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SEPTEMBER 1, 2025 ₹150

INDIA TODAY

Gajanan Bhalerao,
an innovative
apiarist from
Nashik, Maharashtra



THE MICROMOGULS

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THEY FORM THE BEDROCK OF THE INDIAN ECONOMY

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FROM THE DESK OF

ANKUR AGGARWAL

Chairman & Founder, BNW Developments

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*Today, I have the responsibility of steering **BNW Developments**, crafting projects that stand as enduring legacies.*

*Over the past year, we've launched landmark developments across **Dubai** and **Ras Al Khaimah**, designed for discerning global investors, especially the Indian diaspora.*

*Now, with our expansion into **RAK Central**, **Dubai Islands**, and the **Beach District**, we extend India's dynamism to the UAE's luxury landscape. This **Independence Day**, I honour the deep synergy between both nations, bound by shared ambition, visionary governance, and an unyielding commitment to progress.*

Jai hind.

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FROM THE EDITOR-IN-CHIEF



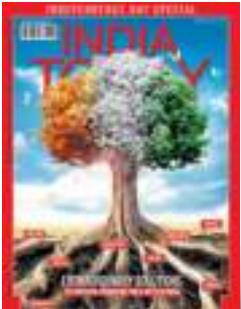
India won its political independence in 1947, but economic independence in terms of prosperity for the masses of Indians is still work in progress. More than the large corporations, the real momentum will come from the fundamental transformation of the vast 66.7 million micro enterprises spread across the country. They employ 222 million, or 39 per cent of India's workforce of 565 million. That makes them the second largest employer, next only to agriculture, which clocks 254 million or 45 per cent. So, these unheralded entities are foundational to India's economy. On the 78th anniversary of Independence, we focus on this vital entrepreneurial spectrum of the economy. This is not the BSE 100 or the Nifty 50. This is a remarkable set of 24 individuals whom we are calling the Micromoguls. A uniquely creative cohort that represents the millions of unsung entrepreneurs out there, holding before us the transformative promise of small economics.

Their stories are all awash in optimism. Each venture profiled in this issue shows how ingenuity at the grassroots is creating impact and profit at the base of India's economic pyramid. A travelling beekeeper like Gajanan Bhalerao is following a personal passion, but also breathing new life into some 80,000 plots of farmland—restoring them to ecological health. Tariq Ahmad Ganie is cleaning up rural Kashmir of toxic waste and making money out of it. Gujarat's Arjit Soni, who runs a Rs 9 crore bicycle rental, is putting up a blueprint for India's creaking public transport. Nabamita Bhattacharya's Buddy Back Home in Kolkata boasts a turnover of only Rs 1.25 crore. It employs only 30 full-time staff. But the value these 'buddies' bring to 300-plus lonely elderly lives is beyond quantification.

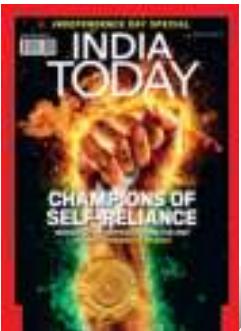
A striking commonality binds these ventures. They are not NGOs, but profitable businesses. Yet, almost all are inextricably tied to the social and ecological realities, showing a profound awareness of the India they operate in. Consider the Ramakrishna couple who run Rang De, an NBFC that makes

affordable microcredit accessible. Whether you measure it by its Rs 3.6 crore turnover, or the Rs 96.7 crore from 11,123 social investors that have

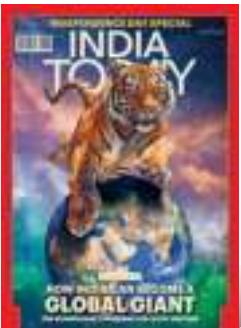
flowed to 26,516 micro-entrepreneurs, the impact is unmistakable. Or take Iaishah Rymbai, a 48-year-old divorcee and single mother of four in Meghalaya's Kdonghulu village. Her Rs 30 lakh EriWeave initiative is reviving indigenous silk traditions, unlocking digital markets, and offering meaningful income to over 200 women. The figures may appear small, but the transformation is priceless.



