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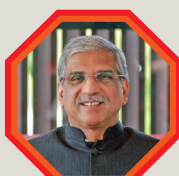
Dr Anil Kumar



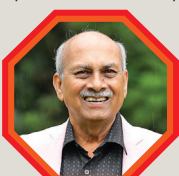
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Dr. Kadambelil Paul Thomas



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Pillars of
VIKSIT BHARAT



Pillars of Viksit Bharat

The Hon'ble Prime Minister Narendra Modi's monumental vision of 'Viksit Bharat 2047' aims to transform the nation into a developed, prosperous, and self-reliant global powerhouse

As India observes Gandhi Jayanti on October 2, the idea of Aatmanirbharta acquires a deeper significance. Mahatma Gandhi's vision of self-reliant villages, local enterprise and economic empowerment placed communities at the heart of national development. Through Swadeshi, Khadi and the promotion of indigenous production, Gandhi advocated an India that could draw strength from its own people and resources. Decades later, the principles of Aatmanirbhar Bharat and Vocal for Local echo this emphasis on local capability, entrepreneurship and economic participation.

The journey towards Viksit Bharat 2047 encompasses several interconnected pillars. Initiatives such as Make in India, Digital India,

Startup India and Skill India seek to strengthen manufacturing, entrepreneurship, digital inclusion, innovation and employment. Together, these efforts aim to create an ecosystem in which Indian talent and enterprise can contribute to a more competitive and resilient economy.

Infrastructure development remains another critical pillar. Programmes such as Pradhan Mantri Awas Yojana, Bharatmala, Sagarmala and PM Gati Shakti, alongside investments in renewable and nuclear energy, urban infrastructure and digital connectivity, reflect the emphasis on building efficient, sustainable and connected communities.

Education and skills are equally central to this transformation. The evolution of higher and professional

education towards multidisciplinary learning, innovation, research and employability seeks to equip young Indians for a rapidly changing world.

Viksit Bharat is ultimately a collective endeavour of bringing together entrepreneurs, educators, scientists, industrialists, innovators, farmers, professionals and communities. On Gandhi Jayanti, the enduring spirit of Swadeshi and self-reliance offers a powerful reminder that national progress is strengthened when local capabilities become engines of national development.

Outlook recognises individuals and institutions whose vision, innovation and commitment are contributing to this continuing journey of transformation in the special feature, Pillars of Viksit Bharat.

Accelerating India's Next Growth Era

India's next growth phase will be driven by stronger infrastructure, greener industry, future-ready talent and innovation—laying the foundations for a resilient, competitive and inclusive *Viksit Bharat*

SHRIVATS SINGHANIA

India stands at a defining moment in its journey towards Viksit Bharat 2047—an ambition that extends beyond economic growth to building a productive, resilient, sustainable and inclusive economy. With 2027 marking a crucial phase, the infrastructure and construction ecosystem will be central to driving urbanisation, employment, economic growth and quality of life.

With reference to the cement industry, it is producing more than a building material. It is contributing towards building the foundation for India's growth. The sector's next chapter must combine scale with sustainability, technology and innovation to build a stronger, greener Viksit Bharat.

Infrastructure for Tomorrow

Modern infrastructure will remain a key driver of India's economic growth, strengthening connectivity, productivity and opportunity across roads, railways, airports, ports, housing, industrial corridors and urban development.

The next phase must go beyond building more to building better—creating infrastructure that is sustainable, efficient and future-ready. For the construction and building materials sector, this means delivering quality while advancing resource and energy efficiency.

Greening Infrastructure

Economic growth and sustainability

must now advance together. As India pursues its development ambitions alongside its net-zero 2070 commitment, industries must reduce resource intensity, improve energy efficiency and embrace circularity across value chains.

For the cement industry, a critical pillar of infrastructure, this means accelerating the adoption of alternative fuels and materials, renewables, process efficiencies and innovation to lower environmental impact while meeting India's growing infrastructure needs.

Powering Human Capital

Sustainable development depends on investing in human capital. India's demographic strength can become a powerful economic advantage when supported by quality education, relevant skills and opportunities for entrepreneurship.

As automation, AI and digital technologies reshape workplaces, continuous upskilling and reskilling are essential. Industry must strengthen workforce capabilities and deepen partnerships with educational and skilling institutions to prepare talent for the future.

Driving Digital Innovation

Technology will be a defining pillar of India's journey towards 2047, transforming manufacturing through automation, predictive maintenance, process optimisation and data-driven decision-making. For businesses, technology adoption must go



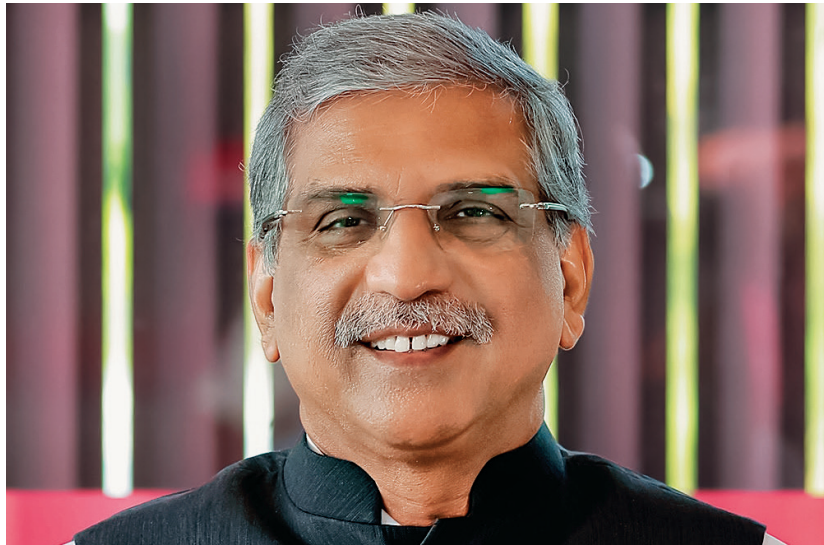
Shrivats Singhania
Deputy Managing Director
JK Lakshmi Cement Limited

beyond efficiency to drive innovation, resilience and global competitiveness. Integrating technology with sustainability and operational excellence can strengthen businesses while advancing India's broader economic ambitions.

From 2027 Milestones to a 2047 Vision

The pillars of Viksit Bharat 2047 converge on one principle: growth must create lasting value. This means better infrastructure, responsible resource use, investment in people and innovation that strengthens India's competitiveness—laying stronger foundations in 2027.

For the cement sector, this opportunity is significant. Sustainable manufacturing, technology, skill development and quality-led growth can make it a key contributor to India's development. As India looks towards 2027, the focus should be clear: build better, build responsibly and build for the future.



Dr Kadambelil Paul Thomas

MD & CEO, ESAF Small Finance Bank | Founder of ESAF Group of Social Enterprises

The Social Banking Vision

Dr Kadambelil Paul Thomas's work illustrates how institution-building, financial inclusion and social entrepreneurship can converge to create pathways for economic participation and opportunity

Dr Kadambelil Paul Thomas has spent more than three decades building institutions designed to bring underserved communities into the formal financial system. The ESAF journey began in 1992 as a non-governmental organisation. In 1995, when microfinance was still a relatively new concept in India, Dr Thomas established ESAF's Micro Enterprises Development (MED) Division. Its focus was on creating opportunities for people who remained outside the reach of mainstream finance, particularly women and communities in remote and economically marginalised regions.

Rather than viewing beneficiaries merely as recipients of financial support, ESAF sought to enable them to become entrepreneurs and active

participants in the economy. Inspired by Nobel Laureate Professor Muhammad Yunus and the Grameen Bank model, Dr Thomas adapted the principles of microfinance to Indian realities. He championed Self-Help Groups (SHGs) and joint-liability models as mechanisms through which communities could access credit, develop livelihoods and build collective financial resilience. His approach placed particular emphasis on women, recognising their role as drivers of household and community-level economic transformation.

Over the years, this grassroots experiment evolved into a diversified social enterprise group and eventually into a regulated banking institution. ESAF Small Finance Bank today has more than 780 outlets across 24 states and two Union

Territories and serves over 9.4 million customers. In 2018, the institution was granted Scheduled Commercial Bank status, evolving from a development-focused initiative into a formal financial institution. By expanding access to formal banking, credit and other financial services, ESAF has sought to address the structural barriers that have historically excluded sections of society from economic opportunity.

His contribution to social entrepreneurship and financial inclusion has received recognition across the banking, business and development sectors. His honours include the Atal Pension Yojana Big Believers Award 3.0 for Best Performing MD & CEO, the Circle of Excellence Exemplary Award of Par Excellence by PFRDA, the Entrepreneur of the Year Award by TIE Kerala, the TMA Management Excellence Award, the Chamber of Commerce Award and the Icon of Sustainability Award. He has also received the Financial Express Pillar of the BFSI Industry Award and the CEO with HR Orientation recognition at the World HRD Congress in 2022.

His commitment to combining enterprise with social transformation has also been recognised academically. Dr Thomas was conferred an Academic Doctorate by VELS University, Chennai, for his research on Influence of Social Entrepreneurship on Socio-economic Transformation and Sustainable Development by Small Finance Banks. The research was guided by Dr G. Rajini, Professor and Director – MoUs, School of Management Studies, VISTAS, Pallavaram, Chennai. Dr K Paul Thomas's journey reflects an approach to entrepreneurship in which financial institutions can serve a broader developmental purpose.



Jinand Shah, Managing Director, OPL

Architecting Inclusive Credit for India

Guided by visionary leader Jinand Shah, OPL empowers India's financial ecosystem using advanced technology infrastructure, successfully bridging the massive MSME credit gap to drive long term economic growth efficiently

India's aspiration to become a developed nation by 2047 will be shaped by how effectively opportunity reaches the enterprises that drive it. India's MSMEs contribute 30% of GDP, 45% of exports and support over 26 crore jobs. Yet an estimated credit gap of ₹25-30 lakh crore continues to constrain growth. Bridging this gap is essential to building an inclusive, resilient, and self-reliant economy.

Jinand Shah, Managing Director of OPL, recognized early that the real challenge was not the availability of capital, but the ability to deliver credit efficiently to deserving borrowers. His vision was to enable viable entrepreneurs to access formal finance through technology-led systems.

A Vision Grounded in Trust and Technology

With nearly two decades of experience across banking, credit, and digital finance, Shah has long believed that access to credit should be driven by trusted data and intelligent systems, not paperwork, delays, or collateral constraints.

Guided by this philosophy, Shah has built OPL into India's largest AI-driven digital lending infrastructure company while keeping innovation, institutional trust, and financial inclusion at its core. For him, financial inclusion is not merely a banking objective but a nation-building imperative. He believes India's digital infrastructure can become a global benchmark for expanding opportunity and enabling millions of

small businesses to participate more fully in the formal economy.

Enabling Lending at Scale

OPL occupies a distinctive position in the ecosystem, rather than extending credit itself, it empowers lending at scale by enabling banks, NBFCs and financial institutions with AI-powered end-to-end digital infrastructure that streamlines and digitizes the entire lending lifecycle. By leveraging GST records, bank statements, income tax filings and bureau data, OPL has expanded access to formal credit for underserved borrowers while improving efficiency and risk assessment.

Trusted by India's Financial Ecosystem

Today, OPL powers initiatives including PSBLoansin59Minutes, JanSamarth, GST Sahay, and JanSuraksha. Its platforms have facilitated sanctions exceeding ₹7.20 lakh crore and enabled more than 39 lakh MSMEs to access formal credit channels.

This scale of impact has been built on a strong ecosystem of trusted partnerships with over 330 lenders and financial institutions such as SIDBI, SBI, HDFC Bank, Bank of Baroda, Punjab National Bank, Indian Bank, TransUnion CIBIL, CRISIL, NABARD, and HSBC. Under Shah's leadership, OPL has earned 45+ national and several international awards, reinforcing its growing influence in India's financial landscape.

Building the Foundations of Viksit Bharat

As India moves towards Viksit Bharat, growth will depend on how effectively technology, institutions, and capital expand economic participation. Through faster, data-driven, and inclusive lending, OPL is increasing access to formal credit and creating opportunities for underserved businesses.

For Shah, true nation-building is measured not by the capital deployed, but by the aspirations it helps realise. Under his leadership, OPL continues to show that when trust, technology, and purpose come together, credit becomes a catalyst for inclusion, entrepreneurship, and India's journey towards 2047.



Rajesh Nambiar, President, NASSCOM

Powering India's Techade

Rajesh Nambiar is driving digital transformations and building successful business operations for some of the largest technology companies in the world

Rajesh Nambiar plays a significant role in shaping India's technology and IT-BPM industry. Under his leadership, NASSCOM plays a crucial role in enhancing India's global competitiveness in technology services and products. Nambiar has been deftly steering the industry's strategic direction, advocating for policy reforms, and fostering innovation and growth across the sector.

He has been successfully promoting skill development, attracting investment, and driving digital transformation initiatives that benefit the entire ecosystem. Industry today is leading by example, accelerating AI and hybrid cloud adoption through reskilling, co-creation, and ecosystem partnerships. Understanding the ever-evolving

dynamism, he focuses on how collaboration between industry, academia, and government helps accelerate India's journey towards becoming a leading digital economy and a global hub for technology talent and innovation.

NASSCOM continues to work closely with member companies, government bodies, and regulators like AICTE, NCERT and NIELIT to modernise curriculum and rapidly scale inclusive and future-forward skilling models.

With over three decades of rich experience in enterprise technologies, Nambiar is a veteran in the global technology landscape. He is known for his vision and strong leadership, having held key positions in top-tier companies like TCS, IBM, Ciena, and Cognizant. He has led

global teams, executed large-scale transformations, and established thriving businesses in various leadership roles.

Prior to his current role as President since October 2024, Nambiar was the Chairman of the NASSCOM Executive Council. His tech-led initiatives have been instrumental in enhancing India's position as a global leader in the tech sector. Now, as President of NASSCOM, he focuses on a three-point agenda: positioning talent as India's most significant competitive advantage, driving growth, and boosting investments in IP creation and research and development. He works closely with both the industry and the government to strengthen India's position as a hub for innovation and digital talent.

In his previous role as Chairman and Managing Director of Cognizant India, Nambiar led the company's India team of 260,000 professionals. Before that, as Chairman and President of Ciena India, he played a pivotal role in transforming Ciena into a leading network solutions provider. At IBM, he held several global leadership roles, including overseeing an \$8 billion application services division and managing 90,000 professionals across Asia-Pacific. Earlier in his career, he spent 18 years at TCS, where he led the business across the Eastern United States.

Rajesh Nambiar holds a master's degree in statistics from the Indian Statistical Institute and is a graduate of Harvard Business School's Advanced Management Program. His vast experience, leadership, and vision continue to shape India's technology ecosystem for the future.

Building India's Digital Self-Reliance

Tarun Nandwani speaks to *Outlook* on how Newgen is orchestrating the next generation of intelligent enterprises, citizen services, and digital governance, staying ahead of what's ahead

Q How do you describe the journey of Newgen over the last three decades?

For more than three decades, Newgen has helped organizations digitize and automate mission-critical operations, evolving from enterprise content and process management into a cloud-native intelligent automation platform. Through NewgenONE, AI, process automation, content, communications, integrations, and decisioning come together on a single platform. Newgen's journey reflects India's broader shift from a traditional services model towards building sophisticated products, platforms, and intellectual property, a transformation central to the vision of a Viksit Bharat. The next phase is about building high-quality technology in India, solving India's distinctive challenges, and taking 'Made-in-India' products to global markets with greater confidence in their quality, security, innovation, and outcomes. At Newgen, intelligent orchestration is central to this opportunity, helping organizations scale services, expand access, and respond faster to changing needs, thereby delivering meaningful outcomes.

