

25 Years Research Experience of Shaping Public Policies and Business Strategies

Dr. Rajesh Shukla: A brief Profile



- Founder Director and CEO, **People Research on India's Consumer Economy (PRICE)**, New Delhi
- Founder Director, National Council of Applied Economic Research-Center for Macro Consumer Research (**NCAER-CMCR**), New Delhi
- Country Head, **EU-India** Social Science Research Network
- Professor, **Institute for Human Development**, New Delhi
- Ph.D (Statistics), authored 17 books, 300+ media articles and 50+ Policy Research Reports for public and private bodies

Career Path: Salient Milestones

Career Path

- ❖ Managing Director and CEO, People Research on India's Consumer Economy (PRICE), July 2014 – **Present**
- ❖ Country Coordinator: INDIA EU-India Social Science Research Network
November 2012 – **Present**
- ❖ Professor, Institute for Human Development
August 2013 – June 2014
- ❖ Advisor, McKinsey Global Institute, India
January 2012 – June 2014
- ❖ Visiting Professor, Institute for Human Development
January 2012 – July 2013 month)
- ❖ Director, NCAER Center for Macro Consumer Research (NCAER-CMCR)
April 2010 – November 2011

Career Path

- ❖ **Chief Statistician, National Council of Applied Economic Research (NCAER)**
April 2004 – March 2010 (6 years)
- ❖ **Principal Statistician, National Council of Applied Economic Research (NCAER)**
April 2002 – March 2004 (2 years)
- ❖ **Senior Statistician, National Council of Applied Economic Research (NCAER)**
April 1999 – March 2002 (3 years)
- ❖ **Statistician, National Council of Applied Economic Research (NCAER)**
June 1994 – March 1999 (4 years 10 months)
- ❖ **Consultant, National Council of Applied Economic Research (NCAER)**
June 1993 – June 1994 (1 year 1 month)

Shaping Public Policy

Shaping Indian Public Policy...

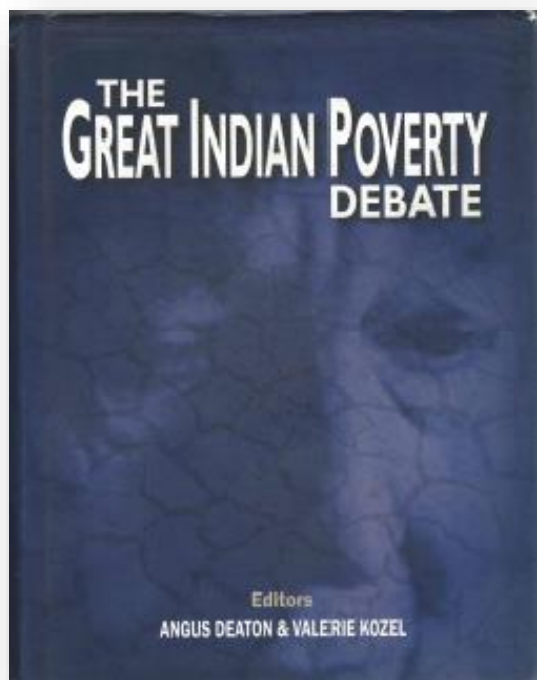
- ❖ **Member of Working Group of** related to Panchayati Raj for preparation of Development Agenda for NEW India @ 75, **Government of India** (2017)
- ❖ **Member of Expert Committee** on Leveraging Panchayats for Efficient Delivery of Public Goods and Service, **Government of India** (2012-13)
- ❖ **Member of Steering Group** for Regular Review and Methodological Guidance for Research Studies, **Ministry of Rural Development**, GOI (2012-13)
- ❖ **Member of Professional Committee** on Data Management, National Statistical Commission **Ministry of Statistics and Programme Implementation**, GOI (2009-10)
- ❖ **Member of the Expert Group** on Estimation of Savings and Investment through Household Survey, Central Statistical Organisation, **Ministry of Statistics and Programme Implementation**, GOI (2009-10)
- ❖ **Executive Member of Working Group** NSS 65th Round, National Sample Survey Organisation, **Ministry of Statistics**, Government of India (2008-09)
- ❖ **Member of Working Group** on Technical Education for Formulation of Eleventh Five Year Plan 2007-12, **Ministry of Human Resources**, GOI (2007)

Contributing to Global Public Policy...

