

52nd

NATIONAL MANAGEMENT CONVENTION

Global Trends and Future Strategies:
Resilience and Adaptability in a
Changing World

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Global Trends and Future Strategies: Resilience
and Adaptability in a Changing World

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From the Desk of the President

Dear AIMA Members,

It is a pleasure to welcome you to the 52nd National Management Convention (NMC) — a landmark gathering that brings together India's management fraternity in a shared pursuit of insight, learning, and leadership.

As always, the NMC brings together the best and the brightest from business, government, academia, armed forces, arts, technology and science. Over the next two days, you will experience intensive deliberations on the most urgent issues facing India and the world. We will strive to distil insights and ideas for effective leadership in the current scenario and the foreseeable future. We will also celebrate extraordinary achievements in management and leadership by presenting AIMA awards and fellowships to distinguished individuals and institutions. I am confident that participants will find the sessions both engaging and thought-provoking.

This year's Convention comes at a time of significant global realignment. Tariffs have re-emerged as instruments of friction rather than integration, and trade - long considered a unifier - has become a renewed source of tension. India's multi-alignment strategy, which has reaped good dividends for India's economy and global influence, is now being tested. India's high economic growth momentum faces a hurdle as its relationship with its most important trade, investment and technology partner is under stress. India's political and business leadership needs to adapt quickly in dealing with its key economic and geopolitical partners and rivals. The assumptions and strategies of just a few weeks ago have to be revisited and reset now.

The overarching theme of the NMC - Global Trends and Future Strategies: Resilience and Adaptability in a Changing World - reflects this imperative. The pace and scale of change confronting India today is significant, and the Convention aims to both track these shifts and examine their implications for India's long-term aspirations. As the country navigates an increasingly volatile geopolitical and economic landscape, the need for thoughtful, agile leadership has never been more critical.

To help illuminate the path forward, we have assembled a distinguished line-up of speakers who are actively shaping the narratives and strategies that matter — both within India and globally. Across the two days, participants will hear from key economic ministers, senior policy-makers, industry leaders from finance and manufacturing, and heads of India's defence and scientific establishments. We are also joined by leading voices in green technology and academia from Europe and the United States, as well as a celebrated figure from the film industry. Their perspectives and insights will offer both depth and clarity, equipping us to better understand the present and prepare for the future with confidence.

The NMC would also acknowledge the outstanding leadership of some of India's distinguished CEOs, companies, academics and management champions. We will present awards for special achievements in global business, branding, and management education. Fellowships will be conferred on distinguished leaders, and awards presented to the best performing Local Management Associations. These recognitions are a testament to the spirit of excellence that AIMA upholds and encourages.

The National Management Convention is also a moment of transition in AIMA's leadership. It has been my privilege to serve as AIMA's President over the past year, and to contribute to its continuing growth and relevance. During a period marked by global uncertainty and rapid transformation, AIMA has remained a steadfast voice in advancing the cause of professional management in India.

Through its national and international conferences, leadership & management development programmes, and knowledge-sharing platforms, AIMA has consistently enabled Indian business leaders to stay ahead of emerging technologies, shifting market dynamics, and evolving organisational priorities. Equally, its work in management education, research, testing and training has continued to shape future-ready professionals and strengthen institutional capabilities.

I am pleased to hand over the baton to a committed and capable champion of AIMA and Indian management. It is with a sense of fulfilment that I conclude my tenure, having had the opportunity to contribute to AIMA's efforts to serve India's management community with greater reach and effectiveness. I am confident that my successor will continue to advance AIMA's mission with renewed energy and purpose.

I would like to express my sincere thanks to AIMA's Past Presidents, Council Members, and Local Management Associations for their invaluable support and guidance. Above all, I acknowledge the extraordinary dedication of the AIMA Secretariat, whose tireless efforts ensure the continued success of every endeavour.

I wish all participants a rewarding and memorable Convention.

Best wishes,

Suneeta Reddy
President, AIMA
Managing Director
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The National Management Convention

The National Management Convention (NMC) is the annual flagship event of AIMA which focuses on a topical theme of national importance, based on relevant issues and current events. The Convention is addressed by eminent speakers, including Ministers, CEOs and Thought Leaders from different spheres of life, who share their views with participants through interactive sessions.

AIMA's 52nd National Management Convention is being organised on 9-10 September 2025 at Hotel Taj Palace, New Delhi. The theme for the Convention this year is 'Global Trends and Future Strategies: Resilience and Adaptability in a Changing World'. In an era marked by disruption and transformation, resilience and adaptability are critical to navigating evolving trade landscapes, innovation-driven economies, and diplomatic realignments.

The Convention is also the occasion when AIMA's new President takes charge. This year, the current President, Dr Suneeta Reddy, Managing Director, Apollo Hospitals Enterprise Ltd, will hand over the reins of AIMA to the incoming President, T V Narendran, CEO & MD, Tata Steel Ltd at the end of the Convention.

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Convention Theme

Global Trends and Future Strategies: Resilience and Adaptability in a Changing World

As India positions itself as a key force in global leadership, this conference will explore the economic, geopolitical, technological, and societal shifts shaping the future. In an era marked by disruption and transformation, resilience and adaptability are critical to navigating evolving trade landscapes, innovation-driven economies, and diplomatic realignments.

Bringing together eminent leaders from government, industry, defence, academia, and culture, this forum will serve as a high-impact space for dialogues on India's strategic role in global trade, technological collaboration, security imperatives, entrepreneurship, and sustainability. Featuring thought-provoking sessions, expert-led debates, and keynotes from top policymakers and industry pioneers, the event will provide insights into India's evolving economic policies, international partnerships, and innovation-driven growth.

With perspectives spanning political leadership, cutting-edge research, strategic defence, entrepreneurship, and cultural influence, this conference ensures a multi-dimensional and future-focused dialogue on India's adaptability and resilience in an ever-changing global landscape.



The All India Management Association (AIMA) is the Voice of India's Leaders and Managers, and the apex body of the management profession in India. AIMA is a not-for-profit, non-lobbying organisation, and works closely with Industry, Government, Academia, and students to further the cause of the management profession in India.

Established in 1957, AIMA has been serving the management community for close to 70 years, contributing immensely to the enhancement of management capability in the country. AIMA has a membership base of over 38,000 members and close to 6,000 corporate/institutional members, through 68 Local Management Associations affiliated to AIMA. The Association is represented on a number of policymaking bodies of the Government of India and national associations.

AIMA offers various services in the areas of testing, distance education, skill development & training, research, publications, executive education and management development programmes and special Forums for Young Leaders, Vice Chancellors and women leaders and managers.

Over the decades, AIMA has evolved as times have changed and catered to the growing needs of today's management community. Apart from its flagship Post Graduate Diploma in Management, AIMA offers topical and industry-oriented programmes and initiatives to help management professionals and students keep in step with times, while offering state of the art business solutions for organisations and institutions.

As the pioneer of Distance Education, AIMA has always been an early starter, even in the digital space. AIMA was amongst the first organisations to offer Internet Based Remote Proctored Tests on a national level; and among the first to shift its service offerings online. AIMA quickly built digital expertise and now has the capability to offer its management programmes and business solutions in the physical, virtual and hybrid mode, as required.

AIMA also brings to the Indian managers, the best management practices, and techniques through numerous foreign collaborations with professional bodies and institutions. AIMA is an important and long-time member of the Asian Association of Management Organisations (AAMO), which promotes professional management in the Asia Pacific region. In addition, AIMA has developed close associations with several leading international Universities and Institutions including the UC Berkeley, UC Santa Cruz, St Gallen Symposium, Horasis, The World Bank to name a few.

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SPEAKER PROFILES



एन एस आई सी
N S I C

एनएसआईसी द्वारा एमएसएमई(यों) को प्रदान की जाने वाली एकीकृत सहायता

मार्केटिंग

- सरकारी खरीद के लिए सिंगल प्वाइंट रजिस्ट्रेशन स्कीम
- ई मार्केटिंग सर्विसरू एमएसएमई ग्लोबल मार्ट
- मार्केटिंग सुविधा स्कीम (एमएफएस)
- ट्रेड इन्वेस्टमेंट और मार्केटिंग (टीम)
- कच्चे माल का वितरण
- मशीन और उपकरणों को बेचने की स्कीम

तकनीक

- कौशल विकास और सेवा
- टेक्नोलॉजी इन्क्यूबेशन
- एंटरप्रेन्योरशिप ओरियनटेशन
- सामग्री परीक्षण लैब

ऋण (क्रेडिट)

- बैंक के माध्यम से ऋण सुविधा
- बैंक गारंटी के बदले आरएमए
- थोक विक्रेता और खुदरा व्यापारियों को सहायता (एडब्ल्यूआरटी)
- बिल में छूट

एनएसआईसी स्कीम

अन्य सहायता

- राष्ट्रीय एसी-एस्टी हब
- टेक्निकल स्पॉट : टेस्टिंग और ट्रेनिंग
- अंतर्राष्ट्रीय कोर्पोरेशन स्कीम
- टेक्नोलॉजी स्कीम पीपीपी मोड
- एमएसएमई(यों) को प्रदर्शनियों में भागीदारी
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**Nirmala Sitharaman**

*Minister of Finance & Corporate Affairs
Government of India*

Nirmala Sitharaman (born 18 August 1959) is an Indian economist and senior politician of the Bharatiya Janata Party (BJP), currently serving as the Minister of Finance and Minister of Corporate Affairs in the Government of India since 2019. She is a member of the Rajya Sabha, representing Karnataka since 2016, and previously represented Andhra Pradesh from 2014 to 2016.

Sitharaman has the distinction of presenting the Union Budget eight times, second only to Morarji Desai, and in 2025, she became the first person in Indian history to table the budget consecutively for eight years. In July 2025, she also became the longest continuously serving Finance Minister of India, surpassing C.D. Deshmukh.

Her political career in the Union Cabinet began in 2014 as Minister of State for Finance and Corporate Affairs, followed by Minister of State (Independent Charge) for Commerce and Industry. In 2017, she was elevated as India's 28th Defence Minister, making her the second woman after Indira Gandhi to hold the post, and the first full-time female Defence Minister. During her tenure, she oversaw key national security developments, including the 2019 Balakot airstrike.

Appointed as Finance Minister in 2019, Sitharaman became India's first full-time female Finance Minister. She has steered the country's economic policies through critical phases, including the COVID-19 pandemic, and under her leadership, India emerged as the world's fifth-largest economy by 2022.

Born in Madurai, Tamil Nadu, into a Tamil Iyengar family, she studied Economics at Seethalakshmi Ramaswami College, Tiruchirappalli, and later earned a Master's degree and M.Phil. from Jawaharlal Nehru University, Delhi. She began her public career as a member of the National Commission for Women (2003–2005) and formally joined the BJP in 2008, serving as a national spokesperson before rising to senior leadership.

Respected for her perseverance, discipline, and ability to navigate complex economic and strategic challenges, Nirmala Sitharaman has established herself as one of India's most influential women leaders in politics and governance.

**Gajendra Singh Shekhawat**

*Minister of Tourism and Culture
Government of India*

Gajendra Singh Shekhawat is an Indian politician who is serving as Minister of Culture and Minister of Tourism since 2024. He is a Member of Parliament from the Bharatiya Janata Party (BJP) representing Jodhpur in the Lok Sabha.

Shekhawat was born in Jaisalmer in the Indian state of Rajasthan. His father, Shankar Singh Shekhawat, was a senior government officer in the public health department and travelled on frequent assignments across the state to several different schools. He received a Master of Arts and Master of Philosophy from Jai Narain Vyas University, Jodhpur.

Shekhawat began his political career in student politics when in 1992 he was elected as president of the Student Union at JNVU University, gaining more votes than any other previous Akhil Bhartiya Vidhyarthi Parishad supporter. Shekhawat was appointed National General Secretary of the BJP Kisan Morcha, the farmers wing of the Bharatiya Janta Party. He was also a member of the Rajasthan State Executive of the Bharatiya Janata Party.

He was elected as a member of parliament to the 16th Lok Sabha in 2014, with the highest ever winning margin (4,10,051 votes) from the constituency of Jodhpur. One of his major achievements during his tenure as an MP has been the expansion of the Jodhpur Airport, a demand that had continuously been raised during the last 18 years.

Known for his use of social media, Shekhawat is the most followed Indian politician on Quora. His Quora profile has more than 83,749 followers and his answers on the social media platform have been viewed 8 million times. He also served as the Chairperson of the Fellowship Committee, member of the All India Council of Sports (AICS) and member of the Standing Committee on Finance.

On 3 September 2017 he was appointed Union Minister of State, Ministry of Agriculture and Farmers Welfare. He defeated Vaibhav Gehlot, the son of Ashok Gehlot, the Chief Minister of Rajasthan from Jodhpur by a margin of 2.74 lakh votes in 2019 Indian general elections. Shekhawat became the Minister of Jal Shakti on 31 May 2019.

Before entering electoral politics, Shekhawat held many positions in many forums and organisations; he was the co-convener of the Swadeshi Jagaran Manch, the economic wing of the Sangh Parivar and the General Secretary of Seema Jan Kalyan Samiti, an organisation dedicated to strengthening national security by developing border towns and villages. As General Secretary, he was instrumental in building a second line of defence that consisted of civilians residing near the border area of Rajasthan. He was also instrumental in furthering the impact of civil defence by setting up 40 schools and four hostels along the India-Pakistan border.