Q What role can technology companies like Newgen play in nation-building?

India has built one of the world's most significant digital public infrastructure ecosystems,

spanning Aadhaar, PAN, digital banking, and citizen services. The next imperative is to make these systems more intelligent, responsive, accessible, and inclusive. Newgen has worked with nearly 40 government organisations, PSUs, judicial institutions, and public-sector bodies, helping to orchestrate citizen journeys across MSME lending, agricultural finance, education loans, trade finance, and other government-linked services. NewgenONE's real-time decision-support capabilities have enabled a leading financial regulator to augment AI intelligence across more than 60 regulatory processes. Nation-building requires a strong ecosystem of Indian companies that build and scale world-class products. The government can play a pivotal role through progressive procurement policies and greater opportunities for qualified Indian product companies, creating the domestic demand needed to innovate, invest, and scale.

Q As AI reshapes industries worldwide, where do you see India's biggest opportunity?

Our greatest AI opportunity is not merely to consume AI, but to build with AI, build for India, and create solutions the world can use. The focus is shifting from pilots to measurable outcomes, embedding intelligence into everyday systems and processes. India needs



Tarun Nandwani
CEO, Newgen Software

technology that translates intelligence into execution, enabling faster innovation, seamless citizen experiences, and resilient digital operations, while being built on indigenous AI capabilities, products, and intellectual property. At Newgen, we bring AI together with content, processes, decisions, and governance. The objective is to convert intelligence into action, improve execution, and deliver measurable outcomes.

Q What is your view on India's vision of a Viksit Bharat 2047?

India has both the ambition and the capability to realise the vision of Viksit Bharat 2047. Having built digital infrastructure at an extraordinary scale, the next step is to translate that foundation into greater productivity, inclusion, institutional capacity, and technological self-reliance. Viksit Bharat will be shaped not only by how we adopt technology, but by how we create it. As Indian innovation matures, the opportunity lies in building world-class products, scaling their adoption, and taking them to global markets. By combining innovation, execution, and the strength of Indian enterprise, India can emerge as a global benchmark for technology-led growth.



Dr Ashok Dalwai, Chairman, Karnataka Agriculture Price Commission

Roots, Reflections and Rigour

With four decades of public service and his unique perspective of economic realities, Dr Ashok Dalwai continues to be a changemaker and anchor of a Bharat that is surging forward

Resilience, academic rigour, and an unshakeable connection to the soil. These are the key attributes that have defined the life and trajectory of Dr. Ashok Dalwai. A fierce discipline and ethos of service have guided his four-decade-long career across both the Indian Police Service (IPS) and the Indian Administrative Service (IAS), making him a visionary changemaker in not just intent but impact.

Born in the small village of Koujalgi in Belagavi district, Karnataka, Dr. Dalwai's education began at the prestigious Sainik School, Bijapur. This instilled in him the key attributes that would fuel his career. An agricultural economist by training, Dr. Dalwai earned his B.Sc. and M.Sc. in Agriculture from UAS Dharwad and Bangalore, later completing a Ph.D. in Economics. This integration of hands-on agricultural foundation and macro-economic acumen is rare and

had a profound effect on his approach to governance.

Leading the Inter-Ministerial Committee on Doubling Farmers' Income (DFI) has been Dr. Dalwai's most defining contribution to modern India's agrarian policy. It was his authorship of a landmark 14-volume report that caused a fundamental shift in the national agricultural narrative from a pure focus on crop yield to direct income security for farming households. This paradigm shift that he authored urged policymakers to rethink the Indian farmer. Earlier constrained only to their identity as cultivators, it was then that farmers began being seen but as agribusiness entrepreneurs. The blueprint Dr Dalwai laid down emphasised secondary agriculture — processing, value addition, and the optimisation of resources — alongside modern market linkages, digital infrastructure, and comprehensive

risk mitigation. This set a clear path toward rural prosperity emanating from the individual outward.

Dr. Dalwai carved a reputation for himself as a structural reformer throughout his administrative tenure across Karnataka, Odisha, and central government ministries. While in urban governance, he engineered Bengaluru's revolutionary Self-Assessment Scheme (SAS) for property tax. This created a transparent, citizen-centric model that was then adopted across several Indian metros. In Odisha and Karnataka, he was at the helm of seminal industrial, urban, and agricultural policies that streamlined bureaucratic workflows and encouraged private sector partnership. It was his visionary advocacy that led to Karnataka setting up the nation's first-ever Directorate of Secondary Agriculture. This created an institutional framework to boost non-farm income streams for rural families.

Beyond the halls of administration, Dr Dalwai is a storyteller and author, known for evocative nostalgic works such as *Pickling In A Residential School*. In his leisure, he finds joy in sports, nurturing classic letter-writing habits, and engaging with discourse on literature.

Today, as Chairman of the Karnataka Agriculture Price Commission, Dr. Dalwai remains focussed on shaping equitable economic policies that balance producer profits with consumer interests. His efforts are focussed on championing climate-resilient farming, price stabilisation mechanisms, technological intervention, and sustainable supply-chain logistics. With his work in positioning agriculture as a driver of macro-economic growth rather than a sector of survival, his strategic leadership stands as a central pillar in building a prosperous, self-reliant India—paving the concrete path toward Viksit Bharat.

Innovate Today for a Better Tomorrow

Panama Corporation integrates technology, sustainable agriculture, clean energy and responsible trade to empower farmers, strengthen communities and advance the vision of a *Viksit Bharat* through scalable innovation



Vivek Raj, Chairman & CEO, Panama Corporation

The remarkable journey of a 16-year-old entrepreneur, Vivek Raj, is perhaps one of the notable case studies for aspiring business management graduates. A young dreamer, fuelled by grit and gumption, founded Panama Trading in 2000. Since then it has evolved from a mining and mineral trading enterprise into a diversified global conglomerate.

Recognised by the World Economic Forum in 2010 under its prestigious Global Growth Companies category, Panama Corporation is soon to be headquartered in New York City. Spanning the US, UK, Spain, New Zealand, Africa and India, today, it operates across organic agriculture, luxury apparel, home décor and international trading, while focusing on technologies that can transform the future of food and sustainability.

Shaping a Sustainable Future

Driven by vision, innovation and purpose, Panama Corporation is transforming agriculture by sourcing premium farm produce directly from farmers while creating fair value for both producers and consumers.

At the heart of this vision is AI-powered hydroponic farming. The Group has invested significantly in artificial intelligence and filed a patent in 2021 for AI-driven hydroponics and plant-nutrition solutions. Following

successful trials, Panama Corporation is now working towards establishing one of the world's largest hydroponic farms for spices and medicinal plants.

Making Agriculture Predictable

"Agriculture is often described as an industry, yet farmers rarely have the control over output that manufacturers take for granted," says Vivek Raj. "Crops can be carefully managed and still be disrupted by heat, humidity, water chemistry or biological shifts, turning uncertainty into economic risk."

Panama HydroX was created to address this gap by bringing greater predictability to agricultural production. It focuses on the controlled-environment cultivation of saffron, 67 different medicinal plants and high-value exotic mushrooms for the cosmetics, pharmaceutical and nutraceutical industries. At the technological core of this operation is PANAMA BIOMOD™ the company's intelligent, AI-driven crop-management and early disease-detection platform, designed to monitor and manage cultivation from seeding through harvest with precision.

The company's innovation portfolio is further supported by five patent filings/grants across its agricultural technology platforms, alongside research and journal publications

covering AI-enabled crop nutrition, early disease detection and the cultivation and bioactive potential of high-value crops. Together, this combination of proprietary technology, intellectual property and scientific research forms the foundation of Panama Hydro X's approach to predictable, scalable and precision-controlled agriculture.

A Developed Agricultural Economy

India's agricultural transformation must go beyond increasing yields; it must build the intelligence and infrastructure needed to produce consistently, sustainably and at scale. To reduce dependence on imported technologies and generic crop models, solutions rooted in India's diverse biological conditions, climates and cost structures must be developed.

Vivek Raj's vision speaks directly to this ambition, helping Indian farming move from reactive management towards predictive, data-driven production. It strengthens farm resilience, enabling higher-value cultivation and improving India's ability to compete in global markets.

For a Viksit Bharat, the objective is ultimately larger than food security. It is about building an agricultural economy that creates value, empowers farmers and owns the intelligence behind its growth.

Democratising India's Investment Mindset

Ajay Lakhotia speaks to Outlook on making credible investment intelligence accessible to millions of Indians through technology and empowering a new generation of wealth creators

Q How has the journey from entrepreneurship to investment banking and venture capital, and then building a company, shaped the entrepreneur you are today?

Every chapter of my career has taught me something different about what it takes to build a company. I've sat on three sides of the same table—entrepreneurship, investment banking and venture capital—and each has shaped how I build today.

My first two ventures failed soon after college, teaching me to face failure without quitting. The third, which ran for eight years, taught me that patience is a skill, not a temperament.

Investment banking taught me how value is created, measured and communicated. Venture capital taught me how founders build conviction, raise capital and navigate uncertainty.

Having been on the other side of the table has made me far more effective at raising capital and understanding what investors look for.

Over nine years of funding tech startups, I also watched hundreds of pitches and began seeing a recurring gap: while many were solving problems around logistics and commerce, few were thinking deeply about decision patterns—the space AI is now beginning to transform.

Ultimately, entrepreneurship is about experiencing success, failure and uncertainty and showing up

anyway. I didn't learn that from a book; I learned it by living these roles, navigating through different aspects of the business and carrying those lessons into everything I build today.

Q What was the insight that led you to build StockGro, and how are you addressing this gap?

India's biggest investment club isn't on Dalal Street. It's a family-and-friends WhatsApp group. That's not a joke. It reflects how millions of Indians still decide where their savings go. A relative hears something, a colleague confirms it, and a stock gets bought. There is immense trust in that chain and almost zero verification.

The real barrier isn't that Indians are afraid of markets. They are unsure of them! They fear losing money, not knowing how to start and going wrong with their decision and their reputation!

Today, opening a demat account takes minutes. Yet knowing where and how to invest remains a fundamental gap. Almost everyone

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knows how to save; very few are taught how to grow and manage capital.

Families teach us the discipline of saving, while formal education rarely equips us with investing as a life skill. By our mid-30s or 40s, financial habits can become deeply entrenched. We believe investment knowledge should not remain the privilege of a tiny fraction of fund managers. It should be democratised.

That is why we built a platform combining education, awareness and capability—with 130+ SEBI-registered analysts, research-backed insights and AI-powered stock analysis, empowering 37.36 million active users (as of March 31, 2026) to make more informed investment decisions.

Q Trust and financial literacy remain major barriers for first-time investors, particularly outside India's major cities. How is StockGro using technology, expert advice and AI to make investment research more accessible and trustworthy?

Building trust and inclusion in investing is crucial. Unregistered stock-tip channels and influencers thrive on an environment where mistakes can be quietly erased. Remove that ability, and credibility has to be earned—and sustained. That belief shaped one of our earliest principles at StockGro: every trade call published by an expert on the platform remains transparent. The entry, exit,



Ajay Lakhotia, Founder & CEO, StockGro

rationale and outcome are recorded and contribute to the expert's overall success rate. Their track record is visible to everyone, creating accountability that cannot simply be edited away.

At the same time, quality investment research, once accessible largely through expensive terminals and trained analysts, is now available within seconds on Stoxo, in language and formats that first-time investors can actually understand. This is particularly important beyond India's metros, where access to credible, comprehensible market intelligence can still be limited.

Our goal is to help investors make wiser, more informed decisions rather than simply follow tips.

The foundations for this wider participation were laid well before us. SEBI and the Government of India invested years in investor education and awareness, helping awaken a generation of millennials whose families had traditionally stayed away from the capital markets.

What we are witnessing today is therefore bigger than the rise of a new investing platform. It is a structural shift in how Indians participate in wealth creation—moving from informal advice and

inherited habits towards greater transparency, access and informed decision-making.

Millions of Indians are now investing in Indian businesses and becoming participants in the country's growth story. That is what building a Viksit Bharat looks like from the inside.

Q With StockGro now reaching millions of users and expanding its AI capabilities through Stoxo, what is your larger vision for the company? What role do you see it playing in India's journey towards greater financial independence?

For years, Indian startups imported ideas from the globe. VCs funded startups that were copying business models from the West; understandably so because the majority of the VC capital came from those markets. India was often viewed primarily as a vast consumer opportunity, rather than as a source of original innovation.

We built StockGro from an insight rooted in India's unique relationship with money: families discuss investments on morning walks and WhatsApp groups, but often without access to credible research, verified track records or the confidence to make informed decisions.

At home, we will be widening our offerings to empower smart investment across categories like mutual funds and bonds. Because a family's financial life runs across many asset classes, and intelligent guidance has to show up in all of them.

There's a motto we live by at StockGro: Invest karega India, tabhi toh badhega India. It is my belief that a country that funds its own best companies becomes an engine of growth and prosperity, mobilising its own young and smart citizens to invest in Viksit Bharat.



Padma Shri Awardee Dr Prabhakar Basavaprabhu Kore
Veteran educationist, Cooperative leader and Institution builder

Architect of Rural Transformation

How Dr. Prabhakar Kore turned grassroots education, healthcare, and cooperative reform into a foundational engine for India's national growth

Early influences Born in the serene village of Ankali in Karnataka's Belagavi district on August 1, 1947, just 15 days before India gained her Independence, Dr. Prabhakar Kore's upbringing was rooted in public service, social equality and grassroots resilience. He was born to noted freedom fighter Shri Basaprabhu Kore and Smt. Sharadadevi Kore and he completed his primary schooling in Marathi and Kannada before earning his Bachelor of Commerce degree from Gogte College of Commerce in Belagavi.

His childhood and adolescence in post-independence rural North Karnataka gave him a first-hand exposure to regional socio-economic disparities. This inspired in him a lifelong commitment to social uplift. And the means he chose were accessible education and quality healthcare.

When Dr. Kore first took over as Chairman of the Karnatak Lingayat Education (KLE) Society in 1984 at the age of 37, the century-old organisation had a modest cluster of 38 institutions under its wing. Dr. Kore was driven in his commitment to democratise professional learning and thus, he carried out an unprecedented four-decade expansion. This is what has made KLE a global educational titan. Today, the society encompasses over 300 institutions, employs 18,000 faculty members, and nurtures over 145,000 students across Karnataka, Maharashtra, Goa, Delhi, and international branches.

Of several key milestones, establishing KAHER (a NAAC A+ accredited Deemed-to-be-University in Belagavi) and elevating KLE Technological University in

Hubballi were especially significant, since these decentralised higher learning across South India.

Parallel to his endeavours to democratise higher learning, Dr. Kore transformed regional healthcare. He integrated cutting-edge clinical technology with compassion-driven public welfare. The iconic 2,400-bed KLES Dr. Prabhakar Kore Hospital & Medical Research Centre in Belagavi emerged as a flagship tertiary care hub. Its 1,200-bed free charitable section was dedicated to underprivileged families.

His then expanded his healthcare footprint with a 200-bed Cancer Hospital, the 500-bed Centenary Charitable Hospital in Yellur, an Ayurvedic teaching hospital, and satellite ICUs across rural towns. Simultaneously, he empowered local farmers and entrepreneurs by driving cooperative credit societies and agricultural research centres.

Dr. Kore remains an avid traveller with a keen interest in modern mechanised farming and agricultural techniques. He relaxes to the soundtrack of vintage Hindi film melodies and enjoys enjoying classic Marathi theatre. He is a significant patron of alternative cinema.

Dr. Kore, a three-time Rajya Sabha MP and former MLC, has long worked to bridge grassroots realities with national policymaking. His vision placed Indian medical research on the global stage through collaborations with the US National Institutes of Health, the World Health Organization, and the Bill & Melinda Gates Foundation. A deserving Padma Shri recipient and also the holder of an honorary Doctorate from Thomas Jefferson University, Philadelphia, Dr. Kore is an indispensable pillar who has worked tirelessly to build a self-reliant Viksit Bharat.