- **Country Coordinator** of *first multilateral social science research collaboration between India and Europe*. Participating countries are India (PRICE), Germany (Bielefeld University) and United Kingdom (London School of Economics), 2012-17.
- **Country Expert** to “*Mobile Communication Technology: An international Study of the Impacts of Precautionary Measures on Risk Perception and Trust*”, Forschungszentrum Juelich, Germany (2008-09). (**Participating countries**: Australia, Bangladesh, Brazil, Germany, India, Japan, South Africa, Netherlands, South Africa, Taiwan, United Kingdom and United States)
- **Group Leader** of a team 25 researchers from Europe, North and South America, India, China, Korea, Japan, South Africa, and Australia in compiling, integrating, analyzing, reconciling and calibrating European and Indian longitudinal data sets related Comparative Analysis of Engagement, Knowledge and Attitudes to Science: India and Europe.
- ❖ **Technical Advisor** to “*United Nations WTO Committee on Statistics and Macroeconomic Analysis of Tourism*”, World Tourism Organisation (WTO), Madrid, Spain (2006).
- ❖ **Consultant** to the study “*Sumatra Investment and Trade Survey (SITS) of Indonesia-Malaysia-Thailand Growth Triangle: Enhancement of Sub-regional Cooperation in BIMPEAGA and IMT-GT*”, Asian Development Bank, Manila (2008-09).
- ❖ **Technical Advisor** “*The Bird of Gold: The Rise of India’s Consumer Market*”, McKinsey Global Institute, Washington (2005-08)
- ❖ **Collaborative Research** on “*Analysis of Engagement and Attitudes to Science: India and Europe*” with The Royal Society, UK and London School of Economics (LSE) (since 2002).
- ❖ **Technical Expert** to the study “*Comparative Insights on Consumption and Investment Behavior in China and India*” Yale Centre for Consumer Insight, New Haven, CT (2008-09).

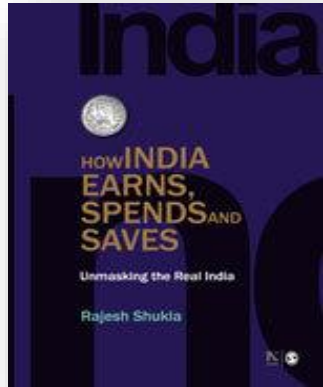
Key Publications

- ❖ *Authored 17 books, more than 36 national research reports, a number of research papers and popular articles.*
- ❖ *Research works are widely known and well respected in Indian policy and business circles as well as amongst relevant academic researchers and research institutions and think tanks abroad Globe.*
- ❖ *Covered diverse topics, household well-being; income distribution and inequality; regional disparity; Rural well-being; urbanisation; financial inclusion; tourism; science and technology; Indian youth; Caste and energy.*



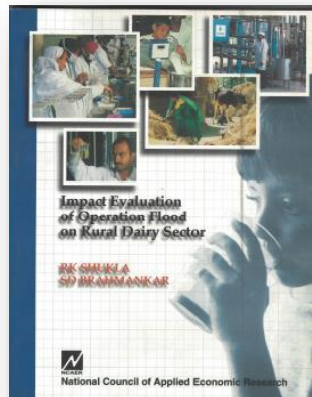
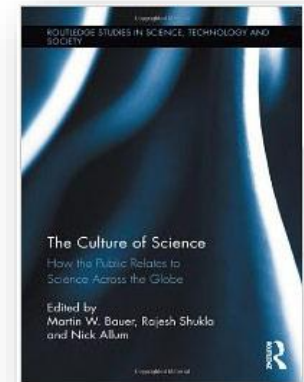
- In 2005, Rajesh Shukla has contributed a chapter in the publication “The Great Indian Poverty Debate”, by **Angus Stewart Deaton**, who has been awarded the Nobel Memorial Prize for the year 2015 in Economic Sciences for his analysis of consumption.
- **Rajesh Shukla (2005)** “NCAER’s Market Information of Households: Statistical Properties and Applications for Policy Analysis”, “The Great Indian Poverty Debate”, pages: 484-493.

