Vellore	South	P	164.5	41.0	42.7	18.5	2.5	34.0	25.8	86
97	Gitam Institute of Management, Visakhapatnam	South	P	164.3	48.4	38.4	15.8	4.1	34.6	23.0	67
98	School of Mgmt. Studies, Bannari Amman Institute of Tech., Erode	South	P	163.9	52.8	26.1	11.8	2.5	36.9	33.8	111
99	Shri Dharmasthala Manjunatheshwara Inst. for Mgmt. Dev., Mysuru	South	P	162.8	44.8	43.6	17.4	3.3	28.8	24.9	54
100	Rungta College of Engineering & Technology, Bilai	East	P	162.6	35.6	41.2	14.5	7.4	31.4	32.5	108

Ranking is based on objective data only. Only those B-Schools which submitted their objective data have been ranked. Institutes like IIM-L, ISB Hyderabad, etc., who did not submit their objective data on time or refused to participate have not been ranked. Only those colleges which fulfilled the below criteria were considered eligible for participation in ranking: i. Minimum three batches passed out, ii. Offering fulltime Postgraduate Programme in Management. All scores have been rounded off to one decimal place, so this may result in rounding off errors while adding the parameter-wise score. DNP: Did not participate



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First Abu Dhabi Bank,  
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# Top 100: Living Experience

THE LIST (1-50 / 100)

PARAMETER RANK	INSTITUTE	ZONE	GOVT/ PVT	LIVING EXPERIENCE SCORE (150)	KNOWLEDGE FACILITY (49.6)	RESOURCE ON LIVING (37.8)	RESOURCE ON RECREATION (19.7)	PHYSICAL INFRASTRUCTURE (42.9)	OVERALL RANK (2020)
1	Indian Institute of Management, Ahmedabad	West	G	142.1	46.3	37.8	19.2	38.8	1
2	Indian Institute of Management, Bangalore	South	G	139.7	41.5	37.8	19.2	41.2	3
3	Indian Institute of Management, Calcutta	East	G	139.2	42.3	37.8	18.7	40.4	2
4	Indian Institute of Management, Indore	West	G	137.8	40.8	37.8	19.7	39.5	6
5	XLRI - Xavier School of Management, Jamshedpur	East	P	137.4	41.3	37.8	18.7	39.6	5
6	Management Development Institute, Gurugram	North	P	135.4	40.0	37.8	18.7	38.9	7
7	Indian Institute of Management, Kozhikode	South	G	134.7	45.5	37.8	19.7	31.7	8
8	Dept. of Mgmt. Studies, NIT, Tiruchirappalli	South	G	133.5	43.8	37.8	16.7	35.2	48
9	Vinod Gupta School of Management, IIT, Kharagpur	East	G	132.5	37.1	37.8	18.7	38.9	23
10	Institute of Management Technology, Nagpur	West	P	132.4	39.0	37.8	17.7	37.9	47
11	S. P. Jain Institute of Management & Research, Mumbai	West	P	131.4	43.8	37.8	16.2	33.6	4
11	SVKM's NMIMS, School of Business Management, Mumbai	West	P	131.4	39.5	37.8	16.2	37.9	10
13	Great Lakes Institute of Management, Chennai	South	P	129.9	41.0	37.8	16.9	34.2	20
14	Xavier Institute of Management, Xavier University, Bhubaneswar	East	P	129.0	42.6	37.8	15.2	33.4	24
15	Institute of Management Technology, Ghaziabad	North	P	128.6	40.6	35.1	15.7	37.2	13
15	Indian Institute of Management, Shillong	East	G	128.6	40.5	37.8	16.2	34.1	16
17	Institute of Rural Management, Anand	West	P	128.5	43.0	37.8	10.8	36.9	29
18	Department of Management Studies, IIT, Delhi	North	G	128.0	39.7	37.8	13.3	37.2	15
19	Birla Institute of Management Technology, Greater Noida	North	P	127.6	38.0	37.8	19.7	32.1	34
20	Indian Institute of Management, Raipur	East	G	127.2	39.0	37.8	17.3	33.1	25
20	School of Management Studies, MNNIT, Prayagraj	North	G	127.2	38.5	37.8	17.2	33.7	70
22	T. A. Pai Management Institute, Manipal	South	P	126.8	40.3	37.8	13.8	34.9	21
23	K. J. Somaiya Inst. of Mgmt. Studies and Research, Mumbai	West	P	126.1	40.5	34.4	17.7	33.5	28
24	Faculty of Management Studies, University of Delhi, New Delhi	North	G	126.0	37.7	35.2	15.7	37.4	9
24	Department of Management, BIT Mesra, Ranchi	East	P	126.0	45.5	37.8	8.8	33.9	97
26	Indian Institute of Management, Tiruchirappalli	South	G	125.4	32.0	37.8	18.7	36.9	18
26	Amity Business School, Amity University, Noida	North	P	125.4	37.0	37.8	18.7	31.9	51
28	Symbiosis Institute of Business Management, Pune	West	P	124.8	39.3	37.8	16.7	31.0	17
29	Indian Institute of Management, Udaipur	North	G	124.1	38.8	37.8	11.3	36.2	22
29	Balaji Institute of Modern Management, Pune	West	P	124.1	41.0	37.8	15.2	30.1	49
31	International Management Institute, New Delhi	North	P	123.7	41.8	37.8	9.8	34.3	14
32	School of Management, NIT, Rourkela	East	G	123.4	38.5	37.8	15.2	31.9	81
33	Dept. of Mgmt. Studies, IIT, Roorkee	North	G	123.2	35.2	37.8	15.7	34.5	33
34	Indian Institute of Foreign Trade, New Delhi	North	G	122.8	37.7	37.8	12.3	35.0	11
35	Institute of Management, Nirma University, Ahmedabad	West	P	122.6	37.7	37.8	14.7	32.4	36
36	KIIT School of Management, Bhubaneswar	East	P	122.5	39.0	37.8	16.7	29.0	52
37	Goa Institute of Management, Sanquelim	West	P	122.2	36.7	37.8	18.2	29.5	26
37	VIT Business School, Vellore	South	P	122.2	42.0	37.8	12.3	30.1	86
39	Indian Institute of Management, Nagpur	West	G	122.1	41.3	24.3	17.7	38.8	30
40	Kristu Jayanti College, Bengaluru	South	P	121.9	43.6	37.8	12.8	27.7	91
41	National Institute of Industrial Engineering, Mumbai	West	G	121.7	40.3	37.8	15.2	28.4	12
42	Manipal Institute of Management, Manipal	South	P	120.8	30.2	37.8	19.2	33.6	92
42	Dept. of Business Administration, Tezpur University, Tezpur	East	G	120.8	34.5	37.8	18.7	29.8	100
44	Bharathidasan Institute of Management, Tiruchirappalli	South	P	120.5	39.5	37.8	19.2	24.0	39
45	DJ Academy for Managerial Excellence, Coimbatore	South	P	120.3	39.3	31.0	12.3	37.7	171
46	D.C. School of Management & Technology, Kottayam	South	P	120.0	37.5	37.8	15.2	29.5	195
47	Symbiosis Institute of Business Management, Hyderabad	South	P	119.9	35.5	37.8	12.3	34.3	61
48	Indian Institute of Management, Kashipur	North	G	119.8	35.7	37.8	14.2	32.1	27
48	Gitam Institute of Management, Visakhapatnam	South	P	119.8	35.7	37.8	13.8	32.5	67
50	SCMS Cochin School of Business, Ernakulam	South	P	119.5	40.5	37.8	12.8	28.4	66

Ranking is based on objective data only. Only those B-Schools which submitted their objective data have been ranked. Institutes like IIM-L, ISB Hyderabad, etc., who did not submit their objective data on time or refused to participate have not been ranked. Only those colleges which fulfilled the below criteria were considered eligible for participation in ranking: i. Minimum three batches passed out, ii. Offering fulltime Postgraduate Programme in Management. All scores have been rounded off to one decimal place, so this may result in rounding off errors while adding the parameter-wise score. DNP: Did not participate



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University School of Business Studies Ranked Amongst Top 50 B-Schools of India in Overall category Times B-School Ranking 2020 Published in TOI, 22 February, 2020



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Bio-Informatics

Biomedical Engineering

Biotechnology

Electronics & Communication

Mechanical Engineering

**M.Tech.**

Agricultural Informatics

Bio-Informatics

Biomedical Engineering

Biotechnology

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Computer Engineering

Mechanical Engineering

**Computer Applications**

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**LL.M.** (2 Yrs/1Yr)

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**B.Ed.**

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Operations Management

International Business

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Financial Management

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**B.A.** Honors **Psychology**

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**MLIS** (1 Yr)

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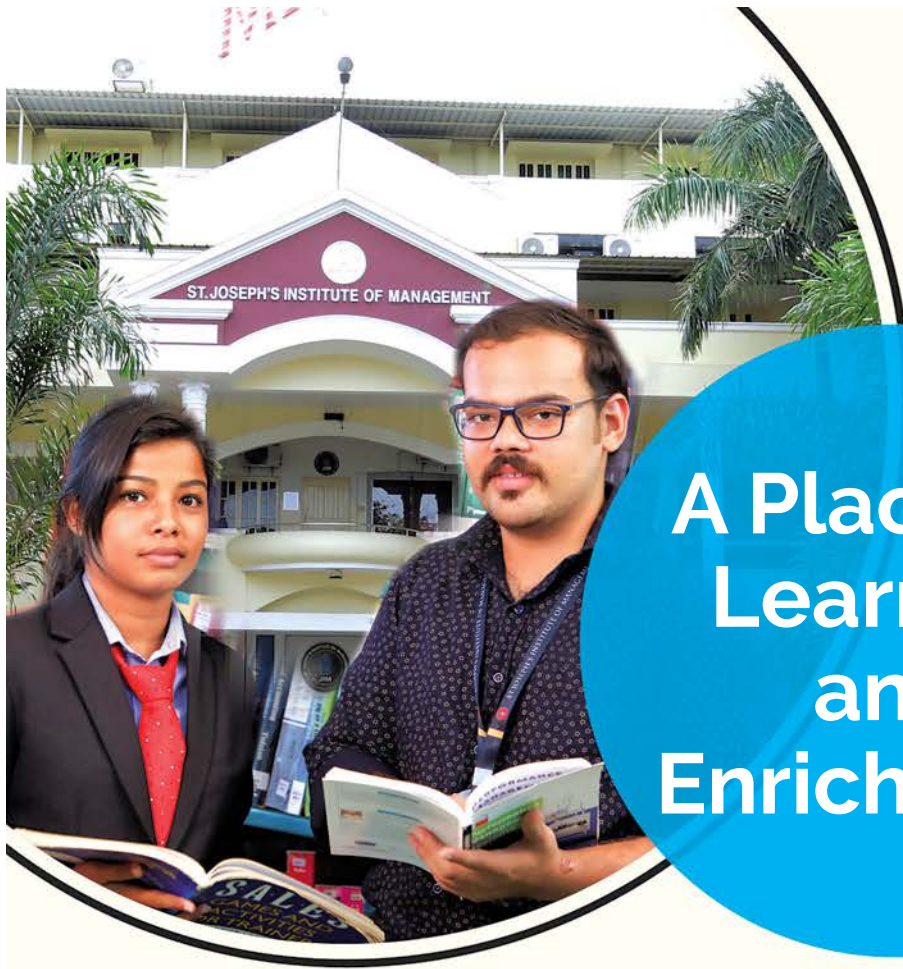
# Top 100: Living Experience

THE LIST (51-100)

PARAMETER RANK	INSTITUTE	ZONE	GOVT/ PVT	LIVING EXPERIENCE SCORE (150)	KNOWLEDGE FACILITY (49.6)	RESOURCE ON LIVING (37.8)	RESOURCE ON RECREATION (19.7)	PHYSICAL INFRASTRUCTURE (42.9)	OVERALL RANK (2020)
51	Universal Business School, Mumbai	West	P	119.3	36.0	37.8	13.3	32.2	89
52	SRM School of Management, Chennai	South	P	119.2	36.5	37.8	12.8	32.1	104
53	PSG Institute of Management, Coimbatore	South	P	119.1	35.2	37.8	16.7	29.4	41
54	Symbiosis Centre for Mgmt. & HR Development, Pune	West	P	118.9	37.2	37.8	13.8	30.1	19
54	Department of Management, BITS, Pilani	North	P	118.9	38.8	37.8	12.6	29.7	62
56	Lal Bahadur Shastri Institute of Management, New Delhi	North	P	118.8	44.3	24.3	18.7	31.5	35
56	Rajagiri Centre for Business Studies, Kochi	South	P	118.8	32.2	37.8	14.7	34.1	42
58	SVKM's Narsee Monjee Institute of Management Studies, Bengaluru	South	P	118.5	41.9	24.3	16.2	36.1	31
59	School of Mgmt., Hindustan Institute of Tech. & Science, Chennai	South	P	118.3	38.6	37.8	13.8	28.1	120
60	School of Management, D. Y. Patil University, Navi Mumbai	West	P	118.0	38.2	37.8	16.7	25.3	101
61	Indian Institute of Management, Amritsar	North	G	117.8	37.7	37.8	10.8	31.5	32
61	IILM Institute for Business and Management, Gurugram	North	P	117.8	37.0	37.8	14.2	28.8	50
63	Symbiosis Institute of International Business, Pune	West	P	117.6	33.9	37.8	17.7	28.2	40
64	Loyola Institute of Business Administration, Chennai	South	P	117.5	37.5	37.8	13.8	28.4	43
65	Neville Wadia Institute of Management Studies and Research, Pune	West	P	117.4	36.7	32.4	13.8	34.5	107
66	AIMS School of Business, Bengaluru	South	P	116.8	40.3	37.8	11.8	26.9	71
67	International Management Institute, Bhubaneswar	East	P	116.7	33.5	37.8	13.8	31.6	65
68	Dhruva College of Management, Hyderabad	South	P	116.4	41.0	37.8	16.2	21.4	143
69	Institute of Public Enterprise, Hyderabad	South	G	116.1	39.3	37.8	9.8	29.2	45
70	Kirloskar Institute of Advanced Management Studies, Harihar	South	P	116.0	37.5	37.8	14.7	26.0	135
71	ABES Engineering College, Ghaziabad	North	P	115.5	40.5	37.8	12.5	24.7	146
71	SRM Valliammai Engineering College, Chengalpattu	South	P	115.5	37.0	37.8	13.8	26.9	215
73	Symbiosis Institute of Digital and Telecom Management, Pune	West	P	115.3	38.8	37.8	12.8	25.9	53
74	Kalaigarkarananidhi Institute of Technology, Coimbatore	South	P	114.9	32.5	37.8	16.2	28.4	170
75	ITM Business School, Navi Mumbai	West	P	114.7	38.5	37.8	9.8	28.6	58
75	DKTE Society's Textile & Engineering Institute, Ichalkaranji	West	P	114.7	36.9	24.3	17.7	35.8	176
77	Indus Business Academy, Bengaluru	South	P	114.5	41.5	37.8	7.4	27.8	62
77	MIT College of Management, Pune	West	P	114.5	33.2	37.8	17.2	26.3	132
79	JK Business School, Gurugram	North	P	114.4	35.0	37.8	13.3	28.3	106
79	Sch. of Mgmt., Vel Tech Rangarajan Dr. Sagunthala R&D Inst. of Sci. & Tech, Chennai	South	P	114.4	35.5	37.8	11.8	29.3	141
81	Dept. of Comm., DSE, University of Delhi, New Delhi	North	G	114.2	30.9	37.8	11.8	33.7	44
82	Prin. L.N. Welingkar Inst. of Mgmt. Dev. & Research, Bengaluru	South	P	114.1	39.3	31.0	10.1	33.7	56
83	IILM Graduate School of Management, Greater Noida	North	P	113.9	30.9	37.8	15.7	29.5	88
83	School of Mgmt. Studies, Bannari Amman Inst. of Tech., Erode	South	P	113.9	33.3	37.8	17.7	25.1	111
85	Bharati Vidyapeeth's Inst. of Mgmt. Studies & Res., Navi Mumbai	West	P	113.7	40.0	37.8	12.8	23.1	115
85	Dept. of Mgmt. Studies, PSNA College of Engg. & Tech., Dindigul	South	P	113.7	37.5	37.8	16.2	22.2	167
87	Shri Ram Murti Smarak International Business School, Lucknow	North	P	113.5	32.0	37.8	18.2	25.5	118
88	International School of Business & Media, Pune	West	P	113.1	34.7	37.8	14.2	26.4	75
89	Institute of Management, JK Lakshmipat University, Jaipur	North	P	113.0	33.9	37.8	11.1	30.2	122
89	B.L.D.E. Assn's A.S. Patil Coll. of Comm. (Auto.), MBA Prog., Vijayapura	South	P	113.0	31.5	37.8	10.3	33.4	258
91	Faculty of Mgmt. Studies, Manav Rachna Inst. of Res. & Studies, Faridabad	North	P	112.8	36.6	37.8	11.8	26.6	95
92	School of Bus. & Mgmt., Christ (Deemed to be University), Bengaluru	South	P	112.2	37.7	37.8	11.8	24.9	57
93	CMS Institute of Management Studies, Coimbatore	South	P	112.1	30.4	37.8	15.7	28.2	109
93	Dept. of Mgmt. Studies, Mepco Schlenk Engg. College, Sivakasi	South	P	112.1	31.5	37.8	15.7	27.1	117
95	School of Development Studies, IIHMR University, Jaipur	North	P	112.0	33.7	37.8	15.7	24.8	80
96	Xavier Institute of Management & Entrepreneurship, Kochi	South	P	111.9	37.0	37.8	7.5	29.6	90
97	Balaji Institute of International Business, Pune	West	P	111.8	40.0	31.0	10.8	30.0	130
98	Vivekananda Institute of Management Studies, Coimbatore	South	P	111.7	31.3	37.8	16.7	25.9	169
99	Balaji Institute of Telecom & Management, Pune	West	P	111.6	37.5	37.8	14.2	22.1	125
100	Symbiosis Institute of Media and Communication, Pune	West	P	111.5	36.0	37.8	10.8	26.9	76
100	Tula's Institute The Engineering & Management College, Dehradun	North	P	111.5	36.5	37.8	13.3	23.9	207