Prof. S Sreenivasa Murthy
Director & Senior Professor
Institute of Public Enterprise, Hyderabad



Nurturing Future-Ready Citizens

Contributing to the vision of a Viksit Bharat 2047, the Institute of Public Enterprise is spearheading academic excellence, innovation, and inclusive impact

The Institute of Public Enterprise (IPE), a leading Hyderabad-based business school established in 1964, plays a significant role in the economy by bolstering India's public sector enterprises through its dedicated focus on education, research, training, and consultancy. Recognised as a 'Centre of Excellence' by the Indian Council for Social Science Research (ICSSR), under the Ministry of Education, GoI, IPE has consistently aligned its initiatives with national priorities and emerging societal needs.

As India advances towards Viksit Bharat 2047, IPE contributes to developing skilled human capital, promoting entrepreneurship, strengthening higher education, and fostering inclusive growth.

Industry Integration and Academic Excellence

Industry engagement is integral to IPE's academic approach. Before each academic session, its Board of Studies and Academic Advisory Council review and refine the curriculum with inputs

from faculty, alumni, industry experts, recruiters, and students. This strong industry-academia interface contributes to IPE's consistently strong placement outcomes.

IPE also conducts Management Development Programmes (MDPs) for professionals across the public and private sectors. In the previous year alone, more than 500 executives have trained through MDPs covering diverse management domains. Its research impact is reflected in the ICSSR grants awarded to study the effects of various government initiatives, particularly those related to girls' education.

Fostering Entrepreneurship and Employability

Entrepreneurship is central to IPE's educational philosophy. Through its Entrepreneurship Cell (E-Cell), students interact with entrepreneurs and alumni, gaining practical insights into business creation and management. Entrepreneurship Development is a mandatory course, with entrepreneurship also offered as an elective alongside marketing, human

resources, finance, operations, and business analytics.

Aligned with NEP 2020, IPE emphasises flexible, multidisciplinary, skill-orientated, and employability-focused education. Courses in personal development, business communication, and business aptitude, curated by industry professionals, strengthen students' professional readiness.

Strengthening Higher Education and Inclusion

IPE has MoUs with more than 50 universities, government colleges, and higher education institutions, enabling it to conduct free Faculty Development Programmes (FDPs) and free Student Development Programmes (SDPs) in areas such as artificial intelligence, research methodology, and leadership. More than 10,000 faculty members have been trained through online and offline FDPs.

Inclusivity remains central to IPE's mission. Students receive free access to electronic databases valued at approximately ₹50 lakh, certifications including Bloomberg Financial Terminal and SAP, industrial tours, and visits to social organisations. These initiatives promote experiential learning, professional competence, and social responsibility.

Building Human Capital for a Developed India

IPE's six-decade journey reflects its commitment to education, research, entrepreneurship, industry engagement, and inclusive development. By nurturing skilled professionals, strengthening faculty capabilities, promoting innovation, and expanding educational opportunities, IPE is helping India harness its demographic and intellectual potential.

As India embarks on its ambitious journey towards Viksit Bharat 2047, IPE remains committed to building a skilled, innovative, responsible, and socially conscious workforce capable of contributing to India's sustainable economic and social progress.



Rajesh Panwar, Assistant Professor and Gastrointestinal Surgeon
AIIMS, New Delhi

Healing with Hope

How Dr. Rajesh Panwar fuses surgical excellence, pioneer research, and compassionate care to build world-class medical innovation for India

Dr. Rajesh Panwar's journey into medicine was shaped by early observations of healthcare disparities in underserved regions. His innate drive to serve, a deep reverence for human life, and an academic trajectory defined by brilliance, culminated in his first position as Associate Professor at India's premier medical institute, AIIMS Delhi. Along with his super-specialised surgical expertise, his compassion for people at their most vulnerable informs his practice.

At AIIMS Delhi, the cutting edge of complex surgical intervention for cases that require formidable expertise and rapid decision-making, is the space Dr. Panwar inhabits. A committed educator and mentor, he instils and then demands of his post-graduate students

meticulous technical skill coupled with unyielding commitment to patient safety and ethical practice.

Numerous peer-reviewed publications, clinical trials and active involvement in national surgical conferences stand witness to his contributions to academic medicine. He is also known for his lecture-demonstrations of novel operative techniques. Perhaps among his many accomplishments, Dr. Panwar's greatest achievement is that he has succeeded in elevating treatment standards at a public health institution and thus demonstrated that standardising advanced surgical protocols can enable such institutions to deliver care of global standards.

Dr. Panwar's deep belief that true medical progress must cross metropolitan boundaries, has

resulted in his active driving of clinical research tailored to India's unique diseases. He spearheads initiatives that focus on affordable medical innovation, frugal surgical technologies, and early diagnostic strategies — all designed to reach rural and economically disadvantaged populations.

His intent on collaborating actively with interdisciplinary teams brings cutting-edge medical research directly to the patient's bedside. This in turn reduces post-operative complications and shortens recovery times.

Community outreach programmes, health screening camps, and public education are his means towards working to demystify complex medical conditions and trying to make advanced healthcare understandable, accessible, and dignified for all.

With his professional environment being high-stakes and high-consequence, Dr. Panwar's life outside the hospital and lecture halls is quiet and contemplative. A passionate advocate for wellness and physical fitness, he is also an avid reader of medical history and philosophy. Long walks in nature are an integral part of his self-care practices.

As India marches determinedly towards becoming a developed nation, national resilience will need robust healthcare infrastructure and indigenous medical excellence as the bedrocks of national resilience. Dr. Rajesh Panwar's service at AIIMS Delhi exemplifies the ethos of Viksit Bharat. Here, top-tier medical science meets selfless public service. His advancing of clinical research, training of future medical leaders, and commitment to equitable surgical outcomes makes him an embodiment of the vision of a self-reliant India capable of delivering world-class healing to all.

Beyond Limits: The Rise of Multivisceral Transplantation

The rise of multivisceral transplantation is opening new possibilities for patients when conventional treatment reaches its limits

There are moments in medicine when conventional answers run out: when the intestine can no longer sustain nutrition, a tumour encases major vessels, a child is too small for standard transplantation, or several organs are affected simultaneously. At MGM Healthcare Institute of Multivisceral and Abdominal Organ Transplant, Chennai, these challenges are approached through an integrated programme bringing transplantation, intestinal rehabilitation, oncology and complex abdominal surgery together.

The programme spans liver, intestine, pancreas, kidney and multivisceral transplantation in adults and children, supported by Home TPN, intestinal rehabilitation, HPB surgery, surgical and transplant oncology, and advanced interventional radiology. Since 2023, it has performed around 40 intestinal and modified multivisceral transplants, including 21 intestinal transplants in 2025. One-year survival exceeds 80%, with most patients achieving intestinal autonomy. The programme has undertaken highly unusual cases, including two modified Multivisceral transplants for familial adenomatous polyposis with desmoid disease and individual cases of intestinal lymphangiectasia, pseudomyxoma peritonei and primary intestinal lymphangioma. The latter is believed to be a first in Asia and

globally, with the other cases representing Asian firsts.

Intestinal failure care extends beyond transplantation. Nutritional optimisation, Home TPN and rehabilitation may be combined with STEP, intestinal lengthening and modified Martin procedures to restore function before transplantation becomes necessary.

The programme has also pushed the boundaries of paediatric transplantation, including living-donor liver transplantation in a 4-kg child using a monosegment graft and kidney transplantation in recipients as small as 7.5 kg successfully. In an 18-child study of early kidney transplantation in severe growth retardation, 14 (77.8%) improved their height standard deviation score, with younger children demonstrating greater subsequent growth.

This work is supported by a multidisciplinary team spanning transplantation, HPB and GI surgery, oncology, critical care, interventional radiology and paediatric medicine. Prof. Anil Vaidya, Chair & Director, leads the programme with transplant surgeons, Dr Senthil Muthuraman and Dr Venkatesh B.S., alongside Dr Sivakumar Mahalingam, Dr Dinesh Babu, Late Dr Nivash Chandrasekaran, Dr Ram Kishore Reddy Gurajala, Dr Sukanya Govindan and Dr Manoj Prabhakar. A dedicated Multivisceral Transplant ICU, led



Dr Venkatesh B S
Transplant & HPB Surgeon
MGM Healthcare, Chennai

by Dr Dinesh Babu with Dr Saravanan, provides complex postoperative care, including ECMO when required.

Transplant oncology is a major focus, addressing selected locally advanced pancreatic cancers, hilar cholangiocarcinoma, advanced liver tumours, complex HPB malignancies, pseudomyxoma peritonei, desmoid disease and sarcomas. Y-90 radioembolisation is used in selected liver tumours to downstage or bridge patients towards transplantation.

Research and innovation include V-SMART for precision donor-graft matching in small paediatric liver recipients; TRANSCAPE India, evaluating transplantation for unresectable peritoneal mucinous carcinoma; PHOENIX, a proposed strategy combining vascular reconstruction with radical resection for selected unresectable pancreatic cancers; and work towards islet-cell transplantation.

The broader ambition is to build a global referral centre for intestinal rehabilitation, transplant oncology and complex paediatric transplantation, creating options when conventional pathways reach their limits.



Padma Vibhushan Awarded Dr. D Veerendra Heggade
21st Dharmadhikari, Shri Kshetra Dharmasthala

A Compass for Compassionate Progress

By blending spiritual tradition with rural micro-enterprises and higher education, Dr. Veerendra Heggade offers India a transformative model for sustainable growth

When Dr. Veerendra Heggade assumed the sacred responsibility as the 21st Dharmadhikari of the shrine of Shri Kshetra Dharmasthala in 1968 at the young age of 20, he expanded the traditional scope of religious stewardship into a powerful, multi-dimensional movement for socio-economic transformation. He is recognised nationwide for his pioneering work in rural self-reliance with his establishment of the iconic Shri Kshethra Dharmasthala Rural Development Project (SKDRDP) and the nationwide Rural Development and Self Employment Training Institute (RUDSETI) model.

Dr. Heggade pioneered indigenous models of community empowerment long before micro-credit gained global prominence, by providing microfinance, skill acquisition, eco-friendly farming assistance and

structured vocational training to millions of rural households. He was a pioneer in transforming marginalised individuals into confident, self-employed rural entrepreneurs across the country.

Alongside his grassroots development models, Dr. Heggade built an awe-inspiring educational footprint under the aegis of the SDM Educational Society. He has systematically integrated modern academic excellence with deep-rooted ethical values and social accountability as Chancellor of SDM University, Dharwad, and head of over 50 premier institutions across Karnataka. His dynamic leadership has fuelled SDM institutions to set national benchmarks in medical, dental, engineering, management, law, and traditional Naturopathy systems of medicine. Establishing state-of-the-art academic

complexes, research hubs, and super-specialty teaching hospitals in regional centres was his approach towards effectively decentralising access to top-tier professional education and affordable tertiary healthcare. This, needless to say, empowered generations of young minds from non-metropolitan backgrounds to excel on global platforms.

His extraordinary administrative footprint and lifelong public service aside, is a personal journey shaped by family traditions of selfless service (Seva) and universal brotherhood (Dharma). As a member of the venerable Heggade lineage of Dharmasthala, Dr. Heggade's personal life reflects a delicate and deep balance of artistic devotion, cultural preservation and disciplined living. He has personally spearheaded meticulous restoration of ancient stone temples, rare palm-leaf manuscripts, vintage classic automobiles and traditional folk performance arts like Yakshagana as an avid patron of Indian heritage. While quiet moments are rare for Dr Heggade, he finds joy in creative photography and studying ancient Indian temple architecture.

A nominated Member of Parliament in the Rajya Sabha and recipient of India's second-highest civilian honour, the Padma Vibhushan, Dr. Veerendra Heggade stands as an iconic bridge between timeless spiritual wisdom and modern socio-economic progress. His holistic model of national development — a convergence of rural economic self-reliance, high-quality healthcare, ethical education, and cultural pride — is a blueprint for sustainable nation-building. By continuously uplifting underserved communities, creating sustainable livelihoods, and nurturing world-class human capital, Dr. Heggade is an indispensable force constructing the resilient, self-reliant foundation essential to realize the vision of Viksit Bharat.

The Man Who Builds Beyond the Obvious

Dr. Vivek Agrawal on education, enterprise and the possibilities of *Viksit Bharat*

Some people build organisations. Some build ecosystems. And then there are those who understand that the real work begins when an organisation starts creating possibilities for people. Dr. Vivek Agrawal belongs to the latter.

As Chief Financial Officer of GLA University and Managing Director of NK Group, his professional journey sits at an interesting intersection of education, enterprise and social responsibility. Different sectors, one underlying idea that growth must create value beyond itself.

Where Ambition Meets Education

At GLA University, that philosophy finds its most visible expression in education. Dr. Agrawal has been part of the institution's growth and development as it has evolved into a prominent centre for higher education, professional learning and research. From the expansion of its academic offerings to its growing national and international recognition, GLA's journey reflects an ambition to prepare young minds not merely for their first job, but for a world that keeps changing. The university today holds NAAC A+ accreditation and UGC 12B status, alongside recognition across multiple academic and professional domains.

Yet, behind these institutional milestones lies a more personal belief.

"Education becomes meaningful when it gives a young person the confidence to imagine a bigger future and the capability to build it."

That belief also explains his interest in connecting education with industry, innovation and emerging opportunities. For him, a university is not an isolated campus. It is a bridge between aspiration and action.

Building More Than Homes

The same instinct to build extends into his entrepreneurial journey with NK Group. Dr. Agrawal has carried forward the real estate legacy of his family while contributing to the development of residential communities across Mathura and Vrindavan. Projects including Sanskar City, Ashram Vihar, Vrindapuram, Nandini Golok Dham, Shri Nikunj, Keshav Kunj and Nav Nikunj reflect an approach that brings together contemporary housing, community spaces and modern amenities while retaining a connection with the distinctive cultural identity of Braj.

For him, real estate is therefore not simply about concrete, steel and square feet. It is about creating environments in which people can build their lives.

The Responsibility Beyond Business

His social initiatives have included support for education, food distribution, healthcare, vaccination drives, school infrastructure, shelters, sanitation and assistance for vulnerable communities. During the COVID-19 lockdown, food distribution and vaccination initiatives were undertaken to support people during an



Dr. Vivek Agrawal
Chief Financial Officer, Promoter
Strategic Leader at GLA University

unprecedented period of uncertainty.

For Dr. Agrawal, this is not separate from development. It is development.

"A developed India is not defined only by its economic strength. It is defined by the strength of its people, the quality of its institutions and the opportunities available to every generation."

His vision of a developed India therefore begins at the human level, with better education, stronger institutions, responsible enterprise, empowered communities and opportunities that extend beyond traditional boundaries.

A Legacy in the Making

There is a certain symmetry to Dr. Vivek Agrawal's story. At GLA University, he is part of building minds; at NK Group, he is part of building communities; and through social initiatives, he contributes to building a stronger society. Three different expressions of one larger idea, with progress becoming meaningful when it creates possibilities beyond itself.

Because the most meaningful legacy is not what one builds for oneself, but what continues to create possibilities for others. For a nation imagining its journey towards Viksit Bharat, that may be one of the most enduring forms of leadership.



Dr Anurag Agarwal

Dean, Biosciences and Health Research, Trivedi School of Biosciences Head, Koita Center for Digital Health, Ashoka University

The Digital Health Vision

Dr Anurag Agarwal's work underscores the growing importance of collaboration across disciplines, where biology, medicine, data science and technology converge to create new possibilities for research and patient care

Dr Anurag Agrawal is an Indian pulmonologist, medical researcher and a scientist whose work sits at the intersection of respiratory biology, genomics, technology and the future of healthcare. His multidisciplinary approach to health research at Ashoka University brings together biomedical science, data, emerging technologies and public-health needs.