General Upendra Dwivedi

PVSM, AVSM

Chief of the Army Staff (India)

General Upendra Dwivedi assumed command of the Indian Army on 30 June 24. He was commissioned in the Jammu and Kashmir Rifles on 15 December 1984. General officer has a unique distinction of balanced exposure along Northern, Western and Eastern Theatres, in varied terrain and operational environment. He commanded the prestigious Northern Army from 2022-2024 during which he provided Strategic guidance & Operational oversight for sustained operations along the Northern & Western borders, and dynamic counter Terrorism operations in J&K. He synergised with people of Jammu, Kashmir and Ladakh for convergent Nation Building outcomes and infrastructure development. Being a tech enthusiast, he has encouraged Critical & Emerging Techs. General Dwivedi's rich staff exposures include key appointments in strike formations, Military Operations Directorate and Military Secretary's, Deputy Chief (Information System & Coordination) and Vice Chief of Army Staff. General Dwivedi attended the coveted NDC equivalent course at USAWC, Carlisle, USA where he was conferred 'Distinguished Fellow'. The officer's two overseas tenures include Somalia, as part of HQ UNOSOM II and Seychelles as Military Advisor to the Government of Seychelles. As Chief of the Army Staff General Dwivedi's strategic vision, vast operational experience and stellar leadership saw the successful conduct of Op SINDOOR by the Indian Army. A firm believer in the whole of nation approach, the COAS has encouraged partnership with Industry, academia & civil society at large towards ensuring National Security.



V Anantha Nageswaran

*Chief Economic Advisor
Government of India*

V. Anantha Nageswaran is the 18th Chief Economic Advisor to the Government of India. Before being appointed CEA, he was a writer, author, teacher and consultant. He wrote a weekly column in Mint on Tuesdays from 2007 until 2022. He has co-authored books on Derivatives, Global Finance and the Indian economy. He earned his doctoral degree from the University of Massachusetts in Amherst in 1994 for his work on exchange rate behaviour. In 1985, he received a Post-Graduate Diploma in Management from the Indian Institute of Management, Ahmedabad. He worked in macroeconomic and financial markets research for international financial institutions in Switzerland and Singapore from 1994 to 2011.



Harsh Vardhan Shringla

*Member of the Parliament (Rajya Sabha) and
Former Foreign Secretary of India*

Harsh Vardhan Shringla was nominated by the President of India as a Member of Parliament (Rajya Sabha) on 12 July 2025. He has earlier served as India's Foreign Secretary (until April 2022), Chief Coordinator of India's G20 Presidency (until December 2023), and Ambassador to the United States, Bangladesh, and Thailand. His diplomatic career focused on strategic partnerships, humanitarian operations, and regional connectivity. As Foreign Secretary, Shringla managed complex issues including the India-China border conflict, US withdrawal from Afghanistan, the Russia-Ukraine war, and Myanmar's crisis. He oversaw large-scale humanitarian operations such as Vande Bharat, repatriating millions during COVID-19, and Operation Ganga, which brought home 22,000 students from Ukraine.

As Chief Coordinator of the G20 Presidency, he organised 220 meetings across 60 cities, culminating in a landmark Summit. He launched the Jan Bhagidari initiative, transforming the G20 into a nationwide movement and boosting local economies.

As Ambassador to the US, he revived the Quad, strengthened Indo-Pacific cooperation, advanced defence ties through the 2+2 Dialogue, and oversaw the 'Howdy Modi' and 'Namaste Trump' events. In Bangladesh, he concluded historic Land and Maritime Boundary Agreements and launched the "Sonali Adhyay" in bilateral relations. In Thailand, he represented India at UNESCAP.

He founded the Darjeeling Welfare Society to support education, women, youth, and environmental initiatives. An alumnus of St Stephen's College and Columbia University, he has received numerous honours, including a D.Litt from ICFAI Sikkim, the Lifetime Achievement Award from Jaipur Foot, and selection as MIT's Robert Wilhelm Distinguished Fellow (2025–26).

(Alphabetical order first name wise)



Group Captain Dr Ajey Lele (Retd.)

Deputy Director General

Manohar Parrikar Institute for Defence Studies and Analyses (MP-IDSA)

Group Captain (Dr) Ajey Lele (Retd.) is the Deputy Director General, MP-IDSA. Earlier, he was a Senior Fellow at the Manohar Parrikar Institute for Defence Studies and Analyses and a part of its Centre on Strategic Technologies. He started his professional career as an officer in the Indian Air Force, and took early retirement from the service to pursue his academic interests. He has a Masters degree in Physics from Pune University, and Masters and MPhil degrees in Defence and Strategic Studies from Madras University. He has done his doctorate from the School of International Studies, Jawaharlal Nehru University (JNU), New Delhi. His specific areas of research include issues related to Weapons of Mass Destruction (WMD), Space Security and Strategic Technologies. He has contributed articles to various national and international journals, websites and newspapers. He has authored ten books and has also been an editor for eight books. He is a recipient of the K. Subrahmanyam Award (2013) which is conferred for outstanding contribution in the area of strategic and security studies



Avarna Jain

Vice Chairperson

Saregama India Limited

Avarna Jain is the Vice Chairperson of Saregama India Limited, part of the USD 10-Billion- dollar RPSG Group. Saregama is a 130-year-old music company and has the largest trademarked collection of songs. With a market capitalization of over USD 1-Billion dollar, it owns close to 50% of Indian Music ever recorded. Avarna has steered the legacy company into the digital world. She was responsible for launching the clutter breaking, iconic Music Player 'Carvaan' which has the most memorable pre-recorded songs of Indian Musical greats. She was instrumental in launching a Carvaan variant in every major Indian language. The company has also forayed into the OTT film segment with multiple films on Netflix, some of which have won National awards. Avarna Jain is also the Chairperson of RPSG Lifestyle Media which publishes prestigious international titles in India like the Robb Report, The Hollywood Reporter, Esquire, and the wedding magazine Manifest. She has received an award for Female Entrepreneur of the year from the Indian Council of United Nations, and the Sanmarg Aparajita Young achiever Award. She was listed as the 100 young achievers by India Today in 2021. Avarna was part of the India Today top 100 women achievers in India in 2023. She recently won the 2024 YFLO Young Achiever Award. She was also declared the FICCI FLO entrepreneur of the year at the Financial Express awards in 2024. At 27, she became the youngest ever chairperson for YFLO Delhi. Avarna's transformational leadership and contribution in the industry has earned her a place on Fortune's 50 most powerful women in India and Fortune's 40 Under 40 list in 2025. She has been selected as the Chairperson, BRICS Women's Business Alliance, India Chapter (2025). She graduated from the University of Pennsylvania with a degree in communication.



Lt. General (Retired) Ben Hodges

*Former Commanding General
United States Army Europe*

Lieutenant General (retired) Ben Hodges is the former Commanding General of U.S. Army Europe (2014–2017) and a leading voice on NATO, European security, and transatlantic relations. He is affiliated with the New Strategy Center in Bucharest, the Warsaw Security Forum, and Globsec in Prague, and serves on several civic and advocacy boards, including Renew Democracy Initiative, Atlantik Brücke, Razom for Ukraine, and Spirit of America. He also consults widely on NATO, the EU, and defense strategy, and co-authored *Future War* and *the Defence of Europe* (Oxford University Press). Hodges is a regular commentator in U.S. and international media, offering analysis on the Russian war against Ukraine, the Black Sea and Baltic regions, Middle East conflicts, and U.S. policy implications for European security. Until 2023, he was Senior Advisor to Human Rights First and earlier held the Pershing Chair in Strategic Studies at the Center for European Policy Analysis (CEPA). From 2022 to 2024, he served as NATO Senior Mentor for Logistics.

Commissioned as an Infantry Officer in 1980 after graduating from West Point, Hodges commanded at company, battalion, and brigade levels, including the 1st Brigade Combat Team, 101st Airborne Division, during Operation Iraqi Freedom. His operational roles included Chief of Operations, Multi-National Corps–Iraq, and Director of Operations, Regional Command South in Afghanistan. He also held senior staff positions at the Pentagon, NATO, and abroad, culminating in his leadership of NATO Allied Land Command in Turkey and U.S. Army Europe. He retired in 2018 and resides in Frankfurt, Germany, with his wife, Dr. Alexandra Schwarzkopf.



Challa Sreenivasulu Setty

*Chairman
State Bank of India*

Challa Sreenivasulu Setty took over as Chairman of State Bank of India on 28th August 2024. He joined the Board of SBI as Managing Director in January 2020 and headed Retail & Digital Banking, International Banking, Global Markets & Technology verticals. A Bachelor of Science in Agriculture and also, a Certified Associate of Indian Institute of Bankers, he started his career with State Bank of India in 1988 as a Probationary Officer. Across a career spanning over three decades, he has rich experience in Corporate credit, Retail, Digital and International banking and banking in developed markets. Mr. Setty has held key assignments in State Bank of India in Stressed Assets Management, Corporate banking, Mid-Corporate banking, Global Markets and Technology both in India and abroad.

**C. Raja Mohan**

*Distinguished Fellow
Council on Strategic and
Defence Research*

C. Raja Mohan is a distinguished fellow at the Council on Strategic and Defence Research, Delhi. He is also visiting research professor at the Institute of South Asian Studies National University of Singapore. He was earlier the Director of ISAS from 2018-21. Prof Mohan headed the Asia Society Policy Institute office in Delhi during 2022-24. He was also the founding Director of Carnegie India, Delhi during 2016-18. From 2009 to 2010, Mohan was the Henry Alfred Kissinger Chair in Foreign Policy and International Relations at the Library of Congress. Previously, he was a professor of South Asian studies at the Jawaharlal Nehru University in New Delhi and the Rajaratnam School of International Studies in Singapore. He has published widely on Indian foreign and security policies, Asian geopolitics and the global governance of advanced technologies. His new book India and the Asian Rebalance will be published in 2025 by the Institute of Strategic Studies, London as part of their Adelphi Series.

**Cynthia K. Larive**

Chancellor, University of
California, Santa Cruz

Cynthia K. Larive has served as the eleventh chancellor of UC Santa Cruz since July 1, 2019. Under her leadership, the university has strengthened its reputation as a preeminent research institution, with annual research support exceeding \$210 million. She oversees a campus of 20,000 students across five academic and professional schools and ten residential colleges, guiding UC Santa Cruz's mission of high-impact research, interdisciplinary collaboration, and social and environmental justice.

UC Santa Cruz is home to globally recognized research in AI, machine learning, cybersecurity, genomics, RNA biology, agroecology, and climate resilience. It also hosts the University of California Observatories, serving as a hub for astronomy, astrophysics, and cosmology. The campus is the youngest member of the prestigious Association of American Universities (AAU) and a founding member of the Alliance of Hispanic Serving Research Universities (HSRU), where Larive serves as chair. She also serves on the boards of AAU, the Hispanic Association of Colleges and Universities, the Burroughs Wellcome Foundation, the Silicon Valley Leadership Group, and is vice-chair of Internet2.

A bioanalytical chemist by training, Larive has mentored 30 graduate students and co-authored over 160 scientific publications. She is a fellow of the American Association for the Advancement of Science, the American Chemical Society, and the International Union of Pure and Applied Chemistry, and has received numerous honors for teaching, research, and leadership. Before joining UC Santa Cruz, she was provost and executive vice chancellor at UC Riverside, where she also held multiple academic leadership positions.



Konrad Bergström

President, K von K AB &
Founder, X Shore

Konrad Bergström is a leading Swedish entrepreneur, innovator, and design advocate, best known as the founder of X Shore, the electric boat company, and Zound Industries (now Marshall Group), the tech powerhouse behind award-winning consumer electronics for Marshall Amplification and Adidas. Under his leadership, Zound Industries achieved a valuation of over \$1 billion, earning him the distinction of unicorn founder—an achievement reached by just 0.0004% of companies worldwide.

In 2013, Zound Industries was named “Årets Supergasell” (Fastest Growing Company in Sweden), a record that still stands. Bergström has been widely recognized for his impact on Sweden’s business landscape and was awarded The King’s Medal, one of the country’s highest honors, for his entrepreneurial achievements. He has played a pivotal role in shaping Stockholm’s reputation as Europe’s “Silicon Valley.” A champion of Scandinavian design principles, Bergström serves as a jury member for the German Design Awards, one of the world’s most respected competitions in architecture, product, and communication design. His ventures consistently blend innovation, aesthetics, and functionality, setting benchmarks in design-led entrepreneurship.

Today, he continues to focus on sustainability and design-driven innovation. He is Chairman of Soeder, a Swiss sustainable skincare company, and Ögin, a craft gin brand, both committed to long-term environmental and consumer value. Bergström’s career reflects his belief that design is not just about form, but a powerful driver of cultural, environmental, and economic progress.