Ranking is based on objective data only. Only those B-Schools which submitted their objective data have been ranked. Institutes like IIM-L, ISB Hyderabad, etc., who did not submit their objective data on time or refused to participate have not been ranked. Only those colleges which fulfilled the below criteria were considered eligible for participation in ranking: i. Minimum three batches passed out, ii. Offering fulltime Postgraduate Programme in Management. All scores have been rounded off to one decimal place, so this may result in rounding off errors while adding the parameter-wise score. DNP: Did not participate





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*Please contact*

**St. Joseph's Institute of Management (JIM)**

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# Top 100: Placement Performance

PARAMETER RANK	INSTITUTE	ZONE	GOVT/ PVT	PLACEMENT PERFORMANCE SCORE (250.0)	QUALITY OF PLACEMENT (198.3)	QUALITY OF RECRUITER (51.7)	OVERALL RANK (2020)
1	Indian Institute of Management, Ahmedabad	West	G	231.3	185.4	45.9	1
2	Indian Institute of Management, Calcutta	East	G	225.0	186.8	38.2	2
3	Faculty of Management Studies, University of Delhi, New Delhi	North	G	223.0	181.5	41.5	9
4	S. P. Jain Institute of Management & Research, Mumbai	West	P	220.7	180.7	40.0	4
5	Indian Institute of Management, Bangalore	South	G	218.8	184.3	34.5	3
6	XLRI - Xavier School of Management, Jamshedpur	East	P	210.3	176.0	34.3	5
7	Indian Institute of Management, Indore	West	G	208.3	173.9	34.4	6
8	Management Development Institute, Gurugram	North	P	202.8	159.1	43.7	7
9	Indian Institute of Management, Kozhikode	South	G	202.4	173.4	29.0	8
9	SVKM's NMIMS, School of Business Management, Mumbai	West	P	202.4	167.0	35.4	10
11	National Institute of Industrial Engineering, Mumbai	West	G	199.9	170.0	29.9	12
12	Department of Management Studies, IIT, Delhi	North	G	199.4	158.1	41.3	15
13	Indian Institute of Foreign Trade, New Delhi	North	G	198.6	168.5	30.1	11
14	Indian Institute of Management, Shillong	East	G	197.5	160.9	36.6	16
15	Symbiosis Institute of Business Management, Pune	West	P	196.7	167.0	29.7	17
16	Indian Institute of Management, Tiruchirappalli	South	G	193.1	149.0	44.1	18
17	Vinod Gupta School of Management, IIT, Kharagpur	East	G	192.2	158.2	34.0	23
18	Symbiosis Centre for Management & HR Development, Pune	West	P	190.6	145.5	45.1	19
19	Xavier Institute of Management, Xavier University, Bhubaneswar	East	P	190.2	158.1	32.1	24
20	Institute of Management Technology, Ghaziabad	North	P	187.5	157.1	30.4	13
21	Indian Institute of Management, Kashipur	North	G	187.2	159.7	27.5	27
22	International Management Institute, New Delhi	North	P	186.0	155.4	30.6	14
23	Indian Institute of Management, Raipur	East	G	183.2	158.7	24.5	25
24	Institute of Rural Management, Anand	West	P	181.6	141.0	40.6	29
25	Indian Institute of Management, Udaipur	North	G	178.4	145.7	32.7	22
26	Department of Management Studies, IIT, Roorkee	North	G	177.9	143.8	34.1	33
27	Indian Institute of Management, Nagpur	West	G	176.9	145.1	31.8	30
28	Sydenham Institute of Mgmt. Studies, Research & Entr.Education, Mumbai	West	G	176.7	150.8	25.9	37
29	Great Lakes Institute of Management, Chennai	South	P	175.4	145.9	29.5	20
30	Indian Institute of Management, Amritsar	North	G	173.0	148.0	25.0	32
31	Goa Institute of Management, Sanquelim	West	P	172.3	137.1	35.2	26
32	Department of Commerce, DSE, University of Delhi, New Delhi	North	G	171.7	136.8	34.9	44
33	T. A. Pai Management Institute, Manipal	South	P	171.3	144.1	27.2	21
34	Lal Bahadur Shastri Institute of Management, New Delhi	North	P	170.5	144.5	26.0	35
35	Symbiosis Institute of Operations Management, Nashik	West	P	169.1	142.6	26.5	46
36	SVKM's Narsee Monjee Institute of Management Studies, Bengaluru	South	P	168.9	135.1	33.8	31
37	Department of Management Studies, NIT, Tiruchirappalli	South	G	167.4	134.5	32.9	48
38	K. J. Somaiya Institute of Management Studies & Research, Mumbai	West	P	166.5	132.3	34.2	28
39	Bharathidasan Institute of Management, Tiruchirappalli	South	P	165.7	127.5	38.2	39
40	Birla Institute of Management Technology, Greater Noida	North	P	165.1	138.0	27.1	34
40	Rajagiri Centre for Business Studies, Kochi	South	P	165.1	134.4	30.7	42
42	PSG Institute of Management, Coimbatore	South	P	164.2	138.6	25.6	41
43	Loyola Institute of Business Administration, Chennai	South	P	163.2	136.7	26.5	43
44	Symbiosis Institute of Digital and Telecom Management, Pune	West	P	162.7	133.5	29.2	53
45	Prin. L.N. Welingkar Institute of Mgmt. Development & Research, Mumbai	West	P	161.8	133.3	28.5	38
46	SIES College of Management Studies, Navi Mumbai	West	P	161.1	131.8	29.3	55
47	Balaji Institute of Modern Management, Pune	West	P	160.4	117.5	42.9	49
48	Symbiosis Institute of International Business, Pune	West	P	159.9	128.9	31.0	40
49	International Management Institute, Bhubaneswar	East	P	158.9	125.6	33.3	65
50	Institute of Management, Nirma University, Ahmedabad	West	P	158.6	129.2	29.4	36

Ranking is based on objective data only. Only those B-Schools which submitted their objective data have been ranked. Institutes like IIM-L, ISB Hyderabad, etc., who did not submit their objective data on time or refused to participate have not been ranked. Only those colleges which fulfilled the below criteria were considered eligible for participation in ranking: i. Minimum three batches passed out, ii. Offering fulltime Postgraduate Programme in Management. All scores have been rounded off to one decimal place, so this may result in rounding off errors while adding the parameter-wise score. DNP: Did not participate

PARAMETER RANK	INSTITUTE	ZONE	GOVT/ PVT	PLACEMENT PERFORMANCE SCORE (250.0)	QUALITY OF PLACEMENT (198.3)	QUALITY OF RECRUITER (51.7)	OVERALL RANK (2020)
51	Jagan Institute of Management Studies, New Delhi	North	P	158.1	114.3	43.8	59
52	Symbiosis Centre for Information Technology, Pune	West	P	157.6	135.7	21.9	82
53	Balaji Institute of Management and HR Development, Pune	West	P	155.8	124.5	31.3	83
54	IILM Institute for Business and Management, Gurugram	North	P	155.7	122.3	33.4	50
54	SOIL Institute of Management, Gurugram	North	P	155.7	118.4	37.3	84
56	Institute of Public Enterprise, Hyderabad	South	G	155.6	130.9	24.7	45
57	KIIT School of Management, Bhubaneswar	East	P	155.2	128.8	26.4	52
57	Taxila Business School, Jaipur	North	P	155.2	112.8	42.4	114
59	School of Business and Mgmt., Christ (Deemed to be University), Bengaluru	South	P	154.6	134.0	20.6	57
60	N. L. Dalmia Institute of Management Studies and Research, Mumbai	West	P	154.2	135.6	18.6	72
61	Institute of Management Technology, Nagpur	West	P	153.6	121.1	32.5	47
62	International School of Business & Media, Pune	West	P	153.4	129.7	23.7	75
63	Pune Institute of Business Management, Pune	West	P	153.3	123.4	29.9	69
64	Indus Business Academy, Bengaluru	South	P	152.2	120.7	31.5	62
65	Shri Dharmasthala Manjunatheshwara Institute for Mgmt. Development, Mysuru	South	P	151.8	126.2	25.6	54
66	Jaipuria Institute of Management, Lucknow	North	P	151.0	125.6	25.4	64
67	Symbiosis Institute of Business Management, Hyderabad	South	P	149.5	131.1	18.4	61
68	ITM Business School, Navi Mumbai	West	P	149.4	125.2	24.2	58
69	IILM Institute for Higher Education, New Delhi	North	P	149.2	120.1	29.1	60
69	FOSIIMA Business School, New Delhi	North	P	149.2	127.5	21.7	152
69	Institute of Business Studies and Research, Navi Mumbai	West	P	149.2	130.0	19.2	154
72	Prin. L.N. Welingkar Institute of Mgmt. Development & Research, Bengaluru	South	P	149.0	116.0	33.0	56
72	Jaipuria Institute of Management, Noida	North	P	149.0	113.9	35.1	73
72	Fortune Institute of International Business, New Delhi	North	P	149.0	118.1	30.9	77
75	School of Management, IMS Unison University, Dehradun	North	P	148.9	123.4	25.5	105
76	Amity Business School, Amity University, Noida	North	P	148.8	117.2	31.6	51
77	Jagannath International Management School, New Delhi	North	P	148.1	121.4	26.7	99
78	Xavier Institute of Social Service, Ranchi	East	P	147.2	116.7	30.5	78
79	Prestige Institute of Management and Research, Indore	West	P	146.9	114.9	32.0	68
80	Kirloskar Institute of Advanced Management Studies, Pune	West	P	146.5	114.6	31.9	136
81	Shoolini University of Biotechnology & Management Sciences, Solan	North	P	146.1	127.6	18.5	86
82	School of Business – University of Petroleum & Energy Studies, Dehradun	North	P	145.6	114.6	31.0	74
83	Narayana Business School, Ahmedabad	West	P	145.3	117.6	27.7	182
84	G.L. Bajaj Institute of Management and Research, Greater Noida	North	P	145.1	116.0	29.1	94
85	Balaji Institute of Telecom and Management, Pune	West	P	144.6	117.3	27.3	125
86	Jaipuria Institute of Management, Indore	West	P	144.3	121.7	22.6	125
87	JK Business School, Gurugram	North	P	144.2	108.5	35.7	106
88	ICFAI Business School, ICFAI University, Gurugram	North	P	143.8	124.9	18.9	102
89	Department of Management Studies, Pondicherry University, Puducherry	South	G	142.7	115.9	26.8	93
90	IEBM, Indus Business School, Pune	West	P	142.5	105.5	37.0	95
91	Kirloskar Institute of Advanced Management Studies, Harihar	South	P	142.2	119.2	23.0	135
92	Symbiosis Institute of Media and Communication, Pune	West	P	141.6	108.2	33.4	76
93	SCMS Cochin School of Business, Kochi	South	P	141.4	116.0	25.4	66
94	IILM Graduate School of Management, Greater Noida	North	P	141.2	111.2	30.0	88
95	School of Development Studies, IIHMR University, Jaipur	North	P	140.9	110.8	30.1	80
96	Department of Management, BITS, Pilani	North	P	140.8	111.8	29.0	62
97	Gitam Institute of Management, Visakhapatnam	South	P	140.4	113.7	26.7	67
98	Bharath Institute of Higher Education and Research, Chennai	South	P	139.8	119.5	20.3	123
99	Gian Jyoti Institute of Management and Technology, Mohali	North	P	139.1	108.7	30.4	119
100	Symbiosis Institute of Computer Studies and Research, Pune	West	P	137.7	104.1	33.6	144

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# Top 100: Selection Process

PARAMETER RANK	INSTITUTE	ZONE	GOVT/ PVT	SELECTION PROCESS, GOVERNANCE & ESTABLISHMENT SCORE (150.0)	INTAKE QUALITY (97.6)	ESTABLISHMENT & ACCREDITATION (36.2)	GOVERNANCE (16.2)	OVERALL RANK (2020)
1	Indian Institute of Management, Ahmedabad	West	G	134.9	83.6	36.2	15.1	1
2	Indian Institute of Management, Calcutta	East	G	134.5	82.3	36.2	16.0	2
3	Indian Institute of Management, Bangalore	South	G	130.7	79.4	36.2	15.1	3
4	XLRI - Xavier School of Management, Jamshedpur	East	P	128.8	80.3	36.2	12.3	5
5	Indian Institute of Management, Indore	West	G	128.7	83.2	31.2	14.3	6
6	Management Development Institute, Gurugram	North	P	126.6	84.2	27.4	15.0	7
7	Indian Institute of Management, Kozhikode	South	G	124.5	79.4	30.3	14.8	8
8	S. P. Jain Institute of Management & Research, Mumbai	West	P	123.0	85.1	26.5	11.4	4
9	Faculty of Management Studies, University of Delhi	North	G	121.1	86.3	32.2	2.6	9
10	Indian Institute of Management, Shillong	East	G	120.9	86.5	22.6	11.8	16
11	SVKM's NMIMS, School of Business Management, Mumbai	West	P	119.8	77.9	26.5	15.4	10
12	National Institute of Industrial Engineering, Mumbai	West	G	118.9	77.5	30.2	11.2	12
13	Indian Institute of Foreign Trade, New Delhi	North	G	118.4	81.8	29.5	7.1	11
14	Indian Institute of Management, Tiruchirappalli	South	G	118.2	83.5	20.5	14.2	18
15	International Management Institute, New Delhi	North	P	116.5	76.0	28.1	12.4	14
16	Symbiosis Centre for Management & HR Development, Pune	West	P	115.9	81.9	24.7	9.3	19
17	Xavier Institute of Management, Xavier University, Bhubaneswar	East	P	115.2	74.4	28.5	12.3	24
18	Vinod Gupta School of Management, IIT, Kharagpur	East	G	111.9	70.8	30.5	10.6	23
19	Institute of Management Technology, Ghaziabad	North	P	111.7	74.2	27.2	10.3	13
20	Institute of Rural Management, Anand	West	P	111.1	65.9	30.2	15.0	29
21	Institute of Management, Nirma University, Ahmedabad	West	P	110.6	65.7	28.9	16.0	36
22	Department of Management Studies, IIT, Delhi	North	G	110.4	83.1	24.0	3.3	15
23	Sydenham Institute of Mgmt. Studies, Res. & Entr. Edu., Mumbai	West	G	109.7	81.4	27.0	1.3	37
24	Birla Institute of Management Technology, Greater Noida	North	P	109.2	72.7	29.5	7.0	34
25	K. J. Somaiya Institute of Management Studies and Research, Mumbai	West	P	108.8	68.4	29.5	10.9	28
26	Indian Institute of Management, Kashipur	North	G	108.6	76.9	19.6	12.1	27
26	Department of Management Studies, NIT, Tiruchirappalli	South	G	108.6	75.0	24.3	9.3	48
28	Indian Institute of Management, Raipur	East	G	108.4	76.6	17.6	14.2	25
29	Lal Bahadur Shastri Institute of Management, New Delhi	North	P	108.2	74.1	23.7	10.4	35
30	Indian Institute of Management, Nagpur	West	G	108.1	78.3	14.5	15.3	30
30	Prin. L.N. Welingkar Institute of Mgmt. Development & Research, Mumbai	West	P	108.1	69.3	28.1	10.7	38
32	Indian Institute of Management, Amritsar	North	G	107.8	77.5	17.2	13.1	32
33	Symbiosis Institute of Business Management, Pune	West	P	107.5	68.9	28.1	10.5	17
34	Great Lakes Institute of Management, Chennai	South	P	106.9	72.1	20.1	14.7	20
35	Indian Institute of Management, Udaipur	North	G	106.6	77.2	16.9	12.5	22
36	Goa Institute of Management, Sanquelim	West	P	105.8	63.4	28.1	14.3	26
37	Shri Dharmasthala Manjunatheshwara Institute for Mgmt. Dev., Mysuru	South	P	105.6	68.0	24.4	13.2	54
38	Bharathidasan Institute of Management, Tiruchirappalli	South	P	105.5	81.2	19.6	4.7	39
39	Department of Management Studies, IIT, Roorkee	North	G	105.4	71.6	19.6	14.2	33
40	Jagan Institute of Management Studies, New Delhi	North	P	104.9	67.8	26.0	11.1	59
41	Department of Commerce, DSE, University of Delhi, New Delhi	North	G	104.5	82.7	20.8	1.0	44
42	PSG Institute of Management, Coimbatore	South	P	103.8	63.0	29.2	11.6	41
43	Jaipuria Institute of Management, Lucknow	North	P	102.4	61.0	26.7	14.7	64
44	N. L. Dalmia Institute of Management Studies and Research, Mumbai	West	P	101.5	65.0	24.6	11.9	72
45	Department of Business Administration, Tezpur University, Tezpur	East	G	101.2	69.2	18.5	13.5	100
46	SVKM's Narsee Monjee Institute of Management Studies, Bengaluru	South	P	101.1	72.9	15.8	12.4	31
46	Gitam Institute of Management, Visakhapatnam	South	P	101.1	58.1	28.8	14.2	67
48	Department of Management, BIT Mesra, Ranchi	East	P	100.8	68.6	24.3	7.9	97
49	Loyola Institute of Business Administration, Chennai	South	P	100.7	62.9	29.7	8.1	43
50	Balaji Institute of Modern Management, Pune	West	P	100.6	71.5	19.3	9.8	49