▲ August 24, 2015



▲ August 24, 2020



▲ August 26, 2024

India's 67.1 million MSMEs contribute 30 per cent to GDP, 36 per cent to manufacturing and 45 per cent to exports. Among them, micro enterprises account for 99 per cent of the total number, with significant employment capacity. To revitalise this crucial segment, which has been bruised by a series of shocks, from demonetisation to the pandemic, the government has scaled up its support mechanisms. The Credit Guarantee Scheme was revamped in April, doubling turnover limits and offering collateral-free loans of up to Rs 1 crore. Since 2014, the number of guarantees under the scheme has jumped nearly tenfold. Alongside, schemes such as Mudra and credit-linked technology subsidies are also widening access to capital.

Still, these initiatives cannot mask the enduring frustration of entrepreneurs who struggle to navigate an archaic system. Despite the promise of 'ease of doing business', too many still face a tangle of rules at the grassroots, at the state, district and taluka levels. Many in our story have battled these odds and triumphed. But systemic reform is overdue. The "Next Gen" reforms the Prime Minister referenced in his Independence Day speech must become a reality urgently. That is the only way millions more can find their footing, just as the GreenSole Foundation does in one of our stories: fashioning new shoes for India to walk towards a brighter future.

(Aroon Purie)

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Volume 50-Number 35; For the week

August 26-September 1, 2025, published on every Friday

- Editorial/Corporate Office Living Media India Ltd, India Today Group Mediaplex, FC-8, Sector-16A, Film City, Noida - 201301; Phone: 0120-4807100
- Subscriptions: For assistance, contact, email: wecare@intoday.com; Phone / WhatsApp: +91 8597 778 778 (Monday to Saturday, 9.30am - 5.30pm).
- Sales: Direct all trade enquiries to General Manager (Sales), Living Media India Limited, C-9, Sector-10, Noida-201301 (UP).
- Regd. Office: F-26, First Floor, Connaught Place, New Delhi-110001.
- Impact Offices: 1201, 12th Floor, Tower 2A, One Indiabulls Centre, (Jupiter Mills), S.B. Marg, Lower Parel (West), Mumbai-400013; Phone: 022 69193355; Fax: 66063226
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Printed and published by Manoj Sharma on behalf of Living Media India Limited. Printed at Thomson Press India Limited, 18-35 Milestone, Delhi Mathura Road, Faridabad-121007, (Haryana) and at Rajhans Enterprises, 134, Industrial Town, 4th Main Road, Rajajinagar, Bengaluru-560044, (Karnataka).

Published at F-26, First Floor, Connaught Place, New Delhi-110001.

Editor: Raj Chengappa.

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THE MICROMOGULS

Celebrating small entrepreneurs, who employ 222 million people, or 39 per cent of India's workforce, and form the bedrock of the Indian economy

Cover Photograph by BANDEEP SINGH

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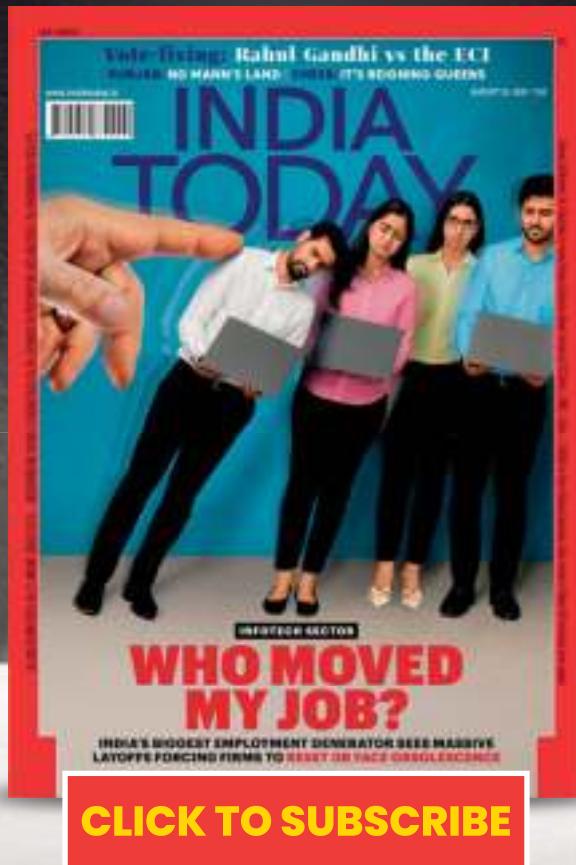
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“

