

Mukesh Ambani



Sandeep Tyagi



Adarsh Kumar



Sunil Bharti Mittal



Ryan Pinto



Dr. Tapan Singhel



Shibu KT



Navin Kumar



Harsha Vardhana VM



Prateek N. Kumar



Vivek Prabhakar



Prem Krishan Dass Gupta



Yashvardhan Agarwal



Keyur Shah



Mej. Manjitt Rajain



Jude Gomes



INDIA'S MOST INFLUENTIAL



CEOs 2026



Celebrating India's most influential CEOs driving growth, innovation, and leadership excellence, shaping industries, transforming businesses, and powering the nation's global economic future.

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MUKESH D. AMBANI: Building The Future Of India

From energy and retail to digital connectivity and clean technology, Ambani's vision continues to redefine industries and create long-term value.

Mukesh D. Ambani has played a defining role in reshaping India's industrial and digital journey. As Chairman and Managing Director of Reliance Industries Limited, he has transformed the textiles and petrochemicals enterprise into a diversified global giant spanning energy, retail, and digital services. A chemical engineering graduate from Institute of Chemical Technology, Mumbai with further studies at Stanford University, Ambani combines technical depth with strategic foresight, a blend that has defined his leadership journey.

Key Milestones, Business Achievements and Innovations

After joining Reliance's board in 1977, Mukesh Ambani played a key role in expanding the company's business beyond textiles. Over the years, Reliance grew into a major player in polyester, petrochemicals, refining, and oil and gas exploration. Under his leadership, the company's petrochemical production capacity increased significantly, helping Reliance emerge as one of the leading players in the global energy and manufacturing sector.



MUKESH D. AMBANI
CHAIRMAN AND MANAGING
DIRECTOR, *Reliance Industries*

A major milestone in Mukesh Ambani's career was the creation of the Jamnagar refinery complex in Gujarat. Launched in the late 1990s, the project grew into the world's largest refining hub at a single location and became a symbol of Reliance's ability to execute large-scale industrial projects. The refinery strengthened India's energy sector, increased the country's export capabilities, and helped position Reliance as a leading player in the global energy market.

Years later, Ambani once again transformed an industry with the launch of Jio in 2016. By making high-speed internet affordable and accessible to millions, Jio changed the way Indians connected, communicated, and consumed digital content. The company rapidly built one of the world's largest 4G networks and played a key role in accelerating India's digital adoption. Today, with hundreds of millions of subscribers, Jio remains a driving

force behind the country's digital economy and technological growth.

Parallely, he scaled Reliance Retail into India's largest organized retail network, integrating supply chains across multiple formats, from grocery to electronics and fashion. The synergy between retail and digital platforms has become a major competitive differentiator for the group.

Vision for the Future

Mukesh Ambani is now steering Reliance towards the future by focusing on clean energy, digital technologies, and innovation-led businesses. Through major investments in renewable energy, advanced materials, and digital infrastructure, he is preparing the company for the changing global economy.

His influence extends beyond business, with active participation in global platforms and advisory groups, where he contributes to discussions on economic growth and technology. Recognized among the world's most respected CEOs by Brand Finance in 2021, Ambani is known for his long-term vision, ability to build large-scale businesses, and commitment to creating lasting value.

Building India's Future Of Investing Through Quant, Technology, And Trust

OB What is your vision for Estee and Gulaq over the next few years?

Sandeep Tyagi: Our vision is to build Estee and Gulaq into one of India's most respected technology-led capital market platforms. Estee has always stood for rigorous quantitative research, algorithmic execution (signal-based, rule-based trading) and deep market infrastructure capability. Gulaq brings that same institutional thinking to individual investors. Over the next few years, our goal is to combine investment science, technology and trust to serve both institutions and retail investors at scale.

OB What makes Estee different from other financial firms?

Sandeep Tyagi: Estee was built with a quantitative and systems-first mindset. We are not dependent on market stories, star traders or short-term opinions. Our approach is research-driven, data-led and process-oriented. We have spent years building capabilities across trading, execution, risk management, portfolio construction and market analytics. That combination of investment insight and technology execution is what differentiates us. We think like investors, but build like a technology company.

OB Why has retail investing become an important focus recently?

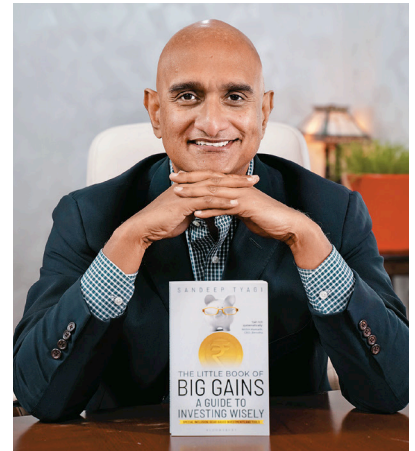
Sandeep Tyagi: Estee has historically been focused on institutional clients. India is going through a structural transformation in financial participation. A large number of households are moving from real estate, gold and savings products

toward market-linked investing. But the challenge is that many retail investors still receive fragmented, product-led or short-term advice. Through Gulaq, we want to offer disciplined, model-based investment solutions that are transparent, research-backed and aligned with long-term wealth creation. The opportunity is not just to sell products, but to improve the quality of investment decision-making for millions of investors. We are excited about building something that will be useful for our family and friends, not just the global institutions.

OB How do you see AI changing the investment industry?

Sandeep Tyagi: AI will fundamentally change how information is processed, how advice is delivered and how portfolios are personalized. In the past, good research and portfolio advice were available mainly to large institutions or wealthy investors. The minimum portfolio had to be in crores to get attention from the advisors. The average small investor was serviced by insurance agent or bank relationship manager. Usually with conflicting financial incentives. AI can democratize the advisory capability. It can help analyze companies, market data, news, financial statements and investor behavior at a scale that was not possible earlier. However, AI must be combined with sound investment principles and strong risk controls. In finance, intelligence without discipline can be dangerous.

OB What leadership principle has guided your journey?



SANDEEP TYAGI

FOUNDER & CHAIRMAN, *Estee Advisors*

Sandeep Tyagi: I have been a founder and CEO for several companies, and have developed my leadership principles over time. The first principle is authenticity of objective. Then comes clarity of thought, consistency of action and the ability to build a team. In financial services, credibility is built over time. You have to make decisions that are good not only for today's performance, but also for long-term trust.

OB What is your message to the next generation of investors and entrepreneurs?