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PARAMETER RANK	INSTITUTE	ZONE	GOVT/ PVT	SELECTION PROCESS, GOVERNANCE & ESTABLISHMENT SCORE (150.0)	INTAKE QUALITY (97.6)	ESTABLISHMENT & ACCREDITATION (36.2)	GOVERNANCE (16.2)	OVERALL RANK (2020)
51	T. A. Pai Management Institute, Manipal	South	P	100.4	64.8	26.5	9.1	21
51	SJC Institute of Technology, Chickballapur	South	P	100.4	60.4	31.8	8.2	288
53	Institute of Public Enterprise, Hyderabad	South	G	99.7	68.1	23.7	7.9	45
54	Prestige Institute of Management and Research, Indore	West	P	99.5	59.0	30.4	10.1	68
55	School of Business and Mgmt., Christ (Deemed to be University), Bengaluru	South	P	99.3	57.7	27.4	14.2	57
56	ITM Business School, Navi Mumbai	West	P	99.1	60.5	28.8	9.8	58
57	Symbiosis Institute of Operations Management, Nashik	West	P	98.6	74.8	12.7	11.1	46
58	Jaipuria Institute of Management, Jaipur	North	P	97.6	64.8	18.6	14.2	85
59	SIES College of Management Studies, Navi Mumbai	West	P	97.5	70.5	16.8	10.2	55
60	Department of Management, BITS, Pilani	North	P	97.1	62.4	27.2	7.5	62
61	Xavier Institute of Social Service, Ranchi	East	P	97.0	66.9	20.3	9.8	78
62	Symbiosis Institute of Digital and Telecom Management, Pune	West	P	96.7	70.9	16.0	9.8	53
62	Symbiosis Institute of Business Management, Hyderabad	South	P	96.7	71.1	11.4	14.2	61
64	Symbiosis Institute of International Business, Pune	West	P	96.1	65.4	25.8	4.9	40
65	IILM Institute for Higher Education, New Delhi	North	P	95.6	59.4	25.1	11.1	60
66	Rajagiri Centre for Business Studies, Kochi	South	P	95.5	65.7	25.5	4.3	42
67	KIIT School of Management, Bhubaneswar	East	P	95.4	53.0	31.1	11.3	52
68	Department of Management Studies, Pondicherry University, Puducherry	South	G	95.2	67.3	19.6	8.3	93
69	IILM Institute for Business and Management, Gurugram	North	P	94.9	65.8	18.4	10.7	50
69	Prin. L.N. Welingkar Institute of Mgmt. Dev. & Research, Bengaluru	South	P	94.9	62.0	20.2	12.7	56
71	Jaipuria Institute of Management, Ghaziabad	North	P	93.9	71.7	15.6	6.6	127
72	Symbiosis Institute of Media and Communication, Pune	West	P	93.7	60.0	22.9	10.8	76
73	Techno Main Salt Lake, Kolkata	East	P	93.5	65.3	14.2	14.0	238
74	Fortune Institute of International Business, New Delhi	North	P	93.4	59.7	23.7	10.0	77
74	Department of Mgmt. Studies, Mepco Schlenk Engineering College, Sivakasi	South	P	93.4	58.2	27.4	7.8	117
76	SOIL Institute of Management, Gurugram	North	P	93.2	67.8	12.0	13.4	84
76	Jagannath International Management School, New Delhi	North	P	93.2	62.3	19.5	11.4	99
78	School of Management, NIT, Rourkela	East	G	93.1	66.4	13.2	13.5	81
79	Institute of Management Technology, Nagpur	West	P	93.0	68.3	19.4	5.3	47
80	Amity Business School, Amity University, Noida	North	P	92.8	63.0	23.7	6.1	51
81	School of Management Studies, MNNIT, Prayagraj	North	G	92.6	67.7	14.0	10.9	70
82	Central Institute of Business Management Research & Development, Nagpur	West	P	92.5	58.9	24.4	9.2	203
83	The Business School, University of Jammu, Jammu	North	G	92.4	63.8	25.5	3.1	206
84	ICFAI Business School, ICFAI University, Jaipur	North	P	92.1	65.0	16.0	11.1	102
84	Siva Sivani Institute of Management, Hyderabad	South	P	92.1	55.7	25.8	10.6	197
86	Jaipuria Institute of Management, Noida	North	P	92.0	55.2	22.4	14.4	73
87	Dayananda Sagar College of Management & Information Technology, Bengaluru	South	P	91.9	64.6	19.3	8.0	187
88	Balaji Institute of International Business, Pune	West	P	91.8	66.2	17.2	8.4	130
89	Bharati Vidyapeeth's Institute of Management Studies and Research, Navi Mumbai	West	P	91.7	59.3	23.6	8.8	115
90	Balaji Institute of Telecom & Management, Pune	West	P	91.5	64.6	14.3	12.6	125
90	Tecnia Institute of Advanced Studies, New Delhi	North	P	91.5	58.4	22.2	10.9	196
92	Symbiosis Centre for Information Technology, Pune	West	P	91.4	70.8	16.3	4.3	82
93	Indus Business Academy, Bengaluru	South	P	90.9	60.1	21.5	9.3	62
94	IILM Graduate School of Management, Greater Noida	North	P	90.8	53.7	28.1	9.0	88
95	Acropolis Faculty of Management and Research, Indore	West	P	90.5	67.2	10.6	12.7	259
96	Pune Institute of Business Management, Pune	West	P	90.1	71.1	12.9	6.1	69
96	AIMS School of Business, Bengaluru	South	P	90.1	58.8	21.2	10.1	71
98	Dhruva College of Management, Hyderabad	South	P	89.9	61.0	17.8	11.1	143
99	School of Business - University of Petroleum & Energy Studies, Dehradun	North	P	89.8	66.3	13.2	10.3	74
100	Alkesh Dinesh Mody Institute for Financial and Mgmt. Studies, University of Mumbai, Mumbai	West	P	89.6	61.8	16.8	11.0	174

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# Top 100: Future Orientation

THE LIST (1-50 / 100)

PARAMETER RANK	INSTITUTE	ZONE	GOVT/ PVT	FUTURE ORIENTATION SCORE (200)	GLOBAL EXPOSURE (110.0)	CREATING MANAGERS FOR TOMORROW (90.0)	OVERALL RANK
1	Indian Institute of Management, Calcutta	East	G	184.7	102.3	82.4	2
2	Indian Institute of Management, Indore	West	G	178.3	89.8	88.5	6
3	XLRI - Xavier School of Management, Jamshedpur	East	P	178.0	88.7	89.3	5
4	S. P. Jain Institute of Management & Research, Jamshedpur	West	P	177.7	93.8	83.9	4
5	Indian Institute of Management, Bangalore	South	G	175.6	90.1	85.5	3
6	Indian Institute of Management, Ahmedabad	West	G	175.3	88.3	87.0	1
7	T. A. Pai Management Institute, Manipal	South	P	164.6	82.6	82.0	21
8	Management Development Institute, Gurugram	North	P	160.6	81.9	78.7	7
9	Indian Institute of Management, Kozhikode	South	G	157.4	78.0	79.4	8
10	Indian Institute of Management, Udaipur	North	G	152.7	77.6	75.1	22
11	Institute of Management Technology, Ghaziabad	North	P	150.8	75.1	75.7	13
12	Great Lakes Institute of Management, Chennai	South	P	149.4	74.6	74.8	20
13	SVKM's NMIMS, School of Business Management, Bengaluru	West	P	148.5	79.3	69.2	10
14	International Management Institute, New Delhi	North	P	147.8	67.8	80.0	14
15	Symbiosis Centre for Management & HR Development, Pune	West	P	144.8	71.9	72.9	19
16	Indian Institute of Foreign Trade, New Delhi	North	G	143.5	53.5	90.0	11
17	SVKM's Narsee Monjee Institute of Management Studies, Bengaluru	South	P	139.9	69.4	70.5	31
18	National Institute of Industrial Engineering, Mumbai	West	G	137.0	72.3	64.7	12
19	Goa Institute of Management, Sanquelim	West	P	135.2	54.6	80.6	26
20	Indian Institute of Management, Tiruchirappalli	South	G	131.8	65.7	66.1	18
21	Symbiosis Institute of Business Management, Pune	West	P	131.7	71.7	60.0	17
22	Prin. L.N. Welingkar Institute of Mgmt. Development & Research, Mumbai	West	P	130.2	63.3	66.9	38
23	Shri Dharmasthala Manjunatheshwara Institute for Mgmt. Development, Mysuru	South	P	129.0	57.9	71.1	54
24	Faculty of Management Studies, University of Delhi, New Delhi	North	G	128.2	47.3	80.9	9
25	Symbiosis Institute of International Business, Pune	West	P	127.5	67.9	59.6	40
25	IILM Institute for Higher Education, New Delhi	North	P	127.5	54.6	72.9	60
27	Prin. L.N. Welingkar Institute of Mgmt. Development & Research, Bengaluru	South	P	125.8	51.9	73.9	56
28	Lal Bahadur Shastri Institute of Management, Bengaluru	North	P	125.2	40.4	84.8	35
29	Sydenham Institute of Mgmt. Studies, Res. & Entr. Education, Mumbai	West	G	124.7	50.4	74.3	37
30	Indian Institute of Management, Amritsar	North	G	124.0	48.5	75.5	32
31	Institute of Management, Nirma University, Ahmedabad	West	P	123.9	54.6	69.3	36
32	School of Business and Mgmt., Christ (Deemed to be University), Bengaluru	South	P	123.6	59.8	63.8	57
33	Xavier Institute of Management, Xavier University, Bhubaneswar	East	P	123.5	39.8	83.7	24
33	SCMS Cochin School of Business, Kochi	South	P	123.5	61.7	61.8	66
35	Symbiosis Institute of Operations Management, Nashik	West	P	122.7	43.9	78.8	46
36	K. J. Somaiya Institute of Management Studies and Research, Mumbai	West	P	122.4	52.7	69.7	28
37	Vinod Gupta School of Management, IIT, Kharagpur	East	G	121.5	49.2	72.3	23
38	Rajagiri Centre for Business Studies, Kochi	South	P	121.1	54.4	66.7	42
39	IILM Institute for Business and Management, Gurugram	North	P	120.9	61.1	59.8	50
40	Xavier Institute of Social Service, Ranchi	East	P	120.0	54.9	65.1	78
41	PSG Institute of Management, Coimbatore	South	P	119.5	48.4	71.1	41
41	SIES College of Management Studies, Navi Mumbai	West	P	119.5	54.2	65.3	55
43	Indian Institute of Management, Shillong	East	G	119.4	49.5	69.9	16
43	Loyola Institute of Business Administration, Chennai	South	P	119.4	55.2	64.2	43
45	Amity Business School, Amity University, Noida	North	P	119.1	60.0	59.1	51
46	Bharathidasan Institute of Management, Tiruchirappalli	South	P	118.8	38.8	80.0	39
47	Department of Management Studies, IIT, Delhi	North	G	118.7	48.7	70.0	15
47	Indian Institute of Management, Nagpur	West	G	118.7	46.9	71.8	30
47	Fortune Institute of International Business, New Delhi	North	P	118.7	60.7	58.0	77
50	Jaipuria Institute of Management, Noida	North	P	118.6	52.7	65.9	73

Ranking is based on objective data only. Only those B-Schools which submitted their objective data have been ranked. Institutes like IIM-L, ISB Hyderabad, etc., who did not submit their objective data on time or refused to participate have not been ranked. Only those colleges which fulfilled the below criteria were considered eligible for participation in ranking: i. Minimum three batches passed out, ii. Offering fulltime Postgraduate Programme in Management. All scores have been rounded off to one decimal place, so this may result in rounding off errors while adding the parameter-wise score. DNP: Did not participate



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# Top 100: Future Orientation

THE LIST (51-100)

PARAMETER RANK	INSTITUTE	ZONE	GOVT/ PVT	FUTURE ORIENTATION SCORE (200)	GLOBAL EXPOSURE (110.0)	CREATING MANAGERS FOR TOMORROW (90.0)	OVERALL RANK
51	School of Business – University of Petroleum & Energy Studies, Dehradun	North	P	118.5	53.3	65.2	74
51	Symbiosis Institute of Media and Communication, Pune	West	P	118.5	49.2	69.3	76
53	Gian Jyoti Institute of Management and Technology, Mohali	North	P	118.1	48.5	69.6	119
54	Institute of Management Technology, Nagpur	West	P	117.6	45.6	72.0	47
55	Institute of Public Enterprise, Hyderabad	South	G	117.4	49.9	67.5	45
56	Pune Institute of Business Management, Pune	West	P	117.1	52.7	64.4	69
57	Gitam Institute of Management, Visakhapatnam	South	P	117.0	45.8	71.2	67
58	Jaipuria Institute of Management, Jaipur	North	P	116.8	45.3	71.5	85
59	Shri Ramdeobaba College of Engineering and Management, Nagpur	West	P	116.7	49.2	67.5	142
60	KIIT School of Management, Bhubaneswar	East	P	116.6	69.8	46.8	52
61	School of Business, Galgotias University, Greater Noida	North	P	116.4	49.7	66.7	179
62	Jaipuria Institute of Management, Lucknow	North	P	116.1	57.5	58.6	64
63	Department of Management Studies, IIT, Roorkee	North	G	116.0	47.4	68.6	33
64	Birla Institute of Management Technology, Greater Noida	North	P	115.7	45.8	69.9	34
65	Indian Institute of Management, Kashipur	North	G	115.5	42.1	73.4	27
66	Institute of Rural Management, Anand	West	P	115.3	49.3	66.0	29
66	Prestige Institute of Management and Research, Indore	West	P	115.3	72.1	43.2	68
68	Manipal Institute of Management, Manipal	South	P	115.0	51.4	63.6	92
69	Symbiosis Institute of Digital and Telecom Management, Pune	West	P	114.4	58.1	56.3	53
70	Indian Institute of Management, Raipur	East	G	114.2	51.5	62.7	25
71	IILM Graduate School of Management, Greater Noida	North	P	114.0	55.8	58.2	88
72	Indus Business Academy, Bengaluru	South	P	113.8	68.5	45.3	62
72	School of Management, D. Y. Patil University, Navi Mumbai	West	P	113.8	50.5	63.3	101
72	School of Management, IMS Unison University, Dehradun	North	P	113.8	49.4	64.4	105
75	R.V. Institute of Management, Bengaluru	South	P	113.7	49.8	63.9	133
76	Jagan Institute of Management Studies, New Delhi	North	P	113.5	59.5	54.0	59
76	AIMS School of Business, Bengaluru	South	P	113.5	65.2	48.3	71
78	M S Ramaiah Institute of Management, Bengaluru	South	P	113.4	47.8	65.6	113
79	Balaji Institute of Modern Management, Pune	West	P	113.1	42.3	70.8	49
80	Neville Wadia Institute of Management Studies and Research, Pune	West	P	113.0	43.8	69.2	107
80	School of Management, ITM University, Gwalior	West	P	113.0	49.5	63.5	110
82	Jagannath International Management School, New Delhi	North	P	112.9	71.7	41.2	99
83	Dept. of Mgmt. & Bus. Admn., KLE Foundation (Deemed to be University), Vaddeswaram	South	P	112.8	63.6	49.2	147
84	Symbiosis Institute of Business Management, Hyderabad	South	P	112.5	62.1	50.4	61
84	Xavier Institute of Management & Entrepreneurship, Kochi	South	P	112.5	54.1	58.4	90
86	ITM Business School, Navi Mumbai	West	P	112.2	49.9	62.3	58
87	International School of Informatics & Management Technical Campus, Jaipur	North	P	111.9	40.4	71.5	116
88	St. Joseph's Institute of Management, Tiruchirappalli	South	P	111.7	48.4	63.3	164
89	Saintgits Institute of Management, Kottayam	South	P	111.4	60.5	50.9	145
90	Department of Management, BITS, Pilani	North	P	111.1	52.9	58.2	62
90	ICFAI Business School, ICFAI University, Jaipur	North	P	111.1	21.1	90.0	102
92	School of Management of Commerce, K.R. Mangalam University, Gurugram	North	P	110.8	58.1	52.7	166
93	N. L. Dalmia Institute of Management Studies and Research, Mumbai	West	P	110.6	42.8	67.8	72
94	Jaipuria Institute of Management, Ghaziabad	North	P	110.4	39.0	71.4	127
95	Kristu Jayanti College, Bengaluru	South	P	110.1	48.9	61.2	91
96	International Management Institute, Bhubaneswar	East	P	110.0	44.7	65.3	65
96	SCMS School of Technology and Management, Ernakulam	South	P	110.0	46.8	63.2	157
98	SOIL Institute of Management, Gurugram	North	P	109.8	48.1	61.7	84
99	Kongu School of Business, Erode	South	P	109.7	42.8	66.9	138
99	Saveetha School of Management, Chennai	South	P	109.7	46.8	62.9	165