Dr Agrawal completed his medical education at the All India Institute of Medical Sciences (AIIMS), New Delhi, before undertaking advanced training in Internal Medicine, Pulmonary Disease and Critical Care at Baylor College of Medicine, Houston. He

subsequently earned a PhD in Physiology from the University of Delhi. His scientific work has primarily focused on respiratory biology, while his broader research interests have evolved towards understanding how emerging technologies can transform the way health and healthcare are conceived and delivered.

Before joining Ashoka University, Dr Agrawal served as Director of the Institute of Genomics and Integrative Biology (IGIB), a national laboratory under the Council of Scientific and Industrial Research (CSIR). His tenure at IGIB reflected an interdisciplinary approach to biomedical research, combining biology with genomics,

computation and data science.

A significant dimension of his work has been the application of information technology and big-data analytics to healthcare. His research interests include pattern-based diagnostics, computational approaches to complex medical datasets, and digital tools that can support healthcare delivery and data collection, particularly in resource-constrained settings. This convergence of biology, computation and healthcare is central to his vision of a more technology-enabled and evidence-driven health system.

Dr Agrawal has served on several national and international advisory groups, contributing to discussions on biomedical research, digital health, artificial intelligence and emerging infectious diseases. He chaired the World Health Organization's technical advisory group on viral evolution and has contributed to global initiatives examining the governance and future of digital health and responsible AI.

His scientific contributions have earned several distinctions, including the Shanti Swarup Bhatnagar Prize in Medical Sciences in 2014, the National Bioscience Award for Career Development, the Sun Pharma Foundation Award and the JC Bose Fellowship. He has also been elected a Fellow of India's national science academies and has served in leadership roles within the Indian National Science Academy, including its policy vertical.

Dr Agrawal's journey from clinical medicine and respiratory research to genomics, digital health and science policy mirrors the changing landscape of modern healthcare.

Innovation to Impact: Unlocking India's Genomic Potential

Genomics is reshaping healthcare. But how we use these advanced solutions to create a meaningful impact on human lives is important, Dr Vedam Ramprasad tells Archana Jyoti



Vedam Ramprasad, PhD
CEO, MedGenome Labs Ltd

How do you see genomics evolving in India?

Genomics is moving from a specialised offering to an integral part of healthcare today. As adoption increases and it becomes integrated with routine diagnostics, it can complement conventional approaches, providing a comprehensive view of a patient's health and supporting informed clinical decisions. From early diagnosis and personalised treatments to inherited risk assessment, genomics is finding applications across rare diseases, reproductive health and cancer. It has the potential to improve healthcare outcomes for India's 1.4 billion people, but how we make these solutions accessible and create a meaningful impact on human lives is important.

What is the biggest challenge in translating genomic data into meaningful clinical insights?

Sequencing a human genome generates hundreds of gigabytes of data. Identifying a genetic variant within this vast data is only the first step. You need to analyse, interpret and correlate it with the patient's disease.

This makes bioinformatics and

data-interpretation critical. At MedGenome, we have built proprietary algorithms, bioinformatics pipelines and advanced computing capabilities, and a strong in-house team of bioinformaticians and genome analysts, enabling us to reduce dependence on overseas technology and improve accuracy and efficiency. To date, we have sequenced over 600,000 exomes and genomes, delivering actionable insights, improving treatment outcomes, and bringing hope to over a million families.

India has strong scientific and technical talent, but there is still a shortage of specialists within this field. As genomics expands, building awareness and specialised talent in genomic data analysis will be critical.

Has the cost of genomic testing changed over time, and how can it become more affordable?

I want to dispel this myth that genetic tests are highly expensive. Yes, they are relatively expensive compared to a routine blood glucose test, given the specialised reagents, technologies and equipment. However, cost has

reduced significantly, by 50–60% over the past 5–6 years and is expected to decline further as adoption increases. I don't think any diagnostics area has seen such a significant reduction in costs over such short period.

What is your outlook and vision for the future of genomics in India?

In the next few years, genomic technology will become more sophisticated, with new tests, assays and AI creating significant positive impact, making testing more accurate, faster and accessible.

My aspiration is to see India emerge as a global hub for genomics – not only diagnostics, but also research, innovation, and development of solutions relevant globally. MedGenome has been continually building, and making accessible, solutions to meet healthcare needs, including first-of-their-kind innovations in India, backed by studies published in reputed scientific journals. I strongly believe that with the quality, affordability and talent we have, India has the potential to offer global-standard genomic solutions for the world.



Pankaj Lidoo, Director, Landmark Crafts India Ltd.

Building India's Industrial Strength

Pankaj Lidoo is advancing Landmark Crafts through indigenous manufacturing, innovation and responsible growth aligned with the vision of Viksit Bharat

India's journey towards Viksit Bharat is being shaped not only by large industrial enterprises, but also by specialised manufacturing companies that strengthen domestic capabilities, support infrastructure and create dependable value chains. Landmark Crafts Limited, led by Director Pankaj Lidoo, represents this contribution through its evolution from a modest manufacturing venture into an established Indian producer of fastening and industrial products.

The story of Landmark Crafts began in 1995 through its predecessor, Landmark Engineers, when the business entered the field of colour-

coated sheet profiling and self-drilling screws. Initially, these products were imported from Taiwan, placing pressure on the young enterprise's finances. Instead of remaining dependent on imports, the Lidoo family chose to learn the manufacturing technology and establish domestic production. A humble manufacturing unit was subsequently set up in Ghaziabad with an imported machine. This transition from importing products to developing manufacturing capability in India reflects the larger spirit of Atmanirbhar Bharat and the industrial self-reliance envisioned within Viksit Bharat.

Over the years, the company built its



Chaman Lal Lidoo
Director, Landmark Crafts India Ltd.

identity around the HP brand. According to Landmark Crafts, customers began associating its products with the HP name in 1999. The organisation has since expanded its portfolio to include HP Self Drilling Screws, HP Wing Self Drilling Screws, screws for PUF panels, SM Dry Wall Screws, HP Aluminium Blind Rivets, countersunk head screws, colour head screws, washers, butyl tape, sockets and Phillips bits, along with power tools. This expanding product range enables the company to address requirements across construction, roofing, infrastructure and other industrial applications.

Pankaj Lidoo's leadership reflects a long-term approach to manufacturing, combining market understanding with continuous improvement and technology adoption. Landmark Crafts states that its objective is to exceed customer expectations in quality, timely delivery and cost effectiveness, while moving towards becoming a world-class company. Its emphasis on training and new technology is particularly relevant to India's manufacturing ambitions, where productivity, technical skills and modern production systems are essential to building globally competitive enterprises.

The journey has also been supported by Pankaj Lidoo's father, Chaman Lal Lidoo, Director, Landmark Crafts Limited. His involvement represents continuity within the Lidoo family's stewardship of the enterprise, linking experience with the company's ongoing growth. The company's CSR Committee includes both Chaman Lal Lidoo and

5,000+
Satisfied clients

100+
Professional Employees

14+
Office Locations

28+
Years of Experience

Pankaj Lidoo, with responsibility for formulating and recommending CSR policy to the Board, monitoring implementation and reviewing progress. This provides another dimension to the family's involvement, connecting business leadership with responsible corporate engagement.

Landmark Crafts' manufacturing footprint further illustrates its contribution to India's industrial ecosystem. Its operations span Ghaziabad, Uttar Pradesh, and Panchkula, Haryana. The company's manufacturing information identifies production of blind rivets and dry wall screws in Ghaziabad, while its Panchkula operations are associated with self-drilling screws. Its wider network of offices and distribution channels helps serve customers across different markets. Such domestic production and distribution capabilities can strengthen supply chains by bringing manufacturing, technical knowledge and market access closer together.

For India's infrastructure-led development, these capabilities have significance beyond the products themselves. Screws, rivets, fasteners and related components form an important part of construction and industrial systems, supporting applications that range from roofing and building solutions to specialised infrastructure requirements. The reference material notes that the company serves organisations including the Railways, DMRC, Metro and other government departments, connecting Landmark Crafts with sectors that are central to India's infrastructure expansion.

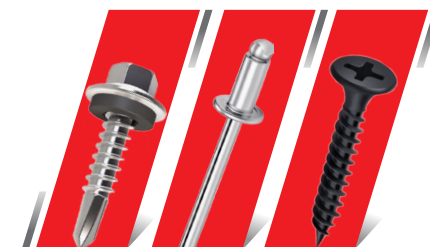
The company's institutional credentials include ISO 9001:2015 accreditation, SME-1 rating by CRISIL and accreditation by D&B D-U-N-S. These credentials complement its stated commitment to quality and structured business practices. Landmark Crafts identifies Excellence, Teamwork and Leadership as core values, while its quality policy focuses on meeting customer requirements. Its

stated objectives also include continuous improvement, customer interaction, sustainable practices and anticipating customer needs.

Another important dimension of the company's evolution is diversification. Having developed expertise in fastening products, Landmark Crafts has expanded into industrial tools, responding to an identified opportunity in the market. The move illustrates how established manufacturing knowledge can become a foundation for entering adjacent product categories. For India's industrial ecosystem, such diversification can encourage enterprises to build broader capabilities, serve emerging requirements and gradually move towards higher-value manufacturing.

Technology remains an important part of this expansion. Landmark Crafts states that continued training and adoption of new technology form part of the way it meets customer requirements. For Indian manufacturing enterprises, this approach is increasingly significant as domestic companies seek to improve productivity, consistency, quality and competitiveness. Technology adoption, when combined with skilled manpower and market understanding, can enable established businesses to modernise without losing the practical knowledge accumulated over decades.

The Viksit Bharat vision places importance on economic growth,

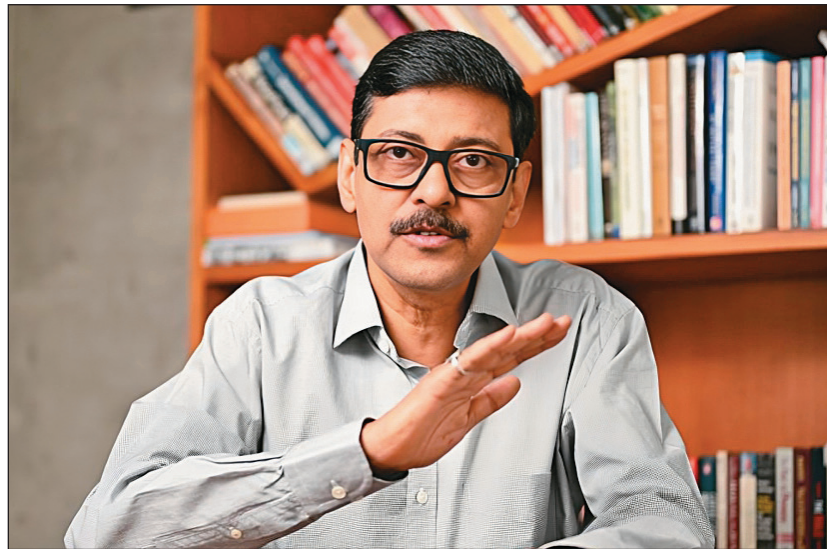


infrastructure, innovation, employment, self-reliance and stronger domestic industry. Landmark Crafts' journey intersects with these priorities through its focus on manufacturing in India, technology adoption, skills, quality and market expansion. Its stated ambition to manufacture products comparable with global standards while maintaining sustainable practices and customer centricity reflects the broader aspiration for Indian enterprises to compete beyond domestic markets. The company's own leadership has also linked the potential for growth with the infrastructure thrust being given by the Centre and state governments.

The company's approach also aligns with the broader idea of creating value within India. The reference material describes Landmark Crafts as an entirely Made-in-India enterprise that manufactures and sells in India and reinvests its earnings into the country, connecting this model with the Atmanirbhar Bharat vision that translates into Viksit Bharat. This philosophy places domestic manufacturing at the centre of the company's growth story rather than treating it simply as a production function.

For Pankaj Lidoo, the road ahead is therefore not limited to expanding product volumes. It is about strengthening capabilities, anticipating changing market needs and building a resilient manufacturing organisation that can participate in India's next phase of industrial development. From its early transition away from import dependence to its present portfolio of fasteners, rivets, screws and tools, the company's story illustrates how sustained entrepreneurship can contribute to a more capable domestic manufacturing base.

As India advances towards Viksit Bharat, enterprises such as Landmark Crafts demonstrate the importance of the industrial foundations behind the nation's visible growth. By developing products within India, investing in technology and skills, serving infrastructure and industrial customers, and continuing to expand its capabilities, the company contributes to the larger objective of building a self-reliant, competitive and future-ready Indian economy.



Dhirendra Kumar, Value Research

Creating Value Through Research

Through independent research, radical transparency, and plain-spoken wisdom, Dhirendra Kumar built the trusted compass guiding millions of retail investors

Dhirendra Kumar founded Value Research in 1990 while still an undergraduate at Delhi's Shaheed Sukhdev College of Business Studies. This was a time when India's retail investment landscape was opaque, jargon-heavy and a maze. Long before mutual funds became a household term or SIPs entered everyday vocabulary, his vision was for an independent platform that would reduce or remove financial complexity and thus empower ordinary citizens. He single-handedly introduced objective, data-driven evaluation to personal finance by publishing India's first comprehensive mutual fund ratings in 1993. Thus

transforming how middle-class households view, track, and build long-term wealth.

After three decades, Value Research is today an influential financial research power-house. With Kumar at the helm, its core ethos remains fiercely independent. With his trademark resistance to market hype and high-pressure commission tactics, Kumar built a culture that was centred on analysis, clarity, and compounding. Through flagship publications like Mutual Fund Insight and Wealth Insight, alongside intuitive digital platforms and portfolio-tracking tools, Value Research delivers unbiased, actionable intelligence directly to millions of screens. His prolific column writing, media

appearances, and digital tools have served to educate generations of savers to ignore short-term noise, avoid expensive traps, and stick to simple strategies for asset allocation. He stripped away hidden costs and demanded fiduciary accountability across the asset management industry, thus transforming passive savers into confident, informed market participants. His commitment to investor protection led to key advisory roles with financial regulators, including SEBI, PFRDA, and the Investor Education and Protection Fund (IEPF).

Kumar's relentless crusade for financial literacy is a result of a grounded personal journey that remains rooted in middle-class values. An analytical mindset and an early fascination with how ordinary people handle money, Kumar's personal life reflects the very discipline he preaches. When away from financial markets and boardrooms, he is a tech-happy enthusiast who enjoys exploring emerging software tools. He reads deeply across history and economics, and is known for his love of long drives.

As India targets economic transformation, vital engines of national prosperity rest on financial inclusion and equity culture. Dhirendra Kumar's lifelong crusade has fundamentally shifted Indian household savings from unproductive physical assets into productive capital markets. He has built investor confidence and fostered a culture of disciplined, long-term wealth creation and thus, stands as an unquestioned pillar in constructing the resilient, financially empowered citizenry essential for Viksit Bharat.



Navneet Munot, MD & CEO, HDFC AMC LTD

India's Capital Market Transformation

Driven by rising investor awareness, technology, and robust regulatory reforms, Indian households are rapidly transforming from traditional savers into equity owners

India's capital markets are older than most people assume. In 1875, decades before independence, a handful of Indian brokers put up their own capital to launch Asia's first stock exchange in Bombay. This paved the path for capital markets to become a part of India's economic fabric over the last 150 odd years. Yet for most of that history, only a narrow section of the country participated in it, while household wealth sat in gold, land and deposits. What has changed over the last decade is that the investor awareness and access has increased. Savers are gradually turning into owners of India's growth.