Sandeep Tyagi: My message is to align your ambitions to what creates value for the maximum number of people. That makes the journey purposeful and meaningful. Wealth follows value creation. When your ego and blind ambition puts wealth creation ahead of value creation, then we end up making judgement errors."

SUNIL BHARTI MITTAL:

Architect Of India's Digital Revolution

How the Bharti Enterprises founder transformed connectivity, built a global telecom powerhouse, and expanded access to digital opportunities.

Sunil Bharti Mittal is the Founder and Chairman of Bharti Enterprises, one of India's leading business groups with interests across telecom, digital infrastructure, space communications, real estate, and hospitality. When Sunil Bharti Mittal entered business nearly five decades ago, India was a very different country. Opportunities were limited, markets were tightly regulated, and entrepreneurship was often viewed as a risky path. Yet Mittal saw possibilities where others saw barriers.

Guided by this vision, he built Bharti Airtel, which has evolved into one of the world's largest telecommunications companies. Today, Airtel serves more than 500 million customers across India and Africa, operates in 17 countries, and is among the world's leading mobile service providers. The company has played a significant role in expanding digital access and connecting millions of people to opportunities in education, business, and financial services.

One of the defining aspects of Mittal's leadership has been his emphasis on collaboration and long-term value creation. Over the years, Bharti Enterprises has partnered with several global organizations, including Singtel

SUNIL BHARTI MITTAL

FOUNDER AND CHAIRMAN,
Bharti Enterprises



and institutions linked to the UK and French governments. These partnerships have helped the group combine international expertise with local market understanding, enabling sustainable growth across its businesses.

Mittal's vision extends beyond traditional telecommunications. As Co-Chairman of Eutelsat, he is actively involved in advancing satellite connectivity and expanding digital access to underserved regions. His work in this area reflects a broader commitment to ensuring that technology reaches more people, regardless of geography, and continues to drive social and economic progress.

Global Recognition and Industry Leadership

Over the years, Sunil Bharti Mittal has received several prestigious awards and recognitions for his contributions to business and society. He was honoured with the Padma Bhushan, one of India's

highest civilian awards, and was also appointed an Honorary Knight Commander of the Order of the British Empire (KBE). Notably, he became the first Indian citizen to receive this honour from King Charles III. His leadership and expertise are recognised globally through his involvement with organizations such as the International Chamber of Commerce, GSMA, and the World Economic Forum.

Beyond business, Mittal has always believed that growth should benefit society as a whole. Through the Bharti Airtel Foundation, he has supported initiatives aimed at improving access to quality education. The foundation runs Satya Bharti Schools and supports a few government schools across India. It also helps talented students pursue higher education at leading institutions, reflecting his belief that education is one of the most effective ways to create opportunities and drive long-term progress.

HOLDING
SOMEONE'S FUTURE:

How Adarsh Kumar Built A People-First Enterprise

ADARSH KUMAR
CO-FOUNDER &
CHIEF OPERATING OFFICER
iEnergizer



Ask Adarsh Kumar what twenty-five years of building iEnergizer has meant, and he doesn't reach for a number. He reaches for a memory: a young woman from Dehradun, first in her family to hold a formal job, walking into a training centre on her first morning. "When you employ 40,000 people, you are not running a company," says the co-founder and COO. "You are holding someone's future in your hands."

Taking Jobs Where They Are Needed

On paper, iEnergizer is formidable: 40,000-plus employees, over 100 global clients, 170 million customer interactions yearly across 70 languages. But for Kumar, numbers are backdrop, not story. In a country where opportunity pools in big cities, the company deliberately built elsewhere Noida, Gurugram, Bengaluru, but also Dehradun and Pune where a stable job can change a household's

trajectory. "Talent is everywhere. Opportunity isn't. That's the part we can change."

Growth Is a Shared Sentence

iEnergizer's philosophy starts simply: a job offer is a starting line, not a finish. Its SEED program provides domain training, communication coaching, and advancement paths, built around one idea the company's growth and employees' growth should be the same sentence. This has sharpened in the AI era. "AI takes out the routine 60 to 70 percent of a task, elevating the rest into something only a trained, empathetic person can solve." The payoff shows in retention, reflected in iEnergizer's Great Place to Work certification.

Women at the Centre

Kumar has brought the same intentionality to who gets through the door, building pathways for women from smaller cities

stepping into professional work for the first time. Flexible shifts, safe commutes, mentorship, and internal mobility ensure women don't just get a job they build a career. "The business case and the human case are the same case."

Community Is Not a Department

Responsibility lives in how iEnergizer hires, trains, and where it sets up. Programs in digital literacy and community skilling are visible in cities like Dehradun. "Every company at our scale is already a social institution. The real work is staying conscious of the kind you're building."

Ask Kumar what he is proudest of, and he points back to that Dehradun training center someone's daughter, someone's first real chance. Twenty-five years and 40,000 livelihoods on, that is still how he measures what he has built. Not by scale, but by the number of beginnings made possible.

GAUTAM ADANI:

Building the Infrastructure That Powers Modern India

The journey from a commodities trader in Ahmedabad to the founder of one of India's largest business groups



Among India's leading entrepreneurs, Gautam Adani has built a reputation as a visionary who has played a significant role in shaping the country's infrastructure landscape. As the Founder and Chairman of the Adani Group, he has transformed a small business venture into one of India's largest and most diversified business groups, with a strong presence across sectors that are vital to the nation's growth.

Born and raised in Ahmedabad, Mr. Adani's journey reflects the spirit of entrepreneurship and determination. Starting his career in commodities trading, he quickly recognized the opportunities emerging from India's economic development. Rather than following established paths, he focused on sectors that would become essential to the country's future.

Building Growth Through an Integrated Business Model

One of his most significant decisions was investing in ports

and logistics at a time when India's infrastructure needs were rapidly expanding. By developing modern ports and creating integrated logistics networks, he helped improve the movement of goods across the country and strengthened India's connection to global trade. These early initiatives laid the foundation for the Adani Group's growth and established it as a key contributor to India's economic progress.

Adani's growth strategy has also extended to the mining and resource services sector, where he has overseen the expansion of operational capacity and the development of a stronger project pipeline. Under his leadership, the business entered the coal washery services segment while continuing to deliver strong performance across key mining operations.

A defining pillar of his forward strategy is sustainability. The commitment towards renewable energy marks one of the world's most ambitious green investment plans. From solar manufacturing to large-scale renewable generation, the goal is clear: position India as a

GAUTAM ADANI

FOUNDER AND CHAIRMAN,
Adani Group

global clean energy leader.