Nikhil Sawhney

*Immediate Past President, AIMA
& Vice Chairman and Managing
Director, Triveni Turbine Ltd*

Nikhil Sawhney is the Vice Chairman and Managing Director of Triveni Turbines and a Director of Triveni Engineering. The Companies occupy leadership positions in their respective businesses of sugar manufacturing, distillation of alcohol, renewable energy generation, industrial turbines and gears, and water and wastewater treatment solutions, spanning 22 manufacturing locations in India. Triveni Turbines is one of the largest global manufacturers of industrial steam turbines as well as the global leader for renewable energy-based applications. The company has over six thousand installations in over 80 countries. The Company is leading the Energy Transition with the development of several innovation products and solutions, especially utilizing CO2 as a working fluid. Nikhil is the Past President of the All India Management Association. He has helped found the CII- Triveni Water Institute and is an active trustee of the Tirath Ram Shah Charitable Hospital and the Emmanuel College India Trust, as well as the Ananta Aspen Center, of which he is a fellow. Nikhil is also a member of the Trilateral Commission and a member of various Government of India-led bilateral CEO forums. Nikhil is the Co-Chair of the Ananta Aspen-led India-Israel Forum. Nikhil has been voted one of India’s forty ‘hottest’ business leaders under 40 by The Economic Times in 2015. He has a BA and MA from Emmanuel College, University of Cambridge, and an MBA from The Wharton School, University of Pennsylvania. Nikhil resides in New Delhi with his wife Zia and their son Zahan.

**Nitin Atroley**

*Chief Strategy, People and
Corporate Affairs Officer
KPMG in India*

Nitin Atroley is the Chief Strategy, People and Corporate Affairs Officer at KPMG India and a member of the firm's leadership team. In this role, he leads the firm's people and talent strategy, defines its strategic priorities for business growth, and manages key external stakeholder relationships.

Earlier, he served as Office Managing Partner for North India, where he drove growth with major clients and enhanced the firm's market visibility. He has also been Head of Sales & Markets, responsible for KPMG India's go-to-market strategy, industry verticals, key accounts, international business corridors, and brand and communications.

Before joining KPMG, Nitin held leadership roles with Arthur Andersen, Ernst & Young, and BMR Advisors. He also served as President – Corporate Affairs at Star TV (a News Corporation subsidiary), where he oversaw legal and regulatory functions, business development, joint ventures, corporate communication, and CSR.

With over 30 years of experience, Nitin has advised companies in power and utilities, media, and oil & gas on tax and regulatory issues, restructuring, reforms, and privatization. A Chartered Accountant from ICAI, he is actively engaged with leading business forums, including AMCHAM Economic Affairs, FICCI National Executive Committee, USIBC, UKIBC, UKTI, and EBG Delhi.

His areas of expertise include advisory, tax and regulations, and transactions.

**P Balaji**

*Group Head-Governance, Risk, Compliance
Air India*

Balaji leads governance, compliance, and risk transformation initiatives across the Air India group in its five-year transformation program, Viaan.ai, which includes the largest merger in aviation history. His role spans strengthening governance, mitigating risks across people, processes, and technology, and fostering a resilient, risk-aware culture. He also provides strategic direction to core oversight functions such as Legal, Internal Audit, Secretarial, Compliance, Ethics, Investigations, and Data Privacy, while shaping the agenda for Corporate Communications, Government Relations, Public Policy, Sustainability, and CSR. He began his career with the Tata Group in the Tata Administrative Service, inspired by the Group's ethos of building enterprises that contribute to both business and society. With an extensive background in the telecom sector, Balaji held leadership roles across technology providers, device companies, and operators. As a core member of Vodafone Idea's leadership team, he played a pivotal role in the world's largest telecom merger and led regulatory, policy, advocacy, and CSR functions. Previously, he served as Managing Director of Nokia India and Sony Mobile India and held global leadership positions at Lucent, Ericsson, Nokia, and Vodafone. He brings expertise in sales, marketing, strategy, and operations, with a strong track record in transformation, M&A, crisis management, and building start-ups and JVs. Balaji has contributed to nation-building initiatives in local manufacturing, exports, R&D, and skill development, while mentoring start-ups. He has held key leadership roles in industry bodies including ASSOCHAM, COAI, TEPC, and TEMA, and supports global leadership development as Chairman of ACLC.



Pranjal Sharma

*Economic analyst
advisor and author*

Pranjal Sharma is an economic analyst, advisor and author who focuses on technology, globalisation and media. He serves on boards of enterprises and non-profit entities which are leveraging emerging technologies for sustainable, equitable growth. Pranjal leads public discourse at global and national platforms including World Economic Forum, St Gallen Symposium, Horasis Global Meeting and AIMA. He served as a member of the Global Agenda Council at the WEF for eight years. He is a member of its expert network and a regular speaker at Davos. He is also a member of The Outstanding Speakers Bureau. Pranjal also guides projects on economic forecasting, business intelligence & public diplomacy to interpret policy impact on industry and society.

He has written and edited several reports and papers on economic development. Pranjal is a columnist with Business Standard newspaper and BusinessWorld magazine among other publications. His new book is India Automated: How the Fourth Industrial Revolution Is Transforming India. His previous book Kranti Nation: India and The Fourth Industrial Revolution, published in 2017 was the first to chronicle the impact of emerging technologies in India. Pranjal was also the co-author of The Z Factor. He has served as Advisor Strategy to India's public service broadcaster Prasar Bharati, where he helped bring in industry best practices and enabled creation of digital media teams. Previously, he spent more than two decades in print, internet and TV media, mostly in leadership roles with focus on India's economic engagement with the world. As Founding Executive Editor at Bloomberg UTV, he helped launch and run the channel. At TV Today Network, his team pioneered business news content for non-English audiences. Pranjal received the News Television Award for best business show in 2007.



Rekha Sethi

**Director General
AIMA**

Rekha Sethi is the Director General of the All India Management Association (AIMA), the apex body for management in India. Rekha took charge of AIMA in June 2008. She has since established AIMA as the preferred platform for discussions and debate on management and has deepened AIMA's relationship with the Government of India and India Inc. AIMA now attracts India's top industry leaders and policy makers on its platform. She is the Member of the Academic Advisory Committee of the National Board of Accreditation (NBA) and also a member of All India Board of Management Studies constituted by All India Council for Technical Education (AICTE). Rekha is also on the Boards of some leading Indian companies as an Independent Director including Samvardhana Motherson International; Spencer's Retail Ltd; Kirloskar Brothers Limited and on the Board of Hero Steels. Rekha has also joined the Board of Firstsource Solutions Limited as an Additional Director (Non-Executive, Independent). She has earlier served on the Board of Sun Pharmaceutical Industries Ltd, Sun Pharma Laboratories Ltd, Sun Pharma Distributors Ltd and CESC. Prior to joining AIMA, Rekha worked with India's premier industry organisation, the Confederation of Indian Industry (CII) for over 17 years. There she led the initiative to create high-profile international events to promote India's economic interests. She started her career with the Center for Development of Telematics (C-DoT). Rekha is an alumnus of St Stephens College, Delhi University.

**Samantha Ruth Prabhu***Actress*

Samantha Ruth Prabhu has steadily emerged as one of the most interesting and committed names in India—not only as a versatile actor but also as a purposeful entrepreneur. Along with the brave and charismatic choices she makes on screen, her commitment as a producer to backing stories with a purpose is what separates her from the rest.

Known to immerse herself in the journey of each brand and each story, she truly stands apart as a visionary “Content Entrepreneur.” Her entrepreneurial and artistic choices reflect a deep alignment with her personal philosophy: resilience, honesty, health and grit.

**Sanjay Kirloskar***Past President, AIMA and
Chairman & Managing
Director, Kirloskar Brothers Ltd*

Sanjay C. Kirloskar is a fourth-generation industrialist and Managing Director of Kirloskar Brothers Ltd.

He graduated with a Bachelor of Science degree in Mechanical Engineering from the Illinois Institute of Technology, Chicago USA in 1978.

A Fellow of the Indian National Academy of Engineering, Sanjay Kirloskar was a member of the School of Engineering Dean’s Advisory Council at the Massachusetts Institute of Technology (MIT) from 2014-19 and President of All India Management Association in 2020-21.

Currently he is President of Mahratta Chamber of Commerce Industry and Agriculture, Chairman of the Advisory Board of the Savitribai Phule Pune University and a member of the Executive Council of the Gokhale Institute of Politics and Economics.



Sanjay Kumar Singh

*Director- Strategy & External Relations
Jindal Steel Limited*

Sanjay Singh is the Director of Strategy and External Relations at Jindal Steel Ltd., where he also oversees the areas of Sustainability & Skilling. He has over 36 years of experience in Policy, Management, Administration, Project Implementation, and Strategic Planning. He has served as a civil servant of Indian Administrative Service at the Central and State Governments, where he held leadership roles in sectors including Steel, Telecommunications, Research Management, Human Resource Development, and Information Technology. As Secretary in the Ministry of Steel, Government of India, he contributed to the formulation and implementation of a long-term vision for the sector, focusing on sustainability and the adoption of Industry 4.0. In Telecommunications, he played a key role in the successful rollout of BharatNet, a project to provide rural broadband connectivity, connecting 2.5 lakh Gram Panchayats across India.



Sanjay Narayan

*Chief General Manager
Union Bank of India*

Sanjay Narayan is the Chief General Manager (CGM) at Union Bank of India, heading the New Delhi Zone covering Delhi, parts of Haryana, and Uttar Pradesh. With over 27 years of experience, he is recognized as a dynamic leader with deep expertise in retail banking, digitization, and strategic growth.

Sanjay has been instrumental in strengthening the bank's retail portfolio by introducing innovative products, driving customer acquisition, and enhancing Union Bank's leadership in retail banking. Under his guidance, the bank has developed end-to-end digital products in MSME and Agri segments, now considered industry benchmarks. He has also spearheaded partnerships with over 30 fintechs, accelerating Union Bank's digital transformation and leveraging technology to deliver customer-centric solutions. Throughout his career, he has held key roles in corporate banking, risk management, and digital initiatives across multiple regions. His ability to align market insights with customer needs has consistently delivered strong business outcomes.

An MBA with advanced programs from premier institutions such as the Indian Institutes of Management and the Indian School of Business (ISB), Mr. Narayan brings cutting-edge knowledge in digital transformation, strategic decision-making, and leadership. In his current role, he focuses on strengthening Union Bank's market presence through innovation, inclusivity, and technology integration. Known for his integrity and dedication, Mr. Narayan is widely respected in the banking industry as a forward-looking leader committed to excellence and sustainable growth.



Satish Reddy

*Vice Chairman and Pro-Chancellor
Aditya University*

Satish Reddy, Vice Chairman of Aditya Educational Institutions and Pro Chancellor of Aditya University, is a visionary education leader whose passion and foresight have transformed the lives of over 80,000 students annually. Under his stewardship, Aditya has become one of India's most respected institutions, blending academic rigor, innovation, and values to nurture future-ready leaders. The University holds prestigious recognitions including the QS I-GAUGE Diamond Rating, NAAC A++ accreditation, NBA Tier-1 status, and memberships in reputed global bodies. It has also been ranked in the Times Higher Education (THE) Impact Rankings for its commitment to the United Nations Sustainable Development Goals, securing Rank 1 in Andhra Pradesh for SDG 4: Quality Education, and placed in the NIRF 2024 band of 151–200 among Indian universities. These milestones reflect Dr. Satish's mission to position Indian education on the global stage.

A pioneer of industry-aligned curriculum design, he champions the philosophy of "co-create, co-deliver, and elevate" to enrich learning. With more than 200 strategic partnerships with leading global universities and industries, he ensures that Aditya graduates are equipped with practical skills, entrepreneurial drive, and the confidence to lead with integrity. His initiatives span cutting-edge pedagogy, technology-driven learning, ESG-focused programs, and placement-oriented education, building an ecosystem that fosters both competence and character.

Respected for his humility and human-centered leadership, Dr. Satish Reddy continues to inspire students and educators alike, proving that vision backed by action can transform learners into changemakers and education into a force for a better future.



Suneeta Reddy

*President, AIMA and
Managing Director,
Apollo Hospitals Enterprise Ltd*

Suneeta Reddy is the Managing Director of the Apollo Hospitals Group. A member of the founding family, she joined the enterprise in 1989. Since then, as the Finance Director of the company, she has spearheaded several fund-raising and investment decisions, which have played a key role in the Group's sustained growth and profitability. As Managing Director, she now steers Corporate Strategy, Acquisitions and Operations, while continuing to oversee Finance. She serves on the Board of several Apollo Hospitals' Group companies. She is a member of the South Asia Advisory Board, Harvard Business School. She is a Director on the Board of Chennai International Centre (CIC); a patron member of ICC (India International Chamber of Commerce) served as a Vice President for the year 2021-22; a member of the CII National Council and Healthcare Council and part of its Family Business Council. She is a member of the PHD Chamber of Commerce and Industry. In 2018, 2019, 2020, 2021 & 2022 Ms. Suneeta Reddy was featured among the top ten in Fortune India's list of Most Powerful Women, which recognises women in business who are making an impact by virtue of their business acumen and social and cultural influence. She is also the recipient of Business Today's Most Powerful Women in Indian Business Awards 2019 & 2022. She received the Businesswoman of the Year Award 2020 from the Economic Times. She is also the recipient of Best CEO award from Business Today in 2023. Ms. Suneeta Reddy received her Bachelor of Arts degree in Public Relations, Economics and Marketing from Stella Maris College in Chennai. She holds a Diploma in Financial Management from the Institute of Financial Management and Research, Chennai and has completed the Owner / President Management Program at Harvard Business School (HBS), Boston, USA.