Under the successful guidance of the Prime Minister, the New Uttar Pradesh of New India is fully committed to give its best contribution as an important member of 'Team India' in achieving the noble goal of 'Viksit Bharat-Viksit Rajya'

Chief Minister Yogi Adityanath

“

Whatever industrial development did not happen in Uttar Pradesh after Independence, it happened during the period of Yogi ji alone. His mission of One District, One Product is creating new respect in the entire country. I feel proud that I have such colleagues”

Prime Minister Narendra Modi

Tarai's Transformation Becomes Template for UP

This once-backward region of Uttar Pradesh is scripting a remarkable turnaround

India's Himalayan foothills could have been an economic paradise, with huge potential. But for decades, they were neglected.

From renewed ecotourism to growing entrepreneurship, a new dawn is breaking over Bagrai, Balrampur, Gorakhpur, Kushinagar, Lakhimpur Kheri, Maharajganj, Pilibhit, Shravasti, and Siddharthnagar.

A progressing Tarai is at the centre of CM Yogi Adityanath's vision for Uttar Pradesh.

UPCOMING ASPIRATIONAL DISTRICTS

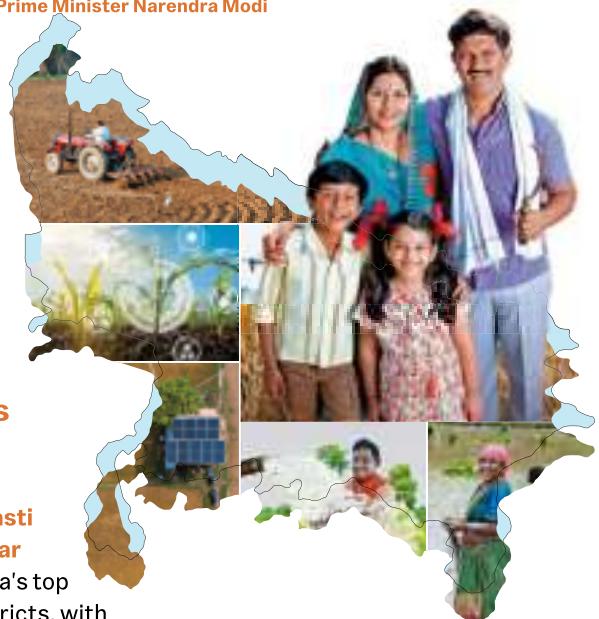
Uttar Pradesh is one of the fastest adopters of the **Aspirational Districts** program, tasked with developing the remotest corners of **Bagrai, Balrampur, Shravasti, and Siddharthnagar**.

- ◆ **Balrampur, Shravasti and Siddharthnagar** feature among India's top 10 aspirational districts, with outstanding health, nutrition, and education.
- ◆ **Siddharthnagar** ranks fifth nationally in terms of financial inclusion and skill development.
- ◆ **Chief Minister Yogi Adityanath** said that 108 special secretary-level officers will be assigned to inspect progress in these aspirational districts.

TAPPING INTO NATURAL WEALTH

The government is focussed on maximising Tarai's ecotourism potential, and is equipping all wildlife sanctuaries with 4G internet. Other developments include:

- ◆ Foreign visitors at **Dudhwa National Park** have tripled. Two



Rhino Rehabilitation Areas

Rhino Rehabilitation Areas are being set up too.

- ◆ **Pilibhit Tiger Reserve** is training locals to work as guides and campaigners. It is also setting up a boating area along the **Sharda Sagar Dam**.