Key Publications-Books



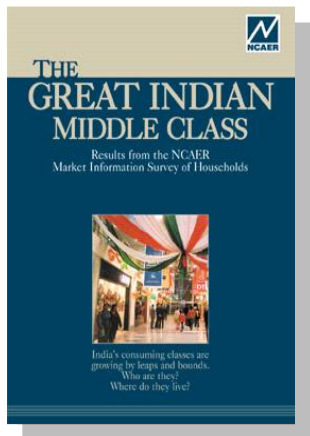
- ❖ Rajesh Shukla (2010) *“How India Earns, Spends and Saves: Unmasking the Real India”*, [SAGE](#), [New Delhi](#).

- ❖ Martin W. Bauer, Rajesh Shukla, Nick Allum (2011) *“The Culture of Science: How the Public Relates to Science Across the Globe”*, [Routledge, U.K.](#)



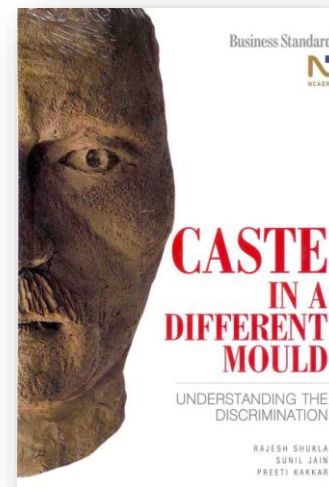
- ❖ Rajesh Shukla, S.D. Bharmankar (1991) *“Impact Evaluation of Operation Flood on Rural Dairy Sector”*, [NCAER](#), New Delhi

Key Publications-Books



- ❖ Rajesh Shukla (2005) *“The Great Indian Middle Class”*, Business Standard and NCAER, New Delhi

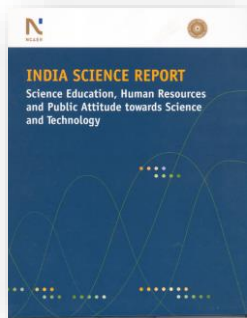
- ❖ Rajesh Shukla et.al., (2010) *“Caste in a Different Mould”*, Business Standard and NCAER, New Delhi



- ❖ Rajesh Shukla, (2014) *“Cost of Cash in India”*, The Fletcher School, Tuff University.

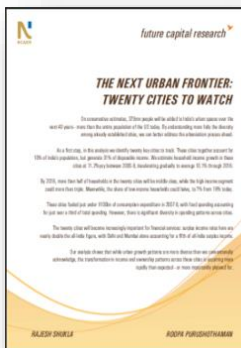
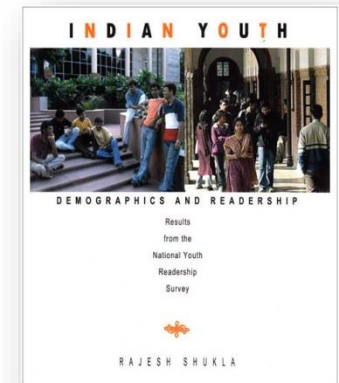


Key Publications-Books



- ❖ Rajesh Shukla (2005) **“India Science Report: Science Education, Human Resource...”**, Indian National Science Academy and NCAER, New Delhi