As of 30-Jun-26, Mutual fund assets have grown six-fold in a decade to cross Rs 82 lakh crore. Folios have nearly tripled in five years to approach 28 crore, and the monthly SIP book has

grown tenfold to cross Rs 30,000 crore, up from little more than Rs 3,000 crore a month a decade ago. A rising share of this comes from beyond India's thirty largest cities, one in four investors is a woman, and twenty-somethings are among the most enthusiastic participants. Yet the runway ahead exceeds the road behind: only around 6 crore Indians invest in mutual funds.

The more telling change is behavioural. In March 2026, the Sensex fell over 11 percent in a single month as global markets turned volatile; SIP contributions that same month touched a record Rs 32,087 crore. Equity schemes have now drawn net inflows for more than 60 months running, a stretch that has absorbed a pandemic, a war in Europe, tariff uncertainty and sustained foreign selling without a break.

MUTUAL FUND INVESTMENTS ARE SUBJECT TO MARKET RISKS, READ ALL SCHEME RELATED DOCUMENTS CAREFULLY

This rests on four Ts: track record, transparency, technology and training, with trust as the outcome of all four. SEBI's steady, investor-first reform agenda deserves real credit here, scheme categorisation has made products true to label, costs have turned globally competitive and disclosures now compare with the best anywhere

Financialisation has moved beyond mutual funds too. As of Mar'26, Alternative investment funds have gathered commitments of nearly Rs 17 lakh crore, up from Rs 8.3 lakh crore three years ago, REITs and InvITs have converted close to Rs 10 lakh crore (Jun'26) of roads, transmission lines and office parks into instruments an investor can own, and GIFT City now hosts over 350 fund schemes.

The shift carries weight beyond markets. As of March 2026, domestic institutions own about 20 percent of Indian listed equities against 16 percent held by foreign investors, the reverse of March 2016, when domestic institutions held near 12 percent and foreign investors over 21 percent. When global flows turned negative in recent years, Indian households kept investing and the market held its ground. That is what an Atmanirbhar capital market looks like in practice, with millions of households choosing, month after month, to become owners of India's growth rather than merely being savers.

Disclaimers:

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Soumya Swaminathan

Chairperson, M S Swaminathan Research Foundation
Former Deputy Director, World Health Organization

Advancing Science, Health and Global Equity

Dr Soumya Swaminathan has built a distinguished career at the intersection of clinical medicine, scientific research and global health policy.

Dr Soumya Swaminathan, a paediatrician and an internationally recognised researcher, is particularly known for her work on tuberculosis (TB) and HIV, and for championing the translation of scientific evidence into effective health programmes and policies.

Her global leadership was particularly visible during her tenure at the World Health Organization. She served as WHO's inaugural Chief Scientist from 2019 to 2022, where she helped establish and lead the organisation's Science Division, strengthening its focus on research, evidence, quality assurance, norms and standards, and digital health. During the COVID-19 pandemic, she played a key role in coordinating scientific efforts at the WHO and contributed

to the establishment and functioning of COVAX, the global initiative aimed at promoting equitable access to COVID-19 vaccines, particularly for low- and middle-income countries.

Earlier, Dr Swaminathan served as WHO Deputy Director-General for Programmes. From 2009 to 2011, she was Coordinator of the UNICEF/UNDP/World Bank/WHO Special Programme for Research and Training in Tropical Diseases in Geneva, further deepening her experience in global health research and capacity building.

In India, she served as Secretary to the Government of India for Health Research and Director General of the Indian Council of Medical Research (ICMR) from 2015 to 2017. Her tenure focused on strengthening research capacity, bringing evidence more

systematically into health policymaking and fostering international and South-South collaborations in health sciences. She also continues to contribute to India's public-health agenda as Principal Advisor to the National Tuberculosis Elimination Programme.

With more than 480 peer-reviewed publications and book chapters, Dr Swaminathan has made substantial contributions to medical research. Her academic training spans India, the UK and the US, and her achievements have earned her fellowships of the US National Academy of Medicine, the Academy of Medical Sciences in the UK and India's leading science academies. She has also received several honorary doctorates, including from Karolinska Institutet, EPFL Lausanne and the London School of Hygiene & Tropical Medicine.

She serves on several national and global advisory bodies, including the boards of Alliance Bioversity International-CIAT, CEPI, FIND and the Population Foundation of India. She is also Chair of the ICMR Scientific Advisory Board and a Governing Council member of the Tamil Nadu Climate Change Mission.

As the Chairperson of the M. S. Swaminathan Research Foundation (MSSRF) since February 2023, she brings more than three decades of superior experience in clinical care, research, public health and health-system leadership, with a strong focus on ensuring that scientific advances translate into meaningful outcomes for communities.

Following the pioneering legacy of her father, the late M. S. Swaminathan, she represents a continuing bridge between science, policy and social impact—advancing the idea that research achieves its greatest value when it improves lives.

Swasth Bharat, Viksit Bharat

Where people can live longer, healthier and more productive lives

“A truly developed India will be one where quality healthcare is accessible to all, prevention is prioritised over late-stage intervention, innovation improves clinical outcomes, capacity keeps pace with demand, and compassion remains at the heart of care.” Emphasises Dr Tarang Gianchandani.

Quality Healthcare for All

According to Dr Gianchandani, the first priority is “access”. India has built centres of clinical excellence, but the next phase must take quality healthcare beyond hospitals and into communities. Reliance Foundation's Health Outreach programme advances this vision through Mobile Medical Units, Static Medical Units and Community Health Centres, delivering over nine million consultations since 2012 and helping reduce barriers linked to geography, income and social circumstances.

First Line of Defence

“Prevention” being the key, as cardiovascular disease, diabetes, cancer and other non-communicable diseases rise, healthcare must shift from treating illness to preventing it through early detection and timely intervention, with greater focus on nutrition, mental well-being, healthy ageing, elderly care and longevity.

At Sir H. N. Reliance Foundation Hospital, initiatives such as community health screenings, HPV vaccination programmes and preventive health programmes such



Dr Tarang Gianchandani

Group CEO – Healthcare Initiatives
Chief Executive Officer – Sir H. N. Reliance Foundation Hospital

as JIVITA reflect this broader approach: helping people understand, manage and protect their health before disease becomes advanced.

Technology Beyond Care

The third priority is “innovation”. Technology is transforming healthcare access and delivery. AI can save time and support clinical documentation and nursing handovers, while radiology AI can assist with reporting and risk identification, enabling clinicians to make informed decisions. At the clinical level, technologies such as ETHOS adaptive radiotherapy, Genius AI 3D mammography, the All-in-One Bi-Plane Cath Lab, robot-assisted surgery and AI-supported clinical workflows are enhancing precision and efficiency in diagnosis and treatment.



Sir H. N. Reliance Foundation Hospital is a Quaternary Care Hospital in South Mumbai

Tele-Robotic Surgery connecting Mumbai and Jamnagar, alongside Tele-ICU and teleconsultation services, demonstrates how specialist expertise can reach patients beyond urban centres.

Building Future Capacity

India must invest in people, institutions and multidisciplinary skills, integrating clinical expertise with technology, data, research and management. Reliance Foundation's planned 410-acre Dronagiri campus, to “build future capacity” in medical sciences, AI and emerging technologies, represents the scale of long-term investment required to build future talent, research and clinical capabilities.

Measuring What Matters

Healthcare transformation must ultimately be measured by “outcomes” and its impact on lives. India needs collaboration among government, private providers and not-for-profit institutions to build a healthcare ecosystem that combines scale, sustainability, clinical excellence, inclusion, innovation and compassion.

A healthy population is more resilient, more productive and better equipped to contribute to the nation's growth. A Swasth Bharat will be one of the strongest foundations for building a Viksit Bharat.



Prof Yogesh Singh, Vice-Chancellor, Delhi University, and Officiating Chairman, All India Council for Technical Education (AICTE)

Re-engineering Education

Professor Yogesh Singh is reforming India's technical education landscape to empower a skilled, innovation-led generation for Viksit Bharat

A lifelong dedication to scientific enquiry and academic rigour has defined Prof. Yogesh Singh's journey. And what it reflects is an unyielding belief in the transformative power of education. With a distinguished background in Computer Engineering, Prof. Singh's career as an eminent academician and researcher has spanned leadership roles across India's top technical universities before he became the Chairman of All India Council for Technical Education (AICTE). His visionary understanding of global educational paradigms along with his technical mastery can be directly traced to his foundational years in academia.

As Chairman of the All India Council for Technical Education (AICTE), Prof. Yogesh Singh has driven and actualised sweeping

reforms designed to modernise engineering and technology curricula. Recognising the rapid evolution of artificial intelligence, robotics, and quantum computing, he has aggressively put in place dynamic framework updates that integrate emerging technologies into core academic programmes. Under his leadership, hands-on experiential learning, interdisciplinary research, and seamless industry-academia collaboration are emphasised. This works to ensure that Indian graduates possess both theoretical depth and job readiness. Dismantling rigid academic silos has been somewhat of an agenda for Prof. Singh and as a result, he has fostered an ecosystem where innovation, patent creation, and student-led entrepreneurship thrive across technical

campuses nationwide.

Prof. Singh is driven by a goal to ensure that quality education reaches every corner of India. To this end, he has prioritised equitable access and digital inclusion. AICTE has expanded initiatives offering technical textbooks and course materials in regional Indian languages, thus breaking down significant linguistic barriers for rural students. Frugal engineering initiatives, faculty development programmes, and incubator support systems across Tier-II and Tier-III institutions are all initiatives he has strongly encouraged and championed. By creating such pathways for young minds from diverse socio-economic backgrounds to excel in STEM fields, Prof. Singh has worked actively to bridge the urban-rural knowledge divide.

Beyond his professional aspect, Prof. Singh's life is grounded and intellect-driven. A passionate advocate for Indian philosophy and literature, he enjoys engaging with young students in informal mentoring sessions. Morning walks and classical Indian music provide a serene counterpoint.

This is the era where technological prowess and power drives geopolitical strength and economic independence. Prof. Yogesh Singh's vision puts technical education at the heart of national sovereignty. In his commitment to aligning academic outcomes with national priorities, he exemplifies the spirit of Viksit Bharat. With his development of a workforce of globally competitive engineers, ethical researchers, and visionary innovators, Prof. Singh continues to make stronger the foundations of a self-reliant India.

Building the Knowledge Foundations of Viksit Bharat

Presidency University is expanding the frontiers of learning and embracing emerging disciplines in higher education to nurture talents for an evolving world



Dr Nissar Ahmed
Chairman, Presidency Group of Institutions
Founder Chancellor, Presidency University, Bangalore

As India charts its course towards a Viksit Bharat, higher education must move beyond classrooms to become a powerful engine of knowledge, innovation and national progress. The journey to 2047 will depend on how effectively India converts knowledge into ideas, ideas into innovation and innovation into sustainable economic and social impact.

Institutions like the Presidency Group of Institutions can play a defining role in nurturing the next generation of researchers, entrepreneurs, innovators and problem-solvers.

Education for a New India

Presidency University, Bengaluru, is contributing to this transformation. By creating opportunities for advanced learning, building skilled human capital and responding to the evolving needs of industry, the University is helping strengthen the foundations of a more capable and competitive India.

As a knowledge institution, Presidency University is also shaping the future through research, digital learning and industry collaboration by integrating technology and innovation at all levels, defining its trajectory. Through incubation centres, start-up ecosystems and stronger industry-

academia linkages, they can transform campuses into launchpads for ideas and enterprises. "In this journey, higher education will help create the future India aspires to become: skilled, innovative, entrepreneurial and globally competitive." Emphasises Dr Nissar Ahmed.

Education as a Growth Engine

Dr Ahmed's vision extends beyond curriculum to strengthening industry-academia partnerships at Presidency, while embedding skill-based and experiential learning into the learning process. He believes that sustained investment in the next generation, coupled with practical education, can significantly enhance the quality and relevance of higher education.

At Presidency University, Bengaluru, equal emphasis is placed on strengthening governance and leadership capacity. In a young nation, where nearly 60% of the population is below 35, education systems must evolve with changing national priorities. Building professional capacity, strengthening institutional leadership and enabling responsive governance are essential to translating policy ambitions into meaningful outcomes. At Presidency, a strong leadership ecosystem drives this transformation.

Spread across a 45-acre state-of-

the-art campus, the NAAC 'A'-accredited University serves as a vibrant micro-ecosystem, bringing together more than 20,000 learners across diverse disciplines to learn, collaborate and shape the future.

Reimagining Higher Education

"Propelled by a rich 50-year legacy of academic excellence from the Presidency Group of Institutions, Presidency University is designed to dismantle hitherto traditional academic silos and is committed towards Viksit Bharat @2047. Our focus on propagating contemporary education based on the core pillars of skill-based modular learning, digital transformation, integration of AI with data analytics, industry-aligned curriculum, internationalisation and interactive pedagogy will add value to the growth of our nation," says Dr Ahmed.

Under the leadership of the visionary mentor Dr Nissar Ahmed, the Group has successfully completed the 50th year of its existence and the University to its decennial year. It is his belief that higher education has a long-term influence on a young student's personal and professional life, and universities can create an experience that fulfils both a student's and the nation's expectations.



K Raja Bhanu, Director General, Pharmaceuticals Export Promotion Council of India (Pharmexcil)

A Global Gateway for Indian Pharma

K Raja Bhanu is helping Indian pharmaceutical companies navigate increasingly complex global markets and strengthen their contribution to healthcare systems worldwide

With a rich background in drug regulation, industry facilitation and pharmaceutical trade, K Raja Bhanu brings a distinctive combination of regulatory expertise and industry understanding to his role as Director General of the Pharmaceuticals Export Promotion Council of India (Pharmexcil). His work is focused on strengthening India's position as a trusted supplier of affordable, high-quality medicines to global markets.

Under his leadership, India's pharmaceutical exports have continued to expand, reaching more than \$31.1 billion in FY2026, according to the figures cited. Bhanu has also led high-level international delegations and business engagements across markets including Kazakhstan, Belarus, Guatemala and El Salvador, facilitating direct B2B connections

and exploring opportunities for stronger supply-chain partnerships.

His efforts have extended to strengthening institutional and commercial relationships. He facilitated the renewal of key agreements, including the MoU with the Philippines Pharma Procurement Incorporation (PPPI), aimed at expanding opportunities for Indian finished dosage formulations (FDFs) and active pharmaceutical ingredients (APIs). He has also played a role in major international trade platforms such as iPHEx, which connects international buyers with Indian pharmaceutical manufacturers and exporters.

Known for his soft-spoken demeanour, result-oriented approach and sincerity, Bhanu brings extensive experience in drug regulation. Before joining Pharmexcil, he served as Deputy Director and Joint Director

with the Drugs Control Administration (DCA) in Andhra Pradesh, where he worked at the intersection of regulatory oversight and industry facilitation. His experience has given him an understanding of the need to maintain stringent standards while creating an enabling environment for responsible industry growth.

Established by the Ministry of Commerce and Industry, Government of India, Pharmexcil serves as an important interface between the pharmaceutical industry and the government. It works to promote pharmaceutical exports, facilitate international market access and address challenges confronting Indian companies in global markets.

India's pharmaceutical sector has emerged as a significant contributor to global healthcare, combining large-scale manufacturing capabilities with a reputation for supplying affordable medicines. As international markets become increasingly demanding on quality, compliance and supply-chain resilience, Bhanu's regulatory background provides an important perspective on balancing export growth with global standards.

His priorities include identifying and addressing barriers to exports, strengthening regulatory compliance, supporting pharmaceutical companies in navigating international markets, and facilitating innovation and growth. Engagement with policymakers also remains central to creating policies that can enhance the competitiveness of Indian pharmaceutical companies.