One of the major milestones in this journey was becoming the first founder-led Indian business group to reach a historic market valuation, underscoring the scale of its growth and investor confidence. While markets naturally go through periods of change, the Group continues to maintain a significant presence, reflecting the scale of its operations and the confidence it has built among investors and stakeholders.

"Growth with Goodness" lies at the core of Gautam Adani's leadership philosophy. At 63, Mr. Adani continues to steer the Group toward emerging sectors, including digital infrastructure and consumer-facing businesses, while strengthening India's self-reliance in energy and defence manufacturing.

RYAN PINTO:

Reimagining K-12 Education For A Global Future

Leading the Next Era of School Education

For Ryan Pinto, the future of education lies in creating learning ecosystems that are globally connected, technology-enabled and deeply rooted in values. As CEO of Ryan Group of Schools, he is steering one of India's largest K-12 education networks through a phase of strategic transformation—one that blends a five-decade legacy with a bold vision for the future.

Today, Ryan Group educates over 250,000 students across 150+ institutions. Under Ryan Pinto's leadership, the focus has shifted from delivering quality education to creating future-ready learners equipped with critical thinking, innovation, global exposure and strong character. This philosophy has translated into a series of impactful initiatives that are reshaping the learning experience.

One of the most significant milestones has been Ryan Group's strategic partnership with the Royal Grammar School Guildford (RGS Guildford), United Kingdom, one of Britain's oldest and most respected independent schools. The collaboration will establish four RGS Guildford schools in India, beginning with

RYAN PINTO
CEO, Ryan Group of Schools



Bengaluru, bringing world-class British education, international faculty collaboration, student exchange opportunities and globally benchmarked academic practices to Indian learners. It represents a significant step towards building internationally connected learning environments while retaining the strengths of Indian education.

Ryan Pinto has also championed innovation as a cornerstone of learning. From AI-enabled classrooms and innovation labs to entrepreneurship programmes, leadership platforms and experiential learning models, the Group is preparing students for careers and challenges that extend far beyond traditional academics. Equally important has been the emphasis on sustainability and responsible citizenship. This vision found global recognition when Ryan International School, Vasant Kunj, received the prestigious World's Best School Prize for Environmental Action, acknowledging the impact of

student-led environmental initiatives.

Recognising that holistic development is integral to educational excellence, Ryan Group has recently partnered with the All India Football Federation (AIFF) to introduce structured football and futsal programmes across its schools, strengthening grassroots sports development and creating greater opportunities for young talent, including girls in football.

As the Group marks 50 years of educational excellence, Ryan Pinto continues to redefine what leadership in education looks like—combining strategic partnerships, global best practices, technological innovation and values-based learning to prepare students not only for academic success, but for meaningful leadership in an increasingly interconnected world. His vision is clear: to build institutions where every learner is empowered to think globally, act responsibly and create lasting impact.

A LEGACY OF LEADERSHIP BEYOND UNIFORM

Building Of A Global Enterprise By Maj. Manjit Rajain

From serving the nation in uniform to building Tenon Group into a global integrated services enterprise, Maj. Manjit Rajain's journey is a story of leadership, discipline, innovation, and an unwavering commitment to creating institutions that endure.



Great leaders build successful businesses. Exceptional leaders build institutions that outlast them. Over the last three decades, Maj. Manjit Rajain has done precisely that. From leading soldiers on India's frontlines to pioneering the professionalisation of the country's private security industry, his journey is not merely one of entrepreneurship; it is one of transformation. His legacy extends far beyond the companies he founded. It lies in reshaping an industry, embracing

MAJ. MANJIT RAJAIN

FOUNDER & GLOBAL CHAIRMAN,
Tenon Group



technology long before it became mainstream, creating opportunities for over 100,000 professionals, and proving that discipline, innovation, and purpose can together build

institutions that stand the test of time.

Commissioned into the 11 Armoured Regiment of the Indian Army in 1984, Maj. Rajain served in demanding operational environments across Rajasthan and Jammu & Kashmir. After completing his tenure in the Army, he continued serving the nation as Assistant Commissioner of Police in Jammu & Kashmir. These experiences shaped a leadership philosophy rooted in discipline, accountability, resilience, and calm decision-making qualities that later became the cornerstone of Tenon Group.

As India entered a new era of economic liberalisation, businesses expanded rapidly, but the organised private security industry remained fragmented and largely manpower-driven. Maj. Rajain recognised an opportunity that many overlooked. He believed security could evolve from being a transactional service into a strategic business function capable of protecting business continuity, strengthening operational resilience, and enabling organisational growth.

Driven by this conviction, he established Peregrine Guarding in 1995. Built on military principles of structured training, operational excellence, governance, and accountability, Peregrine quickly distinguished itself by introducing professionalism to an industry that had long lacked standardisation.

More importantly, it transformed how organisations viewed security—not as a cost centre, but as a strategic partner in business continuity and risk management. Under his leadership, Peregrine earned the trust of leading organisations and was independently recognised by KPMG, EY, Deloitte, and Grant Thornton among India's leading security service providers.

As customer expectations evolved, so did Maj. Rajain's vision. Long before integrated services became the industry norm, he anticipated that businesses would increasingly seek a single partner capable of delivering security, facility management, engineering, and technology-led solutions. Acting on that foresight, he established Tenon Facility Management in 2007 and strengthened the Group's engineering capabilities through the acquisition of Rotopower in 2009. Strategic international acquisitions across the United Kingdom and Singapore, including the successful integration of Frontline Security, further established Tenon Group as a global integrated services enterprise. Another defining milestone came with the listing of Mortice Limited on the Alternative Investment Market (AIM) of the London Stock Exchange, reinforcing the Group's international ambitions and credibility.

Technology has been another defining pillar of Maj. Rajain's vision. Well before Artificial Intelligence, command centres, and remote monitoring became industry standards, he recognised that the future of security would be shaped by intelligent technology working alongside human expertise. This foresight led to the establishment of Soteria, creating a technology-led platform focused on software development, intelligent surveillance, remote guarding, predictive

monitoring, and command centre operations. Today, Soteria reflects Tenon's commitment to combining innovation with operational excellence to deliver smarter, faster, and more resilient solutions.