- ❖ Rajesh Shukla (2010) **“Indian Youth: Demographics and Readership”**, National Book Trust and NCAER, New Delhi



- ❖ Rajesh Shukla and Roopa Purushothaman (2008) **“The Next Urban Frontier: Twenty Cities to Watch”**, Future Research Capital and NCAER, New Delhi

Key Publications- Research Papers (11)

1. Rajesh Shukla (2014). "Reasons and Attitudes Toward Using Cash in India." [IBGC Working Paper 14-03](#).
2. Rajesh Shukla (2010) "*Trends in Poverty and Inequality: An Analysis of the High Growth Period*", [Indian Journal of Human Development](#), 5 (2), 345-364.
3. Rajesh Shukla (2011) "*Income inequality has increased after 12 years of Economic*", [Inclusion](#), 2 (2), 64-67.
4. Rajesh Shukla (2012) "*The Mega Middle Class and A Middle-Class India*", *Reforms 2020-Last 20Years, Next 20Years*", [The Indian Express Group](#), 276-78 and 341-343.
5. Rajesh Shukla, Anil Rai and Nitasha Monga (2010) "*India Protection Index: An Objective Measurement of Economic and Social Well Being of Indian Population*", [Margin, The Journal of Applied Economic Research](#), 4 (3), 339-367.
6. Rajesh Shukla (2003) "*Estimating Domestic Tourism Expenditure in Developing Economies: Lesson from India*", [Tourism Satellite Accounts \(TSA\), Implementation Project, Enzo Paci Papers on Measuring the Economic Significance of Tourism](#), Vol 3, World Tourism Organisation, Madrid, Spain.
7. Bery, Suman and Shukla, R.K. (2003) "*NCAER's Market Information Survey of Households: Statistical Properties and Application for Policy Analysis*", [Economic and Political Weekly](#), Jan 25, 2003.
8. Rajesh Shukla (2012) "*The Changing Face of Rural India*", [Inclusion](#), 36-39.
9. Rajesh Shukla (2007) "*Utilisation Pattern of Human Resources in Science and Technology in India*", [Margin: The Journal of Applied Economic Research](#), Vol. 1, No. 2, 215-230.
10. Rajesh Shukla and Monga, Nitasha (2006) "*An Exploration of Leisure and Holidays*", [Margin, The Journal of Applied Economic Research](#), 38, 37-46.
11. Rajesh Shukla and Charu Jain (2006) "*Overseas Education – An Indian Perspective*", [Margin: The Journal of Applied Economic Research](#), 38(3).

Key Publications (Selected)- Popular Articles

1. Rajesh Shukla: “Digital divide in India”, [The Financial Express](#). June 7, 2017
2. Rajesh Shukla: “Narendra Modi Govt’s intent to curb black money laudable, but demonetization has hit RBI image”, [The Financial Express](#). December 31, 2016
3. Rajesh Shukla: “ 7th Pay Commission report: Who will be the loser? ”, [The Financial Express](#). July 8, 2016
4. Rajesh Shukla: “ Here’s what stops agriculture sector from being revived”, [The Financial Express](#). June 24, 2016
5. Rajesh Shukla: “Looking at both sides of coin”, [The Financial Express](#). June 10, 2016
6. Rajesh Shukla: “Bridging the connectivity gap”, [The Financial Express](#). May 27, 2016
7. Rajesh Shukla: “The wheels of household well-being”, [The Financial Express](#). May 13, 2016
8. Rajesh Shukla: “Measuring household well-being”, [The Financial Express](#). April 29, 2016
9. Rajesh Shukla: “North India’s potential stymied by laggard states”, [The Financial Express](#). April 15, 2016
10. Rajesh Shukla: “Financial inclusion eludes female-headed households”, [The Financial Express](#). April 1, 2016
11. Rajesh Shukla: “Riding up the growth path”, [The Financial Express](#). March 18, 2016
12. Rajesh Shukla: “Putting rural economy back on track”, [The Financial Express](#). March 4, 2016
13. Rajesh Shukla: “Towards more equitable economic growth of districts”, [The Financial Express](#). February 19, 2016
14. Rajesh Shukla: “Impact of GDP growth on income inequality”, [The Financial Express](#). February 5, 2016