- ◆ **Katarniaghata Wildlife Sanctuary** started **India's first Vistadome coach service**, with a virtual safari spanning **107 km**.

Tharu Janjati Sangrahala: The state's first tribal museum, centred around the Tharu community is now open.

- ◆ Set up at **Balrampur's Imilia Koder village**, it provides



Hotspot	District	Key Attraction
Dudhwa National Park	Lakhimpur Kheri	Tigers, Rhinos, Sloth Bears
Pilibhit Tiger Reserve	Pilibhit	Tigers, Swamp Deer
Katarniaghata WLS	Bahraich	Gharials, Dolphins, Tigers
Sohagi Barwa WLS	Maharajganj	Leopards, Cheetal
Suhelwa WLS	Balrampur, Shravasti	Bears, Leopards

- ◆ **Barabanki-Bahraich Highway:**
 - ◆ ₹4000 crore has been allocated for upgrading it to a **four-lane digital highway**, reducing travel time to Lucknow.
 - ◆ The **102 km stretch** will feature **50 CCTV cameras**, speed-detection, automatic warning signs, and reflective signage, enhancing **safety**.

Rural Roads: Rs 816 crore has been allocated to improve the rural road network under the PM Gram Sadak Yojana. UP had the highest road coverage constructed last year (2,094 km).

Yogi Adityanath said at the inauguration of the Azamgarh - Gorakhpur Link Expressway, "Uttar Pradesh is redefining itself from a 'BIMARU State' to a 'Expressway State'!"

- ◆ employment to the Tharu community.
- ◆ Spread across **5.5 acres**, it highlights the Tharu tribe's culture, religion, tradition, and lifestyle.

HOMEGROWN OPPORTUNITIES

The government aims to further agricultural productivity through:

- ◆ **Farmer Producer Organizations (FPOs):** FPOs are empowering small farmers with better access, resources, and bargaining power.
- ◆ **Crop Diversification:** Farmers are being encouraged to move from traditional paddy and wheat cultivation to lucrative crops like maize and turmeric.
- ◆ **Irrigation Projects:** The Yogi government has completed **976 irrigation projects**, creating an additional **48.32 lakh hectares** of irrigation potential, benefitting

- ◆ **185.33 lakh farmers.**
- ◆ **Sugarcane Development:** With most sugar mills shutting down pan-India, UP has led national production with **91.10 lakh tonnes**.

PAVING THE WAY

Tarai is witnessing a significant infrastructural overhaul in connectivity:



FOCUS

UTTAR PRADESH

BLENDING BORDERS

The Tarai region shares a long border with Nepal. Chief Minister Yogi Adityanath has been committed towards harnessing the true potential of this border:

- ◆ The **Gorakhpur Link Expressway** and the upcoming **Barabanki-Bahraich** highway will enhance trade and transit with Nepal.
- ◆ A **62km** broad gauge line is being constructed to connect **Nepalgunj to Bahraich**.
- ◆ Borders are deploying **Integrated Check Posts (ICPs)** to handle customs, immigration, and security. Apart from an ICP in Maharajganj, another one is coming up at Bahraich.

NURTURING DREAMS

Gorakhpur has become the industrial focal point of Tarai, with MSME clusters attracting huge players like **PepsiCo** and **Adani Group**.

AN ECONOMIC POWERHOUSE:

- ◆ The district received **144 investment proposals** worth **Rs 1.71 lakh crore** at the Global Investors Summit 2023.
- ◆ In the last five years, Gorakhpur has received investments of over **Rs 25,000 crore**, generating employment for **50,000 people**.
- ◆ A **Plastic Park**, **Garment Park** and **IT Park** are coming up in **Gorakhpur**.
- ◆ **Dhuriyapar Industrial Township** is being developed over 5,500 acres, akin to Greater Noida.

LIGHTING UP LIVES

The Yogi government has prioritised reliable and affordable electricity, emphasising on renewable energy:

- ◆ The government's 'Power for All' initiative has brought **24x7 electricity** to both urban and rural homes.
- ◆ The promotion of rooftop solar installations and solar parks is reducing Tarai's carbon footprint with clean energy

CM Yogi Adityanath inaugurated BRD Medical College



- ◆ The **PM-KUSUM scheme** is enabling farmers to install solar pumps, reducing dependence on diesel and ensuring reliable irrigation.