Ranking is based on objective data only. Only those B-Schools which submitted their objective data have been ranked. Institutes like IIM-L, ISB Hyderabad, etc., who did not submit their objective data on time or refused to participate have not been ranked. Only those colleges which fulfilled the below criteria were considered eligible for participation in ranking: i. Minimum three batches passed out, ii. Offering fulltime Postgraduate Programme in Management. All scores have been rounded off to one decimal place, so this may result in rounding off errors while adding the parameter-wise score. DNP: Did not participate





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**RANKS AND SCORES OF GENERAL UNIVERSITIES  
(PRIVATE)**

UNIVERSITY	REPUTATION & GOVERNANCE	ACADEMIC & RESEARCH EXCELLENCE	INFRA-STRUCTURE & LIVING EXPERIENCE	PERSONALITY & LEADERSHIP DEVELOPMENT	CAREER PROGRESS & PLACEMENT	OBJECTIVE SCORE	PERCEPTUAL SCORE
MANKY RACHNA INTERNATIONAL INSTITUTE OF RESEARCH & STUDIES, Faridabad	114.8	148.3	131.6	104.9	158.8	658.5	648.6
SHARDA UNIVERSITY, Greater Noida	113.8	136.3	122.2	103.9	96.2	574.4	731.2
CHITKARA UNIVERSITY, Patiala	113.8	136.6	145.4	101.3	157.8	656.7	610.1
AMITY UNIVERSITY RAJASTHAN, Jaipur	116.7	142.1	131.8	79.2	111.5	581.3	657.3
GALGOTIA UNIVERSITY, GREATER NOIDA	61.7	121.6	122.0	102.9	105.2	513.4	720.3
SHOOLINI UNIVERSITY OF BIOTECHNOLOGY AND MANAGEMENT SCIENCES, Solan	112.2	133.4	106.5	99.3	141.3	597.5	634.3



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## Top 100: ROI

ROI RANK	INSTITUTE	STATE	GOVT/ PVT	ROI	OVERALL RANK 2020
1	Department of Commerce, Delhi School of Economics, University of Delhi, New Delhi	Delhi	G	32.308	44
2	M. S. Patel Institute of Management Studies, M. S. University of Baroda, Vadodara	Gujarat	G	15.291	244
3	Faculty of Management Studies, University of Delhi, New Delhi	Delhi	G	13.000	9
4	Faculty of Management Studies & Research, AMU, Aligarh	Uttar Pradesh	G	10.672	139
5	Sydenham Institute of Mgmt. Studies, Res. & Entrepreneurship Education, Mumbai	Maharashtra	G	8.714	37
6	M.A.M. B-School, Tiruchirappalli	Tamil Nadu	P	4.714	260
7	International School of Informatics & Management Technical Campus, Jaipur	Rajasthan	P	4.545	116
8	School of Management Studies, MNNIT, Prayagraj	Uttar Pradesh	G	4.535	70
9	G.H. Patel Postgraduate Institute of Business Management, Vallabh Vidyanagar Anand	Gujarat	G	4.306	246
10	School of Management Studies, Bannari Amman Institute of Technology, Erode	Tamil Nadu	P	3.940	111
11	The Business School, University of Jammu, Jammu	J&K	G	3.939	206
12	Prestige Institute of Management and Research, Indore	Madhya Pradesh	P	3.913	68
13	Department of Business Administration, Tezpur University, Tezpur	Assam	G	3.846	100
14	Krupajal Management Studies, Bhubaneswar	Odisha	P	3.723	222
15	Department of Management Studies, Easwari Engineering College, Chennai	Tamil Nadu	P	3.714	221
16	Gian Jyoti Institute of Management and Technology, Mohali	Punjab	P	3.482	119
17	Department of Management Studies, Pondicherry University, Puducherry	Puducherry	G	3.440	93
18	KIT - Kalaigarkarananidhi Institute of Technology, Coimbatore	Tamil Nadu	P	3.125	170
19	Aristotle PG College, Hyderabad	Telangana	P	3.111	247
20	Department of MBA, CMR College of Engineering and Technology, Hyderabad	Telangana	P	3.081	211
21	MLR Institute of Technology, Hyderabad	Telangana	P	3.000	189
22	R.V. Institute of Management, Bengaluru	Karnataka	P	2.919	133
23	Virudhunagar Hindu Nadars' Senthikumara Nadar College, Virudhunagar	Tamil Nadu	P	2.910	253
24	Rungta College of Engineering & Technology, Bilai	Chhattisgarh	P	2.772	108
25	IPS Academy, Institute of Business Management and Research, Indore	Madhya Pradesh	P	2.762	186
26	Avanthi Degree & PG College, Hyderabad	Telangana	P	2.654	276
27	University School of Business, Chandigarh University, Mohali	Punjab	P	2.624	121
28	DKTE Society's Textile & Engineering Institute, Ichalkaranji	Maharashtra	P	2.618	176
29	School of Management Studies, GIET University, Gunupur	Odisha	P	2.571	219
30	Sinhgad Institute of Management, Pune	Maharashtra	P	2.475	289
31	Acropolis Faculty of Management and Research, Indore	Madhya Pradesh	P	2.462	259
32	Shri Jaysukhlal Vadhar Institute of Management Studies, Jamnagar	Gujarat	P	2.459	191
33	Chandigarh Business School of Administration, Mohali	Punjab	P	2.455	198
34	Department of Mgmt. Studies, Mepco Schlenk Engineering College, Sivakasi	Tamil Nadu	P	2.451	117
35	St. Joseph's PG College, Hyderabad	Telangana	P	2.431	225
36	Tilak Raj Chadha Institute of Management & Technology, Yamuna Nagar	Haryana	P	2.372	217
37	Excel Business School, Namakkal	Tamil Nadu	P	2.345	235
38	IIMT College of management, Greater Noida	Uttar Pradesh	P	2.333	183
39	Dr. SNS Rajalakshmi College of Arts and Science (Autonomous), Coimbatore	Tamil Nadu	P	2.292	150
40	OM Kothari Institute of Management & Research, Kota	Rajasthan	P	2.273	208
41	Department of MBA, Sagar Institute of Research & Technology, Bhopal	Madhya Pradesh	P	2.232	263
42	Dr. Lankapalli Bullayya College, Visakhapatnam	Andhra Pradesh	P	2.207	284
43	Department of Mgmt. Studies, National Institute of Technology, Tiruchirappalli	Tamil Nadu	G	2.171	48
44	Kongu School of Business, Erode	Tamil Nadu	P	2.146	138
45	Naran Lala School of Industrial Management & Computer Science, Navsari	Gujarat	P	2.130	279
46	Shri Vaishnav Institute of Management, Indore	Madhya Pradesh	P	2.125	275
47	PSG Institute of Management, Coimbatore	Tamil Nadu	P	2.079	41
48	Shri Ramdeobaba College of Engineering and Management, Nagpur	Maharashtra	P	2.076	142
49	Global Business School, Hubli	Karnataka	P	2.051	264
50	Department of Management Studies, IIT, Delhi	Delhi	G	2.044	15

ROI is calculated as average annual domestic salary/course fees (tuition fee + other fees) for entire course

ROI RANK	INSTITUTE	STATE	GOVT/ PVT	ROI	OVERALL RANK 2020
51	Prestige Institute of Management, Gwalior	Madhya Pradesh	P	2.041	134
52	School of Management, Model Institute of Engineering and Technology, Jammu	J&K	P	1.970	216
53	Department of MBA, Greater Noida Institute of Technology, Greater Noida	Uttar Pradesh	P	1.960	239
54	School of Management & Commerce, Poornima University, Jaipur	Rajasthan	P	1.953	124
55	Alkesh Dinesh Mody Institute for Financial and Mgmt. Studies, University of Mumbai, Mumbai	Maharashtra	P	1.942	174
56	Sacred Heart College, Tirupattur	Tamil Nadu	P	1.938	237
57	CMS Institute of Management Studies, Coimbatore	Tamil Nadu	P	1.923	109
58	Department of MBA, SNS College of Technology, Coimbatore	Tamil Nadu	P	1.917	200
59	Dept. of Mgmt. Studies, PSNA College of Engineering and Technology, Dindigul	Tamil Nadu	P	1.889	167
60	Bharath Institute of Higher Education and Research, Chennai	Tamil Nadu	P	1.875	123
61	SRM Valliammai Engineering College, Chengalpattu	Tamil Nadu	P	1.869	215
62	C K Shah Vijapurwala Institute of Management, Vadodara	Gujarat	P	1.835	274
63	Ajay Kumar Garg Institute of Management, Ghaziabad	Uttar Pradesh	P	1.805	128
63	Hallmark Business School, Tiruchirappalli	Tamil Nadu	P	1.805	232
65	Dept. of Management Studies, The Oxford College of Engineering, Bengaluru	Karnataka	P	1.754	262
66	Dept. of Business Admn., Gandhi Institute for Tech. Advancement, Bhubaneswar	Odisha	P	1.719	231
67	ABES Engineering College, Ghaziabad	Uttar Pradesh	P	1.718	146
68	Department of MBA, KLS Gogte Institute of Technology, Belagavi	Karnataka	P	1.704	155
69	Dept. of Comm. & Business Admn., Tilka Manjhi Bhagalpur University, Bhagalpur	Bihar	G	1.695	270
70	Balaji Institute of Telecom & Management, Pune	Maharashtra	P	1.667	125
70	Netaji Subhas Institute of Business Management, Jamshedpur	Jharkhand	P	1.667	250
72	Vinod Gupta School of Management, IIT, Kharagpur	West Bengal	G	1.656	23
73	Baba Farid College of Management & Technology, Bathinda	Punjab	P	1.649	265
74	SRM School of Management, Chennai	Tamil Nadu	P	1.639	104
75	National Institute of Industrial Engineering, Mumbai	Maharashtra	G	1.615	12
76	DJ Academy for Managerial Excellence, Coimbatore	Tamil Nadu	P	1.613	171
77	Prestige Institute of Management, Dewas	Madhya Pradesh	P	1.581	188
78	Balaji Institute of Management and Human Resource Development, Pune	Maharashtra	P	1.540	83
79	ICFAI University Tripura, Agartala	Tripura	P	1.538	158
80	GNVS Institute of Management, Mumbai	Maharashtra	P	1.523	254
81	S. P. Jain Institute of Management & Research, Mumbai	Maharashtra	P	1.506	4
82	Jaipuria Institute of Management, Ghaziabad	Uttar Pradesh	P	1.500	127
82	Astha School of Management, Bhubaneswar	Odisha	P	1.500	266
84	Department of Business Administration, Kanpur Institute of Technology, Kanpur	Uttar Pradesh	P	1.464	255
85	MGM Institute of Management, Aurangabad	Maharashtra	P	1.463	252
86	Francis Xavier Department of Management Studies, Tirunelveli	Tamil Nadu	P	1.456	241
87	Dr. V. N. Bedekar Institute of Management Studies, Thane	Maharashtra	P	1.455	233
88	Taxila Business School, Jaipur	Rajasthan	P	1.437	114
89	School of Mgmt., Vel Tech Rangarajan Dr. Sagunthala R&D Inst. of Sc. & Tech., Chennai	Tamil Nadu	P	1.436	141
90	Indian Institute of Management, Indore	Madhya Pradesh	G	1.433	6
91	PSIT College of Engineering, Kanpur	Uttar Pradesh	P	1.420	220
92	Jayawant Institute of Management Studies, Pune	Maharashtra	P	1.415	277
93	School of Management & Commerce, Sanskriti University, Mathura	Uttar Pradesh	P	1.385	148
94	Institute of Management Education Research and Training, Pune	Maharashtra	P	1.380	278
95	Tecnia Institute of Advanced Studies, New Delhi	Delhi	P	1.377	196
96	Delhi Institute of Advanced Studies, New Delhi	Delhi	P	1.364	227
96	Bharatesh Education Trust's Global Business School, Belgaum	Karnataka	P	1.364	210
98	MM Institute of Management, Ambala	Haryana	P	1.353	201
99	Faculty of Mgmt. Science, Shri Ram Murti Smarak College of Engg. & Tech., Bareilly	Uttar Pradesh	P	1.332	204
100	School of Business, Galgotias University, Greater Noida	Uttar Pradesh	P	1.330	179

ROI is calculated as average annual domestic salary/course fees (tuition fee + other fees) for entire course

## Top 20: Zonewise

ZONAL RANK	INSTITUTE	STATE	GOVT/ PVT	TOTAL SCORE (1,000)	ALL INDIA RANK 2020
<b>EAST</b>					
1	Indian Institute of Management, Calcutta	West Bengal	G	895.3	2
2	XLRI - Xavier School of Management, Jamshedpur	Jharkhand	P	854.5	5
3	Indian Institute of Management, Shillong	Meghalaya	G	752.3	16
4	Vinod Gupta School of Management, IIT, Kharagpur	West Bengal	G	743.6	23
5	Xavier Institute of Management, Xavier University, Bhubaneswar	Odisha	P	740.4	24
6	Indian Institute of Management, Raipur	Chhattisgarh	G	718.6	25
7	KIIT School of Management, Bhubaneswar	Odisha	P	662.7	52
8	International Management Institute, Bhubaneswar	Odisha	P	643.2	65
9	Xavier Institute of Social Service, Ranchi	Jharkhand	P	616.7	78
10	School of Management, NIT, Rourkela	Odisha	G	614.0	81
11	Department of Management, BIT Mesra, Ranchi	Jharkhand	P	597.1	97
12	Department of Business Administration, Tezpur University, Tezpur	Assam	G	593.8	100
13	Rungta College of Engineering & Technology, Bhilai	Chhattisgarh	P	579.9	108
14	Calcutta Business School, Bishnupur	West Bengal	P	569.7	129
15	ICFAI University Tripura, Agartala	Tripura	P	552.0	158
16	Institute of Management & Information Science, Bhubaneswar	Odisha	P	550.6	161
17	Institute of Engineering & Management, Kolkata	West Bengal	P	513.8	202
18	School of Management Studies, GIET University, Gunupur	Odisha	P	490.4	219
19	Krupajal Management Studies, Bhubaneswar	Odisha	P	487.3	222
20	School of Business & Mgmt., NSHM Knowledge Campus, Durgapur	West Bengal	P	472.8	229

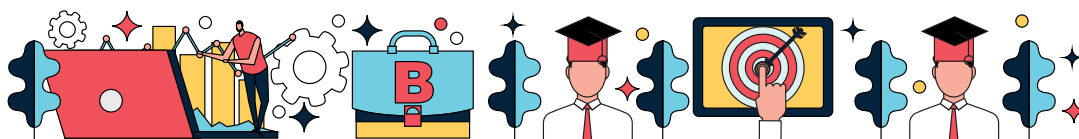
ZONAL RANK	INSTITUTE	STATE	GOVT/ PVT	TOTAL SCORE 1,000	ALL INDIA RANK 2020
<b>WEST</b>					
1	Indian Institute of Management, Ahmedabad	Gujarat	G	895.7	1
2	S. P. Jain Institute of Management & Research, Mumbai	Maharashtra	P	863.6	4
3	Indian Institute of Management, Indore	Madhya Pradesh	G	852.9	6
4	SVKM's NMIMS, School of Business Management, Mumbai	Maharashtra	P	785.8	10
5	National Institute of Industrial Engineering, Mumbai	Maharashtra	G	767.4	12
6	Symbiosis Institute of Business Management, Pune	Maharashtra	P	751.6	17
7	Symbiosis Centre for Management & HR Development, Pune	Maharashtra	P	747.3	19
8	Goa Institute of Management, Sanquelim	Goa	P	714.8	26
9	K. J. Somaiya Institute of Mgmt. Studies and Research, Mumbai	Maharashtra	P	708.0	28
10	Institute of Rural Management, Anand	Gujarat	P	707.2	29
11	Indian Institute of Management, Nagpur	Maharashtra	G	706.7	30
12	Institute of Management, Nirma University, Ahmedabad	Gujarat	P	692.3	36
13	Sydenham Inst. of Mgmt. Studies, Research & Entr. Edu., Mumbai	Maharashtra	G	691.3	37
14	Prin. L.N. Welingkar Inst. of Mgmt. Dev & Research, Mumbai	Maharashtra	P	690.8	38
15	Symbiosis Institute of International Business, Pune	Maharashtra	P	682.2	40
16	Symbiosis Institute of Operations Management, Nashik	Maharashtra	P	669.0	46
17	Institute of Management Technology, Nagpur	Maharashtra	P	668.4	47
18	Balaji Institute of Modern Management, Pune	Maharashtra	P	666.7	49
19	Symbiosis Institute of Digital & Telecom Management, Pune	Maharashtra	P	657.7	53
20	SIES College of Management Studies, Navi Mumbai	Maharashtra	P	657.0	55