Key Publications- Popular Articles

13. Rajesh Shukla: “The long journey towards inclusive growth”, [The Financial Express](#). January 22, 2016
14. Rajesh Shukla: “Strengthen household saving data for effective policy-making”, [The Financial Express](#). January 8, 2016
15. Rajesh Shukla: “Unleashing our growth potential”, [The Financial Express](#). January 1, 2016
16. Rajesh Shukla: “Growth in household spending fuels education market”, [The Financial Express](#). December 25, 2015
17. Rajesh Shukla: “Tackling the demographic challenge”, [The Financial Express](#). December 18, 2015
18. Rajesh Shukla: “Tracking income growth of Indian households”, [The Financial Express](#). December 11, 2015
19. Rajesh Shukla: “Declining per capita protein intake spells trouble”, [The Financial Express](#). December 4, 2015
20. Rajesh Shukla: “Higher disposable income leads to a protein-rich diet”, [The Financial Express](#). November 27, 2015
21. Rajesh Shukla: “The changing dynamics of India’s consumer economy”, [The Financial Express](#). November 20, 2015
22. Rajesh Shukla: “Financial inclusion: Focus on Middle India”, [The Financial Express](#). November 13, 2015
23. Rajesh Shukla: “Rich vs poor consumption story: A study of contrasts”, [The Financial Express](#). November 6, 2015

Key Publications- Popular Articles

24. Rajesh Shukla: “Working towards better life satisfaction”, [The Financial Express](#). October 30, 2015.
25. Rajesh Shukla: “Financial inclusion only when service providers raise awareness”, [The Financial Express](#). October 23, 2015
26. Rajesh Shukla: “Education is a marker of household and societal well-being”, [The Financial Express](#). October 16, 2015
27. Rajesh Shukla: “Financial risk continues to dog Indian households”, [The Financial Express](#). October 9, 2015
28. Rajesh Shukla: “Linking work-related mobility with well-being”, [The Financial Express](#). October 2, 2015
29. Rajesh Shukla: “Transitioning to a cashless economy not a walkover”, [The Financial Express](#). September 25, 2015
30. Rajesh Shukla: “Rural development: Shrinking Bharat needs a new approach”, [The Financial Express](#). September 18, 2015
31. Rajesh Shukla: “Revitalising rural economy”, [The Financial Express](#). September 11, 2015
32. Rajesh Shukla: “Pulses can restore India’s nutrition needs”, [The Financial Express](#). September 04, 2015
33. Rajesh Shukla: “Healthcare spend pushing households below poverty line”, [The Financial Express](#). August 28, 2015
34. Rajesh Shukla: “Caste is an irrelevant marker of the state of well-being”, [The Financial Express](#). August 21, 2015

