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Pathways to Happiness

What is Mindfulness?

We all yearn for happiness, but many of us go about it the wrong way. For instance, acquiring things gives us temporary happiness. In fact, just 10% of our happiness is determined by our circumstances, such as how much money we have, the type of work we do etc.

Mindfulness is the basic human ability to be fully present, aware of where we are and what we're doing, and not always reacting and judging what's going on around us.

Mindfulness is something we all naturally possess, but it needs to be practiced daily. Whenever you bring awareness to what you're directly experiencing via your senses, or to your state of mind via your thoughts and emotions, you're being mindful. And there is growing research showing that when you train your brain to be mindful, you're actually remodelling the physical structure of your brain.

According to recent research, we spend almost 47 percent of our time "mind-wandering," or having thoughts about something other than what we're currently doing. And this makes us unhappy.

Mindfulness involves "training the mind to be more in the present moment," and to "be open to whatever is happening each moment," according to Siegel, who's also a **mindfulness**

expert and author of *The Mindfulness Solution: Everyday Practices for Everyday Problems*.

Mindfulness supports each pathway to happiness. Many people have a narrow definition of mindfulness, such as you must banish all thoughts from your mind and become a blank slate. But being mindful is as simple as bringing your attention to walking, instead of continuing to get lost in thoughts, Siegel said.

Jon Kabat-Zinn, creator of the research-backed stress-reduction program Mindfulness-Based Stress Reduction (MBSR), says: "mindfulness lights up parts of our brains that aren't normally activated when we are mindlessly running on autopilot".

Some things to consider before practicing mindfulness:

1. **All you need** is to devote a little time and space to accessing your mindfulness skills every day.
2. **There's no way to quiet your mind.** That's not the goal here. All you're trying to do is pay attention to the present moment, without judgment. Sounds easy, right?
3. **Your mind will wander.** As you practice paying attention to what's going on in your body and mind at the present moment, you'll find that many thoughts arise. But the wandering mind isn't something to fear, it is part of human nature and it provides the magic moment for the essential piece of

mindfulness practice—the piece that researchers believe leads to **healthier, more agile brains**: the moment when you recognize that your mind has wandered.

Because if you can notice that your mind has wandered, then you can consciously bring it back to the present moment. The more you do this, the more likely you are to be able to do it again and again.

4. **Your brain will keep judging & try to take over.** The second part of the puzzle is the “without judgment” part. We’re all guilty of listening to the critic in our heads a little more than we should. When you practice mindfulness, try not to judge yourself for whatever thoughts pop up. Notice judgments arise, make a mental note of them (some people label them “thinking”), and let them pass, recognizing the sensations they might leave in your body, and letting those pass as well.
5. **It’s all about returning your attention again and again to the present moment.** It seems like our minds are wired to get carried away in thought.
6. **That’s why mindfulness** is the practice of returning, again and again, to the breath. We use the sensation of the breath as an anchor to be in the present moment. And every time we return to the breath, we reinforce our ability to do it again.

While mindfulness might seem simple, it’s not necessarily all that easy. The real work is to make time every day to just keep doing it. Here’s a short practice to get you started:

How to Practice Mindfulness

1. **Take a seat.** Find a place to sit that feels calm and quiet to you.
2. **Set a time limit.** If you’re just beginning, it can help to choose a short time, such as 5 or 10 minutes.
3. **Notice your body.** You can sit in a chair in any position cross legged or with your feet on the floor.
4. **Feel your breath.** Follow the sensation of your breath as it goes out and as it goes in.
5. **Notice when your mind has wandered.** Inevitably, your attention will leave the sensations of the breath and wander to other places. When you get around to noticing this—in a few seconds, a minute, five minutes—simply return your attention to the breath.
6. **Be kind to your wandering mind.** Don’t judge yourself or obsess over the content of the thoughts you find yourself lost in. Just come back. That’s the practice. You do it as kindly as possible

Can computers enhance the work of teachers? The debate is on

☐ As schools struggle to raise high school graduation rates and close the persistent achievement gap for minority and low-income students, many educators tout digital technology in the classroom as a way forward.

☐ But experts caution that this approach still needs more scrutiny and warns schools and parents against being overly reliant on computers.

Source | <http://www.pbs.org/>
PR | Asian Age | 28 August 2017

Link | [Reading Habits of a few Ultra-Successful people](#)

Reading Habits of a few Ultra-Successful people

Google Voice Search @ Now speak to Google in eight Indian languages

Along with Hindi, the new languages include Bengali, Gujarati, Kannada, Malayalam, Marathi, Tamil, Telugu and Urdu languages.