ZONAL RANK	INSTITUTE	STATE	GOVT/ PVT	TOTAL SCORE (1,000)	ALL INDIA RANK 2020
	<b>NORTH</b>				
1	Management Development Institute, Gurugram	Haryana	P	826.3	7
2	Faculty of Management Studies, University of Delhi, New Delhi	Delhi	G	788.1	9
3	Indian Institute of Foreign Trade, New Delhi	Delhi	G	770.1	11
4	Institute of Management Technology, Ghaziabad	Uttar Pradesh	P	765.5	13
5	International Management Institute, New Delhi	Delhi	P	763.8	14
6	Department of Management Studies, IIT, Delhi	Delhi	G	755.7	15
7	Indian Institute of Management, Udaipur	Rajasthan	G	745.6	22
8	Indian Institute of Management, Kashipur	Uttarakhand	G	709.5	27
9	Indian Institute of Management, Amritsar	Punjab	G	703.2	32
10	Department of Management Studies, IIT, Roorkee	Uttarakhand	G	703.1	33
11	Birla Institute of Management Technology, Greater Noida	Uttar Pradesh	P	703.0	34
12	Lal Bahadur Shastri Institute of Management, New Delhi	Delhi	P	700.5	35
13	Department of Commerce, DSE, University of Delhi, New Delhi	Delhi	G	672.4	44
14	IILM Institute for Business and Management, Gurugram	Haryana	P	666.6	50
15	Amity Business School, Amity University, Noida	Uttar Pradesh	P	662.8	51
16	Jagan Institute of Management Studies, New Delhi	Delhi	P	648.2	59
17	IILM Institute for Higher Education, New Delhi	Delhi	P	645.3	60
18	Department of Management, BITS, Pilani	Rajasthan	P	644.9	62
19	Jaipuria Institute of Management, Lucknow	Uttar Pradesh	P	643.8	64
20	School of Management Studies, MNNIT, Prayagraj	Uttar Pradesh	G	636.9	70

ZONAL RANK	INSTITUTE	STATE	GOVT/ PVT	TOTAL SCORE 1,000	ALL INDIA RANK 2020
	<b>SOUTH</b>				
1	Indian Institute of Management, Bangalore	Karnataka	G	876.1	3
2	Indian Institute of Management, Kozhikode	Kerala	G	820.6	8
3	Indian Institute of Management, Tiruchirappalli	Tamil Nadu	G	751.3	18
4	Great Lakes Institute of Management, Chennai	Tamil Nadu	P	746.8	20
5	T. A. Pai Management Institute, Manipal	Karnataka	P	746.7	21
6	SVKM's Narsee Monjee Institute of Mgmt. Studies, Bengaluru	Karnataka	P	706.2	31
7	Bharathidasan Institute of Management, Tiruchirappalli	Tamil Nadu	P	690.7	39
8	PSG Institute of Management, Coimbatore	Tamil Nadu	P	680.5	41
9	Rajagiri Centre for Business Studies, Kochi	Kerala	P	679.8	42
10	Loyola Institute of Business Administration, Chennai	Tamil Nadu	P	673.1	43
11	Institute of Public Enterprise, Hyderabad	Telangana	G	672.0	45
12	Dept. of Mgmt. Studies, National Institute of Tech., Tiruchirappalli	Tamil Nadu	G	667.9	48
13	Shri Dharmasthala Manjunatheshwara Inst. for Mgmt. Dev., Mysuru	Karnataka	P	657.5	54
14	Prin. L.N. Welingkar Inst. of Mgmt. Dev. & Research, Bengaluru	Karnataka	P	656.6	56
15	School of Bus. and Mgmt., Christ (Deemed to be University), Bengaluru	Karnataka	P	654.3	57
16	Symbiosis Institute of Business Management, Hyderabad	Telangana	P	645.2	61
17	Indus Business Academy, Bengaluru	Karnataka	P	644.9	62
18	SCMS Cochin School of Business, Kochi	Kerala	P	643.0	66
19	Gitam Institute of Management, Visakhapatnam	Andhra Pradesh	P	642.6	67
20	AIMS School of Business, Bengaluru	Karnataka	P	634.0	71



# Metro Ranking



METRO RANK	INSTITUTE	GOVT/ PVT	TOTAL SCORE (1,000)	ALL INDIA RANK 2020
<b>BENGALURU</b>				
1	Indian Institute of Management	G	876.1	3
2	SVKM's Narsee Monjee Institute of Management Studies	P	706.2	31
3	Prin. L.N. Welingkar Institute of Management Development & Research	P	656.6	56
4	School of Business and Management, Christ (Deemed to be University)	P	654.3	57
5	Indus Business Academy	P	644.9	62
6	AIMS School of Business	P	634.0	71
7	Kristu Jayanti College	P	600.7	91
8	M S Ramaiah Institute of Management	P	576.6	113
9	CMS Business School, Jain (Deemed-to-be University)	P	568.5	131
10	R.V. Institute of Management	P	567.7	133
<b>CHENNAI</b>				
1	Great Lakes Institute of Management	P	746.8	20
2	Loyola Institute of Business Administration	P	673.1	43
3	SRM School of Management	P	588.3	104
4	School of Management, Hindustan Institute of Technology and Science	P	574.4	120
5	Bharath Institute of Higher Education and Research	P	572.5	123
6	School of Mgmt., Vel Tech Rangarajan Dr. Sagunthala R&D Inst. of Sci. and Tech.	P	563.3	141
7	Sri Sairam Institute of Management Studies	P	557.4	149
8	International Institute of Knowledge Management	P	550.3	163
9	Saveetha School of Management	P	544.7	165
10	ITM Business School	P	542.1	168
<b>DELHI/ NCR</b>				
1	Management Development Institute	P	826.3	7
2	Faculty of Management Studies	G	788.1	9
3	Indian Institute of Foreign Trade	G	770.1	11
4	Institute of Management Technology	P	765.5	13
5	International Management Institute	P	763.8	14
6	Department of Management Studies	G	755.7	15
7	Birla Institute of Management Technology	P	703.0	34
8	Lal Bahadur Shastri Institute of Management	P	700.5	35
9	Department of Commerce, Delhi School of Economics, University of Delhi	G	672.4	44
10	IILM Institute for Business and Management	P	666.6	50
<b>HYDERABAD</b>				
1	Institute of Public Enterprise	G	672.0	45
2	Symbiosis Institute of Business Management	P	645.2	61
3	Dhruva College of Management	P	561.8	143
4	Aurora's Business School	P	556.1	151
5	ICBM School of Business Excellence	P	551.1	159
6	Vignana Jyothi Institute of Management	P	529.8	184
7	MLR Institute of Technology	P	526.4	189
8	Siva Sivani Institute of Management	P	518.8	197
9	Department of MBA, CMR College of Engineering and Technology	P	497.9	211
10	St. Joseph's PG College	P	479.8	225

METRO RANK	INSTITUTE	GOVT/ PVT	TOTAL SCORE (1,000)	ALL INDIA RANK 2020
<b>KOLKATA</b>				
1	Indian Institute of Management	G	895.3	2
2	Institute of Engineering & Management	P	513.8	202
3	Techno Main Salt Lake	P	461.1	238
4	Bharatiya Vidya Bhavan Institute of Management Science	P	458.3	240
<b>MUMBAI</b>				
1	S. P. Jain Institute of Management & Research	P	863.6	4
2	SVKM's NMIMS, School of Business Management	P	785.8	10
3	National Institute of Industrial Engineering	G	767.4	12
4	K.J. Somaiya Institute of Management Studies and Research	P	708.0	28
5	Sydenham Institute of Management Studies, Research & Entrepreneurship Edu.	G	691.3	37
6	Prin. L.N. Welingkar Institute of Management Development & Research	P	690.8	38
7	SIES College of Management Studies	P	657.0	55
8	ITM Business School	P	649.3	58
9	N. L. Dalmia Institute of Management Studies and Research	P	622.5	72
10	Universal Business School	P	603.7	89
<b>PUNE</b>				
1	Symbiosis Institute of Business Management	P	751.6	17
2	Symbiosis Centre for Management & Human Resource Development	P	747.3	19
3	Symbiosis Institute of International Business	P	682.2	40
4	Balaji Institute of Modern Management	P	666.7	49
5	Symbiosis Institute of Digital and Telecom Management	P	657.7	53
6	Pune Institute of Business Management	P	639.4	69
7	International School of Business & Media	P	618.5	75
8	Symbiosis Institute of Media and Communication	P	618.4	76
9	Symbiosis Centre for Information Technology	P	611.1	82
10	Balaji Institute of Management and Human Resource Development	P	610.4	83

## FOCUS EDUCATION

# NURTURING YOUNG MINDS TO BE FUTURE LEADERS

Avanthi PG College started in 1993 affiliated to Osmania University offers MBA -MCA programs and Avanthi's Post Graduate & Research Academy started in the year 2008 offers MBA programmes designed to enrich the employability, managerial and leadership skills of students to lead the corporate world.

**Programme Highlights:** The Institution offers an industry ready MBA programme where students can choose between Marketing, Finance and Human Resource as their electives. The courses are designed based on Case study teaching methodology and value base education system.

**The Faculty:** The experienced and dynamic faculty at the Campus constantly nurtures and supports the students to achieve their academic goals.

**Guest lecturers:** Experts from industry and academicians are invited to share their experiences, latest development with the students.

**Industrial visits:** To have practical exposure of the theoretical concept, the students of MBA programme regularly visits various industries to gain

global awareness

**Infrastructure:** Avanthi's Post Graduate & Research Academy located at Gunthapally near Ramoji Film City has sprawling campus spread over 30 acres of natural habitat and Avanthi PG College at its Dilsukhnagar, Hyderabad campus has the best infrastructure that the students can access. The Colleges have Smart Class Rooms fully equipped with modern teaching aids like LCD projector, laptop, audio and video facilities etc, spacious computer labs with more than 100 computers to access. The library is well equipped with the latest literature in all the fields of management. Secured and separate hostel facility is available for boys and girls with all modern amenities.

**Placement:** A centralized placement cell works efficiently to place the students and also help enhance their skills through aptitude tests, mock interview sessions and personality development workshops. Companies from diverse sectors have conducted campus placement drives with successful placement of students.



In today's information age, a complete revision of current education policies and principle is required if institutions are to continue to thrive especially when technology is advancing at ever increasing rate.

The future of any country mostly lies in its ability to effectively use its resources to build a strong knowledge. During past 28 year, our institutions have made rapid strides in the field of education and are now accredited to NBA, NAAC. Its my profound desire that young students of today's worlds would wake up to the hard realities and achieve the goals with noble thoughts and deeds.

**Smt. M. Ganeswari** - President, Avanthi Group of Colleges



### AVANTHI GROUP OF INSTITUTIONS

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Website: [www.apra.ac.in](http://www.apra.ac.in)



# Top 100: Private B-Schools

THE LIST (1-50/100)

RANK 2020	INSTITUTE	ZONE	LEARNING EXPERIENCE (250.0)	LIVING EXPERIENCE (150.0)	PLACEMENT PERFORMANCE (250.0)	SELECTION PROCESS, GOVERNANCE & ESTABLISHMENT (150.0)	FUTURE ORIENTA- TION (200)	OVERALL SCORE (1,000)
1	S. P. Jain Institute of Management & Research, Mumbai	West	210.8	131.4	220.7	123.0	177.7	863.6
2	XLRI - Xavier School of Management, Jamshedpur	East	200.0	137.4	210.3	128.8	178.0	854.5
3	Management Development Institute, Gurugram	North	200.9	135.4	202.8	126.6	160.6	826.3
4	SVKM's NMIMS, School of Business Management, Mumbai	West	183.7	131.4	202.4	119.8	148.5	785.8
5	Institute of Management Technology, Ghaziabad	North	186.9	128.6	187.5	111.7	150.8	765.5
6	International Management Institute, New Delhi	North	189.8	123.7	186.0	116.5	147.8	763.8
7	Symbiosis Institute of Business Management Pune	West	190.9	124.8	196.7	107.5	131.7	751.6
8	Symbiosis Centre for Management & HR Development, Pune	West	177.1	118.9	190.6	115.9	144.8	747.3
9	Great Lakes Institute of Management, Chennai	South	185.2	129.9	175.4	106.9	149.4	746.8
10	T. A. Pai Management Institute, Manipal	South	183.6	126.8	171.3	100.4	164.6	746.7
11	Xavier Institute of Management, Xavier University, Bhubaneswar	East	182.5	129.0	190.2	115.2	123.5	740.4
12	Goa Institute of Management, Sanquelim	West	179.3	122.2	172.3	105.8	135.2	714.8
13	K. J. Somaiya Institute of Management Studies and Research, Mumbai	West	184.2	126.1	166.5	108.8	122.4	708.0
14	Institute of Rural Management Anand	West	170.7	128.5	181.6	111.1	115.3	707.2
15	SVKM's Narsee Monjee Institute of Management Studies, Bengaluru	South	177.8	118.5	168.9	101.1	139.9	706.2
16	Birla Institute of Management Technology, Greater Noida	North	185.4	127.6	165.1	109.2	115.7	703.0
17	Lal Bahadur Shastri Institute of Management, New Delhi	North	177.8	118.8	170.5	108.2	125.2	700.5
18	Institute of Management, Nirma University, Ahmedabad	West	176.6	122.6	158.6	110.6	123.9	692.3
19	Prin. L.N. Welingkar Institute of Mgmt. Dev. & Research, Mumbai	West	184.1	106.6	161.8	108.1	130.2	690.8
20	Bharathidasan Institute of Management, Tiruchirappalli	South	180.2	120.5	165.7	105.5	118.8	690.7
21	Symbiosis Institute of International Business, Pune	West	181.1	117.6	159.9	96.1	127.5	682.2
22	PSG Institute of Management, Coimbatore	South	173.9	119.1	164.2	103.8	119.5	680.5
23	Rajagiri Centre for Business Studies, Kochi	South	179.3	118.8	165.1	95.5	121.1	679.8
24	Loyola Institute of Business Administration, Chennai	South	172.3	117.5	163.2	100.7	119.4	673.1
25	Symbiosis Institute of Operations Management, Nashik	West	170.9	107.7	169.1	98.6	122.7	669.0
26	Institute of Management Technology, Nagpur	West	171.8	132.4	153.6	93.0	117.6	668.4
27	Balaji Institute of Modern Management, Pune	West	168.5	124.1	160.4	100.6	113.1	666.7
28	IILM Institute for Business and Management, Gurugram	North	177.3	117.8	155.7	94.9	120.9	666.6
29	Amity Business School, Amity University, Noida	North	176.7	125.4	148.8	92.8	119.1	662.8
30	KIIT School of Management, Bhubaneswar	East	173.0	122.5	155.2	95.4	116.6	662.7
31	Symbiosis Institute of Digital and Telecom Management, Pune	West	168.6	115.3	162.7	96.7	114.4	657.7
32	Shri Dharmasthala Manjunatheshwara Institute for Mgmt. Dev., Mysuru	South	162.8	108.3	151.8	105.6	129.0	657.5
33	SIES College of Management Studies, Navi Mumbai	West	177.4	101.5	161.1	97.5	119.5	657.0
34	Prin. L.N. Welingkar Institute of Mgmt. Dev. & Research, Bengaluru	South	172.8	114.1	149.0	94.9	125.8	656.6
35	School of Business & Mgmt, Christ (Deemed to be University), Bengaluru	South	164.6	112.2	154.6	99.3	123.6	654.3
36	ITM Business School, Navi Mumbai	West	173.9	114.7	149.4	99.1	112.2	649.3
37	Jagan Institute of Management Studies, New Delhi	North	180.3	91.4	158.1	104.9	113.5	648.2
38	IILM Institute for Higher Education, New Delhi	North	172.4	100.6	149.2	95.6	127.5	645.3
39	Symbiosis Institute of Business Management, Hyderabad	South	166.6	119.9	149.5	96.7	112.5	645.2
40	Indus Business Academy, Bengaluru	South	173.5	114.5	152.2	90.9	113.8	644.9
40	Department of Management, BITS, Pilani	North	177.0	118.9	140.8	97.1	111.1	644.9
42	Jaipuria Institute of Management, Lucknow	North	167.4	106.9	151.0	102.4	116.1	643.8
43	International Management Institute, Bhubaneswar	East	168.2	116.7	158.9	89.4	110.0	643.2
44	SCMS Cochin School of Business, Ernakulam	South	172.1	119.5	141.4	86.5	123.5	643.0
45	Gitam Institute of Management, Visakhapatnam	South	164.3	119.8	140.4	101.1	117.0	642.6
46	Prestige Institute of Management and Research, Indore	West	169.6	109.8	146.9	99.5	115.3	641.1
47	Pune Institute of Business Management, Pune	West	178.1	100.8	153.3	90.1	117.1	639.4
48	AIMS School of Business, Bengaluru	South	177.0	116.8	136.6	90.1	113.5	634.0
49	N. L. Dalmia Institute of Management Studies and Research, Mumbai	West	171.7	84.5	154.2	101.5	110.6	622.5
50	Jaipuria Institute of Management, Noida	North	166.0	96.0	149.0	92.0	118.6	621.6

Ranking is based on objective data only. Only those B-Schools which submitted their objective data have been ranked. Institutes like IIM-L, ISB Hyderabad, etc., who did not submit their objective data on time or refused to participate have not been ranked. Only those colleges which fulfilled the below criteria were considered eligible for participation in ranking: i. Minimum three batches passed out, ii. Offering fulltime Postgraduate Programme in Management. All scores have been rounded off to one decimal place, so this may result in rounding off errors while adding the parameter-wise score. DNP: Did not participate



# HIGHER EDUCATION IN INDIA: CHALLENGES AND OPPORTUNITIES

**Suneel Galgotia**, Chancellor, Galgotias University talks about the future of education in India for Universities and Colleges during the coronavirus crises.