Sunil Kant Munjal

*Past President, AIMA and
Chairman, Hero Enterprise*

Sunil Kant Munjal is Chairman of Hero Enterprise and a second-generation member of the family that founded the Hero Group, India's premier automotive manufacturer that grew from the world's largest bicycle-maker to the largest two-wheeler producer. At Hero Enterprise, he oversees businesses spanning insurance distribution, steel-making, real estate, and corporate training, alongside an active Investment Office with interests in e-commerce, hospitality, digital learning, transportation, healthcare, education, and financial services. The portfolio also includes structured debt, public markets, and private equity investments in India and abroad.

Mr. Munjal is deeply engaged in education and public institutions. He serves on the boards of IIM Ahmedabad, ISB, SRCC, and the University of Tokyo, and is a trustee of the Carnegie Endowment for International Peace. He co-founded BML Munjal University and is President of Dayanand Medical College and Hospital, Ludhiana. He has also led premier industry bodies including CII and AIMA, and contributed to national policy through roles on the Prime Minister's Council on Trade & Industry, the Labour Reforms Commission, and several government taskforces on banking, financial services, taxation, and skills development.

A passionate patron of the arts, he established the Serendipity Arts Foundation, which hosts South Asia's largest multidisciplinary arts festival, and leads the Ludhiana Sanskritik Samagam promoting performing arts in North India. He is also the author of *The Making of Hero*, a bestselling chronicle of the Hero Group's journey, which won the Business Book of the Year Award at Tata Literature Live! 2020.



T V Narendran

*Sr Vice President, AIMA
and CEO & MD
Tata Steel Ltd*

T V Narendran is the CEO & Managing Director of Tata Steel Limited. As the CEO & MD, he has overseen the organic and inorganic growth of Tata Steel over the last few years. He has over 35 years of experience in the Mining and Metals industry. Mr. Narendran is currently on the Board of Tata Steel Limited and he is the Chairman of Tata Steel Europe. He is the Chairman of the Board of Governors of XLRI Jamshedpur and IIT Kharagpur. He is also a member of the Council of Indian Institute of Science, Bangalore. He is a member of the Executive Committee and the Board of the World Steel Association. He was the co-chair of the Mining & Metals Governors Council of the World Economic Forum from 2016 to 2018. He is a fellow of the Indian National Academy of Engineering. He served as the President of the Indian Institute of Metals from 2021 to 2022. He also served as the President of the Confederation of Indian Industry (CII) from 2021 to 2022. Mr. Narendran is a Mechanical Engineer from the National Institute of Technology (NIT) Trichy and did his MBA from the Indian Institute of Management (IIM) Calcutta. He is a recipient of Distinguished Alumnus Awards from both NIT Trichy and IIM Calcutta. He is a Chevening Scholar and has also attended the Advanced Management Programme at INSEAD, France.

**Vikram Chandra**

*Founder
Editorji Technologies*

Vikram is the founder of Editorji Technologies - a start-up that seeks to transform video news through innovation in user experience, using artificial intelligence. Editorji provides personalised video newscasts on mobile phones and can be downloaded at editorji.com/download.

In his earlier avatar, Vikram was one of India's best-known TV news anchor, presenting shows like "The Big Fight", 9 o'clock News and Gadget Guru together with programmes for social transformation such as the Cleanathon, Greenathon and "Save our Tigers". He has helped pioneer innovations such as news on mobile phones, the live streaming of video on the internet and the first major news app in India.

Vikram has been named 'Global Leader for Tomorrow' by the World Economic Forum in Davos; and has won the Indian Television Academy Award for "Best Anchor for a Talk Show", the Hero Honda Award for Best Anchorperson and the Teacher's Achievement Award for Communication, along with featuring in the top 20 on the Impact list of the Digital Power 100. He was educated at Oxford University and St Stephen's College, before attending the Mass Media Institute at Stanford University.

**Vinita Bajoria**

*Chairperson
Nicco Cables Pvt. Ltd*

Vinita Bajoria is the Chairperson of Nicco Cables Pvt.Ltd. and the Promoter Director of Continental Valves Limited.

She serves as an Independent Director at Greenply Industries Ltd and is a member of the Board of Governors and the Society of IIM, Kozhikode. She is a Council member in All India Management Association (AIMA) and Bharat Chamber of Commerce.

Vinita has previously served as the Chairperson of CII India Women Network (Eastern Region) and was a member of the Global Advisory Board of Harvard Business School from 2016 to 2024. She was also the Executive Director at Titagarh Rail Systems till 2021.

Her hobbies include travelling, reading and education.



Vishal Kampani

*Vice President, AIMA and
Vice Chairman & Managing
Director, JM Financial Ltd*

Vishal Kampani joined the JM Financial Group in 1997 in investment Banking and subsequently worked with Morgan Stanley in New York. Upon his return to India in the year 2000, Mr Kampani joined JM Morgan Stanley (Joint Venture between JM Financial Group and Morgan Stanley) and pivoted Corporate Finance within the Investment Bank. He went on to head the Corporate Finance Division. Post 2008, Mr. Kampani played an instrumental role in identifying new growth opportunities and further diversifying the business of the JM Financial Group, including private credit business, private equity business and expansion of the capital markets business. Mr. Kampani was appointed as Managing Director of JM Financial Limited in 2016 and was subsequently appointed as non-executive Vice Chairman in 2021.

He also strategized JM Financial Group's foray into the housing finance business through JM Financial Home Loans Limited in 2017. Under his leadership, JM Financial Limited successfully raised equity funds in 2018 and 2020 from marquee domestic and global investors. In a career spanning over two and a half decades, Mr. Kampani has played a defining role in ideating and consummating several landmark and transformational M&A, fund raising and restructuring transactions. In addition, he has strategized JM Financial Group's expansion across the spectrum of financial services. Mr. Kampani has been working extensively with Confederation of Indian Industry (CII) in several roles in the BFSI Sector. He is a member of Primary Market Advisory Committee, SEBI. Mr. Kampani was awarded The Economic Times "40 under 40" in 2016. Mr. Kampani has completed his MS (Finance) from London Business School, University of London.

The background is a solid blue color with a subtle, abstract pattern of flowing, wavy lines that create a sense of movement and depth. The lines are lighter blue and curve diagonally across the frame.

MANAGEMENT ARTICLES



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AGENTIC AI: THE FUTURE OF AUTONOMOUS INTELLIGENCE

Artificial Intelligence (AI) has evolved significantly beyond its early applications in automation and predictive analytics, entering a transformative phase characterised by intelligent autonomy. At the forefront of this shift is agentic AI, a framework of intelligent systems comprising autonomous agents designed to make decisions, initiate actions and adapt in real time to dynamic operational conditions.

Unlike earlier models that depended on constant human intervention, these agents operate independently, continuously learning and executing tasks with minimal oversight. Their persistent availability and rapid responsiveness position them as powerful enablers in fast-moving business environments where agility and precision are critical to success.

This evolution is not just conceptual; it is actively reshaping enterprise strategy. According to the KPMG AI Quarterly Pulse Survey: Q2 2025, which surveyed 130 U.S.-based executives and business leaders, the transition from experimentation to enterprise-scale AI implementation is gaining momentum. Around 55 per cent of senior leaders are actively planning deployments of AI agents from trusted tech providers, signalling a decisive move towards operational integration.

Cognitive engine behind agentic AI

What distinguishes agentic AI and makes it truly transformative is its ability to emulate the way humans make complex decisions at machine speed and scale. This is powered by the perceive, reason, act and learn (PRAL) loop, a cognitive framework that enables agents to operate with intelligence, accountability and adaptability.

- **Perceive:** Continuously interprets diverse data sources to maintain situational awareness and enable consistent decision-making
- **Reason:** Once data is perceived, it evaluates scenarios, forecasts outcomes and balances constraints like cost, time and risk, connecting diverse inputs to generate actionable insights and decisions
- **Act:** Once confident, it executes autonomous actions, triggering alerts and initiating transactions, with defined guardrails to ensure alignment with enterprise goals
- **Learn:** Action marks the start of reflection, agents analyse outcomes, identify patterns and integrate feedback to refine models, priorities and future decisions.

This iterative loop transforms AI from static automation into dynamic, memory-driven intelligence, capable of evolving alongside business needs.

Deploying purpose-built agents across the enterprise

As organisations begin to operationalise agentic AI, they are deploying specialised agents tailored to distinct business functions. These agents are not one-size-fits-all; they are purpose-built to address distinct challenges and opportunities across the enterprise. These varied AI agents can be broadly classified into four key categories¹:

- Taskers achieve specific objectives by breaking them into structured steps, making them easy to implement, scale and manage
- Automators handle broader, cross-departmental goals by connecting workflows and streamlining entire business processes

- Collaborators work alongside people in real time, understanding conditions, learning from interactions and refining recommendations to enhance decision-making
- Orchestrators operate across networks of other AI agents and humans, coordinating complex tasks, adapting to change and scaling operations by seamlessly aligning systems.

Together, these agents form a distributed intelligence layer that enhances responsiveness, resilience and strategic agility.

Reimagining industry operations with agentic AI

Agentic AI is no longer a concept of the future. It is actively reshaping how industries operate today. From optimising financial operations to augmenting healthcare diagnostics, agentic AI systems are transforming business processes, enhancing decision-making and delivering measurable outcomes across sectors.

- **Banking and financial services:** Agentic AI is reshaping modern banking by functioning as a digital relationship strategist rather than just a technological tool. In India, some private banks have deployed AI agents capable of managing a wide range of operations from know-your-customer (KYC) validation to smart loan underwriting. These systems dynamically adjust the customer's credit limits based on spending patterns, detect fraud in milliseconds by identifying cross-channel anomalies and even initiate pre-approved loan offers tailored to significant life events such as salary increases or EMI completions
- **Insurance:** The technology is redefining the sector by acting as a real-time risk assessor and claims processor, learning from every claim and policy data, customer interactions and fraud indicators. Indian insurers are using these agents to automate motor and health claims, with some settled in minutes. The system reasons through risk volatility and evolves its claim triage logic with every new policy, fraudulent activity and real-time market shifts. Additionally, it offers real-time premium adjustments and personalised coverage suggestions to insurers

1. AI governance for the agentic AI era, KPMG LLP, July 2025

- **Healthcare:** In the health ecosystem, physicians manage diagnosis, treatment options, insurance constraints and patient history. Agentic AI enhances clinical workflows by organising patient records, prioritising urgent cases and recommending diagnostics, while integrating with electronic health systems. It flags anomalies, suggests second-line tests, schedules interventions and monitors health parameters, improving care pathways, responsiveness and outcomes
- **Logistics and supply chain:** The sector operations face fluctuating demand, limited visibility and shifting delivery expectations. Agentic AI enhances agility across the supply chain by interpreting live telemetry, route disruptions, weather, port congestion and fleet status. Supplier negotiations, procurement adjustments and contingency simulations optimise warehousing and distribution. It anticipates disruptions and initiates escalation protocols to resolve issues such as customs delays in real time
- **Smart manufacturing:** Agentic AI is emerging as an invisible supervisor in smart factories, learning from sensor data, machine logs, production outcomes and operator feedback to predict failures, optimise schedules and manage energy use. Advancing towards intelligent orchestration, the system autonomously adjusts machine settings, initiates micro-maintenance, reallocates resources and triggers upstream alerts. Each action refines its understanding of what improves yield or reduces downtime, evolving into a strategic partner that continuously enhances operational efficiency
- **Telecom:** With millions of network events per second and the rollout of 5G, telecom providers face rising complexity in service assurance and churn management. Agentic AI is being deployed to manage traffic, optimise spectrum allocation and enhance customer service bots. Outage detection, traffic rerouting, usage-

based learning and autonomous load balancing ensure seamless connectivity. On the consumer front, the service failures are escalated with the refund being initiated and technician visits rescheduled with contextual awareness. In India, telecom providers are exploring dynamic pricing and retention offers, hyper-tailored by segment, location and usage intent, adapting strategies in real time to individual subscriber behaviour.

As adoption expands, the ability of agentic AI to orchestrate cross-functional operations is becoming a key differentiator. By combining autonomous decision-making with continuous availability and real-time responsiveness, agentic AI unlocks a new frontier of operational excellence. Unlike conventional systems that rely on human intervention or scheduled workflows, agentic AI operates as a persistent digital workforce, monitoring, adapting and executing tasks across time zones and business domains.

Recognising this potential, 69 per cent of organisations in the U.S. are prioritising workforce enablement to maximise the value of autonomous AI agents². A key focus is on equipping employees with prompt engineering skills which are essential for effectively interacting with and guiding AI agents. This investment reflects a broader shift in how agentic AI is perceived, from just a technological upgrade to a core capability for enterprise resilience and growth.

2. KPMG AI Quarterly Pulse Survey: Q2 2025, KPMG LLP, 26 June 2025

Scaling responsibly for long-term impact

While the promise of agentic AI is compelling, its integration into enterprise systems requires thoughtful execution. As these systems become more autonomous and embedded across business functions, establishing robust operational controls is essential to ensure responsible deployment. This includes implementing guardrails for autonomous actions, conducting ethical risk assessments and maintaining continuous model validation.