Source | Asian Age | 169 August 2017

AI (Artificial Intelligence) Warning

Urging caution on AI is fine, but Elon Musk saying it is worse than nuclear war sounds like hyperbole

Source | Financial Express | 16 August 2017

USB connections make snooping easy

USB connections, the most common interface used globally to connect external devices to computers, are vulnerable to information 'leakage', making them even less secure than has been thought, Australian research has shown.

University of Adelaide researchers tested more than 50 different computers and external USB hubs and found that over 90% of them leaked information to an external USB device. The results are being presented at the USENIX Security Symposium in Vancouver, Canada next week.

"USB-connected devices include keyboards, card swipers and fingerprint readers which often send sensitive information to the computer," says project leader [Dr Yuval Yarom](#), Research Associate with the University of Adelaide's [School of Computer Science](#). "It has been thought that because that information is only sent along the direct communication path to the computer, it is protected from potentially compromised devices. "But our research showed that if a malicious device or one that's been tampered with is plugged into adjacent ports on the same external or internal USB hub, this sensitive information can be captured. That means keystrokes showing passwords or other private information can be easily stolen."

"The main take-home message is that people should not connect anything to USB unless they can fully trust it," says Dr Yarom. "For users it usually means not to connect to other people's devices. For organisations that require more security, the whole supply chain should be validated to ensure that the devices are secure."

Source | <https://www.adelaide.edu.au/news/news94082.html>

Communication Etiquette - Five email rules every professional should know

☐ Avoiding putting words in ALL CAPS

☐ Nothing is confidential – so write accordingly

☐ Proof read every message

☐ Reply to your email

☐ Never start an email with “I”

Source | Economic Times | 15 August 2017

AI, Robotics find way into B-school curriculum

MUMBAI: Artificial intelligence and robotics are making their way into management curriculum of the country's business schools, including Indian Institutes of Management, even as machine intelligence and Internet of Things increasingly influence business strategies and analytics. Two months ago, SP Jain Institute of Management & Research (SPJIMR) launched two courses — ‘Reinventing Business with IoT, Artificial Intelligence and Machine Learning’ and ‘IoT in Supply Chain’ for students of its flagship MBA programme.

ELink | http://economictimes.indiatimes.com/articleshow/60064615.cms?utm_source=contentofinterest&utm_medium=txt&utm_campaign=cppst

‘Infrared WiFi’?

☐ Dutch researchers say a new wireless network employing harmless infrared rays will make Wi-Fi speeds up to 300 times faster

☐ Use rays of light which convey the information in a wireless way

☐ Safe to use - Infrared wavelengths don't go into your eyes.

☐ Much more power efficient

☐ It offers you a lot of security

Source | Times of India | 16 August 2017

Survey @ ‘Indian Libraries slow to provide mobile access to content’, reveals first of its kind survey with Librarians

Gurgaon: On the occasion of National Librarian Day*, Knimbus, a leading Cloud-based eLibrary platform, released findings of a survey conducted with librarians across India on their current adoption of digital, perceived challenges and benefits, future plans and the influence of the Government's ‘Digital India’ initiative on making libraries digital.

As per government data 1, there are 799 universities, 39,071 colleges and 11,923 stand-alone institutions in India and there are about 34.6 million Higher Education students. The number of public libraries in India is over 70,000. But less than 10% students use the physical library.

With mobile Internet users expected to cross 500 million users by 2017, consumption of information has moved to the mobile. IAMAI (Internet & Mobile Association of India) estimates that smart phone users spend 72 percent of their time to consume information on their mobile devices. This shift has increasingly impacted physical libraries which have been witnessing a significant drop in the usage of their facilities.

The Knimbus survey reveals interesting findings as to where India's libraries are in their digital journey. None of the library respondents were fully digital, while 71 percent of libraries were partially digital. A fully digital library provides users with access to the complete library content via online devices such as laptops, tablets or smart phones, on an integrated search

platform to be accessed anytime and anywhere. A majority credited the Government's 'Digital India' initiative with having a positive impact on accelerating the digitization of libraries

KEY FINDINGS @ A GLANCE-

81% of libraries plan to go fully digital by 2020

56% confirm that a mobile device – mobile or laptop is the preferred medium for users to access library services

60% cite 'anytime and anywhere access of e-resources' and 'diverse range of content all at one place' to be the biggest benefits of a digital library

72% perceive costs to be the barrier to digitization

92% credited the government's 'Digital India' initiative with accelerating digitization of libraries.