## Q SHOULD WE REALLY CREATE MORE IIT'S OR GOVT SHOULD SUPPORT PRIVATE INSTITUTIONS?

I strongly believe that growth in the education sector will improve the economic growth of the nation. Moreover, I believe that creating more IIT's/IIM's/AIIMS will always be beneficial to the people of India but I also feel there is scope to utilise the existing infrastructure and increase capacity in terms of number of seats in already existing campuses. The government is already supporting good private institutions and giving them every opportunity to improve their resources. The government has taken out several initiatives and policies that are good for the education sector and promote quality education and increase employability.

## Q WHERE DO YOU SEE INDIAN UNIVERSITIES IN THE NEXT 5 YEARS?

There is no doubt in my mind that Indian universities along with universities across the globe are investing and upgrading their digital infrastructure. The universities across India are going to adopt more of blended learning mode in the delivery of content and dissemination of knowledge. Galgotias University is one of the few universities in India to easily adapt to the digital transformation and use of advanced technology well before time to ensure effective

online learning and assessment of the students.

The digital learning environment at Galgotias is absolutely state of the Art with latest online tools, softwares and learning management systems for not only online teaching but online assessments and examination are being used by Galgotias which are

taking their students much ahead of others by embracing technology. Galgotias students have an edge during the COVID crisis as they are exposed to more than 15000+ online lectures, 9200 E-learning resources, 3000+ virtual classroom instances, 4000+ online assignments, 1000+ Virtual videos and more than 500+ virtual programming Labs. Galgotias university students have access to over 4000+ courses available on various Mooc platforms (for credit transfer) and students can enhance their learning skills by taking these online certification courses and programs. These courses make them skilled in areas which are required by the Industry in today's times. E-Resources such as NPTEL, SWAYAM, UDEMY, COURSEERA, MIT Courseware links are shared with all students to enhance their learning. The Mobile Application at Galgotias university is dynamic and designed to assist students in every way possible. The mobile app at Galgotias not only allows students to plan their lectures but also keeps them informed of all seminars, activities and events. The app keeps the students informed and updated on their attendances, results, course handouts provided by faculty and many other enhanced features that are being constantly developed and upgraded.

At Galgotias University, post the Covid19 lockdown in India, the faculty at Galgotias continued and sustained teaching by way of online classes, assignments and assessment tools and students forged ahead in online learning capabilities using technologies the university has implemented well ahead of its time. Online seminars and Masterclass by industry experts including Nobel laureates being done across courses and students are being exposed to the best experts in the industry and academic while sitting at home. The robust and dynamic learning management system at Galgotias university ensured zero academic loss and increased student engagement and enhanced learning during the COVID19 crisis.

"Galgotias university has been embracing new technologies since over a decade and our students have always been ahead in terms of learning and adapting to latest technologies aligned to Industry 4.0 which has resulted in outstanding placements for the university year on year" says

## Dhruv Galgotia, CEO, Galgotias University "

it witnesses amongst the highest enrolments among private universities in India and about 18,000 brilliant students across 100+ plus UG and PG programmes are experiencing quality education. Moreover, it serves as a home to more than 1000+ notable faculty members handpicked from top institutions not only in India but globally. Further, it extends help to meritorious students by providing them with scholarship opportunities.

## Q ARE RESEARCH OPPORTUNITIES MORE BENEFICIAL IN INDIA OR IN ABROAD?

I believe that the research environment in India is getting stronger year on year. Accreditation and ranking agencies are giving substantial points to those universities who have a robust and dynamic research culture. There is immense potential within India for research and universities and colleges are now in the race for filing the highest patents or getting maximum scoops/sci index journals published by their faculties. The faculty of Galgotias university sourced from only the best universities and colleges from not only India but from the top universities of the world are empowered with a strong multidisciplinary knowledge base benchmarked as per global standards thereby accelerating the research environment within the university and also contributing to the growth of the nation.

With a focus on multidisciplinary research and education and a learning model that is calibrated to focus on active learning, Galgotias University aspires to be globally known for innovation and research at the intersection of disciplines.

## Suneel Galgotia, Chancellor, Galgotias

**University** believes that NBA accreditation plays a vital role in facilitating constant quality improvement in higher learning institutes. It will recognise the innovations and achievements of the university and helps knowing its strengths, weaknesses and opportunities. He further describes the benefits and significance of NBA accreditation for Galgotias University saying – NBA accreditation will demonstrate accountability to the public or people and it will clearly indicate the commitment to excellence. The accreditation will give the university a new sense of direction and identity. "



**Suneel Galgotia**  
Chancellor Galgotias University



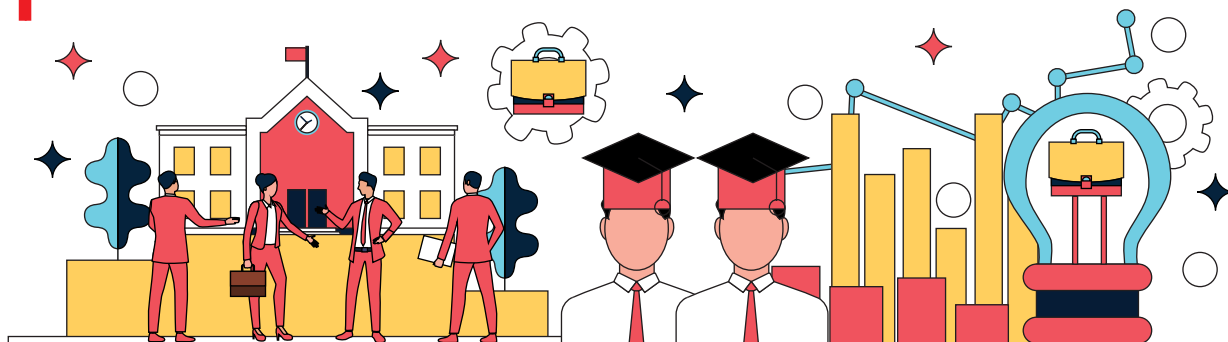
# Top 100: Private B-Schools

THE LIST (51-100/100)

RANK 2020	INSTITUTE	ZONE	LEARNING EXPERIENCE (250.0)	LIVING EXPERIENCE (150.0)	PLACEMENT PERFORMANCE (250.0)	SELECTION PROCESS, GOVERNANCE & ESTABLISHMENT (150.0)	FUTURE ORIENTA- TION (200)	OVERALL SCORE (1,000)
51	School of Business – University of Petroleum & Energy Studies, Dehradun	North	155.5	110.7	145.6	89.8	118.5	620.1
52	International School of Business & Media, Pune	West	170.3	113.1	153.4	89.0	92.7	618.5
53	Symbiosis Institute of Media and Communication, Pune	West	153.1	111.5	141.6	93.7	118.5	618.4
54	Fortune Institute of International Business, New Delhi	North	167.6	88.8	149.0	93.4	118.7	617.5
55	Xavier Institute of Social Service (XISS), Ranchi	East	164.6	87.9	147.2	97.0	120.0	616.7
56	Chitkara Business School, Rajpura	North	176.8	111.1	137.0	81.5	109.6	616.0
57	School of Development Studies, IIHMR University, Jaipur	North	168.7	112.0	140.9	86.7	106.3	614.6
58	Symbiosis Centre for Information Technology, Pune	West	161.3	95.8	157.6	91.4	105.0	611.1
59	Balaji Institute of Management and Human Resource Development, Pune	West	154.6	104.9	155.8	87.3	107.8	610.4
60	SOIL Institute of Management, Gurugram	North	155.7	95.8	155.7	93.2	109.8	610.2
61	Jaipuria Institute of Management, Jaipur	North	161.7	100.5	131.6	97.6	116.8	608.2
62	Shoolini University of Biotechnology & Management Sciences, Solan	North	168.8	109.0	146.1	81.7	101.1	606.7
62	VIT Business School, Vellore	South	164.5	122.2	126.1	88.4	105.5	606.7
64	IILM Graduate School of Management, Greater Noida	North	144.6	113.9	141.2	90.8	114.0	604.5
65	Universal Business School, Mumbai	West	168.7	119.3	130.7	77.6	107.4	603.7
66	Xavier Institute of Management & Entrepreneurship, Kochi	South	165.2	111.9	130.2	83.1	112.5	602.9
67	Kristu Jayanti College, Bengaluru	South	154.6	121.9	135.9	78.2	110.1	600.7
68	Manipal Institute of Management, Manipal	South	168.3	120.8	114.6	80.9	115.0	599.6
69	G.L. Bajaj Institute of Management and Research, Greater Noida	North	168.7	98.8	145.1	78.0	107.7	598.3
70	IIEBM, Indus Business School, Pune	West	154.6	107.5	142.5	89.5	103.4	597.5
70	Faculty of Mgmt. Studies, Manav Rachna Intl. Inst. of Res. & Studies, Faridabad	North	170.5	112.8	117.9	89.1	107.2	597.5
72	Department of Management, BIT Mesra, Ranchi	East	138.2	126.0	122.9	100.8	109.2	597.1
73	I.T.S-Institute of Technology and Science, Ghaziabad	North	168.8	109.3	124.0	87.5	107.0	596.6
74	Jagannath International Management School, New Delhi	North	168.9	72.4	148.1	93.2	112.9	595.5
75	School of Management, D. Y. Patil University, Navi Mumbai	West	137.2	118.0	134.6	87.8	113.8	591.4
76	ICFAI Business School, ICFAI University, Jaipur	North	138.9	104.5	143.8	92.1	111.1	590.4
77	Suryadatta Institute of Management, Pune	West	166.7	101.3	135.5	77.4	108.5	589.4
78	SRM School of Management, Chennai	South	167.3	119.2	120.6	79.9	101.3	588.3
79	School of Management, IMS Unison University, Dehradun	North	149.0	91.4	148.9	84.1	113.8	587.2
80	JK Business School, Gurugram	North	158.4	114.4	144.2	79.4	88.3	584.7
81	Neville Wadia Institute of Management Studies and Research, Pune	West	149.4	117.4	120.9	80.2	113.0	580.9
82	Rungta College of Engineering & Technology, Bhilai	East	162.6	111.1	114.1	86.6	105.5	579.9
83	CMS Institute of Management Studies, Coimbatore	South	157.7	112.1	135.8	76.0	98.2	579.8
84	School of Management, ITM University Gwalior	West	164.7	108.1	113.3	80.2	113.0	579.3
85	School of Mgmt. Studies, Bannari Amman Institute of Technology, Erode	South	163.9	113.9	127.2	82.4	91.6	579.0
86	Institute of Management Studies, Noida	North	166.8	97.4	122.3	88.0	102.3	576.8
87	M S Ramaiah Institute of Management, Bengaluru	South	139.1	101.9	134.9	87.3	113.4	576.6
88	Taxila Business School, Jaipur	North	139.5	109.1	155.2	83.9	88.7	576.4
89	Bharati Vidyapeeth's Institute of Mgmt. Studies and Research, Navi Mumbai	West	165.4	113.7	111.7	91.7	93.3	575.8
90	International School of Informatics & Management Technical Campus, Jaipur	North	159.3	104.9	121.4	77.8	111.9	575.3
91	Department of Mgmt. Studies, Mepco Schlenk Engg. College, Sivakasi	South	149.2	112.1	128.8	93.4	91.4	574.9
92	Shri Ram Murti Smarak International Business School, Lucknow	North	162.4	113.5	124.4	83.8	90.5	574.6
93	Gian Jyoti Institute of Management and Technology, Mohali	North	153.8	86.7	139.1	76.8	118.1	574.5
94	School of Mgmt., Hindustan Institute of Technology and Science, Chennai	South	158.3	118.3	118.3	89.1	90.4	574.4
95	University School of Business, Chandigarh University, Mohali	North	150.5	97.0	133.1	85.1	108.0	573.7
96	Institute of Management, JK Lakshmipat University, Jaipur	North	157.5	113.0	115.8	79.6	107.0	572.9
97	Bharath Institute of Higher Education and Research, Chennai	South	159.9	106.4	139.8	87.7	78.7	572.5
98	School of Management & Commerce, Poornima University, Jaipur	North	164.6	104.1	119.1	83.6	100.9	572.3
99	Balaji Institute of Telecom & Management, Pune	West	145.7	111.6	144.6	91.5	78.1	571.5
99	Jaipuria Institute of Management, Indore	West	155.6	95.4	144.3	79.3	96.9	571.5

Ranking is based on objective data only. Only those B-Schools which submitted their objective data have been ranked. Institutes like IIM-L, ISB Hyderabad, etc., who did not submit their objective data on time or refused to participate have not been ranked. Only those colleges which fulfilled the below criteria were considered eligible for participation in ranking: i. Minimum three batches passed out, ii. Offering fulltime Postgraduate Programme in Management. All scores have been rounded off to one decimal place, so this may result in rounding off errors while adding the parameter-wise score. DNP: Did not participate

# Top Government B-Schools



RANK GOVT	INSTITUTE	STATE	TOTAL SCORE (1,000)	ALL INDIA RANK 2020
1	Indian Institute of Management, Ahmedabad	Gujarat	895.7	1
2	Indian Institute of Management, Calcutta	West Bengal	895.3	2
3	Indian Institute of Management, Bangalore	Karnataka	876.1	3
4	Indian Institute of Management, Indore	Madhya Pradesh	852.9	6
5	Indian Institute of Management, Kozhikode	Kerala	820.6	8
6	Faculty of Management Studies, University of Delhi, New Delhi	Delhi	788.1	9
7	Indian Institute of Foreign Trade, New Delhi	Delhi	770.1	11
8	National Institute of Industrial Engineering, Mumbai	Maharashtra	767.4	12
9	Department of Management Studies, IIT, Delhi	Delhi	755.7	15
10	Indian Institute of Management, Shillong	Meghalaya	752.3	16
11	Indian Institute of Management, Tiruchirappalli	Tamil Nadu	751.3	18
12	Indian Institute of Management, Udaipur	Rajasthan	745.6	22
13	Vinod Gupta School of Management, IIT, Kharagpur	West Bengal	743.6	23
14	Indian Institute of Management, Raipur	Chhattisgarh	718.6	25
15	Indian Institute of Management, Kashipur	Uttarakhand	709.5	27
16	Indian Institute of Management, Nagpur	Maharashtra	706.7	30
17	Indian Institute of Management, Amritsar	Punjab	703.2	32
18	Department of Management Studies, IIT, Roorkee	Uttarakhand	703.1	33
19	Sydenham Institute of Mgmt. Studies, Research & Entr. Education, Mumbai	Maharashtra	691.3	37
20	Department of Commerce, DSE, University of Delhi, New Delhi	Delhi	672.4	44
21	Institute of Public Enterprise, Hyderabad	Telangana	672.0	45
22	Department of Management Studies, NIT, Tiruchirappalli	Tamil Nadu	667.9	48
23	School of Management Studies, MNNIT, Prayagraj	Uttar Pradesh	636.9	70
24	School of Management, NIT, Rourkela	Odisha	614.0	81
25	Department of Management Studies, Pondicherry University, Pondicherry	Puducherry	599.0	93
26	Department of Business Administration, Tezpur University, Tezpur	Assam	593.8	100
27	Faculty of Management Studies & Research, Aligarh Muslim Univ., Aligarh	Uttar Pradesh	563.8	139
28	The Business School, University of Jammu, Jammu	J&K	510.1	206
29	M. S. Patel Institute of Mgmt. Studies, M.S. University of Baroda, Vadodara	Gujarat	453.0	244
30	G.H. Patel Postgraduate Institute of Business Mgmt., Vallabh Vidyanagar Anand	Gujarat	452.8	246
31	Dept. of Comm. & Business Admn., Tilka Manjhi Bhagalpur University, Bihar	Bihar	402.0	270
32	Faculty of Management, MJP Rohilkhand University, Bareilly	Uttar Pradesh	380.9	282

Ranking is based on objective data only. Only those B-Schools which submitted their objective data have been ranked. Institutes like IIM-L, ISB Hyderabad, etc., who did not submit their objective data on time or refused to participate have not been ranked. Only those colleges which fulfilled the below criteria were considered eligible for participation in ranking: i. Minimum three batches passed out, ii. Offering fulltime Postgraduate Programme in Management. All scores have been rounded off to one decimal place, so this may result in rounding off errors while adding the parameter-wise score. DNP: Did not participate

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# Money Today

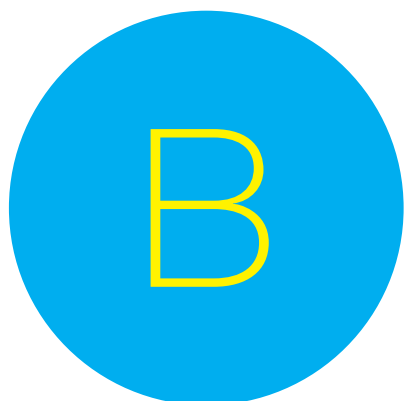
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## Borrow Smart To Boost Your Wealth

YOU MAY CONSIDER **TAKING ON DEBT  
DUE TO LOW INTEREST RATES**, EVEN IN  
THESE UNCERTAIN TIMES. THE QUESTION  
IS HOW MUCH AND IN WHAT WAYS

BY KHYATI DHARAMSI  
ILLUSTRATION BY RAJ VERMA

• • • • •



**Borrowing as a tool** for wealth creation may sound surprising, but not when the loan comes at a very low interest rate and helps you build an appreciating asset or minimise high interest cost liabilities.