To support this, the KPMG Trusted AI framework provides a structured approach to managing risks responsibly. It enables organisations to embed ethics and governance throughout the AI lifecycle from design to deployment and ongoing oversight.

The following considerations provide a practical blueprint for managing complexity and mitigating risk in an evolving AI landscape¹:

- Assess agent risk through impact assessment and understand the risk level
- Determine human oversight requirements within the decision-making and action process
- Define clear objectives and establish default scope boundaries
- Reveal the agent's reasoning through intermediate steps leading to conclusions
- Assign unique identifiers to help trace all actions and decisions
- Implement immutable logging and monitoring and establish automated anomaly alerts
- Design multi-agent systems to help prevent cascading failures
- Build fail-safe and fallback protocols to shut down the agent based on set thresholds
- Deploy AI red-teaming to continuously test agents against the firm's responsible principles
- Apply periodic evaluations and feedback to prevent performance drift.

Agentic AI remains in its early stages, with many organisations still exploring its potential. To scale these systems responsibly, they must modernise their digital infrastructure, safeguard sensitive assets through encryption and train models using inclusive, representative datasets. Just as critical is embedding governance frameworks that ensure ethical integrity, regulatory compliance and readiness for real-world deployment.

These foundational steps are essential to unlock the full transformative value of agentic AI while mitigating potential risks.

Charting the path ahead: outlook

As agentic AI gains greater autonomy, human judgment remains indispensable, not as a constraint, but as a safeguard. Human-in-the-loop oversight fosters trust, ensures contextual relevance and grounds innovation in accountability. The real opportunity lies in designing frameworks that combine rapid, data-driven decision-making with principled human oversight.

1. AI governance for the agentic AI era, KPMG LLP, July 2025

With growing integration, strong governance and comprehensive risk management become essential to ensure responsible deployment. Building trust, maintaining transparency and aligning AI behaviour with business values are key to unlocking sustainable value. By aligning intelligence with integrity, organisations can scale agentic AI ethically and set global benchmarks for adoption in complex environments.

About the Author: Purushothaman KG, Partner and Head Technology Transformation, Sector Head - Telecommunications, KPMG in India

MOVING INDIA FORWARD

As the Government of India's ambitious Bharatmala project advances, its successful completion is set to leave a lasting impact on the country's infrastructure and development

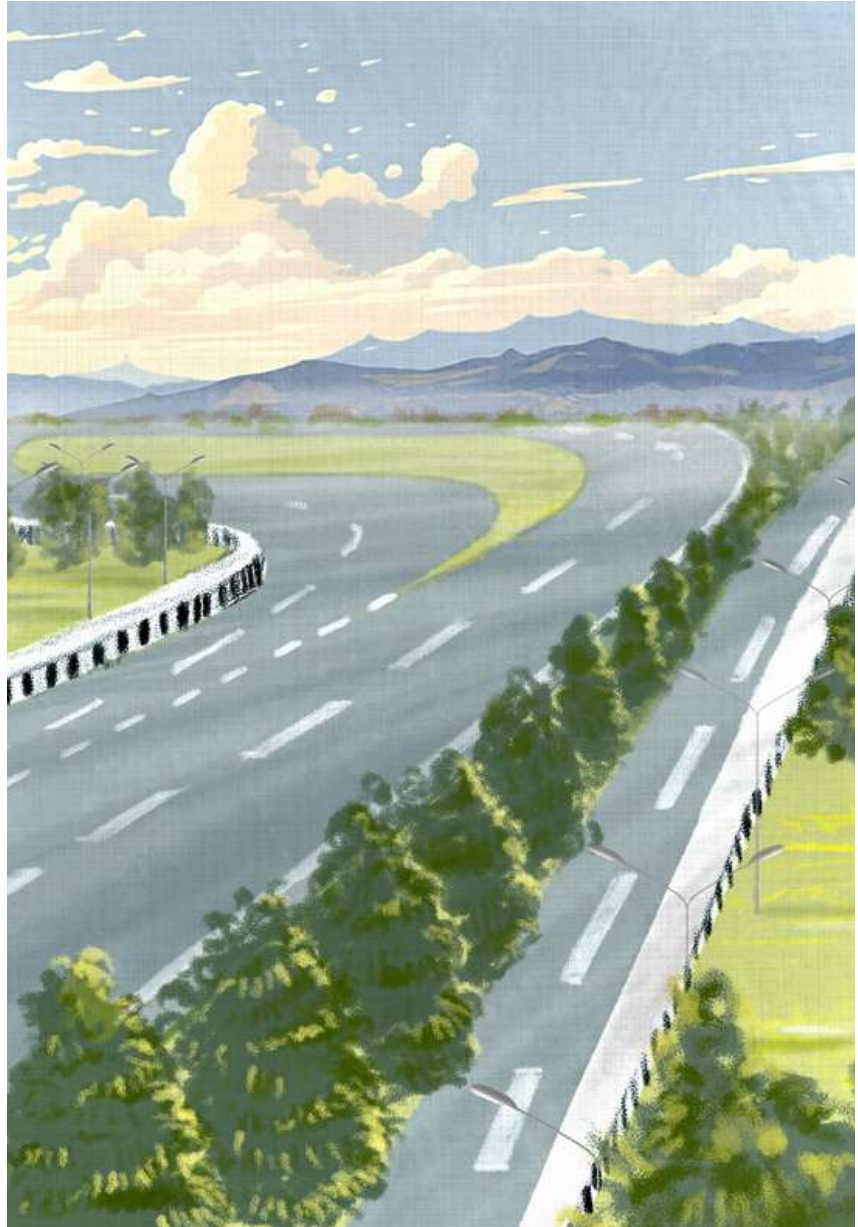
Dr Debashish Sur, The University of Burdwan, Burdwan

Raja Paul, The Bhawanipur Education Society College, Kolkata

The Bharatmala project focuses on enhancing connectivity, reducing travel times, and integrating remote areas into the economy through new corridor construction and road upgrades. Despite challenges like land acquisition and funding, it progressed with streamlined approvals, community engagement, innovative financing, and advanced technologies. By mid-2024, significant milestones were achieved, marking a crucial step towards India's sustainable economic growth and improved quality of life.

Introduction

The Bharatmala project, launched by the Central Government in October 2017 under the Ministry of Road Transport and Highways, is a monumental effort aimed at reshaping India's road infrastructure landscape. It aims to develop 83,677 km of highways and roads with an investment of approximately Rs 7 lakh crore. Designed to meet the demands of a rapidly expanding economy, Bharatmala is a strategic endeavour to modernise and expand the country's extensive road and highway network. It recognises the critical need for



efficient transportation systems that can support growing trade volumes, facilitate smooth movement of goods and people, and integrate remote regions into the national economy. The implementing agencies of this project are (i) National Highways Authority of India (NHAI), (ii) National Highways and Infrastructure Development Corporation Limited (NHIDCL), and (iii) State Public Works Department. The goals of Bharatmala are multifaceted, aiming to optimise the efficiency of goods and people movement across the country. It plans to achieve this by constructing 50 new national corridors and connecting 550 districts through national highways (NH) linkages. This ambitious initiative seeks to transform India's road connectivity and contribute significantly to its economic development.

Background and objectives

The primary objectives of the Bharatmala project are multifaceted and strategic which include:

1. Improving connectivity and accessibility: Central to Bharatmala's vision is the enhancement of connectivity between major urban centres, industrial hubs, ports, and economic corridors across the length and breadth of India to facilitate seamless movement of goods and passengers. By constructing new roads and upgrading existing highways, the project aims to reduce travel times, lower logistics costs, and streamline the movement of goods and passengers. This strategic connectivity boost is expected to catalyse economic activities in previously underserved regions, fostering regional development and economic integration.

2. Boosting economic Growth: The project's overarching goal is to stimulate economic growth by optimising transportation efficiencies. Improved road infrastructure not only accelerates the pace of commerce but also attracts investments, spurs industrial growth, and enhances overall productivity. By creating smoother logistics networks, Bharatmala aims to strengthen India's position as a global trade hub and facilitate seamless movement of goods within the country.

3. Safety and efficiency enhancements: Bharatmala prioritises the upgrade of highways to meet contemporary standards of safety and efficiency. By widening roads, implementing modern traffic management systems, and enhancing road signage and lighting, the project aims to reduce accidents and enhance overall road safety. Moreover, improved infrastructure will accommodate the increasing volume of traffic, ensuring smoother and safer journeys for commuters and cargo alike.

4. Environmental and social considerations: Amidst its ambitious development goals, Bharatmala is also committed to sustainable practices and minimising environmental impact. The project includes provisions for environmental assessments and mitigation measures to ensure that road construction and expansion are carried out responsibly. Furthermore, the project aims to create employment opportunities both directly through construction activities and indirectly through boosted economic activities, thereby contributing to social welfare and inclusive growth.

Key features and components

1. Development of economic corridors: Construction of new greenfield express ways and economic corridors spanning thousands of kilometres to connect major industrial hubs, agricultural centres, and ports across the country is an integral part of the Bharatmala project. These corridors are designed to reduce travel time and costs significantly.

2. Strengthening border and coastal roads: Strengthening road infrastructure along India's borders and coastlines to improve connectivity in remote and strategic areas is also a vital component of the Bharatmala project. This component aims to enhance national security while facilitating smoother trade and travel.

3. Upgradation of national highways: Upgrading and widening existing national highways to reduce congestion, improve road safety, and lower transportation costs for freight and passenger vehicles is another crucial component of the Bharatmala project.

4. Integration with international trade routes: Another key component of the Bharatmala project includes creating robust road networks that seamlessly integrate with ports and border crossings to facilitate efficient movement of goods for international trade. This integration aims to reduce transit times and costs, thereby boosting India's trade competitiveness globally.

Implementation challenges

1. Land acquisition issues: One of the foremost challenges faced by the Bharatmala project is acquiring

land for constructing new roads and widening existing highways. Land acquisition in India is governed by various laws and regulations, which often lead to delays and disputes. The process involves negotiations with landowners, compensation settlements, and sometimes faces resistance from local communities concerned about displacement and loss of livelihoods.

2. Environmental concerns: Building new roads and highways under the Bharatmala project necessitates careful environmental assessments and compliance with environmental regulations. This initiative can potentially impact biodiversity, water resources, and ecosystems. To mitigate these impacts, it is essential to carry out comprehensive environmental impact assessments, put in place mitigation measures, and secure the required approvals from environmental authorities, though this process can be quite time-consuming.

3. Funding constraints: The scale and scope of Bharatmala require substantial financial resources. While the Indian government has allocated significant funds for the project, funding constraints remain a challenge. Innovative financing models such as public-private partnerships, infrastructure bonds, and international loans are being explored to bridge the funding gap. However, securing adequate and timely funding remains crucial to maintaining project momentum and meeting completion targets.

4. Technical complexities: The technical complexities associated with road construction and modernization are another challenge for Bharatmala. Building new express ways, upgrading existing highways, implementing advanced traffic management systems, and ensuring road safety require specialized engineering expertise and advanced technologies. Adapting to diverse geographical terrains and environmental conditions across different regions of India adds further complexity to project planning and execution.

5. Regulatory and administrative hurdles: Navigating through regulatory frameworks, obtaining necessary permits, and adhering to bureaucratic procedures can pose significant hurdles for Bharatmala. Delays in obtaining approvals and clearances from multiple government agencies can slow down project timelines and escalate costs.

6. Socio-economic impacts: Road construction projects under Bharatmala may also have socio-economic implications. Displacement of communities, disruptions to local economies, and changes in land use patterns are some of the socioeconomic issues that need to be addressed sensitively. Engaging with local stakeholders, conducting social impact assessments, and implementing resettlement and rehabilitation measures are essential for minimizing negative impacts and promoting inclusive development.

Mitigation strategies and progress

Strategies to mitigate the project's challenges reflect a proactive approach by the Indian government:

1. Streamlined approval processes: Recognising the need for expedited project time lines, the government has focused on streamlining approval processes and regulatory clearances. This includes reducing bureaucratic hurdles and enhancing coordination among different departments and agencies involved in project approvals. By simplifying procedures, the aim is to minimise delays and ensure projects can proceed swiftly from planning to execution stages.

2. Community engagement: Community engagement has been a cornerstone of the Bharatmala project's strategy to address local concerns and ensure inclusive development. Proactive engagement with local communities and stakeholders helps in understanding their needs, addressing grievances, and garnering support for project initiatives. This engagement not only fosters transparency but also promotes socio-economic development by involving local populations in decision-making processes.

3. Innovative financing: To overcome funding constraints, Bharatmala has explored innovative financing mechanisms and diversified funding sources. This includes leveraging public-private partnerships,

infrastructure bonds, sovereign funds, and seeking international investments and loans. By tapping into alternative financing avenues, the project aims to secure adequate financial resources to sustain momentum and meet ambitious infrastructure development targets.

4. Technology adoption: The adoption of advanced technologies plays a crucial role in ensuring efficient project management, monitoring, and maintenance across Bharatmala's expansive network. Technologies such as Geographic Information System mapping, remote sensing, and real-time project tracking systems enhance decision-making capabilities and enable proactive risk management. Additionally, the use of technology aids in optimizing resource allocation, improving construction quality, and enhancing overall project efficiency.