Bhanu's leadership at Pharmexcil comes at a time when India is seeking to deepen its role in global pharmaceutical supply chains. By bringing together regulatory experience, industry facilitation and international engagement, he is working to expand market opportunities while reinforcing the standards and credibility associated with Indian pharmaceuticals.

Building pharma as a pillar of Viksit Bharat

For Tapan Sanghvi, India's pharma journey is about strengthening manufacturing, driving innovation and expanding its healthcare footprint.



Tapan Sanghvi, Managing Director of US Pharma India

For Tapan Sanghvi, Managing Director of US Pharma India, the journey of Indian pharmaceuticals is no longer just about making affordable medicines. It is about building a stronger manufacturing base, expanding India's presence in global markets and creating an industry capable of contributing to a healthier and more self-reliant country.

Having spent the past 15 years watching the sector evolve under the guidance of his father Haresh Sanghvi, Tapan Sanghvi has seen US Pharma grow from an export-driven company into a formulations manufacturer. It has a portfolio of more than 700 products and a presence across markets in Africa, the Middle East, Latin America and other regions.

Tapan Sanghvi says the larger role of Indian pharma lies in combining affordability with quality and reliability. "India is widely regarded as the pharmacy of the world," he says, but maintaining that reputation will require continuous improvement across manufacturing, supply chains and quality systems.

That, he tells The Health Outlook, includes reducing dependence on imported APIs and strengthening

domestic manufacturing. Government incentives have begun supporting production of critical APIs, key starting materials and drug intermediates in India. By the end of 2025, 38 projects under the bulk-drug PLI scheme had been commissioned, creating about 56,800 tonnes a year of domestic capacity.

For Tapan Sanghvi, however, manufacturing strength must be matched by innovation. He has watched the emergence of incubators and shared research facilities that allow startups and smaller companies to conduct R&D without investing in complete laboratory infrastructure. He sees this as an important shift for an industry that has traditionally been known more for generics than for new drug discovery.

Tapan Sanghvi says the company is exploring AI for health awareness and drug research, from explaining symptoms to identifying promising molecules.

US Pharma India has also diversified its product portfolio, moving beyond tablets and capsules into syrups, creams, ointments and the recent acquisition of an injectables manufacturing unit this year,

while expanding registrations across markets.

The company currently exports to around 27-28 countries, mainly in Africa, the Middle East and Latin America, touching millions of lives.

India itself, he believes, represents another major opportunity. After years of focusing largely on exports, US Pharma is looking at a stronger domestic presence as the Indian pharmaceutical market expands.

Logistics and shipping costs remain a major challenge for exporters, Tapan Sanghvi says, with sharp fluctuations in freight rates affecting the competitiveness of Indian products. He believes improving export logistics should be an important policy priority given that Government views the pharma sector as an important part of the country's Viksit Bharat vision.

For Tapan Sanghvi, that vision ultimately comes down to impact: medicines that remain affordable, companies that can compete globally and a stronger Indian pharmaceutical ecosystem that contributes not only to business growth, but wider access to healthcare.



Shiv Khera, Keynote speaker, Indian author and activist

Character, Choice and Consistency

In an age of AI and instant gratification, Shiv Khera emphasises that technology can amplify human potential, but character determines how that potential is used

Shiv Khera, a renowned motivational speaker, author and leadership educator, has spent decades conducting leadership and personal growth workshops across more than 20 countries, inspiring millions of individuals to recognise and realise their potential.

He is best known for his bestselling book *You Can Win*, which has sold millions of copies worldwide and has been translated into more than 21 languages. At the heart of his philosophy is the belief that lasting success is built on a combination of physical, mental, emotional, relational, financial and spiritual strength. He emphasises that physical and mental well-being influence the quality of decisions people make, while emotional resilience and strong relationships provide the foundation for sustained growth.

There are no shortcuts to achievement, he maintains; preparation, discipline and hard work remain indispensable.

For Khera, success is not merely a measure of competence or achievement; it is also a reflection of character. He argues that goodness must be consciously cultivated and that people are central to the success or failure of individuals and organisations. "Success and failure are never accidental; people are always behind them," he says, while emphasising that only people of good character become lasting assets, whereas competence without integrity can become a liability.

This emphasis on character assumes added significance in an age increasingly shaped by artificial intelligence. While technology can enhance human

capabilities and accelerate what people do, Khera believes that human character ultimately determines why and how those capabilities are used. In an environment where technology can create the illusion of instant success, he stresses the importance of sound judgement, continuous learning, discipline and strong habits.

Khera also cautions young people against the promise of quick and effortless success. Skills and knowledge are important, but, in his view, they must be anchored in character. Skill without character can lead to its misuse, corruption and ultimately failure—whether in professions such as medicine and law or in leadership and institutions. Mistakes are inevitable; repeating them is what turns them into failure.

For Khera, success is therefore less an isolated achievement than a habit developed through daily practice. Self-reflection, learning, discipline and continuous improvement, when repeated consistently, can transform right actions into lasting habits. In his philosophy, technology may enhance what people do, but human strength, judgement and character determine the purpose behind those actions.

Beyond motivational speaking and authorship, Khera has also engaged in social activism. He launched a movement opposing caste-based reservation in India and founded the Country First Foundation, with the stated objective of creating a society where honest citizens can pursue lawful avenues to seek peace, prosperity and dignity for themselves, their families and society. Its guiding aspiration is encapsulated in the phrase: "Respect and Dignity for every Indian."

An astrologer with a humanitarian mission

Dr Sohini Sastri has built a career combining astrology, spiritual guidance and philanthropy, while helping people navigate life's uncertainties.



Dr Sohini Sastri, renowned astrologer

For Dr Sohini Sastri, astrology is not merely about predicting what lies ahead. She views it as a means of helping people understand their circumstances, make informed choices and approach life with greater clarity.

She wears several caps — astrologer, life coach, philanthropist and spiritual healer. Coming from a spiritual and intellectual lineage, Sastri has built her practice around a range of traditional disciplines. She holds a D'Litt and Grand PhD in Astrology and specialises in KP and classical astrology, along with colour therapy, gemology, palmistry and Vaastu. Her approach combines these disciplines with a focus on offering practical and personalised guidance to those seeking direction in different aspects of life.

Over the years, her work has attracted a wide clientele, including prominent personalities and Bollywood celebrities. But she says her larger purpose lies in making astrological knowledge more accessible and practical for ordinary people facing personal, professional and family challenges.

Her approach also seeks to challenge misconceptions surrounding astrology. Through

her books and consultations, she has attempted to present complex astrological concepts in simpler language while encouraging people to approach the subject with greater awareness rather than fear or superstition.

Sastri is also an author, having written four books on astrology. Her stated aim is to make the subject easier to understand while separating traditional knowledge from myths and unfounded beliefs.

Her professional journey has brought several national and international recognitions. She has received the President Award twice for her contributions to astrology and society. Her name was included in the World Book of Records in 2022, while she was also honoured with the Global Book of Excellence Award in England. She has been featured in rankings and recognitions of leading astrologers in India and abroad.

Yet, beyond professional accolades, social service forms an important part of Sastri's public work.

Through the Sohini Sastri Foundation, she has been associated with initiatives aimed at supporting underprivileged children, promoting women's

empowerment, facilitating healthcare-related programmes and extending assistance to communities in need.

Her philanthropic work reflects her belief that spiritual knowledge should not remain confined to individual guidance but should translate into tangible support for people facing social and economic disadvantages.

Education, healthcare and women's welfare have therefore emerged as key areas of her social-service efforts. By supporting people who may have limited access to resources and opportunities, her foundation seeks to take the idea of service beyond occasional charity and towards community welfare.

For Sastri, this combination of knowledge and service is central to her identity. Her work straddles traditional practices and a contemporary understanding of counselling, with an emphasis on empathy and practical guidance.

Whether through an astrological consultation, a book or a philanthropic initiative, Sastri's journey reflects an effort to use her expertise to address both individual concerns and wider social needs.

**Milind Soman**

Indian Actor, Supermodel, Film Producer, and Fitness Icon

Age-Defying Fitness and Holistic Wellness

Milind Soman embodies what he advocates, lending credibility to his voice on fitness, wellness and mindful living, and inspiring a life filled with purpose and inspiration

From India's first male supermodel to a celebrated endurance athlete, Milind Soman has built a public persona around fitness, discipline, natural living and purposeful ageing. His calm confidence, distinctive appeal and athletic presence helped redefine the image of contemporary Indian masculinity—aspirational, yet relatable. His rise from the fashion world to mainstream celebrity established him not merely as a model but as a recognisable public figure and lifestyle icon.

At 60, Soman continues to challenge conventional notions of ageing. In 2026, he completed a demanding 15-kilometre open-water swim from Tarifa in Spain to Morocco across the Strait of Gibraltar, once again

demonstrating his commitment to endurance and physical discipline.

Fitness, for Soman, is not a passing pursuit but a way of life. In recent years, he and his wife, Ankita Konwar, have undertaken demanding running journeys together, including a run across Europe. He is also known for barefoot running, often sharing the experience with Ankita and his mother, Usha, who has participated in fitness activities well into her 80s—turning wellness into a family practice.

His endurance credentials are equally formidable. Soman completed the Ironman Triathlon in 2015 and the Ultraman Florida in 2017, a three-day endurance challenge involving a 10-kilometre swim, 421-kilometre cycle and 84-kilometre run. He

has also completed numerous ultramarathons, including the La Ultra – The High, regarded as one of the world's most demanding endurance races. Running 1,500 kilometres in 30 days further added to his record of endurance achievements.

Beyond personal milestones, Soman has used fitness to promote wider social causes. As a co-founder of Pinkathon, he helped build one of India's largest women-focused running movements, combining fitness with awareness around breast cancer and women's health. The initiative has strengthened his identity as a purpose-driven advocate for inclusion, wellness and empowerment.

Soman entered the modelling world in the late 1980s and 1990s, emerging as one of India's leading male supermodels. His confident, contemporary image helped popularise a new conception of male fashion and grooming. His national profile grew dramatically following his appearance in Alisha Chinai's iconic 1995 music video Made in India, which made him a household name and one of the era's most recognisable faces.

His entertainment career subsequently expanded into television and cinema. He starred in the science-fiction television series Captain Vyom (1998) and appeared in hit films including Agnivarsha, Bheja Fry and Bajirao Mastani.

Today, Soman's interests extend beyond conventional fitness. He is working towards creating a platform for indigenous sports, with the aim of bringing greater recognition to India's traditional athletic practices. He has one piece of advice for others: "Never stop challenging yourself."

Building a Fitter India

From a treadmill that exposed a gap in India's market to a global fitness equipment enterprise, Vishal Gupta's journey illustrates what entrepreneurial India can achieve

As India focuses towards becoming a developed nation by 2047, the journey is marked by economic, social, tech-led and infrastructural growth, among others. A significant acceleration is driven by entrepreneurs who think out-of-the-box and build solutions around emerging needs. Vishal Gupta, a new-age business leader, led by passion and a spirit of innovation, combined localisation and global ambition to create value for a changing India.

Turning a Challenge to Opportunity

Vishal's entrepreneurial journey began with a personal experience. Nearly two decades ago, after purchasing a treadmill, he encountered firsthand the limitations of India's fitness equipment market. "As fitness was emerging as a lifestyle, consumers had limited access to equipment suited to Indian conditions," Explains Vishal, "What appeared to be a market gap revealed to me an opportunity to build an industry."

He founded Viva Fitness as a branch of Soccer International with a clear vision: bring international standards to India while making fitness solutions relevant to Indian consumers.

This philosophy shaped his approach to innovation. Rather than simply bringing global

products to India, Vishal focused on adapting technology to local realities including climate, infrastructure, terrain and usage patterns. Viva Fitness consequently pioneered the customisation of fitness equipment for Indian conditions, helping create a more responsive and locally relevant fitness ecosystem.

Leadership That Builds With Purpose

Vishal Gupta's leadership combines entrepreneurial vision, customer insight and the courage to challenge convention. Under his stewardship, Viva Fitness evolved from addressing a domestic market gap to building an international footprint.

For Vishal, entrepreneurship has always been about solving real problems, understanding customers and building an ecosystem around their needs. By integrating installation, servicing, and after-sales support into the overall offering, he significantly elevated customer expectations within India's fitness equipment industry.

As India's fitness culture grew, Viva Fitness expanded its portfolio, embraced new technologies, introduced international brands to Indian consumers and extended its presence across Europe, Asia, Australia and Africa. His journey

**Vishal Gupta**, Founder, Viva Fitness

reflects a broader shift in Indian enterprise—from meeting domestic demand to building capabilities that can compete on global platforms.

From Vision to Impact

At the heart of Vishal's philosophy is the belief that lasting growth is built on relationships—with customers, employees, partners and communities. His contribution extends beyond building a business; it demonstrates how innovation rooted in Indian realities can create globally relevant solutions.

Vishal's journey offers a powerful lesson: building a Viksit Bharat will require entrepreneurs who identify problems, challenge conventions and create businesses that drive employment, innovation and wider value.

"A Viksit Bharat will be built by those who see possibilities where others see limitations—and have the determination to turn those possibilities into reality." Emphasises Vishal Gupta.



Dr Ajay Sahai, Director General & CEO of the Federation of Indian Export Organisations (FIEO)

Champion of Global Trade

Driven by strategic foresight and policy reform, Dr. Ajay Sahai empowers Indian exporters to conquer international markets and fuel national growth

Dr. Ajay Sahai's trailblazing journey into economic administration and trade policy is anchored in academic brilliance and an early dedication to public service. A seasoned officer from the 1989 batch of the Indian Trade Service (ITS), he earned his doctorate in economics, thus arming himself with a deep understanding of international trade dynamics and global supply chains. His career across key commerce ministries cultivated a sharp analytical perspective on trade governance, thus leading to his stewardship of India's premier export promotion body.

Dr. Sahai has played a pivotal role in shaping India's modern

export architecture after taking over as the Director General and Chief Executive Officer of the Federation of Indian Export Organisations (FIEO). In his role as the essential bridge between the exporting community, the Ministry of Commerce, and international trade bodies, he has been a constant and consistent advocate for policy frameworks that enhance export competitiveness. His strategic interventions have been crucial during major policy shifts, including the rollout of Foreign Trade Policies, GST rationalisation for exporters, and the expansion of Free Trade Agreements (FTAs) with key global economies. Championing trade facilitation, digitising customs procedures, and

reducing logistics bottlenecks are other efforts that have allowed Dr. Sahai to empower thousands of Indian businesses in expanding their international footprint.

That micro, small, and medium enterprises (MSMEs) form the backbone of India's trade ecosystem was a realisation that came early to Dr. Sahai. He has tirelessly worked to integrate smaller manufacturers into global value chains. FIEO has launched targeted capacity-building programmes, market intelligence portals, and international trade delegations that demystify foreign markets for first-time exporters. A vocal advocate for e-commerce export hubs, local product branding and green trade compliance, he has also ensured that traditional artisans and regional manufacturers adapt to evolving global standards. Dr. Sahai has democratised export opportunities across rural and semi-urban India by lowering entry barriers for small businesses across Tier-II and Tier-III cities.

In an era of shifting global supply chains and economic realignments, Dr. Ajay Sahai's strategic leadership aligns directly with India's ambition of reaching \$2 trillion in combined exports by 2030. His efforts to diversify export baskets, secure preferential market access, and position India as a reliable global manufacturing hub exemplify the spirit of Viksit Bharat. By turning export-led growth into a national movement that generates sustainable employment and drives foreign exchange earnings, Dr. Sahai stands as an indispensable pillar constructing a self-reliant, globally dominant Indian economy.