Since March 27, the Reserve Bank of India (RBI) has slashed the rate at which it lends to banks twice — 0.75 per cent in the first tranche and 0.40 per cent later — bringing down the repo rate to a historic low of 4 per cent, a level last touched 11 years ago during the 2009 recession. As a result of four reductions in the past one year, the home loan interest rate is less than 7 per cent. Not just new borrowers, existing ones, too, can benefit following the RBI's mandate to banks to link rates to an external benchmark — either the repo rate (at which banks borrow from the RBI) or a treasury bill (a Government of India debt instrument) rate.

### Good And Bad Loans

While this may be the best time to borrow if we go purely by the inter-



## **GOOD DEBT?**

**Borrowing for appreciating assets like home helps in channelising savings**

**A secured loan like home loan comes at the lowest rate for retail borrowers**

**Tax incentives make home loans further cost-effective**

**Tax savings help you invest in long-term, high-growth investment such as equities**



est rate cycle, economic and job scenarios indicate that one must adopt a cautious approach. Consumers need to distinguish between money borrowed for pure consumption such as purchasing gadgets, renovation of home or other daily needs vis-à-vis a loans to create assets such as home or commercial property. “Asset-driven loans make more sense in the current scenario when there is higher level of uncertainty with respect to income,” says Gaurav Gupta, CEO, MyLoanCare.

While consumption-driven loans such as personal loans, gold loans and credit card debt come at a steep cost of 11-16 per cent per annum, asset creation loans have low interest rates, of less than 7 per cent. Plus, property prices are low. “This is the best time for first-time buyers to acquire a dream home for self-occupation if all other boxes in terms of eligibility are ticked. Property prices and interest rates have never been so low,” says Raj Khosla, Founder and Managing Director, MyMoneyMantra.

Emergencies such as accidents, illness, job losses may also force people to go for borrowing. In such a scenario, instead of an unsecured loan such as personal loan, gold loan or loan against financial securities, including bonds, FDs, stocks, mutual funds (MFs) or life insurance policy, is more attractive. Gold is the easiest to get a loan against. “Gold loan is easy to access. Banks are allowed to lend to up to 90 per cent of the value of gold. But one should avoid extending beyond 60-70 per cent of the value of jewellery, especially if you are self-employed,” says Khosla.

### Dealing With Surplus

One needs to weigh the options well, not just while borrowing afresh, but also while dealing with an existing home loan and handling a surplus. Some options for existing home loans include partial pre-payment for EMI reduction, investing the surplus elsewhere for better returns, increasing EMI to reduce tenure, foreclosing an existing home loan or continuing a home loan for tax benefit.

But before using the surplus to make partial pre-payment of a home loan, one should look at other existing loans also. “If a borrower has a surplus, he should first repay loans with higher rates such as credit card debt, personal loan and auto loan instead of home loan that has the lowest rate of interest,” says Khosla.

Also, going by the current job scenario, borrowers are puzzled as to whether they should continue servicing a loan and invest the surplus elsewhere, or prepay loans and reduce EMIs.

If you think being debt-free is very important for peace of mind, go for pre-payment. Even those who wish to invest their surplus in bank FDs can go for pre-payments. Avoiding a 7 per cent home loan pre-payment and going for a bank deposit that is earning 5.5-6 per cent taxable interest is not a smart move. “If you are going to earn a return of 8-10 per cent or more by investing in a higher risk category,

## THE BORROWING STRATEGY



**The maximum deduction available on interest payment is limited to ₹2 lakh annually**



**Higher the tax bracket you are in, bigger will be the benefit**



**A loan amount of ₹20-25 lakh helps in keeping your effective cost lower for a longer period**



**Higher the loan amount (over ₹25 lakh), lower the advantage of fall in effective rate**



**For a joint loan with both spouses working, annual deduction on interest could be ₹4 lakh**



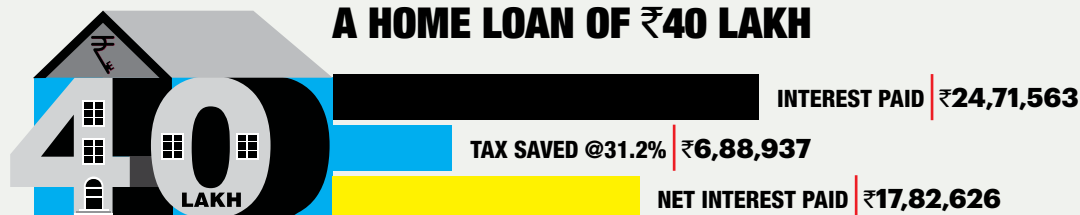
**In case of joint borrowing, the optimum loan amount doubles to ₹40-50 lakh**

you should consider avoiding pre-payment and investing the surplus,” says MyLoanCare’s Gupta. Another option is to increase the EMI and reduce the term of the loan. This can be considered by those employed in sectors that have managed to brave the slowdown, including FMCG, IT and pharma. However, do not go overboard and keep the total EMI within 50 per cent of your monthly income, so that you retain the capacity to absorb minor income shocks.

### Pre-Payment vs Tax Break

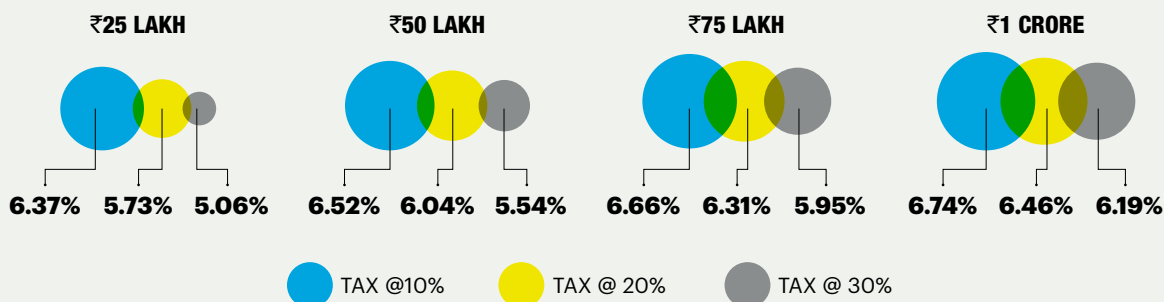
An individual who borrows for buying a house gets a deduction of up to ₹1.5 lakh under Section 80 (C) for the principal amount. Additionally, home loan interest can help you save tax on income up to ₹2 lakh, under Section 24 (B). An additional deduction for interest payments up to ₹1,50,000 is available under Section 80EEA for affordable homes provided the borrower and the home both meet the conditions. Foreclosure or pre-payment can im-

## TAX SAVING ON INTEREST FOR A HOME LOAN OF ₹40 LAKH



Interest rate at 7 per cent, tenure is 15 years; For a person in the 30 per cent income tax bracket, deduction allowed on home loan interest up to ₹2 lakh in one financial year u/s 24b; health and education cess at 4 per cent

## LOWEST EFFECTIVE INTEREST AT ₹20-25 LAKH LOAN



Interest rate at 7 per cent, tenure is 20 years; effective rate is calculated after deducting the tax benefit each year under various brackets; only interest-related tax benefit considered

part these tax benefits. But continuing a home loan just for tax benefit is not recommended either. Says Khosla: "If funds are available and I can reduce or square up the outstanding loan, then why should I have a liability? There are many other ways to plan your tax savings." A home loan of ₹20 lakh is sufficient to claim ₹2 lakh interest per annum based on 7.5 per cent interest rate. The tax break on interest payment is capped ₹2 lakh for non affordable houses. "It isn't a rebate, but reduction in taxable income. So, you would save ₹50,000-60,000 a year due to the taxation benefit. Those in the higher tax bracket can buy an affordable property with a smaller loan amount of ₹15-20 lakh for the benefit" says Sukanya Kumar, Founder and Director, RetailLending.com.

### Smart Saver Home Loans

A smart move is to opt for offset balance home loan accounts that have an overdraft facility. Interest is charged

only on the outstanding amount. So, if you deposit surplus money, your outstanding comes down, followed by the interest amount. It also offers you flexibility to withdraw money when needed.

SBI offers such an account under the name of MaxGain, Standard Chartered calls it Home Saver, Axis Bank offers Super Saver Home Loans, HSBC calls it Smart Home Loans, while Union Bank offers it as Home Savings Account. In case of Citibank, for instance, the overdraft interest saved gets adjusted toward the principal and reduces the loan tenure. "You save money as you are charged interest only on the outstanding amount. Overdraft offers flexibility of availing tax benefit as well as parking surplus funds," says Khosla.

Banks charge 0.5-1 per cent more for a loan overdraft account than a regular home loan account. The option suits those who have big sums lying in savings account. It reduces the outstanding and hence the interest cost.

## HOME LOAN RATES

Lender	Interest Rates (% p.a.)
Union Bank of India	6.70-7.65
Bank of India	6.85-7.75
Central Bank of India	6.85-7.30
Punjab & Sind Bank	6.90-7.25
LIC Housing	6.90-8.05
ICICI Bank	6.90-8.05
Canara Bank	6.90-8.90
HDFC Ltd.	6.90*-8.70
State Bank of India	6.95-7.95
Bank of Baroda	7.00-8.60
Indian Overseas Bank	7.05-7.30
Punjab National Bank	7.10-7.90

Rates are effective till October 31 for logins & November 30, 2020 for disbursement; Rates as on October 5, 2020; Source: Paisabazaar.com

## TOP-UP HOME LOAN RATES

Name of Lender	Interest rate (%)
HDFC Ltd.	6.90*-8.80
Canara Bank	7.45-9.50
State Bank of India	7.50-9.80
Bajaj Finserv	7.50 onwards
Central Bank of India	7.85-8.70
Punjab & Sind Bank	8.10-8.45
Axis Bank	8.65 onwards
UCO Bank	8.70
Indian Bank	8.75-9.25
LIC Housing Finance	9.00-10.50

Rates are effective till October 31 for logins & November 30, 2020 for disbursement; Rates as on October 5, 2020; Source: Paisabazaar.com

## Changing The Rate Regime

If your home loan is old and you have not shifted it to the latest system, chances are that you are paying a high interest rate. “There are people whose loans are linked to the base rate and they are paying a higher rate of interest because they haven’t asked their banks for a change. Banks haven’t taken the initiative of shifting customers from one system to another,” says Kumar of RetailLending.com.

In such a situation, you can shift the home loan to repo rate or treasury bill-linked rates, which follow external benchmarks. Whenever the RBI reduces interest rates, the rates under the new system fall faster than those on other types of loans. “If you have availed a home loan from a housing finance company, it will be based on the prime lending rate. If you want to shift that loan to a repo rate-linked rate, you need to do balance transfer,” suggests MyLoanCare’s Gupta.

## Shifting The Loan

The most competitive home loan rates are between 6.75 per cent and 7.25 per cent. “If your current home loan rate is higher by 0.35 per cent or more, renegotiate the mortgage with the existing lender. If that doesn’t work, move your loan to a financier offering 6.9-7.10 per cent,” says Vipul Patel, CEO and Founder, Mortgage World.

However, before transferring the loan, calculate the net benefit, since you are likely to incur a cost in the form of processing fee and other charges. “State-specific stamp duty on a mortgage agreement eats into savings. For instance, in Maharashtra, one needs to pay a stamp duty of 0.2 per cent plus a fixed fee on a mortgage agreement. For a ₹50-lakh loan, this would amount to ₹15,000-16,000, which needs to be paid upfront,” suggests Gupta. This will not be sensible when you are trying to save money. Also, when you switch banks, do not fall for the zero per cent processing fee claims as equivalent legal and technical charges are involved, which will cost you ₹2,500-10,000.

## Home Loan Top-Up

A faster way to get funds at a lower cost without much documentation is to opt for a top-up loan on your home loan. The interest rate on this loan would be slightly higher than the home loan rate, but lesser than the rate on personal loan or credit card debt.

However, there is likely to be a checklist that banks would follow in the post-pandemic situation. “Right now, getting a top-up loan is going to be difficult because property prices have depreciated. A house that was valued at ₹1 crore earlier has depreciated to ₹80 lakh. Credit managers are not comfortable in giving top-up loans and valuation agencies are not ready to give the valuation. So, how far people would be eligible for a top-up loan is a big question,” says Kumar of RetailLending.com.

If your home equity has gone up over a period despite the correction, a top-up loan would be the best borrowing option. But if you are a credit defaulter or have opted for a moratorium, getting a bank loan will be difficult unless lenders are willing to ignore credit score issues. If you have gone for a moratorium or restructuring, chances are that lenders will be hesitant in extending further credit. **BT**

*The author is a Mumbai-based writer*



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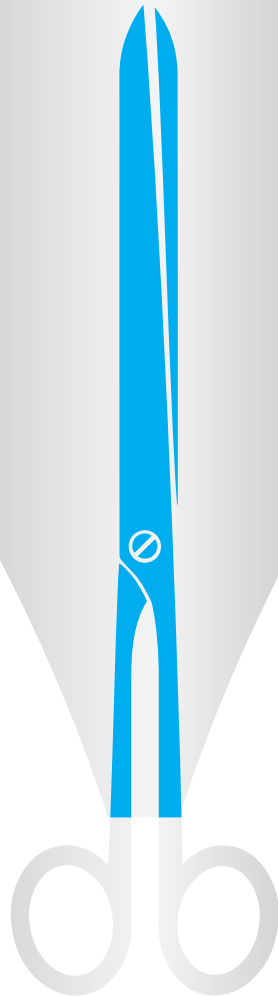
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Money Today – ITR

# Filing Tax Returns



# PICKING THE RIGHT ITR FORM IS CRITICAL FOR FILING HASSLE-FREE INCOME TAX RETURNS

BY NAVEEN KUMAR  
ILLUSTRATION BY RAJ VERMA

• • • • •



**With the deadline** for filing income tax returns (ITR) approaching, we take a look at the significant changes in the process this year. We tell you how to zero in on the right form for filing your ITR this year, among other things.

## Important Changes

The deadline for filing ITR for Assessment Year (AY) 2020/21 by individual taxpayers has been extended to November 30, 2020. The last date for filing revised or late ITR for AY 2019/20 has also been extended to November 30. You can now claim new deductions under Section 80EEA for interest paid on loan for affordable housing and under Section 80EEB for interest paid on loan for an electric vehicle according to the Finance (No. 2) Act, 2019.

In fact, you can now file ITR even without PAN. “The taxpayer can quote ‘Aadhaar’ number instead of ‘PAN’ where PAN has not been allotted in various places in the ITR. The amendment is in accordance with the interchangeability of PAN and Aadhaar introduced in the Finance Act (No. 2) Act, 2019,” says Archit Gupta, Founder and CEO, ClearTax.

## ALL THAT'S NEW

**Last date for filing ITR for AY 2020/21 extended to November 30, 2020**

**The extension is applicable on revised/late tax returns of AY 2019/20 as well**

**An individual can now quote Aadhaar instead of PAN in various schedules of ITRs**

**'Schedule DI' has been introduced to claim deduction for investments made during the extended period — April 1, 2020 to July 31, 2020**

**A new schedule has been added for deduction under Section 80D to calculate total deduction for health insurance premium**

**Now, joint house owner can file ITR-1 and ITR-4**

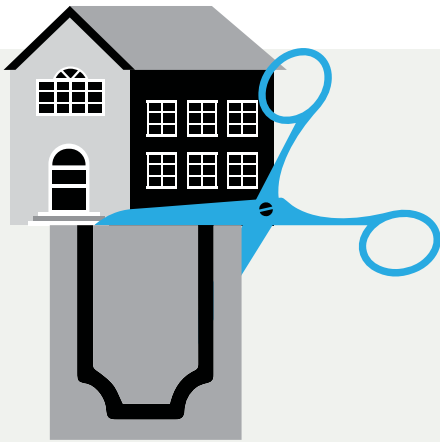
**Tax filing is mandatory in case you have deposited more than ₹1 crore in current account, or aggregate expenditure during the year on electricity bill or foreign travel is above ₹1 lakh and ₹2 lakh, respectively**

Salaried employees will have to specify the nature of their jobs as there are changes in the list of employer's category — Central government, state government, public sector undertaking, pensioners and others.