5. Environmental sustainability: Environmental sustainability is a key priority embedded within Bharatmala's framework. The project adheres to stringent environmental norms and conducts rigorous Environmental Impact Assessments for each phase of construction. Mitigation measures are implemented to minimise ecological footprint, protect biodiversity, and mitigate adverse environmental impacts. This commitment to sustainable practices ensures that infrastructure development under Bharatmala is harmonised with environmental conservation goals.

Conclusion

As of mid-2024, Bharatmala has made significant progress despite facing challenges. Several new highway stretches have been completed, improving connectivity and reducing travel times, thereby enhancing citizens' quality of life. By December 2023, contracts for 26,418 km (76 per cent of 34,800 km) had been awarded, with approximately 15,549 km completed. Ongoing projects across various states are advancing, bolstering infrastructure and economic opportunities in underserved regions. However, an audit report by the Comptroller and Auditor General of India (CAG), released on August 10, 2023, highlighted shortcomings in the project's implementation. The report highlighted the lack of a systematic prioritisation method and ambiguous completion time lines. By March 2023, contracts had not been awarded for 46 per cent of the length of 11 high-priority corridors. Additionally, the report noted rising sanctioned costs and substantial revisions in cost estimates. As of March 2023, 76 per cent of the projects sanctioned by the Cabinet Committee on Economic Affairs (CCEA) had secured contracts, exceeding the allocated CCEA funds by 158%. Furthermore, the CAG report revealed that a substantial number of Bharatmala projects initiated tender notices without appraisal by the Project Appraisal and Technical Scrutiny Committee. Despite these challenges, the project has already improved road safety standards and transportation efficiency for goods and passengers. Looking ahead, Bharatmala remains a crucial initiative in India's infrastructure development strategy, aligned with the nation's goal of sustainable economic growth and improved quality of life. Continued focus on mitigation strategies, technological advancements, and community engagement will be essential to overcome remaining challenges and fully realize Bharatmala's potential as a catalyst for national development. As the project advances, its successful completion is set to leave a lasting impact on India's 21st-century development, establishing new benchmarks in infrastructure excellence and economic integration.

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A BALANCING ACT

No matter your role—senior leader, manager, or newcomer—your voice matters; so share your insights and spark change.

Rajeev Kumar Mehajan PHD, Tiet India



The inspiration to write this article came from a recent interaction with the top leader of an organisation—that has always drawn my attention towards its core values and employee friendly environment. The conversation, though a bit discouraging, shed light on the stark realities of organisational dynamics and decision-making. It left me pondering the deep-rooted patterns of denial and avoidance that often obstruct progress. This reflection drives the insights, for the organisations to not only have a vision for laying down the requisite plans, programmes and processes, but fostering a culture of acceptance and agility to adapt in organisational ecosystem.

Acceptance versus denial

As leaders, we have all encountered challenges that test our resolve and decision-making. But what happens when the challenge isn't external, but deeply internal—a fundamental issue undermining the health of our organisation? Over the past 40 years, serving across a dozen organisations, I've seen a recurring pattern: Leadership often faces harsh realities but chooses denial over action. Warning signs are ignored, severity is downplayed, and

blame is shifted. There is a tendency to scapegoat the system itself, dismissing issues as 'organisational behaviour' and rationalising it with clichés like "यहाँ तो ऐसा ही चलता है". (That's just how things are around here)

But here's the truth: Denial only delays the inevitable. Left unchecked, these issues fester and evolve into formidable roadblocks to growth. Acceptance, while difficult, is the cornerstone of transformation. Prof. Nair, Director, Thapar Institute of Engineering & Technology, quotes, "An organisation cannot afford to do the same things repeatedly and expect different results."

Ayn Rand, the legend and my enduring muse for "integrity" since college, captures powerfully: "You can ignore reality, but you cannot ignore the consequences of ignoring reality."

Call to mid-segment managers

While leaders at the top often set the tone for organisational culture, you are the bridge between vision and execution, and play a pivotal role in shaping the daily experiences of employees. Yet, often you mirror the denial culture by senior leadership, either out of fear or convenience.

Why focus on Gen Z managers?

This is particularly crucial for Gen Z, who are stepping into managerial roles with fresh energy and perspectives. As digital natives, you have the tools and insights to challenge traditional and advocate for transparency and innovation. Nevertheless, you also face the risk of inheriting outdated mind-sets that prioritise comfort over progress. Though, you have distinct advantages:

Eagerness for change: Generally, Gen Z is more open to innovation and disrupting the status quo, which aligns well with the article's emphasis on breaking cycles of denial.

Tech-savvy and data-driven: Adept at leveraging technology and data to identify inefficiencies and propose solutions, as natural champions of transparency and accountability.

Diverse perspectives: Having grown up in a more connected and inclusive world, tend to value meritocracy and diverse viewpoints over proximity bias or hierarchical traditions.

What is your leadership style?

Irrespective of your seniority, fundamentally, the need is to do an introspection and reflect:

A. Are you the leader who steps up, grabs the metaphorical mic, and drops truth bombs that echo through boardrooms and beyond, igniting real conversations?

B. Or do you lean towards denial, prefer 'Yes Men' around your impressive executive table and let proximity bias promote mediocrity over merit in making choices?

If the latter resonates, it is time for a paradigm shift to break the cycle of denial.

Building a culture of acceptance

Here is how managers can contribute to the cultural shift for a healthy organisational behaviour-

Promote accountability: Own up mistakes and recognise the initiative to address issues

Value feedback: Dismiss the 'Yes Man' mentality and reward those who challenge ideas.

Model integrity: Be the example of the transparency you wish to see.

You must resist the temptation to play along, and instead, drive change from within by questioning inefficiencies and pushing for accountability. Embrace the power of vulnerability. Foster a culture where transparency, accountability, and open communication are the norm.

The balancing act

Before concluding, let me assert that leadership is rarely about extremes—being either a ‘truth bomb-dropper’ or ‘in denial’. As my colleague Dr Alberto Troccoli, Managing Director, World Energy and Meteorology Council, aptly states: “Leadership is like steering a boat through open seas under changing weather conditions—it requires constant adjustments.”

Adaptability is the cornerstone of effective leadership. It is about knowing when to confront hard truths and when to recalibrate subtly. While assertiveness and acceptance should remain at the core, a balanced approach can add value. For instance, a ‘Yes Man’ may sometimes provide critical grapevine insights, while a well-timed ‘truth bomb’ can bring hidden issues to light. The key is to maintain balance without ever compromising integrity through denial.

A new resolve for 2025

Organisational behaviour comprises ‘people’, ‘structure’, ‘environment’, and ‘technology’, and describes how people interact with one another inside an organisation. These interactions in turn influence how the organisation itself performs. As we step into 2025, let us make a collective commitment to prioritise the health of our organisations through our system’s behaviour, creating an environment where truth is valued over denial, and progress over stagnation. Especially, in the Indian context of rich cultural tapestry, the ethos of ‘satyam’ (truth) has long been revered. Yet, phrases like “यहाँ तो ऐसा ही चलता है” reveal a lingering acceptance of mediocrity that stifles innovation. To unlock India’s true potential as a global leader, we must challenge this mind-set, inspire accountability, and foster a culture of adaptability.

Whether you are a senior leader, a mid-level manager, or just starting your journey, your voice matters. Let us spark a dialogue and share your thoughts, experiences, or insights. Your perspective could be the catalyst for change. Join hands to amplify this resolve!

ABOUT THE AUTHOR



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LEADING THE LEAP

The future is a crucible, demanding not mere existence, but the honed capability and competency to shape its very form.

Ullhas Pagey, Author

As India sets its sights on becoming a \$5 trillion economy, the nation stands at an inflection point where leadership competencies will determine the trajectory of growth. The interplay of strategic vision, digital transformation, entrepreneurial dynamism, and global collaboration will be instrumental in propelling India towards economic pre-eminence. Leadership in this era must be visionary, agile, and deeply rooted in inclusive and sustainable development principles, ensuring that growth benefits every sector and segment of society.

A transformative economic vision is the bedrock of national progress. The ability to position India in the global economic hierarchy demands leaders who can synthesise macroeconomic trends with microeconomic reforms. The ambition is not merely to attain a numerical GDP target but to structurally evolve into one of the world's top three economies. This requires a convergence of strategic policy, investment in frontier technologies, and a commitment to enhancing competitiveness. Aligning individual, corporate, and national aspirations within a unified economic framework would ensure momentum in the right direction.

The foundation of a thriving economy is its innovation ecosystem. Research and development must transcend traditional silos and permeate every industry, from manufacturing to services, biotechnology to artificial intelligence. India must cultivate an ecosystem where startups, academia, and enterprises collaborate to fuel indigenous innovation. Government initiatives such as 'Make in India' and 'Atmanirbhar Bharat' should not only focus on self-reliance but also on technological supremacy in fields like semiconductors, AI, and quantum computing and upcoming 6 G technology. An economy that thrives on knowledge creation rather than mere consumption will sustain long-term economic leadership.

At the heart of this transformation is digital leadership. The Fourth Industrial Revolution has underscored the power of AI, automation, and blockchain in redefining industries. Indian leadership must steer digital inclusion initiatives, ensuring that cutting-edge technologies reach every corner of society. The AI revolution in India should be driven by scalable solutions in governance, finance, healthcare, and agriculture, harnessing the power of big data for precision decisionmaking. Digital transformation is not just about technology adoption but about embedding data-driven strategies into policy frameworks and corporate strategies.

Agility and adaptability are indispensable in an era of economic flux. Leaders must embrace lifelong learning to navigate evolving business landscapes. The ability to pivot swiftly in response to global economic shifts ensures resilience. Organisational learning cultures must be fostered, where continuous skill development is the norm rather than an exception. In a rapidly shifting geopolitical and economic environment, only those who internalise adaptability as a core leadership trait will thrive.



A \$5 trillion economy must be inclusive, ensuring that the dividends of growth reach all. Equitable wealth distribution, employment generation, and rural upliftment should not be peripheral concerns but central tenets of economic planning. The focus must be on empowering MSMEs, fostering skill development, and bridging the urban-rural divide. Digital banking, fintech solutions, and microfinance play a crucial role in ensuring financial inclusion, making capital accessible to small entrepreneurs and rural enterprises. The democratisation of economic opportunities is the surest path to sustainable prosperity.

Global leadership is no longer an option but a necessity. India must strategically build international partnerships, leveraging crosscultural leadership skills to integrate into global value chains. The ability to negotiate trade pacts, attract FDI, and enhance ease of doing business will determine India's competitive edge. Economic diplomacy should be at the forefront, with a focus on increasing India's share in global exports and attracting high-value foreign investments. The synergy between domestic growth strategies and global economic positioning will dictate long-term success.

A sustainable future necessitates responsible leadership. Economic expansion cannot come at the cost of environmental degradation. Green energy, circular economies, and carbonneutral strategies must be embedded within the broader economic vision. Initiatives such as the International Solar Alliance and Net-Zero commitments are steps in the right direction, but they must be backed by scalable green infrastructure, incentives for sustainable enterprises, and regulatory mechanisms that encourage environmental stewardship without stifling innovation.

An entrepreneurial mindset must be deeply embedded in India's economic DNA. Risk taking should be celebrated, and failure viewed as a stepping stone rather than a setback. A culture that fosters calculated risks, resilience, and rapid scalability is crucial for transforming startups into global enterprises. India's unicorn ecosystem has showcased immense potential, but the next phase of growth must focus on sustainable scaling rather than valuation bubbles. Policy frameworks should ensure that regulatory complexities do not stifle innovation but rather enable a thriving startup culture.

Strategic thinking and meticulous economic planning are indispensable for actualising the \$5 trillion dream. Leaders must develop robust economic frameworks that balance short-term imperatives with long-term objectives. The role of data-driven decision making in shaping policies, business strategies, and national economic direction cannot be overstated. From GST reforms to Production Linked Incentive (PLI) schemes, economic structuring must ensure efficiency, predictability, and competitiveness. The ease of doing business must be continuously improved, minimising bureaucratic friction and maximising investment potential.

Resilience must be a core national competency. Economic uncertainties and global disruptions from financial crises to pandemics are inevitable. The ability to preempt, mitigate, and rebound from crises differentiates robust economies from fragile ones. Building resilient financial systems, diversifying economic dependencies, and fostering adaptive regulatory policies ensure that external shocks do not derail progress. National resilience is an interplay of strong institutions, forward-thinking leadership, and an economy that can self-correct in the face of disruptions.

A sustainable and inclusive economic model is not merely an ethical imperative but a strategic necessity. The challenge lies in balancing high growth with environmental and social sustainability. Circular economies, renewable energy investments, and sustainable industrial practices must become mainstream.

Green finance, carbon credits, and incentivisation of sustainable businesses should form the crux of India's economic transition. The alignment of economic ambition with environmental responsibility will define the sustainability of India's growth trajectory.

Enhancing India's global competitiveness is paramount. The nation must position itself as a preferred investment destination by simplifying regulatory processes and ensuring policy stability. Foreign Direct Investment must be strategically channelled into high-value industries that enhance India's technological and industrial base. Exports should be bolstered through targeted incentives, ensuring that Indian enterprises integrate seamlessly into global supply chains. National branding must be reinforced, projecting India as a hub of innovation, quality manufacturing, and service excellence.