Today, Tenon Group operates across India, the United Kingdom, Singapore, and Germany, serving more than 3,100 clients through 78+ offices with a workforce exceeding 100,000 professionals. The Group manages over 570 million square feet of infrastructure while delivering integrated security, facility management, engineering, and technology-enabled solutions across Global Capability Centres, data centres, manufacturing, healthcare, logistics, aviation, commercial real estate, IT & ITES, and financial services. Having crossed an estimated ₹3,000 crore turnover, the Group is now working towards its long-term vision of becoming a ₹5,000 crore enterprise, supported by continued investments in artificial intelligence, robotics, intelligent surveillance, and global expansion.

Yet, Maj. Rajain's contribution extends well beyond business growth. He has helped redefine an entire industry by championing professional standards, structured workforce development, technology adoption, and integrated service delivery. His influence also extends beyond the corporate world. As a Global Advisor to the Yale School of Management, a Paul Harris Fellow, and former Assistant Governor of Rotary International, he has actively contributed to leadership, education, healthcare, and community development initiatives. His entrepreneurial spirit is equally reflected in Redbird Aviation,

India's leading aviation training enterprise, and in becoming one of the few Indian business leaders to complete an expedition to the South Pole, a testament to his belief that leadership is built by constantly pushing boundaries.

As Tenon Group enters its fourth decade, that legacy is being carried forward by the next generation. Angad Rajain, Global Managing Director, and Anuj Rajain, Global Chief Strategy Officer, are actively contributing to the Group's continued growth, building on the strong foundation established by their father while driving digital transformation, technology integration, and global expansion. Their leadership reflects not just business continuity, but the evolution of a vision that has guided Tenon Group for more than three decades.

Looking ahead, Maj. Rajain remains firmly focused on the future of integrated services, advancing Artificial Intelligence-led security, intelligent command centres, smart facility management, and technology-enabled business solutions. Yet the principles guiding that journey remain unchanged: discipline, integrity, innovation, and an unwavering commitment to excellence.

Some leaders build companies. A rare few redefine industries and create institutions that continue generating value across generations. Maj. Manjit Rajain belongs to that rare league. His legacy is measured not only by the global enterprise he created, but by the standards he established, the opportunities he generated, and the enduring institution that continues to shape the future of integrated services around the world.

KUMAR MANGALAM BIRLA:

Leading A Legacy Into The Future

Building a Global Enterprise Through Vision, Growth, and Purpose

Few business leaders have transformed a legacy enterprise as successfully as Kumar Mangalam Birla.

Since taking over the leadership of the Aditya Birla Group in the mid-1990s, he has guided the century-old conglomerate through a period of remarkable growth, turning it into one of India's most respected global business groups.

When Mr. Birla assumed leadership at a young age, India was entering a new economic era. Rather than simply maintaining the Group's strong foundation, he saw an opportunity to expand its horizons. With a clear focus on growth, innovation, and global competitiveness, he led the Group into new markets and industries while strengthening its presence in existing businesses.

Expanding a Global Business

Over the years, the Aditya Birla Group has evolved into a multinational enterprise with operations in 41 countries across six continents. Under Mr. Birla's leadership, the Group has completed more than 60 acquisitions in India and overseas, helping it build a strong international footprint and establish leadership positions across diverse sectors.

Today, the Group is a major force in industries such as cement, metals, chemicals, textiles,

fashion, and financial services. Its success has been driven not only by expansion but also by a commitment to operational excellence, strong governance, and long-term value creation. With a large and diverse workforce, the organisation continues to thrive on a culture that encourages professionalism, merit, and innovation.

Leadership Beyond Business

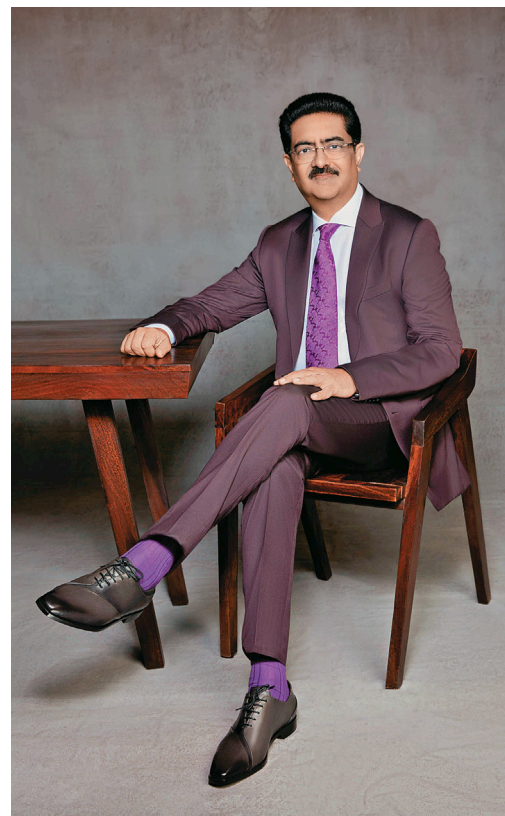
Mr. Birla's influence extends beyond the corporate world. He has played an important role in strengthening corporate governance in India and has contributed to several policy and regulatory initiatives.

KUMAR MANGALAM BIRLA

CHAIRMAN, *Aditya Birla Group*

His leadership has been widely recognised, including the conferment of the Padma Bhushan, one of India's highest civilian honours, in 2023.

Education and nation-building remain close to his heart. As Chancellor of BITS Pilani and through his association with leading institutions in India and abroad, he has consistently supported academic excellence and leadership development. His involvement with global institutions also reflects his commitment to fostering international collaboration and knowledge



exchange.

Looking ahead, Kumar Mangalam Birla remains focused on building businesses that are future-ready, sustainable, and globally competitive. His vision combines growth with responsibility, ensuring that business success goes hand in hand with positive social impact. More than a business leader, he represents a generation of entrepreneurs who have successfully blended legacy with innovation, creating institutions that continue to contribute to economic progress and nation-building.

Chennai's Residential Real Estate Reaches An Inflection Point A Market Defined By Structural Change



NAVIN KUMAR
MANAGING DIRECTOR, *Navin Housing*

steady rise reflects growing buyer confidence and the city's expanding residential footprint.

At the same time, Chennai's market composition has shifted. Premium and luxury housing segments are witnessing increased traction, with affluent professionals, entrepreneurs, and NRIs placing greater emphasis on location, construction quality, brand credibility, and delivery timelines. Residential real estate is increasingly being viewed as both a lifestyle choice and a long-term asset.