There are now certain expenses that have made ITR filing mandatory. "A person, who is otherwise not required to file ITR as his income does not exceed the exemption limit, shall file the return of income if, during the previous year, he has deposited more than ₹1 crore in one or more current accounts maintained with a bank or a co-operative bank; or incurred an expense of more than ₹2 lakh on himself or any other person for travel to a foreign country; or incurred

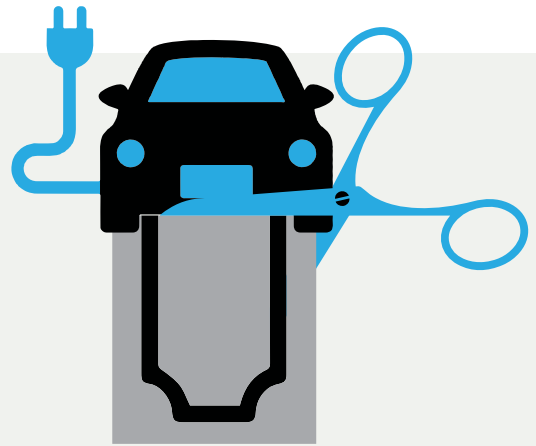
penses till July 31, 2020. If you have made such investments or expenses during the extended period, you will have to give specific details.

"A new 'Schedule DI' for the purpose of providing the details of investments and payments made during the extended period — April 1, 2020 to July 31, 2020 — has been granted for 2019/20. Due to Covid-19 and the consequent lockdown, the government has extended the period for making tax-saving investments under Chapter VI-A, including medical insurance, donations and other deductions. Similarly, the period for making investments to claim capital gains exemption was also extended till September



### **DEDUCTION FOR AFFORDABLE HOUSING LOAN**

**A new deduction of up to ₹1.5 lakh under Section 80EEA for interest paid on loan for affordable housing**



### **DEDUCTION FOR ELECTRIC VEHICLE LOAN**

**A new deduction of up to ₹1.5 lakh for individual taxpayers under Section 80EEB for interest paid on loan for an electric vehicle**

more than ₹1 lakh expense towards payment of electricity bill," says Naveen Wadhwa, DGM, Taxmann.

If you have received capital gain from sale of shares, you will have to give more details this year. "In case of long-term capital gains from sale of listed equity and equity-oriented units, the taxpayer must provide details scrip-wise in case of investments up to January 31, 2018, which are subject to grandfathering," says Gupta of ClearTax. "The scrip-wise details are not necessary for long-term investments bought from February 1, 2018, and for short-term capital gains and business income from trading in shares."

Due to the lockdown in the second half of March, which was also the last month of 2019/20, the government extended the deadline to make tax-saving investments and ex-

30, 2020," says Gupta of ClearTax.

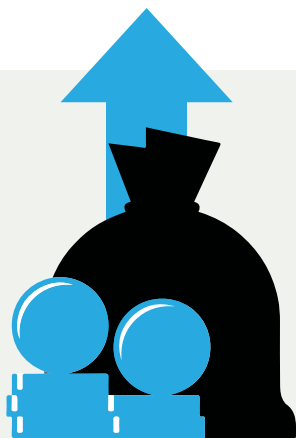
For many people, especially those who have sold a property and were planning to buy another one to save capital gains tax, there has also been an extension in the deadline. "The date for making investment/construction/purchase for claiming roll-over deduction with respect to capital gains under Section 54 to 54GB was extended to September 30, 2020. This means if the assessee had capital gain income during 2019/20 and wanted to invest that under Section 54 to 54GB to save tax, he could have invested or constructed/purchased the capital asset till September 30, 2020," says Kapil Rana, Founder & Chairman, HostBooks Ltd.

The extension, however, does not apply to everyone. "The benefit of extension for capital gains exemption was

only for those whose last date for making investments fell between March 20, 2020, and September 29, 2020,” says Gupta of ClearTax.

### The Right Form

ITR-1 can be only be filed by an individual who is ordinary resident of India and has a total income of up to ₹50 lakh. The source of income should be from salary/pension, family pension, income or loss from one house property and income from other sources, and should not include income taxed at special rates, including winnings from lottery and race horses or losses under this head. For a person filing



### LONG-TERM CAPITAL GAINS SAVING

**The date for investment/construction/purchase for claiming roll-over deduction with respect to capital gains under Section 54 to 54GB was extended to September 30, 2020. Claim the exemption if you made the investment during the extended period**

ITR-1, agricultural income should not be more than ₹5,000.

If you have income from presumptive business or profession covered under section 44AD, 44ADA and 44AE (for person residing in India) you can file ITR-4. This form can be filed only by an individual or Hindu Undivided Family (HUF) who is ordinary resident of India and by a firm (other than LLP) resident of India. Now, you can file ITR-1 or ITR-4 even as a joint owner of a house property.

### Presumptive Taxation

At times it is difficult for people to maintain accounts of all transactions and expenses. In such cases, one can go for presumptive taxation to make ITR filing easier. “Professionally qualified persons, engaged in professions mentioned in Section 44AA(1), can file their returns through ITR-4 if they opt for presumptive taxation scheme under Section 44ADA. Such an option is available if their gross receipts do not exceed ₹50 lakh,” says Wadhwa of Taxmann. However, this facility is limited to specific businesses or professions. “Any individual professional being a medical, legal or accountancy professional, film artist, engineer, technical consultant, architecture, interior decorator, company secretary, etc. would be eligible for presumptive taxation under Section 44ADA provided gross receipts do not exceed ₹50 lakh. Such presumptive income needs to be declared at the rate of 50 per cent,” says Suresh Surana, Founder, RSM India.

### Professionals And Freelancers

In the new economy, there are individuals doing professional work or are freelance service providers such as website developers, digital marketers, content writers, video editors. Their income does not fall under the salary category. So which is the ITR form for them?

“Individual freelance service providers would be required to fill ITR-3. In case they fall into the eligible category for presumptive taxation, they would be required to file ITR-4. A person, whether or not opting for presumptive taxation, would be required to file ITR by July 31 every year unless he is subjected to tax audit. However, for financial year 2019/20, the period for filing returns has been extended up to November 30, 2020,” says Surana of RSM India. “A professionally qualified person may also file ITR 4 if the nature of service falls within the purview of presumptive taxation. Otherwise, he can file ITR-3.”

But what should you do if you have capital gains?

There is a category of large number of individual taxpayers whose primary source of income is salary, but they also invest in shares and mutual funds. So, which is the right form for them? “An individual with income from salary and capital gain (except future and options and intra-day trading) is required to file ITR-2 if capital gain is not the primary source of income,” says Rana of HostBooks.

If you have income above ₹50 lakh or income from more than one house property or foreign income, or if you hold foreign assets, you will need to file ITR-2 form. “ITR-2 should not be used by an individual whose total income during the previous year includes income under the head ‘Profits or Gains of Business or Profession’, or whose primary source of income is capital gain (in case trading is the main business of the assessee,” adds Rana. **BT**

@naveenkumar80





Money Today – Column

# How to Get Regular Income Post Retirement

MORE THAN THE CORPUS, MUCH DEPENDS ON EXPENSES, GOALS AND COMMITMENTS

BY SURESH SADAGOPAN

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**etirement funding** is an important goal for everyone. But it is nowhere on the radar for most people till they are into their forties. It is then that realisation dawns and they start putting away some money for retirement.

Of all the goals one has, retirement is the least glamorous. Buying a home, children's education and marriage, buying a vehicle, vacations, have a positive, feel-good aspect to them. Retirement, on the contrary, denotes ceasing work, which for some people means loss of prestige and descent into irrelevance. No wonder, it does not get much attention.

For most goals, one can take a loan and get by — except retirement.

## Retirement Funding

For those in salaried jobs, a significant

portion of the retirement fund comes from retiral benefits. But again, the retirement fund is greatly depleted in many cases, as provident fund amount is withdrawn for various goals during the working life. Hence, the fund corpus can be vastly different for different people. Most people have other investments too.

However, the quantum of the corpus is not really the problem. A lot depends on expenses and goals as well as commitments during retirement years.

We need to assess whether assets they have are enough to take care of their requirements during their lifetime. This can vary a lot. Hence, the way regular income is set up, as well as investing the balance funds, need to be tailored keeping individual requirements in mind.

## Income Needs

It is important to set up regular income during retirement. Some people have pension, rental income, etc. The additional regular income needed in such a case may be modest. There are others who may not have such income sources and for whom regular income needs to be ensured from scratch.

While investing to earn regular

income during retirement, expenses must be assessed carefully. Normally, expenses come down after retirement due to lesser spending on commute and work-related incidentals as well as lifestyle expenses. Again, expenses stabilise a year or so into retirement.

Hence, it is good to set up income that meets 60-75 per cent of the needs, at the start. The balance can be met from a pool kept for funding the shortfall, month on month. After a year or so, if there is still a need to set up additional income, it can be done then.

## Setting up an Income Stream

There are multiple options to earn income during the retirement phase. It is important to invest in low-risk vehicles. Preservation of capital is a very important objective in retirement and we need to be mindful of that.

Senior Citizens Savings Scheme & Pradhan Mantri Vaya Vandana Yojana are two government schemes which offer 7.4 per cent per annum. One can invest ₹15 lakh in each of them (and an equivalent amount for the spouse). One may also consider Post Office Monthly Income Scheme for regular income.

Apart from this, there are non-convertible debentures (NCDs) and

bonds that can be sourced from the secondary market. These offer better rates than bank fixed deposits. For instance, Bank of Baroda bonds are available at 8 per cent-plus yield. It is a good yield for an AA+ rated instrument today. There are also other options that one may consider while setting up an income stream.

Then there are debt mutual fund schemes. Income can be ensured through systematic withdrawal. For those who come in higher tax brackets, a systematic withdrawal from a debt scheme can reduce the tax rate to less than 10 per cent. So, there are a whole range of products available to invest.

The entire corpus cannot be used for ensuring regular income. It needs to be deployed diligently to take care of various other requirements as well.

We need to build a liquidity and emergency corpus. Money also needs to be available for various goals that may come up after retirement. One may also want to pursue one's passion like travelling. Due to inflation, a higher income will be needed in future to maintain the same living standard. Philanthropy and passing on a legacy are also on the minds of many.

Where will the rest be invested?

Apart from the money invested for income generation, the rest of the money needs to be invested as per the risk profile of the person. It is a fallacy to think that a retired person need not invest in equity assets. A small portion of the corpus needs to be invested here too so that this portion can generate returns well over inflation and make one's corpus last longer.

### A Case Study

S.K. Sharma has just retired from a middle-level position in a corporate entity and is looking forward to a comfortable retirement. He received about ₹85 lakh as final settlement, which includes his EPF, gratuity and other retiral benefits. He has an existing investment of ₹20 lakh in FDs which are yielding about 7 per cent. He has about ₹22 lakh in equity mutual funds as well.

He has invested ₹18 lakh in FDs for marriage of his daughter Vidyalakshmi which is expected any time now.

He has his own home and medical insurance for him and his wife to the tune of about ₹10 lakh. His daughter works in a private firm. She manages her finances and has her own medical insurance.

He is spending about ₹45,000 per month and another ₹2 lakh on an annual basis towards vacation, insurance premiums and incidentals. His

withdrawal of ₹10,000 per month set up. These together will yield ₹42,000 per month, which is near about what he needs.

What is also recommended is an investment of about ₹20 lakh in some NCDs & bonds which have an AAA or AA+ rating that can offer a return in excess of 7.5 per cent. These normally offer an annual return. This will yield ₹1.5 lakh, which can be used for annual expenses.

₹15 lakh should be kept aside in

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MONTH ON  
MONTH**

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wife Aditi has a small source of income through tuitions which is expected to continue for several years. She has her own investment of about ₹12 lakh by way of FDs which she would continue to hold.

Sharma is a conservative investor. Hence, both Senior Citizen Savings Scheme as well as Pradhan Mantri Vaya Vandana Yojana would suit him. These together would offer about ₹18,000+ per month.

FDs can be retained as they are yielding an average of about 7.5 per cent and interest comes in quarterly. Another ₹20 lakh may be invested in a corporate bond fund and systematic

ultra-short term funds, liquid funds and arbitrage funds for liquidity, contingencies and meeting shortfalls. His equity mutual fund portfolio needs to be reviewed for investing in appropriate equity-oriented funds. That rounds up his retirement portfolio deployment.

At retirement, one's lifetime wealth is involved. It needs to be deployed properly for the next important phase of life, spanning decades. There is no margin for error here and, hence, seeking professional help may be of immense value. **BT**

*The writer is Founder, Ladder7 Financial Advisories*

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# Network

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## Finding Rhythm

**Geetu Verma**, Global Vice President, Nutrition and Natural Platforms, Unilever, has been working especially hard during the last six months, trying to offer her consumers immunity-building products. After a tiring day at work, she de-stresses herself by humming old Hindi film classics. She is equally well-versed in Hindustani classical music. “Relaxing to me is trying to learn a classical song. I have learnt Hindustani classical music in Sangeet Mahabharati in Mumbai. It has helped me develop basic appreciation of the *ragas*,” she says.

Music has taught her to find rhythm in everything. “Sometimes you may have challenges at work, or friction with some people... one way to look at it is to tell yourself that this is the flow, the rhythm of the workplace and you need to navigate it in as seamless and free-flowing manner as possible,” she explains. “It puts you fully in the moment...you don’t exercise your limbic mode, you exercise your holistic sense in appreciating an issue for a reason.”

—AJITA SHASHIDHAR

PHOTOGRAPH BY MANDAR DEODHAR



# THE UNPLUGGED SOUL

**Ever since** he was eight, **Hersh Shah**, CEO, India Affiliate of Institute of Risk Management, UK, has been performing on stage, participating in music competitions, Christmas choirs and annual days in school and college. He may not have chosen music as a career but he still takes vocal classes once a week under a trained expert. "Covid has impacted the general discipline of attending weekly sessions, but I still try to attend the online session every week."

Shah has given two state-level exams in classical music and is also trained in western vocal music. "I recently enrolled for a more serious course in western vocal music." One thing Shah likes the most about music is that it has helped him gain a lot of stage

confidence. "I was a shy kid. My parents used to make me stand on a chair in front of a mirror as if I was performing on stage. As I started participating in school events, it slowly boosted my confidence. Now I comfortably speak at public forums, in board meetings and interact with employees and shareholders," he says.

In the last six months, Shah has had several Karaoke sessions and unplugged nights with family and friends. "Music makes the brain release more dopamine — a neurotransmitter that plays an important role in our cognitive, emotional, and behavioural functioning. It is my source of energy and productivity. Give me a mic with some background music and I can entertain myself and others for hours."

— APRAJITA SHARMA



PHOTOGRAPH BY MANDAR DEODHAR



## Passion and Work Synergy

**Sriram Mahadevan** of Joyville Shapoorji Housing loves nature, architectural marvels and adventures. The Managing Director of the Mumbai-headquartered real estate company, goes on one pleasure trip every year. "A trip to East European countries is currently on my bucket list," says Mahadevan. He had been to Warsaw and Krakow in Poland earlier, but that trip was more on work and not as an explorer. He also makes it a point to take a bicycle tour once a

year, which ensures that he doesn't see only the tick-in-the-box stuffs. Seeing new places and meeting locals helps him deal better with teams. "It also makes me more patient since travelling glitches make one accept adversities and push one to find ways and means to overcome them and continue on the journey," says Mahadevan, whose passion also involves developing beautiful mid-income homes for the masses.

— ANAND ADHIKARI



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# Best Advice I Ever Got

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## “TALENT WINS GAMES, BUT TEAMWORK WINS CHAMPIONSHIPS ”

SANDEEP GULATI, MD, EGIS INDIA

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### **What was the problem you were grappling with?**

When I joined Egis India in 2017, one of the biggest challenges we faced was to enforce fiscal discipline in the company. Being an engineering company, it didn't come naturally to many people. It needed to be reinforced that revenues are never complete without money in the bank.

### **Who did you approach and why?**

I approached the Domain Directors and laid the position threadbare. I explained to them very clearly that they must own the business E2E (end-to-end). Unless people take ownership, it doesn't work. The first step towards ownership is empowerment. I strongly believe in collaborative style, by empowering people.

### **What was the best advice you ever received?**

Talent wins games, but teamwork wins championships — our sales director in Ericsson, who was a great motivator, told us about 15 years ago. I still live by it and it works every time.

### **How effective was it in resolving your problem?**

Once the objective was set, distinct tasks were given to each team member. It was heartening to see the sense of belonging and the urge to help each other out. There was a healthy competition among teams. Work was pure fun and the results really astounded us. We were able to generate more than our most aggressive estimates. **BT**

PHOTOGRAPH BY RAJWANT RAWAT

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