Access to capital is the fuel for economic acceleration. Financial inclusion must be deepened, ensuring that startups, MSMEs, and rural enterprises have seamless access to credit. Digital banking and fintech innovations have already made significant strides, but further simplification of regulatory frameworks is needed to attract global capital inflows. Initiatives such as new labour codes, GST reforms, and PLI schemes are steps towards fostering an investor-friendly environment. Economic leadership requires ensuring that financial systems facilitate rather than hinder entrepreneurial ambitions.

As India marches towards its \$5 trillion goal, leadership will define the pace and permanence of this progress. A visionary economic blueprint, fused with digital prowess, sustainability, inclusive growth, will determine whether India can transcend its aspirations and cement its place among the top three global economies. The interplay of strategic foresight, entrepreneurial agility, and global collaboration will shape the nation's economic destiny.

The transition to \$5 trillion economy cannot be achieved through incremental improvements alone. It requires what economist Joseph Schumpeter termed 'creative destruction'—the continuous cycle of innovation that renders old industries obsolete while creating new ones. India's innovation ecosystem, while showing promising growth, needs to fill critical gaps in research commercialisation and deep tech development.

In an era marked by rapid geopolitical realignments and technological disruptions, our leadership class must cultivate "telescopic economic vision"; the ability to simultaneously track global macroeconomic trends while maintaining focus on grassroots development.

The loom of tomorrow weaves no tapestry for the passive. To inherit its vibrant threads, one must forge their own shuttle, sharpen their individual skill to a keen edge. The future, as Toffler foretold, yields only to the adept, the nimble, the relentlessly selfcultivated. No inherited fortune of knowledge suffices; each soul must excavate their potential, polish their talents until they gleam, ready to meet the swift currents of change. For, "The illiterate of the 21st century will not be those who cannot read and write, but those who cannot learn, unlearn, and relearn." The future is a crucible, demanding not mere existence, but the honed capability and competency to shape its very form.

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DIGITAL GOVERNANCE IN THE AI AGE

Advancements in AI and the capabilities of large language models are revolutionising the applications and business use cases across industries.

Dr Abhishek N Singh, IMT Nagpur



Across the globe, not only businesses but also governments have recently increased their spending on artificial intelligence (AI). This is primarily to drive efficiency and replace humans with sophisticated machines for doing mundane and repetitive tasks. The move is welcomed by businesses and governments alike due to its cost advantages and promises of improved efficiency. The most recent example of the same is from the USA, where the newly elected government has created DOGE (Department of Government Efficiency) to cut down unnecessary government expenses and drive efficiency in government departments. And who better than Elon Musk—than the person who best understands technology and its application to derive growth and business—to lead such an initiative?

If we look at some current statistics, according to a recent report by PricewaterhouseCoopers (PwC), AI could contribute USD

15.7 trillion to the global economy, which is more than the present combined output of India and China put together. The European Union has recently announced an AI Innovation Strategy that includes public as well as private AI investment to the tune of 4 billion Euros, emphasising the focus on generative AI. As per a report by Wired.com, the UAE has committed to spending a significant pie of USD 1.5 trillion sovereign wealth fund to transform Abu Dhabi into a leading AI hub in the Middle East. As far as India is concerned, in the Union Budget of 2025, India's Finance Minister Nirmala Sitharaman announced a new Centre of Excellence (CoE) in AI being set up with a capital of R500 crore. This is in tune with the Government of India's IndiaAI Mission to give a boost to the nation's AI ecosystem which is seeing an investment of USD 1.25 billion to promote advanced computing infrastructure and also to finance startups in the AI space. And a similar trend is followed elsewhere around the globe including South Korea, Japan, China, and other countries.

Let us look at several advantages and benefits of digital governance that AI can augment:

1. Enhanced efficiency and transparency: Automation and digital-powered decisionmaking can streamline bureaucratic processes by significantly reducing delays and inefficiencies in process flow and government operations. On the other hand, digital systems can enable real-time monitoring and access to open government data, which has the potential to improve transparency in government functioning.

2. Improved public service delivery: E-governance platforms have the capability to improve public service delivery through automation and reduced need to visit government offices to avail various government schemes and services. We have seen some excellent examples in the Indian context, such as Passport Seva, DigiLocker, FASTag, DigiYatra, and many more. AI-powered chatbots are the recent additions in this context.

3. Interoperability, integration, and cost reduction: By its very nature, digital technologies enable interoperability among various systems and processes, if designed carefully. Data sharing and coordination among different government departments and agencies becomes easier with the adoption of technology in governance. This, in turn, improves the overall functioning of the government, making it cost-effective and efficient in its operations.

4. Citizen engagement and participation: Digital technologies and channels provide an alternate and easily accessible medium for citizens as well as governments to connect and communicate with each other. Now the popularity of elected representatives is also measured by looking at the follower counts on their social media platforms. Digital presence provides easy and direct access to connect and communicate that enables citizen engagement and participation in the process of governance.

5. Innovation and environmental benefits: Use of digital technologies by governments promotes innovation that also leads to unique and out-of-the-box solutions by startups and businesses. Such public-private partnerships promote cooperation and coordination among various stakeholders that drive the overall innovation ecosystem in any economy. AI-enabled automation and technological innovations lead to sustainable solutions development.

The evolving AI landscape also poses various concerns and challenges for governments across the globe. This is primarily because technological advancements often outpace legislative policies and regulatory frameworks. This is also due to the lack of global consensus regarding different nations' AI policies, which creates inconsistencies and adds to the complexity to digital global governance issues. There is also a need to balance the pace of innovation with the evolving regulatory environment. Over-regulation may choke AI progress (developments), while underregulation may lead to unauthorised access or misuse of users' data. Training AI models involves complex data sovereignty issues, such as data governance, regulations pertaining to crossborder data flow, conflicting global trade policies, to name a few. Biases and ethical concerns add to these growing challenges. Rapid AI advancements and their applications pose a challenge for industry standards and regulatory frameworks.

Following are some suggested strategies for effective digital governance in the AI age:

- **Public private partnership:** Digital governance in AI age requires collaboration between governments, technology companies, academia and civil society. Such collaboration and partnerships are needed not only at national-level, but at a global scale, which will facilitate global knowledge exchange and transfer (and use) of best practices.

- **Developing global (and national-level) AI ethics and auditing mechanisms:** Independent AI ethics bodies, having diverse representation from tech companies, governments, academia and civil society, to oversee development, deployment, and ensure compliance with local as well as global laws, regulations and standards. Such bodies can prepare auditing mechanisms to detect biases, security vulnerabilities, and unethical practices in AI development and implementation.

- **International cooperation and standardisation:** Digital and AI governance in the current connected world is not limited to the geographical boundaries of nations. Given the global impact of AI capabilities, international cooperation is essential to build harmonised AI and digital governance frameworks that are acceptable to all.

- **Legislative and regulatory frameworks:** Governments worldwide recognise the challenges posed by the AI capabilities if not used in a sensible manner. AI regulations and legislative policies are needed at the national level which will provide a fertile ground for AI development (and deployment) and also controls it against any unethical usage. The European Union's AI Act published in the year 2024 is one such example for others to follow.

- **Digital literacy and citizen participation:** Public involvement in digital governance is pivotal for its success. Digital literacy initiatives with AI capabilities, such as digital content in vernacular languages, real-time speech recognition and translation, automated chatbots in native languages are excellent examples that can bridge the digital literacy gap and enable enhanced citizen participation in governance.

From ChatGPT to DeepSeek, AI advancements and capabilities of large language models are revolutionising the applications and business use cases across industries. Most of us have experienced some common examples of automated chatbots, graphic media and content creation, messaging apps, etc., in this regard. Highlighting a recent example, Satya Nadela, the CEO of Microsoft, shared a story (on X) of a small-town sugarcane farmer from Baramati co-operative from Maharashtra (India) who could enhance crop yields, reduce chemical usage and optimise water consumption due to integration of AI technology in agriculture. To this, the tech billionaire, Elon Musk commented, "AI will improve everything." As we see, AI applications in digital governance have a huge scope, and experts believe that this is just the beginning

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COMPANY PROFILES



Apollo Hospitals revolutionized Indian healthcare when Dr. Prathap C. Reddy founded the first hospital in Chennai in 1983.

Driven by a mission to bring international-standard healthcare within reach of every individual, Apollo has a steadfast commitment to excellence in education, research, and healthcare for the benefit of humanity. At the heart of Apollo's legacy is its relentless pursuit for clinical excellence, access, affordability, cutting-edge technology, and progressive research and academics.

With over four decades as a trailblazer in private healthcare, Apollo Hospitals stands as India's largest integrated healthcare platform, with over 10,400 beds across 79 hospitals, 6,800+ pharmacies, 275 clinics, 2,200+ diagnostic centers, and 800+ telemedicine centers. Apollo continues to invest in research and innovation to bring the most cutting-edge technologies, equipment, and treatment protocols to ensure patients have access to the best care in the world. Apollo's 1,20,000 family members are dedicated to delivering exceptional care and leaving the world better than we found it. The group's commitment to healthcare extends to Medical Colleges, Med varsity for e-learning, Colleges of Nursing, Hospital Management, and a Research Foundation.

Apollo's pursuit of clinical excellence is demonstrated by 8 JCI accreditations across major cities, including Ahmedabad, Bengaluru, Chennai, Delhi, Hyderabad, Navi Mumbai, and Kolkata. It has established South Asia's largest multi-specialty telemedicine network, providing enhanced healthcare access to both urban and rural populations. Apollo leads the world's foremost cardiac center, performing over 200,000 surgeries and 325,000 coronary angioplasties, while also being the largest private cancer care provider globally, with 20 comprehensive cancer centers serving over 2 million cancer patients and performing more than 3,500 bone marrow transplants.

Apollo's ProHealth Program is a groundbreaking AI-powered health management initiative, designed to address India's growing burden of lifestyle diseases. This innovative, proactive health program marks a new era in preventive healthcare, aiming to transform the way individuals approach their health.

Over the years, Apollo's ethos has made it the healthcare provider of choice for international patients, particularly from Asia, Africa, and the Middle East, aligning with India's vision of becoming a global medical hub. The Apollo Proton Therapy Center in Chennai, the first of its kind in Southeast Asia, Africa, and Australia, underlines Apollo's dedication to bringing the most advanced radiation therapy to patients.

Since its inception, Apollo Hospitals has been honoured by the trust of over 150 million individuals who came from 140 countries. At the core of Apollo's patient-centric culture is TLC (Tender Loving Care), the magic that inspires hope amongst its patients.

Apollo Hospitals is more than a healthcare provider; it is an institution that connects people, touches lives, and heals the world.

TATA STEEL

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One of the most diversified integrated steel producers with a capacity of 35 million tonnes per annum (MTPA) across India, the Netherlands, the UK, and Thailand, Tata Steel is shaping a better tomorrow through innovation, sustainability, and an enduring commitment to excellence. The Company's Jamshedpur, Kalinganagar and IJmuiden plants have been recognised among the World Economic Forum Advanced 4th Industrial Revolution (4IR) Global Lighthouses. With over 76,000 employees across the globe, Tata Steel is a Great Place to Work®-certified organisation. The Company recorded a consolidated turnover of approximately US\$26 billion in the financial year ending March 31, 2025.

In India, Tata Steel operates in Jamshedpur and Gamharia in Jharkhand, as well as in Kalinganagar (including Neelachal Ispat Nigam Limited) and Meramandali in Odisha, with an overall capacity of 26.6 MTPA. The Company has extensive captive mining operations in India, including collieries in Jharia and West Bokaro, and iron ore mines in Noamundi, Katamati, Joda East, Khondbond, Vijaya II, and Koida. Internationally, it operates iron ore assets in Labrador and Northern Quebec, Canada.

The Company has set an ambitious target of achieving Net Zero emissions by 2045. The upcoming 0.75 MTPA electric arc furnace-based steelmaking facility in Ludhiana is the Company's first low-emission plant in India. In the UK, Tata Steel is transitioning to a 3.2 MTPA EAF-based steelmaking route, following the decommissioning of its heavy-end assets in 2024. Tata Steel Nederland has submitted its Green Steel Plan to the Dutch Government, which includes replacing one of its blast furnaces with a direct reduced iron–electric arc furnace configuration.

Focused on sustainability, innovation, agility, and fostering deep relationships with customers and communities, Tata Steel aspires to become the most respected and valuable metals and mining company globally.



Jindal Steel is one of India's foremost integrated steel producers, renowned for its scale, efficiency, and commitment to excellence. Operating on a robust mine-to-metal model, the company leverages captive resources, advanced manufacturing capabilities, and a global distribution network to deliver high-performance steel solutions. With an investment footprint exceeding USD 12 billion, Jindal Steel runs state-of-the-art facilities in Angul, Raigarh, and Patratu, and maintains strategic operations across India, Africa, and Australia. Its diversified and future-ready product portfolio underpins core sectors such as infrastructure, construction, and manufacturing, powering progress through strength and sustainability. A unique distinction of Jindal Steel is its position as the only private enterprise in India manufacturing rails, a capability of national importance. Alongside rails, the company's portfolio spans sponge iron, slabs, hot-rolled plates, coils, and TMT rebars — products that cater to the backbone of India's industrial and infrastructure growth. Jindal Steel's flagship integrated steel complex at Angul, Odisha, reflects the company's technological edge and vision. It houses India's first largest blast furnace, a three-million-tonne basic oxygen furnace, and the world's largest syngas-based direct reduced iron plant. These assets highlight Jindal Steel's ability to combine scale with innovation while maintaining efficiency and quality. Facilities at Raigarh and Patratu further strengthen the company's footprint and ensure the capacity to serve both domestic and international markets.