Key Publications- Popular Articles

35. Rajesh Shukla: “Rural India, a reality check”, [Financial Express](#). August 14, 2015
36. Rajesh Shukla: “Rural India’s dark underbelly”, [Financial Express](#). August 13, 2015
37. Rajesh Shukla: “Rural-urban continuum and the lessons for India”, [Financial Express](#). August 12, 2015
38. Rajesh Shukla: “Well-being: The path towards inclusive growth”, [Financial Express](#). August 11, 2015
39. Rama Bijapurkar and Rajesh Shukla: “The real acche din: Why development mantra should be about improving the lives of those in rural India”, [The Economic Times](#). August 09, 2015
40. Rajesh Shukla: “Sitting on a gold mine”, [Financial Express](#). May 26, 2015
41. Rama Bijapurkar and Rajesh Shukla: “Marketers must revise their rural marketing formula based on hard facts”, [The Economic Times](#). March 18, 2015
42. Rama Bijapurkar and Rajesh Shukla: “Gold monetisation: Make your metal work for you and the economy”, [The Indian Express](#). March 16, 2015
43. Rama Bijapurkar and Rajesh Shukla: “The consumer is ready; are companies?”, [The Mint](#). February 24, 2015
44. Rama Bijapurkar and Rajesh Shukla: “Bridging the income gap”, [Business Today](#). January 04, 2015
45. Rajesh Shukla: “The poor are moving on”. [Financial Express](#), 04 June, 2013.
46. Rajesh Shukla: “Changing consumer segmentation and identification of best customer”. [Financial Express](#), 27th March 2013.
47. Rajesh Shukla: “Unleashing a billion aspirations: Service sectors will leave us with educated but unemployed aspirers”, [The Economic Times](#), December 03, 2012
48. Rajesh Shukla: “Intertwined Fortunes-Slippage in growth below 6% will make poverty reduction distant goals”, [The Economic Times](#), November, 2012

Key Publications- Popular Articles

49. Rajesh Shukla: “Coverage of Food Security Must Be Reworked, Factoring In Trends On Changing Consumption Spends”. [The Economic Times](#), 27th August 2012
50. Rajesh Shukla: “Low Growth, High Inflation Will Hit Consumption...” [The Economic Times](#), 13 July 2012
51. Rajesh Shukla: “Plug Loopholes In Proposed Law On Right To Education”. [The Economics Times](#), May 7, 2012
52. Rajesh Shukla: “Poverty Data Based On Consumption Expenditure Gives Skewed Result”.
53. [The Economics Times](#), April 09, 2012
54. Rajesh Shukla: “Rich Write The Consumption Book”. [The Economics Times](#), 5th March 2012
55. Rajesh Shukla: “How Much The Many Indias Earn”. [The Economics Times](#), 6th February 2012
56. Rajesh Shukla: “Give A Concerted Push To Reforms.” [The Economics Times](#) , 2nd January 2012
57. Rajesh Shukla: Parties Should Look At Spinoffs From FDI In Multi-Brand Retail To Farmers, Producers & Consumers”. [The Economics Times](#), 12th December 2011
58. Rajesh Shukla: Don't Blame MFINs”. [The Economics Times](#), 10th October 2011
59. Rajesh Shukla: Just What Is Poverty, Really? ”. [Financial Express](#), 5th October 2011
60. Rajesh Shukla: “Changing Consumption Basket”, [The Economic Times](#). September 26, 2011
61. Rajesh Shukla: “Strategist Anna Mobilised Aspirers”, [The Economic Times](#). September 5, 2011
62. Rajesh Shukla: “Enequality Breeds Revolt of Middle, [The Economic Times](#). August 22, 2011
63. Rajesh Shukla: “High School Standard=High Growth”, [The Economic Times](#). August 1, 2011
64. Rajesh Shukla: “Chapter 1: e-governance in Education”, [The Economic Times](#). June 6, 2011

Key Publications- Popular Articles

65. Rajesh Shukla: “Books are Youth’s Best Friends”, [The Economic Times](#). May 2, 2011
66. Rajesh Shukla : “Unfulfilled education aspiration”, [The Economic Times](#). Jan.10, 2011
67. Rajesh Shukla : “Usage of mass media by youth”, [The Economic Times](#), Dec.6, 2010
68. Rajesh Shukla: “Young, employed and unhappy?”, [The Economic Times](#), Dec.22, 2010
69. Rajesh Shukla : “Desultory financial inclusion drive”, [The Economic Times](#), Nov.1, 2010
70. Rajesh Shukla : “Inclusive urbanization needed”, [The Economic Times](#), Oct.4, 2010
71. Rajesh Shukla : “Consumption and consumerism”, [The Economic Times](#), July 5, 2010
72. Rajesh Shukla : “Library as change agent”, [The Economic Times](#), April 5, 2010
73. Rajesh Shukla : “Young, employed and unhappy?”, [The Financial Express](#), Dec.22, 2010
74. Rajesh Shukla : “Rural India goes urban”, [The Financial Express](#), Sept. 21, 2010
75. Rajesh Shukla : “The multiple dimensions of poverty”, [The Financial Express](#), June 29, 2010
76. Rajesh Shukla : “Rural Consumers to Sustain Growth”, [The Economic Times](#). Jan 26, 2010
77. Rajesh Shukla : “Firms must Tackle Rural-Urban Divide”, [Mint – The Wall Street Journal](#). Dec. 1, 2008
78. Rajesh Shukla : “Disturbing trend in HR use in India” - Guest Column, [The Economic Times](#). (Jan 17, 2007)