Knimbus introduced its cloud based e-Library platform 3.0 that integrates high quality knowledge-content for learners such as e-books, e-journals, online courses from top professors across international universities and curates multi-media content from sources such as TED Talks, Edx, Coursera, Slide Share and more. The platform offers premium academic content from over 500 national and international academic publishers and more than 100,000 free e-books and 10,000 open access e-journals for users. Knimbus 3.0 would be accessible to users through the Knimbus mobile app that is available for academic institutes on demand. With this offering Knimbus is looking to bring academic libraries closer to learners making it no less than a Netflix of education.

Knimbus has till date digitized 450+ libraries across India including Niti Aayog-New Delhi, Visvesvaraya Technology University (VTU)-Bangalore, Indian National Academy of Engineering (INAE)-Gurgaon, National Defense College (NDC)-New Delhi, National Institute of Technology (NIT)-New Delhi, Sharda University-Delhi, and many more.

Source

| <https://indiaeducationdiary.in/indian-libraries-slow-provide-mobile-access-content-reveals-first-kind-survey-librarians/>

Computer finally gets a name in Hindi, it's called 'Sanganak'

The Hindi word for 'computer' is 'Sanganak', as coined by the Commission for Scientific and Technical Terminology (CSTT), New Delhi. The word was recently introduced in the national language dictionary by the commission, which falls under the MHRD, and is tasked with evolving the Hindi language and bringing forth Hindi terms for non-Hindi words.

Source | Times of India | Jaipur Edition | 17 August 2017

Free Digital Syllabus @ 800 videos for Classes I-VIII available to all schools in State - thanks to Jalgaon teachers

800 videos for Classes I-VIII available to all schools in State

Mumbai: In what could be termed a first-of-its-kind independent experiment in Maharashtra to promote digitisation, around 800 teachers from Zilla Parishad schools in Jalgaon district have created videos of 800 chapters from Class I to VIII textbooks to innovatively engage students. The videos are available free of cost to all schools affiliated to the State board.

One chapter each

“We have been looking for innovative ways to ensure education for our students in around 1,800 schools in the district. We decided to focus on individual subjects, and searched for the best teachers in each. Every teacher was assigned only one chapter and asked to present it in a digital format,” said Jalgaon ZP CEO Kaustubh Divegaonkar.

The teachers worked on each chapter for over a month. Audio-video tools and technical help was made available to them. “Some of the tech-savvy teachers took up the responsibility of giving finishing touches to the videos,” he said. The teachers produced 800 videos and submitted them to the ZP. Class-wise CDs were then distributed in all schools. Teachers can transfer the videos to Android phones, and then project them on a white screen in classrooms.

Negligible cost

“A number of private companies supply such material at a very high cost, and with validity of only a year. We have created the material of exactly the same standard at almost negligible cost,” Mr. Divegaonkar said.

ELink <http://www.thehindu.com/news/national/other-states/a-free-digital-syllabus-thanks-to-jalgaon-teachers/article19511991.ece>

IIT's Unique Science Culture Initiative

Source | Free Press | 21 August 2017

Internet of Thing (IoT) - Bets for the Disruptive Age

The world is witnessing a paradigm shift in technology with automation, internet of things (IoT) and artificial intelligence.

Source | Economic Times | 18 August 2017

Smartron unveils tronX @ India's first AI powered IoT platform

Smartron 'tronX' is an Artificial Intelligence (AI)-powered IoT platform that would help make users' daily life easier and smarter.

Built on the world of 'Internet of Trons', the ecosystem allows instant access to profile, data, content, services, Cloud, care, community and other IoT devices whether you are at home, in the car or at the office. “Smartron has been working for more than two years on creating a new connected ecosystem fuelled by AI-powered 'IoT' and 'tronX' is at the core of this brave new world,” Mahesh Lingareddy, Founder and Chairman, Smarton, told IANS here.