Enterprise Drives India's Economy

A veteran of global trading, Anil Kumar, Founder, CEO and Chairman of Ankita Group of Companies, New Delhi, shares his views on the resilience and ingenuity of the business sector that makes it a strong pillar of India's economy.



Anil Kumar, Founder, CEO and Chairman of Ankita Group of Companies, New Delhi,

Q In the journey of business world, what are the marked changes that you have witnessed?

Today, entrepreneurs are advantageously positioned with many more opportunities to explore and venture into as compared to the limited avenues that we encountered when starting our business. Remarkable entrepreneurs from every generation have left behind rich experiences as legacies that have inspired new generations to launch innovative start-ups instrumental in India's rise as a global economy. Technology has also transformed the world with quick connectivity, communication and access to information. The only bane to India's entrepreneurial prowess reaching its full potential is a corrupt bureaucracy that is slowing the country's economic growth, besides breaking entrepreneurial spirit.

Q What more can be done to leverage India's industry?

India is at one of its most dynamic phases of economic growth. We have to venture into new markets such as African countries, develop new products, and explore opportunities across sectors that are waiting to be tapped. Today, India is a rising technology developer with some of the most brilliant minds focused on innovation. If the younger generation

changes their mind-set from job seekers to job creators, the problem of employment in our country can be mitigated significantly. This aptitude and attitude must be encouraged.

Q What is the shift that has happened with women in economy building?

It is heartening to see young girls and women educate themselves and take up jobs in every sector, which was not the scenario earlier. They are adept at multi-tasking, and I can say this from experience. When I started a cooperative for women in Champaran, Bihar, they while being involved in rope-making also handled other responsibilities with equal skill. Soon they became financially independent by marketing their products, intelligently, despite being uneducated. Motivated by their response, I started a facility to educate them. I plan to venture into poultry, dairy farming and fisheries for women only to empower them economically, and create more employment to make their families and the village, prosperous.

Q Whom are you inspired by for contributing towards India's entrepreneurial journey?

I come from an era when India was building the economy, post-

independence. Resources and opportunities were either negligible or limited. Many big and small entrepreneurs over-came those challenges to bring India to this stature of a global economy, but two names that stand out are J.R.D. Tata and Ratan Tata. They have been an inspiration in my entrepreneurial journey and whom I try to emulate in business ethics, conduct and philanthropy.

Q What are the other social causes undertaken by Maheshwar Laxmi Memorial Foundation (MLMF), the CSR arm of your organization?

MLMF's intervention in healthcare is significant. The Foundation has donated 3 dialysis machines to Jivodaya Hospital, Ashok Vihar, Delhi, besides medical equipment, such as cardiac monitors, bedside lockers and overbed tables, infusion pumps, high-flow nasal cannula devices for cancer patients and support of Rs 2 lakh towards the pre-diagnostic patient support fund to Homi Bhabha Cancer Hospital & Research Centre, Muzaffarpur, Bihar. Rs. 2 lakh has been allocated towards Dignified Last Journey Support Fund. These initiatives reflect the Foundation's commitment to supporting communities and making a meaningful difference through enterprise.



Anshu Gupta, Entrepreneur & Founder, Goonj

Connecting Urban Surplus with Rural Needs

From discarded clothing to community development, Anshu Gupta's Goonj reimagines giving as dignity, participation and sustainable social change, creating value from urban surplus

In 1999, Anshu Gupta founded Goonj, a Delhi-based non-governmental organisation, with a simple yet transformative idea: discarded urban clothing could become a valuable resource for rural development and human dignity.

Goonj emerged from Gupta's personal encounter with poverty and deprivation. After a career in corporate communications and journalism, he became increasingly aware of how basic necessities were often overlooked in development and disaster-relief efforts. One encounter, involving an unclaimed body and a homeless man trying to protect himself from the cold with a scrap of cloth, left a lasting impression. It prompted Gupta to view clothing not as waste or charity, but as a fundamental human necessity.

Anshu and his wife, Meenakshi, began the initiative in Delhi with just 67 items of clothing. In its early days, Gupta sold his double bed to purchase storage shelves, while donated clothes were washed in his own bathroom. What began as a modest experiment gradually evolved into a nationwide movement, transforming discarded material into an instrument of dignity, community participation and rural development.

At the heart of Goonj is the principle of dignity over charity. Its pioneering Cloth for Work model turns urban surplus into a form of community currency. Rather than simply distributing donated goods, Goonj works with communities to identify local needs and undertake development activities such as repairing roads, cleaning water

bodies, digging wells and improving school infrastructure. In return, participants receive essential materials, including clothing, household items and school supplies.

The approach fundamentally reframes the act of giving. Rural communities are not treated as passive beneficiaries; they become active participants in shaping and implementing solutions for their own communities. At the same time, material that might otherwise be discarded is given a meaningful second life.

Goonj has extended this philosophy through programmes addressing diverse community needs. School to School channels surplus educational materials to children who need them, while Not Just a Piece of Cloth addresses menstrual health and dignity through reusable sanitary solutions made from discarded cloth. Together, these initiatives demonstrate how waste, when viewed through the lens of human need, can become a powerful social and developmental resource.

Over the years, Goonj has expanded its operations across more than 20 states, building networks that connect households, institutions, volunteers and rural communities. Gupta's work has received international recognition, including the Ramon Magsaysay Award in 2015, alongside his recognition as an Ashoka and Schwab Fellow.

Anshu Gupta's journey is ultimately about redefining the meaning of surplus. By asking what society discards, who needs it and how it can be exchanged with dignity, he has helped create a model where waste becomes value, giving becomes participation, and development begins with listening to communities.

Service at the Grassroots

Dr Swapna Verma's grassroots initiatives connect healthcare, children's welfare and community development with the broader vision of Viksit Bharat.

Indian politics has traditionally been seen as a space dominated by political families, money power and muscle power. This perception kept many professionals away from politics. However, after 2014, a change began to emerge, with Prime Minister Narendra Modi encouraging professionals to enter public life and politics.

The idea was to bring people into politics who had no political family background, with the expectation that their professional experience could contribute to better policymaking and greater transparency in governance. The belief is that when educated, trained and socially committed young people enter public life with a goal of serving the nation, they can contribute to positive change.

Prime Minister Narendra Modi's call for professionals to join the Bharatiya Janata Party also influenced Dr Swapna Verma, a daughter of Satna district in Madhya Pradesh. A doctor by profession, Dr Verma made social service the purpose of her life. When the call for professionals to enter politics gained momentum, she too decided to turn towards public life.

Dr Verma has been associated with the Rashtriya Swayamsevak Sangh since childhood and supports its nationalist ideology. She chose the Bharatiya Janata Party as a platform through which she could pursue her larger goal of social service.

For Dr Verma, healthcare and social service remain priorities. The circumstances she witnessed during childhood strengthened her resolve to work towards changing them. Today, through the Madhurima Seva Sanskar Foundation, she is working on initiatives aimed at transforming rural India and contributing to the making of a new India.

Dr Verma believes that illness does not affect only the human body; society too faces several problems that need to be addressed. With this understanding, she has developed a model combining education, values, women's empowerment and digital technology.

Inspired by Prime Minister Modi's vision of a disease-free India, Dr Verma made "Bimari Mukh Satna" her first major goal. Her initiative received national recognition when Prime Minister Narendra Modi included her among the top 10 pathbreakers at the Viksit Bharat Young Leaders Dialogue 2025. He also learned about her Bimari Mukh Satna initiative.

The initiative uses digital technology to conduct health surveys and identify potential health problems before they become serious. Digital health cards are prepared based on the information collected. The approach aims to help people remain healthier and assist patients in their recovery.

For tribal and rural communities, Dr Verma has developed a mobile healthcare facility called "Clinic on Wheels". The mobile hospital conducts free blood and urine tests and provides medicines according to the patient's condition. According to the initiative, around seven lakh people have been screened so far, while about 1.8 lakh patients have received free treatment. Free cataract surgeries and spectacles have also been provided.

7 lakh+
Health Screening

720+
Health Camps

20 lakh+
Free Medicine Distributed

1.4 lakh+
Blood/Urine Test



Dr Swapna Verma
Founder
Madhurima Seva Sanskar Foundation

HER WORK HAS EARNED NATIONAL AND STATE-LEVEL RECOGNITION. IN 2025, PRIME MINISTER NARENDRA MODI HONOURED DR SWAPNA VERMA AMONG 10 PATHBREAKERS AT THE VIKSIT BHARAT YOUNG LEADERS DIALOGUE. FORMER UNION HEALTH MINISTER DR MANSUKH MANDAVIYA PRESENTED HER THE SUSHRUT AWARD 2024, WHILE MADHYA PRADESH CHIEF MINISTER DR MOHAN YADAV HONOURED HER WITH THE PRIDE OF MADHYA PRADESH 2024 FOR HER RURAL AND TRIBAL HEALTHCARE WORK.

Dr Verma developed the "Jeevan Aarogya" mobile application to promote health awareness, offering guidance on disease prevention, healthy living, childhood well-being and healthy ageing.

Through "Pad Sakhi", she connects women in tribal areas with free sanitary pads, menstrual hygiene awareness, anaemia and haemoglobin screening, medical consultations and digital health support.

The Madhurima Sanskar Pathshala focuses on character building among rural and tribal children through inspiring stories about great personalities and lessons in values and responsible living.

Through AMCI EdTech, Dr Verma developed 3D medical learning technology that presents the MBBS curriculum visually, helping medical students understand complex subjects more easily and access learning resources at any time. Inspired by Vasudhaiva Kutumbakam, Dr Verma aims to make service a people's movement, ensuring better education and values for children and greater health awareness among women.

Her initiatives combine healthcare, education, women's empowerment and technology to build healthier, educated, empowered and self-reliant communities, contributing to a developed India.



Dr. Sanjay Maheshwari, MD & Head of MP Birla Group of Hospitals, Satna, MP, and CEO (Innovation, Research and International Relations), Mahayogi Gorakhnath Medical University, Gorakhpur

Healing the unreachable

Healthcare must reach the last person in the queue, says Cancer Surgeon Dr. Sanjay Maheshwari

For over four decades, cancer surgeon Dr. Sanjay Maheshwari has championed compassionate, innovative healthcare beyond India's metropolitan centres.

As Medical Director of MP Birla Group of Hospitals, Satna, and CEO (Innovation, Research and International Relations) at Mahayogi Gorakhnath Medical University, he believes quality healthcare must reach every underserved community, not just cities.

"The true measure of a healthcare system is not how effectively it serves the privileged, but how successfully it reaches the unreachable," he tells The Health Outlook.

Inspired by Steve Jobs' belief that "Innovation distinguishes between a leader and a follower", Dr. Maheshwari feels "innovation in medicine is meaningful only when it improves the lives of the poorest and most vulnerable."

His vision was further shaped by social reformer Nanaji Deshmukh. "He often told me that if you truly want to make a difference, work in the villages. It is where the real India lives."

Reflecting on the persistence of advanced cancers, he recalls the globally recognised surgery in which he removed a 66-kg tumour, earning a place in the Guinness World Records in 2010. Similar cases still reach his hospital today.

Dr. Maheshwari attributes India's rising cancer burden to tobacco use, pollution, unhealthy diets, obesity, stress and longer life expectancy. However, delayed diagnosis remains the greatest challenge, with many ignoring early warning signs. Social stigma also discourages women, particularly in conservative communities, from seeking timely care for breast and cervical cancers.

A pioneer in telemedicine, Dr. Maheshwari believes digital health can dramatically improve access to

specialist care in rural India.

"Technology can bridge the gap between metropolitan cancer centres and district hospitals. Patients can receive expert opinions, follow-up consultations and treatment guidance without repeatedly travelling hundreds of kilometres."

He is equally optimistic about artificial intelligence that he says can analyse disease patterns and support treatment planning within seconds.

However, Dr Maheshwari cautions, "AI will improve decision-making, but it cannot replace empathy, trust and human judgment."

Also, "young doctors must remember that touching the patient, listening carefully and performing a thorough clinical examination remain essential."

He also believes India must revive the culture of family physicians.

"The family physician understands not just the patient but the entire family. No algorithm can replace that."

One of his most significant initiatives has been identifying talented students from rural and underprivileged backgrounds and exposing them to careers in healthcare and science.

Launched in 2019, the programme has already trained more than 8,000 students. Several participants have gone on to careers in biotechnology, genome sequencing and advanced medical research.

What gives me the greatest satisfaction is seeing rural children discover possibilities they never knew existed, he says, asserting that "if policymakers genuinely want to transform rural healthcare, they must involve people who have spent decades working in villages and district hospitals."

For, he says, buildings and machines do not save lives. People do.

Building Hospitals Around Families

From emergency medicine to entrepreneurship, Dr Avdhut Bodamwad is building a connected healthcare network focused on accessibility, clinical excellence and continuity of care.

India's healthcare needs are moving beyond conventional hospital models. As technology, diagnostics and specialised care evolve, the next opportunity lies in creating connected, technology-enabled healthcare closer to communities.

Dr Avdhut Bodamwad is building Lopmudra Group of Hospitals around this vision — integrating hospitals, diagnostics, speciality care and digital health services into a more connected family healthcare ecosystem.

For Dr Bodamwad, healthcare is not simply about treating disease. It is about being accessible, emergency-ready and responsive when families need care the most.

With a career spanning emergency medicine, critical care, and hospital administration and having experience at prestigious institutions like Nanavati Hospital and Aditya Birla Memorial Hospital, as well as the Reliance Healthcare Network, he knows better.

His experience also extends beyond hospital walls. He has been involved in disaster-management initiatives, including emergency medical support during the Jammu & Kashmir floods, as well as medical services linked to sporting events and aviation safety.

These formative years reinforced three principles that continue to shape his approach: speed, preparedness and continuity of care.

The group is expanding its footprint. It has hospitals at Pashan and Pirangut, along with its flagship Lopmudra Meera Hospital at Camp-Swargate in Pune, supported by diagnostic and wellness centres at Bavdhan and Khopoli.

The larger vision is to develop Emergency-Ready Family Hospitals, where emergency medicine is integrated with preventive health, speciality care, diagnostics and post-treatment support.

The model spans three stages — prevention, treatment and recovery. Preventive care focuses on health screening, risk assessment and wellness. Treatment combines rapid emergency response with access to speciality services and advanced clinical infrastructure. Recovery extends beyond discharge through follow-up, home healthcare and remote health monitoring, he explains.

The next phase is digital integration that would connect families with hospitals, diagnostics, preventive services, home healthcare and emergency support through a unified platform.

Such integration can enable better care coordination, faster access to medical services and stronger continuity across the patient journey, Dr Bodamwad points out.



Dr Avdhut Bodamwad
Founder & Director
Lopmudra Group of Hospitals, Pune

For investors, the proposition extends beyond the conventional standalone hospital. An integrated network can create multiple healthcare touchpoints — from preventive screening and diagnostics to emergency care, speciality treatment, rehabilitation and post-hospitalisation support.

But the larger proposition is not simply about adding specialties or hospital beds. It is about creating an integrated care pathway in which patients can move across services without losing continuity.

No doubt, for Dr Bodamwad, the hospital is only the starting point. The larger ambition is to build a connected healthcare ecosystem that remains with the family across the entire care continuum.

And that could be Lopmudra's defining proposition: bringing together people, hospitals, technology and clinical intelligence to create healthcare that is closer, connected and built for the future.



Engineering a Smarter India

RNIT AI Solutions emerges as India's most trusted AI-driven governance and decision-intelligence enterprise built on citizen trust, data security, and ethics

India's journey towards *Viksit Bharat 2047* will depend on socio-economic growth, physical infrastructure and an ability to build smarter and more responsive technology-enabled institutions. At the intersection of artificial intelligence, governance and digital transformation, RNIT AI Solutions Ltd is emerging as a technology partner helping governments and enterprises address complex challenges through intelligent, scalable and citizen-centric solutions.