Key Research Studies

- ❖ *Engaged over 25 years in primary and secondary data based socio-economic and households research studies (baseline, impact evaluation and longitudinal)*
- ❖ *Executed over 36 national level studies covering a range of topics such as rural livelihood, household income, expenditure and saving; Income Distribution and Inequality; Financial Inclusion; Tourism; Science and Technology; Public Understanding of Science; Indian Youth; and Energy, etc.*

Key Research Studies (36) Undertaken

- ❖ “Household Survey of India’s Citizen Environment and Consumer Economy“ (2016) – [TATA TRUSTS](#)
- ❖ “MIDDLE INDIA: Key to inclusive growth and prosperous future India“ (2014) - [The MasterCard Institute for Financial Inclusion and World Gold Council.](#)
- ❖ “The Cost of Cash In India”(2014) - [The Fletcher School, Tufts](#)
- ❖ “National Survey of Household Income and Expenditure”(2004-05 and 2011-12)- [Bill Gates Foundation, World Gold Council, ICICI, ISB, MasterCard World Wide, Maruti, Nokia, HUL, McKinsey.](#)
- ❖ “National Youth Readership Survey” (2009-10), [National Book Trust](#), GOI
- ❖ “Evaluation of Integrated Child Development Schemes (ICDS)”- 2009-10, [Planning Commission](#), GOI
- ❖ “Saving Behaviour Survey”(2008-09), [ICICI Bank](#), India
- ❖ “India Financial Protection Index”(2005-07), [Max New York Life Insurance Ltd](#), New York
- ❖ “Feasibility Report on Establishing a Think-Tank in the Sultanate of Oman”(2005-06), [Government of the Sultanate of Oman](#), Muscat
- ❖ “Comprehensive Study to Assess the Genuine Demand and Requirement of SKO”(2005) [Ministry of Petroleum and Natural Gas](#), GOI
- ❖ “India Science Report”(2004-05) [Indian National Science Academy](#), Delhi
- ❖ “The Great Indian Middle Class” and “The Great India Market”- NCAER’s Time-series Income Data (2004)- [NCAER](#)
- ❖ “Access to Rural Finance”(2002-03), [World Bank](#) (India office)
- ❖ “Assessing the Impact of Transport and Energy Infrastructure on Poverty Reduction”(2001-02), [Asian Development Bank \(ADB\)](#), Manila
- ❖ “Rural Economic and Demographic Survey”, (1998-2001) [University of Pennsylvania.](#)
- ❖ “Human Development Profile of India”(1993-96), [United Nations Development Programme](#), India.