A HEALTHY REGION

Gorakhpur was once the epicenter of **Japanese Encephalitis (JE)** and **Acute Encephalitis Syndrome (AES)**. The Yogi government's multi-pronged efforts have yielded remarkable results:

- ◆ Extensive vaccination campaigns helped make UP immune to JE.
- ◆ The **Swachh Bharat Mission** and the **Jal Jeevan Mission** improved hygiene by preventing vector-borne diseases.
- ◆ New encephalitis treatment centers and pediatric ICUs provided better care.

"We have successfully controlled 95% of Japanese Encephalitis cases in the state. We plan to contain the rest very soon," the Chief Minister said with pride.

The region is also benefitting from the government's 'One District, One Medical College' motto

- ◆ **Gorakhpur** is becoming a healthcare epicenter with **AIIMS** and **BRD Medical College**.
- ◆ CM Yogi Adityanath inaugurated the **KMC Medical College and Hospital** last year, Maharajganj's first PPP model institute.
- ◆ Gorakhpur houses the **Mahayogi Guru Gorakhnath AYUSH University**, a centre for advanced knowledge sharing on **Ayurveda, Homeopathy, Yoga and Paramedical Science**.
- ◆ Siddharthnagar and Bahraich now have access to world-class medical training, with the **Madhav Prasad Tripathi Medical College and Hospital** and **Maharaja Suheldev Autonomous State Medical College** respectively.

THE ROAD AHEAD

While Tarai's developmental strides are huge, the Yogi government isn't resting on their laurels. The mission to better the life of every citizen remains at the epicentre.

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UPFRONT

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◀ A WARM GESTURE

PM Narendra Modi greets NDA's VP candidate C.P. Radhakrishnan in New Delhi, Aug. 19

► VICE-PRESIDENT ELECTION

SAFFRON'S SOUTH BET

By elevating RSS veteran C.P. Radhakrishnan as VP nominee, BJP blends loyalty and identity in the party's bid to crack the Tamil Nadu fortress

By ANILESH S. MAHAJAN

ASTHE BJP'S PARLIAMENTARY BOARD MET IN NEW DELHI ON August 16, nobody would have called the task at hand a routine one. The NDA's vice-presidential nominee was going to be named, after all. That too, to fill the space left by a contentious departure. But the final choice restored things to a comfortable groove for the BJP—a sense of desired order, going even beyond the routine.

The anointed one was C.P. Radhakrishnan, currently Maharashtra governor, a two-time Coimbatore MP before that and, more importantly, a former RSS state head in Tamil Nadu. It was straight out of the Narendra Modi playbook: ideological loyalty and identity fused in one figure, as the prime minister's strategic choices have preferred of late. As the chosen name passes through the filter

of the electoral college, Radhakrishnan will become the first former RSS office-bearer to occupy a constitutional office of such stature, underscoring how the Sangh's parallel hierarchy is steadily converging with that of the Indian state.

The shortlist reportedly had another contender: Karnataka governor Thawar Chand Gehlot, a prominent Dalit face from Madhya Pradesh. Geography tipped the balance. For decades, the BJP has struggled to break into the south beyond Karnataka. Modi has invested considerable capital in outreach to Tamil Nadu and Kerala, reorganising state units and stitching alliances. Elevating a Tamil leader with unimpeachable RSS credentials—less than a

➤ **A Tamil Gounder (OBC) and two-time Coimbatore MP, C.P. Radhakrishnan strengthens the BJP's long game to expand its presence in Tamil Nadu**

➤ **In him, BJP gets a dependable presiding officer in the Rajya Sabha, where several legislative battles still loom**

➤ **A former RSS Prant Sanghchalak, he is a symbol of the Sangh's growing convergence with constitutional power**

OPPOSITION NOMINEE JUSTICE B.S. REDDY EMBODIES INSTITUTIONAL INDEPENDENCE AT A MOMENT WHEN PARLIAMENT IS ACCUSED OF BEING STEAMROLLED BY BRUTE MAJORITY

year before the state election—comes as a safe experiment in a laboratory on the frontier of saffron politics.