Link | <http://indianexpress.com/article/technology/tech-news/technology/smartron-unveils-tronx-to-make-your-life-smarter-4802480/>

Fair use exceptions for libraries under Indian copyright law

The table below summarizes activities of libraries that would be considered fair under the Indian copyright law:

SL No	Action	Permissibility	Comment
1	Photocopying copyrighted books or materials (For research, education and/or private study)	NA	In the course of instructions as part of education Section 52(1)(a) and Section 52(1)(i)
	a) Parts of books	Permitted	See Para 73 of DU Copyright Case
	b) Photographing parts of books	Permitted	This include photographing using cameras See Para 78 of DU Copyright Case
	c) Entire books	Not Permitted	Might not be considered fair use or fair dealing unless the book is not available for circulation in India
	d) Articles	Permitted	Articles include research papers, journal publications, blog posts etc
	e) Charging for photocopying	Permitted	Reasonable price can include photocopying and assistance charges
2	Reproducing copyrighted works/materials	NA	Materials may include audio or video content such as audio lectures, songs, films or documentaries.
	a) Digital copy for storage	Permitted	See Section 52(1)(n) of the Copyright Act. This exception is applicable only for storage purposes and not for distribution
	b) Digital copy for searching	Permissible	No specific provision exists, however it will be considered as fair use
	c) Printing digital copies created under (a) and (b)	Not-permitted	Can be printed only when original copy is destroyed
	d) Books not in circulation in India	Permitted	See Section 52 (1) (o) of the Copyright Act Only three copies can be made
	e) Printing parts of digital books for course pack/course works/ research	Permitted	Provided E-books are legally purchased by the library
	f) Printing entire digital books	Not permitted	Unless permitted under the license
	g) Unpublished Works for private study or research	Permitted	See Section 52(1)(y)
3	Issuance and/or distribution of Copyrighted books/ materials	NA	Materials may include audio or video content such as audio lectures, songs, films, documentaries.
	a) To professors, students or members	Permitted	NA
	b) To third parties for private use or research	Permitted	See Section 52(1)(a)
	c) Inter library loan	Permissible	NA

	d) Access to E-books on library platform	Permitted	Provided e-books are acquired legally and subject to permissions/ restrictions provided in the license agreement, and fair dealing/ fair use provisions.
4	Conversion of copyrighted books/ materials into accessible format for the disabled	NA	NA
	a) Creating e-books, audio books, braille books etc from the books available in the library	Permitted	See Section 51(1)(Zb)
	b) Making copies of materials mentioned in (a)	Permitted	NA
	c) Issuance/ distribution of copies to disabled persons	Permitted	For the purposes of private or personal use, education or research
	d) Charging for materials mentioned in (a)	Permitted	Reasonable charges to recover the cost of creation
5	Performance of copyrighted materials	NA	Performance of songs, films, plays, artworks or books
	a) Performance in events before students, staff and parents	permitted	See Section 52(1) (j) of copyright act
	b) Charging for events	Not permitted	NA
6	Translation of copyrighted works/ materials	NA	NA
	a) For purposes of fair use/ dealing	Permitted	NA
	b) Course packs	Permitted	NA
7	Circumvention OF DRM Measures	NA	NA
	a) For purposes of fair use/ dealing	Permitted	See Section 65(A)
8	Making and distributing Course Packs	NA	NA
	a) Master reference copy	Permitted	Master reference copy can include chapters or paragraphs from copyrighted books, articles or any other copyrighted materials
	b) Copies of course pack	Permitted	NA
	c) Selling course pack	Permitted	Reasonable price can include photocopying and assistance charges
	d) Outsourcing copying/sale of course packs	permitted	Reasonable price can include photocopying and assistance charges
	e) Combination of copyrighted and public domain works	Permitted	See Section 52(1) (h) of Copyrighted

Note: Permitted usage has been generalized and Readers are advised to review specific sections and cases to understand the scope and extend of the said exceptions.

Link | <https://www.bananaip.com/ip-news-center/fair-use-exceptions-libraries-indian-copyright-law/>

Can computers enhance the work of teachers? The debate is on

As schools struggle to raise high school graduation rates and close the persistent achievement gap for minority and low-income students, many educators tout digital technology in the classroom as a way forward.

But experts caution that this approach still needs more scrutiny and warn schools and parents against being overly reliant on computers.

Source | <http://www.pbs.org/>
PR | Asian Age | 28 August 2017

The Academic Library and the Promise of NGDLE (Next Generation Digital Learning Environment)

Key Takeaways

Academic libraries support institutional goals for **student success** and **have embraced** the use of **correlation research** to demonstrate connections between library services and resources and student learning, retention, completion, and post-graduation success.

Recent correlation research has revealed promising connections between academic libraries and student success; however, **data difficulties seem likely to stymie** continued work in this area.

To further their research and maximize library contributions to learning, librarians should **prepare** for next generation digital learning environments and learning analytics initiatives on

their campuses by **reading** about related topics, **engaging** with library colleagues, and **consulting** campus partners.