Environmental resilience and sustainability have also become central to decision-making. Experiences from past climate events, particularly the 2015 floods, have made buyers more conscious of drainage systems, flood resilience, water conservation, and energy efficiency. Features such as rooftop solar, rainwater harvesting, and smart utility systems are now seen as essentials rather than premium add-ons.

Looking ahead, Chennai's residential growth story remains strong. However, the next phase will be defined less by volume and more by execution, trust, and long-term value creation. These factors will shape the future of the city's real estate market.

Chennai's residential real estate market is undergoing a fundamental transformation, driven by economic expansion, shifting buyer expectations, and rising demand for quality housing. This is no longer a cyclical upswing but a structural shift that is redefining how homes are built, bought, and valued.

The city holds a unique position among India's major metros, driven by two strong economic engines: its advanced manufacturing ecosystem and a mature IT and services sector. Together, these sectors have created a diverse and resilient demand base, making Chennai one of the country's most stable residential markets.

This demand is shaped by two distinct buyer segments. The manufacturing belt across Sriperumbudur, Oragadam, and Chengalpattu attracts senior professionals and executives who prioritise larger homes, social

infrastructure, schools, healthcare access, and long-term ownership value. Their buying decisions are practical and stability-driven.

On the other hand, the OMR and IT corridors are witnessing strong demand from younger professionals seeking modern amenities, superior connectivity, and lifestyle-led living. The rapid expansion of Global Capability Centres (GCCs) in Chennai has further strengthened this segment by creating high-paying jobs and significantly improving purchasing power.

This evolving demand is clearly visible in property value appreciation across key micro-markets. Medavakkam, for instance, has seen prices nearly double from around ₹5,000 per sq. ft. before the pandemic to ₹10,000 per sq. ft. today. Velachery now commands ₹16,000–₹20,000 per sq. ft., Porur ₹10,000–₹12,000, Valasaravakkam ₹11,000–₹14,000, and Thirumudivakkam ₹7,000–₹8,000 per sq. ft. This

Reshaping How India Gets Insured

From the General Insurance Council to Bima Sugam, Dr. Tapan Singhel is quietly designing the future of how a billion people buy, sell, and experience insurance.

In the tapestry of India's insurance industry, few names shine as luminously as Dr. Tapan Singhel. Across a career of more than 35 years, he has been a central architect in shaping and transforming the country's insurance landscape. A founding member of Bajaj General Insurance Limited (formerly Bajaj Allianz General Insurance Company) and its Managing Director and CEO for over 14 years, he has steered the organisation with unwavering conviction, building it into a company that serves more than 17 crore customers. Its reach today spans over 1,000 locations nationwide, supported by 1,26,000 agents, 230 bancassurance partners, and 9,000 motor dealer partners.

Dr. Singhel occupies a rare position at the intersection of industry, regulation, and policymaking. He serves as Chairman of the General Insurance Council, Chairman of the CII National Committee on Insurance and Pensions, and sits on the Insurance Advisory Committee of IRDAI and the Pension Advisory Committee of PFRDA. As co-chair of the Regulation Review Committee, he has driven major revisions to the regulatory framework, pushing



the sector toward principle-based regulation. As a core member of Bima Vistaar and Bima Vahak, he has helped design a model to carry comprehensive protection into rural India through a dedicated grassroots network. And as Founding Director of Bima Sugam, he is creating the unified digital marketplace set to redefine how insurance is bought and accessed.

His chairmanship of the General Insurance Council has been defined by decisive action and industry-wide collaboration. Under his watch, the Council launched the pathbreaking "100% Cashless" initiative, among the most significant health insurance interventions in recent memory, aimed at delivering a frictionless experience for policyholders while easing administrative strain across the healthcare ecosystem. He also took on the long-standing problem of uninsured vehicles, bringing it sustained national attention through engagement with policymakers and ministries and

prompting stronger enforcement discussions on mandatory motor cover. His tenure has further laid the groundwork for the Council's evolution into a robust Self-Regulatory Organisation, a shift expected to strengthen self-governance and long-term sectoral growth.

Recognition has followed at every turn. From the Lifetime Achievement Award at the 25th Asia Insurance Industry Awards to repeated honours as CEO of the Year, his mantle is adorned with accolades celebrating both strategic brilliance and human-centric leadership.

Yet beyond the boardrooms, policymaking, and awards, Dr. Singhel is a thought leader in his own right, engaging more than 6.8 lakh followers on LinkedIn, where his insights inspire professionals across industries. His honorary doctorates and professorships from esteemed institutions reflect a stature that bridges academia and the corporate world, marking him as both practitioner and mentor.

BUILDING AI THAT MATTERS:

Shibu KT On Innovation, Scale, And The Future Of Enterprise Technology

With more than two decades of experience across data engineering, cloud architecture, enterprise modernization, and emerging technologies, Shibu KT has built a career around helping organizations turn technology into tangible business outcomes. Under his leadership, IraStrive is focused on bridging the gap between innovation and execution, enabling businesses to harness the power of AI, data, cloud, and next-generation technologies to drive growth and operational excellence.

In this conversation, Shibu KT shares his perspectives on enterprise AI, leadership, innovation, India's technology landscape, and the vision shaping IraStrive's future.

OB You've built IraStrive with a clear AI-first vision. What gap in the market did you see that existing technology players were not addressing?

When we started IraStrive, the biggest gap we noticed was not a lack of technology. There are already plenty of tools, platforms, and service providers available. The real challenge was helping businesses adopt AI in a way that delivers measurable outcomes.

OB You are working at the

Driving AI-Led Business Transformation.

SHIBU KT

CEO, *IraStrive Technologies*

intersection of AI, data, and enterprise systems. What excites you personally about this moment in technology evolution?

What excites me most is that technology is moving beyond automation. We are entering an era where systems can understand, assist, and take meaningful action. For years, enterprises invested heavily in applications, cloud platforms, and digital workflows. Yet most of these systems still depended on people to interpret information and make decisions. AI is changing that.

OB How do you approach failure, both personally and within your organization?

I see failure as an important part of innovation and growth. In technology, especially in AI, not every idea, product, or implementation will succeed exactly as planned. What matters is how quickly you learn and adapt. Personally, I focus on understanding what went wrong, identifying the lessons, and applying those insights moving forward. Dwelling on failure rarely



creates value; learning from it does.

OB India is at a crucial point in its digital journey. What, in your view, will define the country's ability to become a global AI innovation hub?