Building Intelligent Governance

Founded in 2019 by tech-veteran Raja Srinivas Nandigam, RNIT AI Solutions draws on more than two decades of experience spanning AI/ML, IT transformation, enterprise applications, digital and mobility solutions, and technology consulting to accelerate digital transformation across government and corporate organisations at scale.

Today, RNIT has built a strong presence in AI-led governance. Its capabilities span AI-based facial identification and recognition, data

analytics, Internet of Things (IOT), digital transformation and open-source enterprise resource planning. Platforms are designed to bring greater efficiency, accountability and real-time intelligence to traditional processes dependent on fragmented systems, manual verification and extensive paperwork.

As India scales Direct Benefit Transfers and technology-enabled welfare, accurate verification and real-time decision-making are critical. RNIT's platforms support beneficiary tracking, inspections and education management across nine states and UTs, with live deployments processing around 15 million facial identifications daily and managing billions of biometric templates.

The Last-Mile Accountability

The company's focus extends beyond digitising existing systems, to create reusable AI-enabled governance platforms to transform the way institutions operate. By combining facial recognition, intelligent automation, multilingual conversational AI, voice- and text-based interfaces,

and real-time data systems, RNIT is working towards technology accessibility across departments, geographies and citizen groups.

At its heart is the idea of "last-mile accountability", ensuring that technology translates beyond administrative infrastructure into more transparent, efficient and responsive service delivery. For governments, this can mean better visibility and decision-making; for enterprises, greater productivity and operational efficiency; and for citizens, simpler and more seamless interactions with essential services.

Into the Future

RNIT's next phase centres on Nia™ (Neural Intellectual Assistant), its proprietary conversational GenAI engine. While facial recognition establishes who, Nia™ helps determine *what happens next*, enabling users to access government services through voice or text in their own language.

Designed for skill development, employment and citizen services, Nia™ can support AI-driven resume building, job discovery, mock interviews and real-time skill-gap analysis. Under an August 2026 agreement, it is also being developed as a financial intelligence assistant for 1FC Technology's digital wealth and insurance platforms, extending its potential across FinTech, WealthTech and InsurTech.

Global Footprints, Local Expertise

Leveraging experience across ASEAN, EMEA, and the Americas, RNIT brings a refined global perspective. Its customer-centric approach combines deep domain understanding with customised technology, enabling organisations to address specific operational friction rather than adopting rigid, one-size-fits-all systems.

Driving international commercial expansion, in November 2025, RNIT signed an MoU with Saudi Arabia's Ajnihah Alnajah Group LLC, successfully exporting its identity, attendance, and governance platforms into the GCC.

Enabling an efficient, accountable and a future-ready India

Raja Srinivas Nandigam delves on the essentials towards bringing AI, automation and decision intelligence into the heart of governance and enterprise transformation

Q What has been your leadership philosophy behind RNIT AI Solutions' growth journey?

For me, leadership is about creating impact, not simply pursuing scale. While building RNIT, I have focused intensely on three principles: trust, accountability, and the ability to make technology truly meaningful for people. My experience with large global Fortune 500 IT organisations exposed me to both world-class systems and the glaring gaps existing at the grassroots level.

I wanted to build technology to address real-world problems, understand the challenges faced by citizens on the ground, and build solutions that are scalable and deliver measurable outcomes. Our AI systems are designed to create real-time visibility, eliminate process vulnerabilities, and produce factual outcomes that foster genuine inclusion.

Q Government technology adoption can involve significant operational and institutional challenges. How has RNIT approached this?

Transformation encompasses technological hurdles alongside process, institutional, and human readiness. Introducing modern AI-led systems into established government workflows naturally creates operational friction. Our approach is to collaborate with government teams, understand the immediate administrative problem, and build elegant solutions around the actual requirement. Once stakeholders experience the value of real-time information, transformation happens naturally.

Q What makes AI uniquely critical to governance at this scale?

Governance involves massive volumes of information and complex administrative processes. AI uniquely synthesises these fragmented elements into a highly responsive, real-time decision-making environment. Our platforms demonstrate this across diverse sectors. For example, AXOM Shiksha Setu integrates student identity, attendance, and welfare tracking into one unified digital ecosystem. Solutions like HEALTH FRS and RBIS similarly bring advanced verified identity to vast healthcare and social welfare networks, ensuring benefits reach only rightful recipients. The outcome culminated in Shiksha Setu Axom being honoured in April 2025, with the prestigious Prime Minister's Award for Excellence in Public Administration, illustrating what last-mile accountability truly looks like in action.

Q Facial recognition has been RNIT's foundation. Where does Nia™ fit into the ecosystem?

Facial recognition settled the critical baseline of identity. Nia™ answers the

"I WANTED TO BUILD TECHNOLOGY TO ADDRESS REAL-WORLD PROBLEMS, UNDERSTAND THE CHALLENGES FACED BY CITIZENS ON THE GROUND, AND BUILD SOLUTIONS THAT ARE SCALABLE AND DELIVER MEASURABLE OUTCOMES."



Raja Srinivas Nandigam
Founder and Managing Director
RNIT AI Solutions Ltd

operational question that immediately follows. It is our conversational GenAI engine, purpose-built for Indian languages and designed for people who will likely never interact with a complex software dashboard.

A headmaster should be able to ask for a scheme balance in Assamese and receive an instant, accurate answer in a single sentence. A young woman in a district town should have the ability to run through a mock interview late at night in her native language and receive precise, actionable feedback on where she fell short.

Q What is the next chapter for the company?

Our immediate focus is on building deeper predictive intelligence into systems we have already deployed. We are developing robust multimodal AI platforms that combine text, voice, and vision to power advanced governance dashboards and critical enterprise decision systems.

The BSE listing was an important milestone for RNIT, but I see it as the beginning of a larger journey. Our ambition is to build the core technology infrastructure that enables better decisions, stronger institutions, and ultimately, greater citizen outcomes.

The real power of AI is not in replacing people, but in empowering them so they can focus on creating true value and serving society better.



Dr Ameeta Mulla Wattal
Chairperson, DLF QEC Schools, Ridge Valley School

Redefining the Purpose of Education

Dr Ameeta Mulla Wattal approaches academic rigour with an emphasis on developing students who can think independently, engage meaningfully with society and navigate an increasingly interconnected world

Dr Ameeta Mulla Wattal has spent more than three decades advocating a more holistic vision of schooling—one that places values, creativity, wellbeing, leadership and real-world learning at the heart of education.

Dr Wattal's contribution to education has received national and international recognition. She was conferred the National Teachers Award in 2005 by former President Dr A. P. J. Abdul Kalam. In 2009–10, she received the Endeavour Award from the Australian Government for her work in areas including Asia literacy. These recognitions reflect a career shaped not merely by institutional leadership, but by a sustained commitment to transforming the educational experience.

Dr Wattal's engagement

extends well beyond individual schools. She has served on several national and international education bodies, including the National Council for Teacher Education, the Executive Council of NCERT, the governing body of the Central Board of Secondary Education and the Delhi School Education Advisory Board. She has also contributed to committees examining teacher education and regulatory functions. Internationally, she has been associated with the Oslo Coalition at the Nobel Institute and UNESCO initiatives concerning education for peace and human rights. She has also been a lead member of the Global Leaders Education Programme, a 15-country initiative supported by CBSE.

Her focus on holistic schooling

aligns closely with the aspirations of the National Education Policy (NEP) 2020, particularly its emphasis on experiential learning, multidisciplinary education, creativity, critical thinking and the development of well-rounded individuals.

Teacher transformation forms another important pillar of her approach. Dr Wattal views educators not merely as transmitters of knowledge, but as facilitators of curiosity and lifelong learning. Through systems such as the Learning Laboratory, teachers and school leaders are encouraged to continuously develop their competencies, experiment with new approaches and reflect on classroom practices.

Her vision also connects the local with the global. By bringing real-world experiences into the learning environment, schools can help students understand their communities while developing the cultural awareness and adaptability required to engage with the wider world. Student wellbeing is equally integral to her vision. For Dr Wattal, a meaningful education must create space for emotional development, confidence, empathy and a strong sense of values.

As technology transforms how knowledge is accessed and careers evolve rapidly, the enduring purpose of schooling increasingly lies in cultivating curiosity, character, creativity and the ability to learn continuously. For Dr Ameeta Mulla Wattal, education is therefore not simply about preparing students for examinations or careers. It is about preparing them for life—giving them the knowledge to understand the world, the values to engage with it responsibly and the confidence to help shape what comes next.



Ryan Pinto, CEO, Ryan Group of Schools

Shaping Tomorrow's Education

Reimagining Education for the Next Generation

As the Ryan Group of Schools completes 50 years in education, its journey mirrors the transformation of schooling itself, from classrooms centred on textbooks and examinations to an ecosystem shaped by technology, artificial intelligence and global exposure. For Ryan Pinto, CEO, Ryan Group of Schools, the next chapter of education must prepare children not merely for the world as it exists, but for one that is still taking shape.

Established in 1976, the Ryan Group today has more than 150 schools across 40 cities and 18 states, reaching over 250,000 students through CBSE, ICSE, IGCSE and IB curricula. Yet, Pinto believes an institution's relevance is measured not only by its scale,

but by its ability to understand changing needs and continually evolve with its learners.

Artificial intelligence is one of the defining forces of this change. Pinto believes schools must look beyond simply introducing technology into classrooms and focus on developing curiosity, creativity, critical thinking and adaptability. As emerging technologies reshape careers and some future professions remain unknown, children must be equipped with the ability to learn, unlearn and relearn.

His vision also challenges traditional ideas of school leadership. Pinto believes principals should think like CEOs—not by moving away from their role as educators, but by taking greater

ownership of the institution as a whole. Today's school leader must understand people, parents, operations, communication, financial sustainability and institutional growth while remaining firmly connected to teaching and learning. For Pinto, this broader leadership mindset is essential to building agile and future-ready schools.

The Group is also embracing the idea of borderless education, bringing global perspectives into the Indian learning ecosystem. Its association with Royal Grammar School Guildford, UK, an institution with a five-century legacy, is part of this vision, with the first school taking shape in Bengaluru. The initiative seeks to connect students with diverse ideas, cultures and international educational perspectives while remaining rooted in their own context.

Collaboration is another important part of this journey. In November, the Ryan Group will host the 69th Annual ASISC Conference, themed "Marks to Mastery: Leading the Way," from November 30 to December 2, 2026, in Mumbai. The gathering is expected to bring together more than 3,000 principals, educators and policymakers from the ICSE school community to exchange ideas and discuss the future of school education.

At the heart of this vision is the child. The Group's "Aaj Kal Ke Bacche" campaign celebrates today's curious, digitally fluent generation and explores how educators can better understand and prepare them for tomorrow.

As Ryan Group enters its next 50 years, Pinto's vision is clear: education must not simply keep pace with change; it must anticipate it—while remaining grounded in values, meaningful learning and the development of confident, capable young people.

From Classrooms to Global Markets

Dr. Davish Jain's journey reflects how education, agriculture, enterprise, and nutrition can come together in the making of a Viksit Bharat

A developed India cannot be built by economic numbers alone. It has to be built in classrooms that create capable young people, on farms that provide farmers with better returns, in industries that compete with the world and, ultimately, on the dining table of every Indian family. It is this larger idea of nation-building that brings together the diverse professional journey of Dr. Davish Jain, Chancellor of Prestige Institute of Management and Research (PIMR), Deemed to be University, Indore, and Chairman of the Soybean Processors Association of India (SOPA).

At first glance, education and soybean may appear to belong to two entirely different worlds. For Dr. Jain, however, both are part of the same larger challenge: building capabilities and creating opportunities for a self-reliant India. His most visible contribution has been in the field of education. Over the years, PIMR has grown from an institution serving the professional education needs of Central India into a nationally recognized center for management education. Its A++ NAAC accreditation, autonomous status, and transition to deemed-university status reflect that institutional journey. The institute has also built a substantial alumni network, with more than 40,000 alumni according to its institutional profile.



Dr. Davish Jain, Chancellor, Prestige Institute of Management and Research Indore, Deemed to be University
Chairman, Prestige Education Foundation

Education should not become the privilege of a few. The expansion of credible professional education at an affordable cost is an important part of building an inclusive knowledge economy.

Yet the significance of PIMR lies not simply in these milestones. The larger question is what kind of education an institution offers and what it enables its students to become. Dr. Jain has championed an approach in which management education is closely connected with industry, entrepreneurship, innovation, and the changing needs

of the economy. The emphasis has been on making professional education relevant to the world outside the classroom. For a country with one of the world's youngest populations, this is critical. India's demographic advantage can become a development dividend only when young people have access to quality education, skills, and opportunities.

The philosophy also carries another important message: quality education should not become the privilege of a few. The expansion of credible professional education at an affordable cost is an important part of building an inclusive knowledge economy.

Dr. Jain's engagement with education extends beyond PIMR. As a mentor associated with the Centre for Education Growth and Research, he has been part of a larger dialogue involving educators, academic institutions, industry, and policymakers. Such conversations are increasingly important as Indian higher education moves from a degree-oriented system towards one that must prepare students for entrepreneurship, technology, innovation, and global competition. His other area of influence takes the Viksit Bharat conversation from the classroom to the farm.

As Chairman of SOPA, Dr. Jain has been closely associated with efforts to strengthen India's soybean ecosystem. Soybean is not merely another agricultural commodity. It is linked to farmers' incomes, the edible-oil economy, animal feed, exports, and nutrition. For India, this has strategic significance.

The country's dependence on imported edible oils makes strengthening domestic oilseed production and processing an

As a mentor associated with the Centre for Education Growth and Research, he has been part of a larger dialogue involving educators, academic institutions, industry, and policymakers.

important component of economic self-reliance. Improving soybean productivity, strengthening processing capacity and creating remunerative markets can help build a stronger value chain from the Indian farmer to the global consumer.

Dr. Jain has also been associated with SOPA's efforts to expand international markets for Indian soybean and soybean meal. His participation in international soybean and agribusiness forums and market-development initiatives has helped take the Indian soybean story beyond the domestic market. The objective is not simply to export more but to position Indian soybean products more effectively in an increasingly competitive global market.

There is, however, another market that may be even more important—the Indian household. Dr. Jain has repeatedly drawn attention to the potential of soybean as an affordable source of protein. In a country where a large section of the population follows vegetarian diets, soybean can offer a versatile plant-based protein option. Promoting greater awareness and consumption of soybean-based foods can therefore connect India's agricultural priorities with its nutritional needs. Soybean alone cannot solve India's protein challenge. But it can be an important part of the solution—

particularly because affordability and accessibility matter as much as nutritional value when the objective is nutritional security for a population of more than a billion people.

This is perhaps what makes Dr. Jain's journey relevant to the Viksit Bharat narrative. His work does not fit neatly into one sector.

In education, the focus is on creating human capital. In agriculture, it is on strengthening farmers and value chains. Through international market development, it is about making Indian products globally competitive. And through the promotion of soybean as an affordable protein source, it connects agriculture with the country's nutritional future. The larger lesson is that development rarely happens in silos.

A university graduate can become an entrepreneur. A farmer can become part of a global value chain. A crop can become an export opportunity as well as a source of nutrition. An educational institution can become a platform for innovation and social transformation.

That convergence is central to the idea of a Viksit Bharat. Dr. Davish Jain's journey, therefore, is not simply the story of an educator or an agribusiness leader. It is the story of an institution-builder who has worked across seemingly different domains, but with a common objective: creating capabilities, expanding opportunities, and strengthening India's ability to stand on its own feet while competing confidently with the world. The India of tomorrow will need many such bridges—between classrooms and farms, knowledge and enterprise, domestic strength and global ambition, and economic growth and human well-being. That is where the real pillars of a Viksit Bharat will stand.