The academic library exists to support the goals of its institution; primary among those goals are student learning and success. Consequently, librarians endeavour to provide services, resources, and expertise to ensure that students achieve learning outcomes, persist to completion, and launch successfully after graduation.

Link | <http://er.educause.edu/articles/2017/8/the-academic-library-and-the-promise-of-ngdle>

Five ways to keep your smart phone data safe

Thanks to modern-day smart phones, there's a tremendous amount of information at your fingertips which you do not want to fall into the wrong hands. Phones are small and easy to misplace or get stolen in a moment of distraction. Moreover, they are susceptible to hacking when leveraging unsecured public networks. There's also the issue of malware, which can gain access to your smart phone via the apps you download. Yet most fail to recognise the importance of using sound security practices. Here are five simple ways to keep your mobile device safe.

Source | [Financial Express](#) | 4 September 2017

Bridging rural urban educational divide using social technologies

India is facing a huge rural-urban divide with regard to learning achievement at the school level. Even after significant educational expansion in the recent years—including physical infrastructure of schools and enrolment of students (at

primary and secondary levels)—dropout rates in rural India are substantially high (at 40% and 57%, respectively). The major reasons behind this unfortunate outcome—in spite of large investments in traditional classroom programmes—are teacher absenteeism, and poor quality of teaching due to non-availability of trained teachers and attractive teaching materials in rural schools.

Source | Financial Express | 4 September 2017

Tips for successful knowledge management

A comprehensive knowledge base eliminates the need to rediscover or reformulate knowledge. Knowledge that doesn't serve is knowledge wasted. And for knowledge gained from experience and research to be useful, IT enterprises need to organise, manage, and utilise it in the best ways possible. Fortunately, the best way isn't a herculean task when you employ simple tricks to build a profound knowledge base (KB).

Gathering information

The most important part of knowledge management is knowledge building. The first step is to identify prospective sources to derive and extract knowledge. Resolutions on common issues can be used as templates if they are added to the KB as knowledge items.

Converting tacit knowledge to explicit knowledge is essential for a successful knowledge management system. However, that conversion requires collaborative efforts with careful investigation and input from experienced technicians. Also, to achieve a comprehensive KB, encourage your IT

technicians to move resolutions directly to the KB.

Identify & retrieve

Organising and categorizing existing data can be challenging, especially when handling large KBs with wide scopes. However, it is important to group knowledge items and place them under relevant topics so that information is not lost in a pool of data. There are different ways in which you can organise knowledge, depending on what suits your organisation best.

Grouping can be based on document types, such as guidelines or bug fixes, or on the subject matter, such as hardware issues or software updates. Creating logical hierarchies is a method that will ease user navigation. The hierarchy should begin with broad topics and move on to categories and subcategories.

Implementing processes

Creating a well-structured and relevant information base is crucial. The quality of the content should be peer-reviewed by subject matter experts for accuracy and relevance. Ultimately, information cannot be published as knowledge without a proper knowledge approval process. All generated content must go through peer review and should be continuously improved.

Along those lines, you can configure an automated approval workflow, which prevents a solution from being published without peer approval. Create a unique knowledge manager role with permissions to approve solutions. Configuring an automatic trigger for notifications to approvers on submission of a solution will make the approval process easier.

Pick your audience

Not all bits of information in the KB are relevant to all users. By choosing the right audience for a knowledge item, you can eliminate clutter in the end users' self-service portal. For technicians, create specific roles and groups based on the field of expertise and share only relevant topics. For example, finance documents are always confidential and therefore should be accessible only to related users.

Effectively prompt

No matter how elaborate a KB is, it cannot be effective if it is out of reach. Making the KB easily accessible to end-users in the self-service portal will help them arrive at solutions without assistance from a technician, lowering the number of incidents.

Widen horizon

A well-built KB should not be limited to storing resolutions for incidents. Use the KB as a repository of important checklists that keep a particular service up and running. Commonly used information such as checklists on regular server housekeeping tasks or changes that require restarting the server will keep technicians from missing crucial steps in change implementation.

The KB should also be used to save important workflows in IT services, training material for technicians, user guides, and even FAQs. This, in turn, helps reduce incident response time and will help technicians keep up with pre-defined service legal agreements.

Create a team

Creating a knowledge management (KM) system in your organisation certainly has its advantages. One of the most significant of these is the added ownership and accountability in the KM process. You can create a user group of technicians who are well-trained in the proposed KM model for your organisation.

This team should be assigned to supervise the approval process. They should also be able to streamline KM workflows, identify possible areas of extension, and be responsible for collecting information from resources. This will help avoid chaotic roles and prevent missing information.