India has a strong opportunity to become one of the world's leading AI innovation hubs. We have talent, scale, entrepreneurial energy, and large-scale challenges across sectors such as healthcare, education, agriculture, finance, manufacturing, and governance. To achieve that leadership, we need to focus on a few key areas like stronger collaboration between industry, academia, startups, government and AI skills.

OB What does success for IraStrive Technologies look like in the next 3-5 years?

For IraStrive, success over the next three to five years means becoming a trusted AI-first technology company with a strong presence in India and global markets. We aim to drive AI adoption, build impactful AI-powered products, and nurture future-ready talent.

THE MILESTONE MAN OF NEONICHE:

Prateek N. Kumar's Journey From A Diwali Stall To A Growing Enterprise

Building trust, innovation, and experiences that inspire growth across generations together

Long before boardrooms and brand briefs, there was a Diwali firecracker stall in school; a small setup run by a friend, where Prateek's instinct for promotion turned a modest effort into an 800% return. The scale was different, but the impulse was already there: to create, to experiment, and to make things work better than expected.

Years later, that same instinct continues to shape NeoNiche Integrated Solutions, the company he founded in April 2011. What started as a young agency in a crowded, deadline-heavy industry has grown into a full-service experiential marketing firm, working across live events, brand activations, digital experiences, and integrated marketing.

His path here was not mapped out early. He trained in hospitality and hotel management and began his career with the Taj Group. It was structured, disciplined work, but something was missing. The shift to events came from a deeper pull towards live experiences; something more immediate, more dynamic. He joined a startup in the space and spent years learning the business on the ground, including nearly a decade at a leading experiential

firm. That phase gave him something foundational: a real understanding of how brands and audiences connect, not in theory, but in practice.

When he started NeoNiche, his ambition was simple, but not easy. Prateek wanted to build an agency that clients trusted, partners respected, and employees felt proud to belong to. In an industry driven by deadlines and margins, that was an unusual starting point. He anchored the company around 3 words: ideas, innovation, and insight; and they continue to guide the company.

Instead of chasing quick wins, he invested in things that take time to show results: leadership development, knowledge systems, and marketing. Those choices helped shape NeoNiche into a company that grew consistently, expanding from Mumbai to multiple cities across India, including New Delhi, Bengaluru, and Kolkata. Over time, it also built a presence in Southeast Asia, with operations in Singapore, Malaysia, and Vietnam.

Today, Prateek is leading what he calls "NeoNiche 5.0", a shift in how the company sees itself and the role it wants to play. The focus is moving beyond event execution towards building a value-driven, technology-led enterprise. This

includes proprietary platforms like ID8Nxt, the use of AI in content strategies, and a stronger emphasis on data-backed experiential design. The direction is to stay relevant in an industry that is changing, and to lead that change rather than follow it.

For Prateek, growth is not left open-ended; the goal is to take NeoNiche to ₹500 crore in revenue. But the way he approaches growth is as much about what happens inside the organisation as it is about external milestones. A company-wide initiative built around "One Team. One Flow. All In." reflects his focus on alignment; bringing teams together, encouraging shared ownership, and building leaders across levels.

Prateek's way of working is consistent with this. He places people where they can do their best work, gives them room to grow, and moves on to building the next layer. It is a pattern that has earned him the name "The Milestone Man": someone who builds, hands over, and then looks ahead.

He often refers to the *Concurs de Castells*, the Catalan tradition of human towers. For him, it captures what leadership really is: a strong base, shared trust, and the willingness of individuals



PRATEEK N. KUMAR

FOUNDER & CEO, *NeoNiche*

to climb higher together. The structure only holds if every layer is steady.

That idea runs through how he sees the work as well. He doesn't see experiences as mere transactions, but as opportunities to create something that stays with people, something that resonates beyond the moment. It's a perspective that has guided NeoNiche's evolution and continues to influence how the company approaches every project.

Outside the business, he remains closely engaged with ideas and conversations around leadership, start-ups, and marketing. He writes regularly, reads widely, and participates in industry dialogue, while also supporting causes he believes in, particularly animal rights.

What stands out across his journey is not just the milestones, but the way they have been built; with patience, clarity, and a consistent set of values. The early instinct from that Diwali stall still shows up, but it is now shaped by years of experience, reflection, and responsibility.

And if there is one thread that runs through it all, it is this: trust builds the impossible, the base matters most, and real courage lies in choosing to climb forward.

Transforming Wealth Management Through Integrated Advisory, Global Expertise And Enduring Client Trust

Harsha Vardhana VM has spent over 25 years in private banking, wealth management and cross-border financial advisory, working with affluent individuals, business owners and promoter families across India and international markets. His professional journey through institutions including ICICI Group, Reliance Capital, HSBC, Citibank, Anand Rathi Private Wealth and as CEO, InCred Global Wealth (EMEA) exposed him to diverse markets, evolving client expectations and some of the financial services industry's most respected institutions. Along the way, he gained a deep appreciation for institutional discipline, global best practices and the calibre of leadership required to build enduring businesses and long-term client relationships, while also gaining a unique vantage point from which to observe the changing nature of wealth.

Working closely with HNI and UHNI clients revealed how rapidly their priorities were evolving. As businesses expanded across borders, families became increasingly global and financial decisions more interconnected, investments, capital, insurance, succession and legacy planning could no longer be viewed in isolation. Modern wealth demanded advice that was broader, more strategic and capable of bringing multiple perspectives together.



HARSHA VARDHANA VM

FOUNDER AND GROUP CEO,
Atom Financial Services Group

That perspective became the catalyst for the creation of Atom Financial Services Group. Established in 2019, Atom was founded to address the increasingly interconnected needs of modern wealth by bringing together specialist capabilities across Wealth Management, Investment Banking, Asset Management, Insurance and Legacy Planning. Today, the Group serves HNI, UHNI, family office and promoter clients through an expanding global presence across India, the UAE and Singapore, enabling them to make better-informed decisions through connected thinking rather than fragmented advice.

Under Harsha's leadership, Atom has evolved into an integrated

financial services group bringing together specialist capabilities across Wealth Management, Investment Banking, Estate Planning and Insurance. One of the few firms to offer these capabilities through dedicated in-house teams, the Group is built on the belief that clients benefit from advice that is connected, comprehensive and aligned with their long-term objectives.

This relationship-led philosophy is reflected in consistently high levels of client satisfaction and enduring client relationships. Atom is positioned among India's Top 100 Mutual Fund Distributors, reflecting the scale and breadth of its investment and wealth solutions, and is recognised among the largest Fixed Income Advisors in India (non-bank category). The Group has also earned continued recognition from leading financial institutions for excellence in investment solutions, advisory standards and client outcomes.