Institution Building and Networking

Institution Building

- ❖ Co-founded and heading People Research on India's Consumer Economy (PRICE branded as ICE 360°) to guide public policy with facts and insights about today's India as Director and CEO. Taking first step towards its goal, PRICE has recently (October 2014) completed a PAN INDIA Survey: "Middle India-Key to Inclusive Growth and a Prosperous Future India"
- ❖ As Founder Director provided academic and administrative leadership to NCAER-Center for Macro Consumer Research (NCAER-CMCR) to develop it as an important and vibrant platform to build and disseminate seminal knowledge about Indian consumer economy on a regular basis.
 - Enabled national and global researchers, academicians, analysts and corporate houses to undertake research activities in the development of public policy and business strategy.
 - Created Value propositions:
 - *Independence:* Unbiased platform and aid to public policy and business strategy;
 - *Integrity:* Accurate, credible research focused on quality and objectivity;
 - *Knowledge dissemination:* Propagation and transmission of results through publishing, distribution and public dialogue; and
 - *Fiduciary responsibility:* Utilisation of funds with utmost prudence and duty of care.
- ❖ Expert to the Ministry of Commerce and Industry, Sultanate of Oman to examine the feasibility of setting up a policy research organization like NCAER to analyze policy issues for the Sultanate of Oman. Undertaken SWOT analysis of Oman's economic situation and brought a policy document to the attention of policy makers and Oman Government to establish Economic Think Tank in laying out strategies and action plans.

Working experience...

Ministries and Departments of Government of India

- Economic Advisory Committee, PMO
- NITI AYOOG (Planning Commission), GOI
- National Book Trust, GOI
- Development Commissioner (Handlooms), Ministry of Textiles, GOI
- Ministry of Tourism, GOI
- Hindustan Petroleum Corporation Limited (HPCL)
- Ministry of Petroleum and Natural Gas, GOI
- Indian National Science Academy, GOI
- Development Commissioner (Handicraft), Ministry of Textiles, GOI
- Ministry of Non-conventional Energy Sources, GOI
- Department of Science & Technology (DST), GOI
- National Dairy Development Board, ANAND

Working experience...

National/International Institutes and Funding Agencies

- World Bank.
- Asian Development Bank (ADB), Manila.
- The MasterCard Institute for Financial Inclusion, New York.
- The Fletcher School, Tufts University, Washington.
- Government of the Sultanate of Oman, Muscat.
- McKinsey Global Institute, Washington.
- International Institute Environment and Development (IIED), UK
- United Nations Development Programme (UNDP)
- University of Pennsylvania, USA
- World Gold Council, Mumbai
- Bill Gates Foundation, India Office
- Indian Council of Social Science Research (ICSSR), India
- National Institute of Advanced Studies, Bangalore.

Experience with Corporate Bodies

- Banks
- Consulting firms
- Consumer durable
- Credit rating agencies
- Credit card providers
- Equity and commodity exchanges
- Equity, commodity and insurance brokerages
- Financial regulators
- Foreign trade missions
- Housing finance companies
- Institutional retailers
- International Trust Funds
- Investment bankers
- Life, nonlife and health insurers
- Media companies
- Microfinance firms
- Multilateral and bi-lateral aid agencies
- Mutual funds
- NBFCs
- Payment solutions providers
- Pension fund managers
- Pharmaceutical companies
- Real estate developers
- Stock Depositories
- Telecom companies
- Third party financial services distributors
- Vehicle manufacturers

International Alliances and Collaborations

- London School of Economics (LSE)
- Yale Centre of Consumer Insights, Yale School of Management.
- London Business School.
- Centre for India & Global Business (CIGB), University of Cambridge.
- Carlson School of Management , University of Minnesota
- McCombs School of Business, the University of Texas.
- Louisiana State University.
- ITAS, Karlsruhe Institute of Technology.
- Faculty of Business and Commerce, Keio University, Tokyo, Japan
- Faculty of Behavioural Sciences, University of Twente, Enschede, Netherlands, Brain Sciences Institute, Swinburne University of Technology, Hawthorn, Australia
- Faculty of Health Sciences, Stellenbosch University, Stellenbosch, South Africa, Laboratório de Estudos Avançados em Jornalismo, Universidade Estadual de Campinas, São Paulo, Brazil
- Australian Centre for RF Bioeffects Research, Hawthorn, Australia
- The Institute for Environmental Modeling, University of Tennessee, Knoxville, USA
- Psychology, University of Surrey, UK.

Thanks...

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