State Bank of India (SBI), a distinguished Fortune 500 company, stands as India's pre-eminent public sector banking institution and is largest by asset size and customer base. Headquartered in Mumbai, SBI's rich heritage spans over two centuries, solidifying its role as a pillar of trust and stability within the Indian financial landscape. The bank's asset base, which exceeds to over ₹42 lakh crore, and a vast customer base of over 52 crore underscore its market leadership and widespread influence.

Driven by a core philosophy centered on Service, Transparency, Ethics, Politeness, and Sustainability, SBI operates an expansive network designed for unparalleled accessibility. As of June 2025, this includes 22,980 branches, over 62,000 ATMs/ADWMs, and 76,812 Banking Correspondent outlets. This extensive reach of SBI ensures that it can serve customers across all segments of society, from bustling urban centers to remote rural areas.

Alongside its vast physical presence, SBI is also at the forefront of India's digital banking transformation. By integrating physical reach with cutting-edge digital platforms, the bank ensures seamless, secure, and inclusive access to financial services for its large customer base. Its flagship YONO app has evolved into a comprehensive digital banking platform providing seamless banking experience to over 9 crore registered customers while also significantly reducing environmental impact and promoting financial inclusion. With a balance sheet exceeding ₹67 lakh crore and a market share leadership across deposits and advances, the Bank continues to deliver resilient growth. The bank is also deepening its global footprint, which now extends to 29 foreign countries with 241 offices catering to the financial needs of the Indian diaspora and international businesses.

In its annual report 2024-25, the SBI Chairman, Shri Challa Sreenivasulu Setty affirmed the bank's mission to remain the bank of choice - yesterday, today and tomorrow - by blending trust, scale and innovation to empower every Indian and strengthen our nation's progress. The bank has been recently awarded as the World's Best Consumer Bank for 2025 by Global Finance magazine.

EVENT CALENDAR

Event Calendar

Event	Programme Chairman/Key Speaker	Venue	Date
National Management Convention		New Delhi	09-10 September 2025
AIMA YLC Session on 'Past the Payslip : Gaining Financial Confidence'	Amit Khosla & Kanchka Connie Sayal Valtrust Capital	Online	19 September 2025
Global Advanced Management Programme (GAMP)		Frankfurt & Zurich	14-20 September 2025
Shaping Young Minds Programme		Trivandrum	26 September 2025
Shaping Young Minds Programme		Goa	10 October 2025
Shaping Young Minds Programme		Nagpur	07 November 2025
7th Leadership Development Programme - North		Rishikesh/ Jaipur	07-09 November 2025
Global Advanced Management Programme (GAMP)		USA	16-22 November 2025
HR Power Workshop (West)		Mumbai	28-29 November 2025
4th Global Innovation & Management Programme (GIMP)		Dubai	02-05 December 2025
3rd LeadHERship Retreat		Udaipur	15-17 January 2026
Shaping Young Minds Programme		Thrissur	22 January 2026
AIMA - Dr K S Basu Memorial Lecture		Online	06 February 2026
AI Big Data Retreat		Goa	8-10 February 2026
Shaping Young Minds Programme		Guwahati	27 February 2026

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Climate Smart Agriculture

- Farmers benefitted: Over 12 lakh
- Acres covered: Nearly 32 lakh



Water Stewardship

- Acres under Watershed Development: Over 18 lakh
- Water Harvesting structures: Nearly 36,500
- Acres under demand side management: 18 lakh

Afforestation

- Acres greened: Over 13 lakh
- Person days of employment supported: Over 24 crore

Biodiversity

- Acres restored: 6.70 lakh



Renewable Energy

- Nearly 52% of Total Energy Consumed

Plastic Neutral

- Since FY22

Alliance for Water Stewardship

- ITC AWS Sites in India: 9



Women's Economic Empowerment

- Women benefitted: Over 4 lakh
- Women under financial literacy programme: Nearly 40 lakh

Support to Education

- Children covered: Over 23 lakh

Skilling

- Youth trained: Over 1.2 lakh

Health and Sanitation

- Household toilets constructed: 44,000

Mother & Child Healthcare and Nutrition

- Beneficiaries covered: Over 15 lakh

Livestock Development

- Milch animals: Over 23 lakh
- Animal owners benefitted: Over 9.6 lakh

Solid Waste Management

- Citizens covered by 'Well-being Out of Waste' programme: Over 2.9 crore

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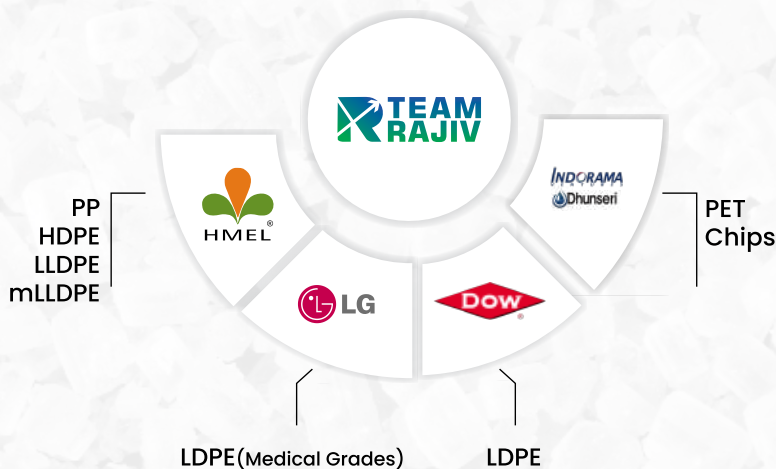
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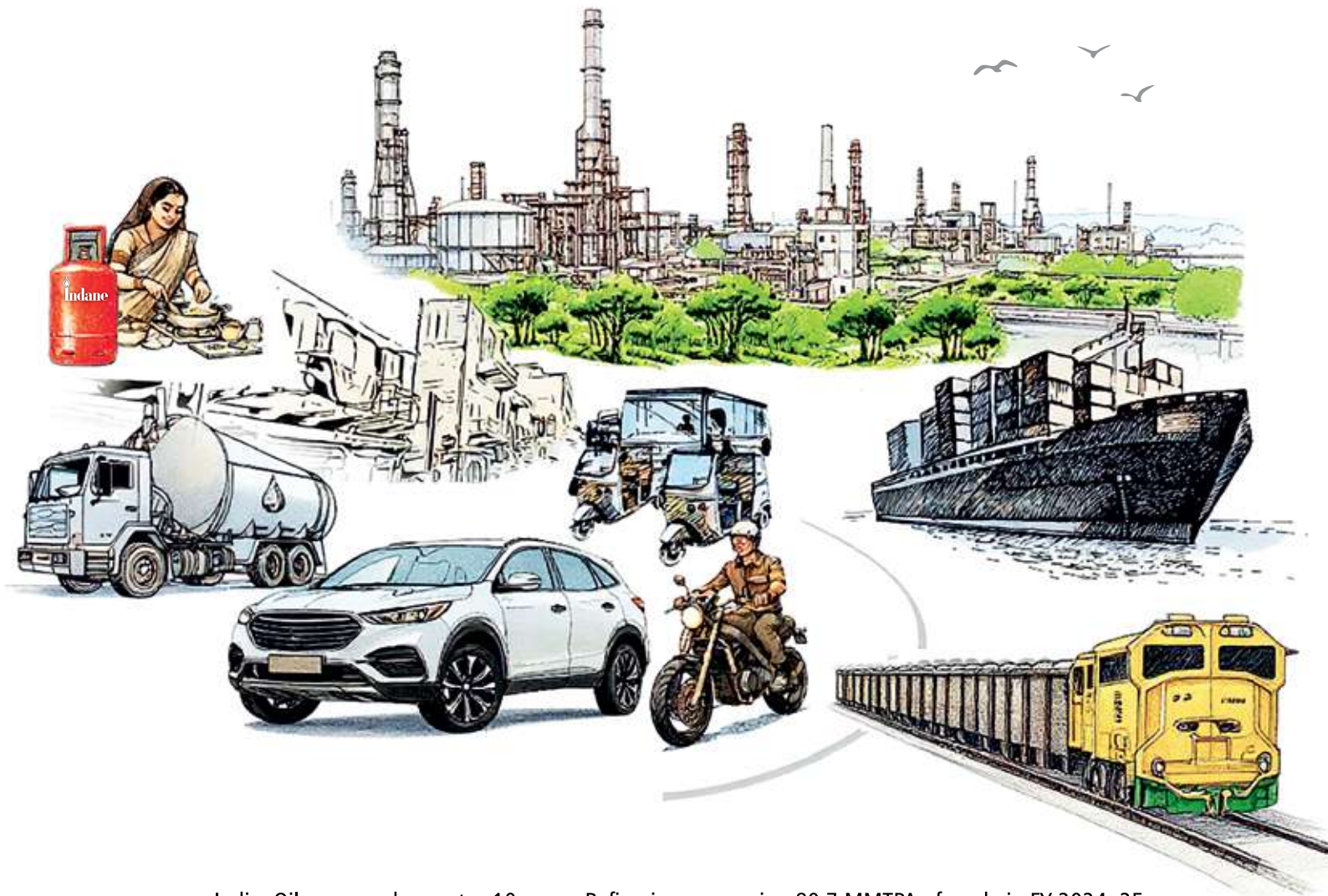
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The AIMA LeadHERship Retreat is a three-day offsite programme offering a unique opportunity for learning, growth, and development. With just 20 to 25 delegates, the format allows for in-depth discussions with speakers and the chance to build meaningful connections throughout the Retreat. Designed to empower women professionals with the knowledge, skills, and insights needed to thrive in today's evolving business landscape, the programme includes interactive sessions, workshops, and talks by inspirational leaders.

SPEAKERS



Sundari Nanda

Former Special Secretary
Ministry of Home Affairs



TV Narendran

Senior Vice President, AIMA
CEO & MD, Tata Steel Ltd



Vikas Swarup

Retired Indian Diplomat
and writer



Rama Kirloskar

Joint MD, Kirloskar Brothers Ltd &
MD, Kirloskar Ebara Pumps Ltd



Rekha Sethi

Director General
AIMA



Rina Dhaka

Fashion Designer



Anisha Motwani

Board Member, Author
and Brand Strategist



Shernaz Patel*

Indian Film and
Theatre Actress

For more details please contact

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AIU – AIMA Collaborative Programmes

**Empowering Higher Education through
Leadership, Research & Emerging Tech**

The Association of Indian Universities (AIU) and All India Management Association (AIMA) are delighted to launch three flagship programmes under their strategic MoU, signed on 2 April 2025. These joint initiatives aim to strengthen academic leadership, build research capability, and prepare students for tomorrow's technology landscape.



1. Certificate Course in Emerging Technologies

- **Duration:** 3 Months (Online – Weekends Only) | **Start Date:** 6th September 2025 | **Total Hours:** 30
- **Target Group:** Final-year UG/PG students in Science, Technology, Engineering, Management & Early-Career Professionals
- **Fee:** ₹10,000 + 18% GST (10% discount for university -nominated cohorts of 10+)
- **Topics:** AI & ML, IoT, Blockchain, Cloud, Cybersecurity, Quantum Computing
- **Certification:** Joint Certificate from AIMA & AIU

2. Capacity Building Programme for Doctoral Educators

- **Dates:** 18th to 20th September 2025
- **Mode:** In-Person (Residential)
- **Location:** AIMA, Lajpat Nagar, New Delhi
- **Fee:** ₹50,000 + GST (with accommodation)
₹35,000 + GST (without accommodation)
- **Target Group:** Faculty & Researchers involved in PhD supervision
- **Focus:** Supervision Ethics & Research Methodology, Institutional Research Leadership, Coaching & Mentoring for Doctoral Guidance, Building Interdisciplinary Research Ecosystems
- **Certification:** Joint Certificate from AIMA & AIU

3. Leadership Development Programme for Vice Chancellors

- **Dates:** to be announced
- **Mode:** In-Person (Residential)
- **Location:** AIMA & AIU, New Delhi
- **Fee:** ₹60,000 + GST (with accommodation)
₹40,000 + GST (without accommodation)
- **Target Group:** Serving & New Vice Chancellors
- **Focus:** Visioning under NEP 2020; Global Trends in University Governance; Innovation & Research Funding Models; Branding and Digital Transformation in HEIs
- **Certification:** Joint Certificate from AIMA & AIU

For further details, please contact:

Dr. Amarendra Pani, Joint Director & Head Research, AIU | Email: researchaiu@gmail.com Mobile: +91-9818248913
Dr. Ganesh Singh, Professor & Programme Director – New Age Courses, AIMA | Email: gsingh@aima.in Mobile: +91- 9818945611



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