Harsha was recognised by CEO Insights among the Top 10 Leaders in the UAE for his contribution to strengthening business and trade corridors between India and the Gulf. A postgraduate in Marketing and Finance from IBS India, he continues to lead Atom with a simple conviction: the future of financial services lies not in offering more products, but in connecting the dots across wealth, business and generations to help clients make better-informed long-term decisions.

LEADING THROUGH DISRUPTION:

What Three Decades Of Indian Logistics Taught Me About Resilience

When I began importing newsprint in the late 1970s, India's trade infrastructure was not yet built for the country we would one day become. Cargo moved slowly and ports stayed congested. The systems that developed economies had long taken for granted were simply not here. Those early years, spent watching paper rolls wait at the docks, taught me something I have never forgotten; In this business, one cannot wait for demand to arrive. One must build, patiently and with faith, for the country one believes is coming.

That faith has been tested many times over three decades. The hardest lessons in resilience came not from running what already existed, but from putting our own capital into what did not. I was fortunate to act on that belief on three occasions.

The first was the container freight station. When the economy opened in the early 1990s, the gap between our ports and our ambitions was there for all to see. We built our first facility at Nhava Sheva, and then, over the years, a network of stations across the country's major ports. To arrive early, and to build well at the right places, is to help shape a market rather than merely follow it.

The second was rail. Container trains were not new to India, but a complete, door-to-port service for the industries of the hinterland was. We built a network of inland



PREM KISHAN DASS GUPTA

CHAIRMAN & MANAGING DIRECTOR
Gateway Distriparks Limited

container depots at carefully chosen locations, ran our own trains, and added first and last-mile road connectivity, so that a customer's cargo could move as one unbroken chain. We placed our terminals along the path of the Western Dedicated Freight Corridor long before they were operational, hoping to bring in efficiencies for our customers' supply chains.

The third was cold chain. We acquired a majority stake in what was then a small company, and over

the years grew it into the largest cold chain network in the country. This industry is still young even today, and it is for that very reason that I firmly believe its demand will grow many times over in the years ahead.

In this business, location is everything; a network built in the right places is an asset no competitor can quickly replicate. None of this is possible alone. It rests on listening closely to our customers and building to meet their real needs; on technology, where we developed our own in-house systems ahead of the industry in the pursuit of doing things well; and above all on our people, whom we have always treated as family, and whose loyalty through the lean years carried us through.

VIVEK PRABHAKAR:

Building The Future Of AI Commerce

Technology entrepreneur Vivek Prabhakar is pioneering AI-native commerce, transforming how consumers discover products

Visionary entrepreneurs don't simply build companies—they reshape industries. Vivek Prabhakar has spent more than two decades doing exactly that, creating technology businesses that have transformed how millions of consumers travel, trade, and now, discover beauty through artificial intelligence.

As the Founder and Chief Executive Officer of Gluzo AI Inc., Vivek is pioneering a new category of AI-native commerce. Gluzo combines artificial intelligence, computer vision, and personalized recommendations to help consumers understand their skin, receive tailored beauty routines, and make more informed purchasing decisions. His vision extends beyond e-commerce: he believes AI will become every consumer's personal shopping advisor, making commerce more intelligent, proactive, and deeply personalized. Vivek is an alumnus of Harvard Business School and Northwestern University Kellogg School of Management.

Before launching Gluzo, Vivek built an impressive entrepreneurial track record. He founded HappyEasyGo, one of India's fastest-growing online travel platforms, which scaled to more than US\$500 million in annual gross bookings, serving millions of travellers across the country. He later established Seelingo, a cross-border technology platform

connecting global healthcare supply chains through AI-driven procurement and logistics solutions. These experiences provided him with deep expertise in building and scaling technology businesses across international markets.

Today, Vivek is applying those lessons to Gluzo, with the ambition of building one of the world's leading AI-powered consumer technology companies. Rather than competing solely on price or product assortment, Gluzo is designed to create long-term customer relationships through proprietary AI that continuously learns, adapts, and delivers increasingly personalized experiences.

Vivek believes the next generation of technology companies will not simply digitize existing industries—they will fundamentally change how consumers make decisions. Under his leadership, Gluzo is developing an intelligent commerce ecosystem where every interaction becomes smarter over time, creating a platform that consumers trust as a daily companion rather than just another shopping destination.

Beyond business growth, Vivek is passionate about building organizations that embrace innovation, speed, and customer obsession. His leadership philosophy centers on empowering teams to think boldly, execute relentlessly, and create technologies that solve meaningful problems at global scale.



VIVEK PRABHAKAR
FOUNDER & CHIEF EXECUTIVE
OFFICER (CEO)
Gluzo AI Inc.

As Gluzo prepares for international expansion, Vivek's mission remains clear: to build a globally recognized AI company originating from Asia and demonstrate that world-class innovation can emerge from the region to shape the future of consumer technology. His journey reflects not only entrepreneurial success but also a commitment to redefining how artificial intelligence improves everyday life.

Recognized for his strategic vision and entrepreneurial leadership, Vivek continues to inspire innovation-driven businesses by leveraging emerging technologies to solve real-world challenges and create sustainable value for consumers worldwide.

To learn more about Gluzo and its AI-powered beauty platform, visit: www.gluzo.in

Grid Stability Is Becoming India's Biggest Power Challenge

India's power sector is writing one of its most important chapters. As of early 2026, non-fossil sources account for more than 52% of the country's total installed capacity of 520.5 GW - five years ahead of target. The pace of this transition reflects a national determination that few industries have matched. Yet as capacity grows, the conversation has decisively shifted – from how much power India can add to how reliably it can deliver it.

The next phase demands not just more megawatts, but more resilient infrastructure across an increasingly complex grid.

The technical dimension of this challenge is now firmly in focus. India's electricity system has long depended on coal and hydrostations to provide inertia and voltage stability. With rapid growth in solar and wind, a large share of generation now comes from inverters which do not inherently supply the same inertia or short-circuit strength. CEA Chairman Ghanshyam Prasad recently highlighted this: grid oscillations, driven by variable renewable generation, are already affecting power transmission equipment across states.