Evaluate performance

Constantly monitoring the efficiency of your KM system with relevant metrics will help you evaluate its performance. After you've built your knowledge base and have a good knowledge management system running, sit back and reap the benefits. Whether it's just a few tweaks to an existing knowledge base or a brand new one, it shouldn't be long before customers and employees respond with words of praise.

Source: www.entrepreneur.com

Data: The mover and shaker of 21st-century education

Technological disruption is revitalising the education industry, enabling both students and teachers to strengthen their skills and knowledge to adapt to the new requirements of a 21st-century work force.

In July 2016, Georgia Tech professor Ashok Goel hired Jill Watson, a teaching assistant for the spring semester. Jill was great at online student interactions, answering questions and was nominated as an outstanding assistant by students. What is the difference between Jill and other assistants? Jill is a chatbot. Her DNA is based on an open source platform (with pre-fed customized data) developed specifically to handle an enormous amount of students posts on the forum. And thus began an interesting new phase in one of the most respected sectors in the world - the education sector.

In India too, personalized digital learning platforms, new learning models delivering customized knowledge and flipped classrooms are finally dismantling the “one size fits all” approach towards student learning and education. Learning is becoming immersive (inside and outside the classroom); spurring creativity, critical thinking and meaningful real-world experiences.

Technological disruption is revitalizing the education industry, enabling both students and teachers to strengthen their skills and knowledge to adapt to the new requirements of a 21st-century work force. These are exciting times to be an educator and a student.

But, the growth is disparate and still rudimentary, understandably so for a country like ours with widespread geographical, cultural, gender and financial differences. Coupled with limited infrastructure, the dream of a truly literate India has a long time coming. There is a wide gap between expectations and reality both in terms of physical infrastructure and technological adoption.

This unstructured but valuable resource can be effectively analysed for insights to boost student achievement, increase faculty and staff productivity and improve operational effectiveness via better financial management and streamlined operations.

There are tremendous growth opportunities for big data and analytics in the education sector. The Digital India drive can catalyse such initiatives by creating an enabling environment across the country. Therefore, as we adapt to the needs of a 21st-century workforce, the sector needs a robust infrastructure background with measured approaches to manage life critical, business critical, real time, and mobile data. Backed up with investment, coherent strategies, and top-notch human talent, it's now time to change the education sector with data.

Source | <http://www.hindustantimes.com/education/data-the-mover-and-shaker-of-21st-century-education/story-vsFWXgoxDamkHAKp6q3pqM.html>

Get an education loan, at a swipe @ Quicklo

Getting an educational loan in India is very difficult, mainly for students who do not qualify to study in the top institutes in the country. It is also tough to garner funds to purchase expensive devices such as tablets & laptops that are a necessity for most professional courses. This is the key anomaly that Bengaluru-based financial tech firm, Quicklo, is attempting to solve. It was founded a couple of years ago by Mrigank Shekhar, Kush Srivastava and Rahul Saxena, classmates from IIT Delhi.

Quiklo partners with banks and non-banking financial institutions to disburse loans.

After checking credit-worthiness, once a student is deemed eligible for a loan, a partner financial institution disburses the money directly to the payee instead of the borrower.

Tracing their journey, Shekhar says, “We were looking at ways in which technology can improve this issue. The personal loan space in India seemed a great space to start. We realised that with low credit penetration, it was very difficult for a middle-class family to arrange funds for their child’s education and assorted expenses, such as tablets and laptops.

We started with a platform that essentially functions as a modem between lenders and borrowers. We not only provide basic education and gadget loans for the students, but also provide loans for preparing for competitive exams such as the GRE.

Parents can go to our website or download the app, and enter their details, the student’s details, their financial needs, and course fees.

It incorporates an algorithm that computes their credit worth. We forward the loan requests to our non-banking financial company partners. Once approved, the loan amount is transferred directly to the college.”

Preventing fraud is vital and the system has in-built checks in place to flag this at every level. “Using data points, we have discovered group frauds, such as five people buying the same phone. Mobile data and contacts are very important. For instance, if you chat with a defaulter for 10 minutes in the afternoon and apply for the loan, it is normal. But if you do that at 1 in the morning and talk for an hour, our engine would immediately flag it.”

Are more such avenues opening up for students? “Not much. We can disburse loans up to ₹2 lakhs without any collateral, which bigger financial companies are often not able to. That is the reason we are able to offer a solution for youngsters.”

Source | The Hindu | 6th September 2017