The consequences are visible in operational data. Renewable power curtailment has been recorded following the commissioning of new interstate transmission assets,



KEYUR SHAH
CHAIRMAN AND
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Yash High Voltage Ltd.

including major high-voltage lines in Rajasthan. Thermal plants, which must operate at a minimum technical load to remain safely online, cannot be switched off when renewable generation surges, creating a structural supply-demand mismatch that curtailment only partially addresses. India's peak electricity load grew 68% over 2014 to 2024, rising from 148 GW to 250 GW – further adding to the demands.

The solution lies within the challenge itself - building infrastructure suited to this new era: smarter substations, better monitoring systems, advanced protection mechanisms, and high-quality high-voltage components that perform under demanding operating conditions - will determine whether India's energy ambitions translate into reliable outcomes.

This is the context in which Yash® operates having decades of experience in transformer bushings manufacturing, to global

standards, that a grid in transition demands. Built on a foundation of Oil Impregnated Paper condenser bushings, Yash® has expanded into Resin Impregnated Paper and Resin Impregnated Synthetic technologies - designed for high-performance, low-maintenance operations that the grid environments India's energy transition is creating. With over 45,000 bushings installed in 60+ countries, products type-tested at NABL-accredited laboratories, the focus remains consistent: reliability that holds under real operating conditions, not just controlled ones.

As India builds the energy infrastructure of the future, ensuring it is supported by quality equipment, engineering rigour, and long-term grid resilience remains a shared responsibility of manufacturers, utilities, and policymakers alike.

The megawatts are being added. The focus must now turn, with equal conviction, to strengthening the network that carries them.

SINTEX AT 50:

Building The Future Of India's Water Ecosystem

Sintex has always been closely linked to water storage. As India paces towards a Viksit Bharat and the country's needs evolve, the company is expanding into water transportation and treatment, reflecting a broader shift towards integrated water management. Yashovardhan Agarwal, MD at Welspun BAPL and Director at Sintex, shares industry insights, how the sector is moving towards more holistic solutions that are shaped by improved public health and resilient, future-ready infrastructure.

Transition Strategy

For over five decades, Sintex became synonymous with water storage tanks because that was India's immediate requirement. The core challenge today is safe and dependable water management. This demands efficient transportation, hygienic storage and, responsible treatment for reuse.

That evolution has shaped our strategy. We are building Sintex into a comprehensive water management solutions company that participates across the entire water journey. The objective is to respond to the country's evolving water requirements.

Growth Drivers

India moving from about 17% rural tap water coverage in 2019 to over 80% today is a major breakthrough. The next phase is about improving the performance of that infrastructure over its entire lifecycle.

We'll see greater focus on material science, smarter distribution systems, advanced storage technologies and decentralised treatment

solutions. The companies that understand how these parts work together will create the most value, because that will strengthen India's long-term water resilience.

Prioritising Health

When you are dealing with products that store or transport drinking water, the responsibility goes beyond durability or performance. The choices we make around materials, design and manufacturing have a direct impact on the quality of water that reach people.

When we introduced the world's first CPVC pipes with anti-microbial features, the objective was to address growing awareness around water hygiene through material innovation. If technology can make everyday infrastructure safer, more durable and more reliable, then I think it is being applied in the right way.

Responsible Progress

Consumer safety is not an area where compromises should be made. That is why we continue to use 100% food-grade virgin plastic in our tanks and pipes for



YASHOVARDHAN AGARWAL

MANAGING DIRECTOR,
Welspun BAPL and Director at Sintex

potable water applications.

Sustainability also depends on how efficiently products are manufactured, how responsibly resources are used, how long products remain in service and how much value they deliver over their lifecycle.

Building for the next 50

One of the major reasons that Sintex has been a household name, is the trust in our quality. It has continuously evolved with India's water demands. We have grown by investing in nurturing teams, technologies, research, engineering and processes.

We have a brand that has earned extraordinary trust over five decades. Now, it is our responsibility to strengthen that foundation and build for the next fifty years, so that the next generation looks at Sintex with the same trust and confidence.

Leading With Trust, Transforming With Purpose

Jude Gomes MD & CEO of Ageas Federal Life Insurance on leadership, innovation, and building a future-ready insurance business



JUDE GOMES

MD & CEO, Ageas Federal Life

Jude's leadership journeys

My journey has evolved from focusing solely on outcomes to building empowered teams and resilient organizations. Sustainable success comes from clear strategy, disciplined execution, and creating long-term value for customers and stakeholders.

Approach during times of crisis or uncertainty

In uncertain times, clarity and focus become critical. We remain customer-centric, use data-driven insights to guide decisions, and strengthen digital capabilities while maintaining strong governance and organizational resilience.

Differentiation in competitive Market

Trust, customer relevance, and consistent execution set us apart. By combining global insurance expertise with strong local market understanding, we deliver solutions that meet evolving customer needs while maintaining high service standards.

Collaborations & partnerships role

Collaboration drives innovation and agility. Our collaborations with partners such as Policybazaar, Jio Credit, Vakrangee, Muthoot Microfin, and CIMSME help us reach underserved and emerging

segments across the country. Together, these partnerships strengthen our distribution reach and support our broader vision of inclusive and sustainable growth. Transformation of workspace

Technology, particularly AI and digital ecosystems, will reshape the workplace. Organizations must balance technological advancement with human capabilities such as empathy, adaptability, and trust. Continuous learning will be essential for future success.

Success beyond financial performance

Success is equally reflected in the trust customers place in us, the strength of our people, and our ability to consistently deliver on our promises.

That means looking beyond financial metrics to indicators such as customer satisfaction, policy persistency, claim settlement performance, and the speed and effectiveness with which we resolve customer concerns.

Digitalization to drive transformation and growth Insurance remains fundamentally a trust-based business, where long-term financial decisions are made by customers for their families and future.

We are harnessing AI and digital technologies to enhance efficiency while empowering customers

through self-service capabilities and seamless experiences with faster and more personalized experiences across the customer journey, making insurance more accessible and convenient. Customers can seamlessly access policy information, make service requests, track claims, receive premium reminders, and manage their policies through familiar digital channels.

Sustainability and social responsibility

Sustainability is central to our long-term strategy. Guided by our focus on People, Product, Investments, and Planet Our initiatives go beyond business performance to create meaningful social impact. In FY 2025–26, we reached over 19,000 adolescent girls through health, hygiene, education, and empowerment programmes, and supported inclusion initiatives for differently abled individuals through sports.

Jude's advice to aspiring leader

Lead with purpose, stay curious, challenge convention, embrace change, make tough decisions with conviction, earn trust every day, and never stop investing in people'.