Radhakrishnan also offers personal reassurance to Modi, having earned his trust standing by him through his difficult post-2002 years in Gujarat. Within the RSS, he's respected as a disciplined organiser. Caste arithmetic plays a role too. From the Gounder community, a dominant OBC caste in western Tamil Nadu, his candidature helps the BJP re-enter a social coalition it once attempted through the younger K. Annamalai and later through an alliance with the Edappadi K. Palaniswami-led AIADMK.

OPPOSITION'S SYMBOLISM

If the BJP's pick projects consolidation, the Opposition's response is heavy on symbolism. The numbers are stacked against them. The electoral college comprises all sitting MPs. Of 782 electors across both Houses, the winning mark is 392. The NDA controls about 425 votes, extending to 436 with YSR Congress support—well above the



threshold. The INDIA bloc, even after counting Trinamool Congress (TMC) MPs, musters only 310. Even if all other non-aligned parties rallied, they would still fall short. The Opposition knows it cannot win. Its bet is on narrative.

Justice B. Sudershan Reddy (retd), the Opposition's choice, is a former Supreme Court judge from Telangana. Not a career politician, he ticks several boxes: a southern face from a state where the Congress has recently revived itself, a senior jurist at a time when the government is accused of bending institutions, and a professional outsider whose personal stature is meant to contrast with the BJP's ideological insider.

Modi, however, thrives on such juxtapositions. In 2017, he elevated Ram Nath Kovind, a northern Dalit figure, to the post of President, and M. Venkaiah Naidu, a senior leader from the south, as VP. In 2022, he chose Droupadi Murmu, a tribal leader from Odisha, and the recent departee Jagdeep Dhankhar, a Jat face from Rajasthan. Each choice blended caste, region and

ideology. Radhakrishnan reprises that same template: south, Sangh, loyalty.

His rise signals to RSS swayamsevaks that long years in the trenches matter. Naidu had been an office-bearer of the Sangh affiliate ABVP before he joined the BJP and eventually rose to the VP's post. On the other hand, the late Bhairon Singh Shekhawat, who was VP from 2002 to 2007, had been a swayamsevak, but never a senior RSS office-bearer like Radhakrishnan. This signals to Nagpur that it carries weight in Delhi's statecraft.

For the Opposition, the unity test is as crucial as the contest itself. In 2022, the TMC had abstained, citing lack of consultation. This time, it has agreed to back Reddy—that he is not a Congressman doubtless helped. Still, fault lines remain. For instance, Maharashtra's fractured politics leaves room for last-minute surprises. BJP strategists quietly hope regional compulsions might nudge Sharad Pawar's NCP (SP) and Uddhav Thackeray's Shiv Sena (UBT) at least towards abstention.

THE LARGER PLAY

The broader story goes beyond the inevitable result. First, it underscores how the south is emerging as the next big theatre of national politics. For the BJP, installing a Tamil RSS veteran in high office is part of a long game to normalise saffron leadership in Tamil Nadu. For the Congress, fielding a Telangana jurist is an attempt to deepen credibility among southern voters, especially minorities, intellectuals and professionals disillusioned with the BJP's majoritarian tilt. Justice Reddy's most noted ruling came in 2011, when he struck down the state-backed Salwa Judum militia in Chhattisgarh as unconstitutional. The BJP is citing that verdict to portray him as soft on Naxalism, an outlook it frames as the antithesis of the RSS's nationalist ideology.

Also, the VP primarily presides over the Rajya Sabha, where the BJP lacks a comfortable majority. In Radhakrishnan, Modi will have a trusted monitor. The Opposition, even in defeat, ensures the alternative vision—of institutional detachment—remains etched as principle. On September 9, when MPs line up to vote, the outcome will be clear before counting. But it's the symbolism that remains vital. ■



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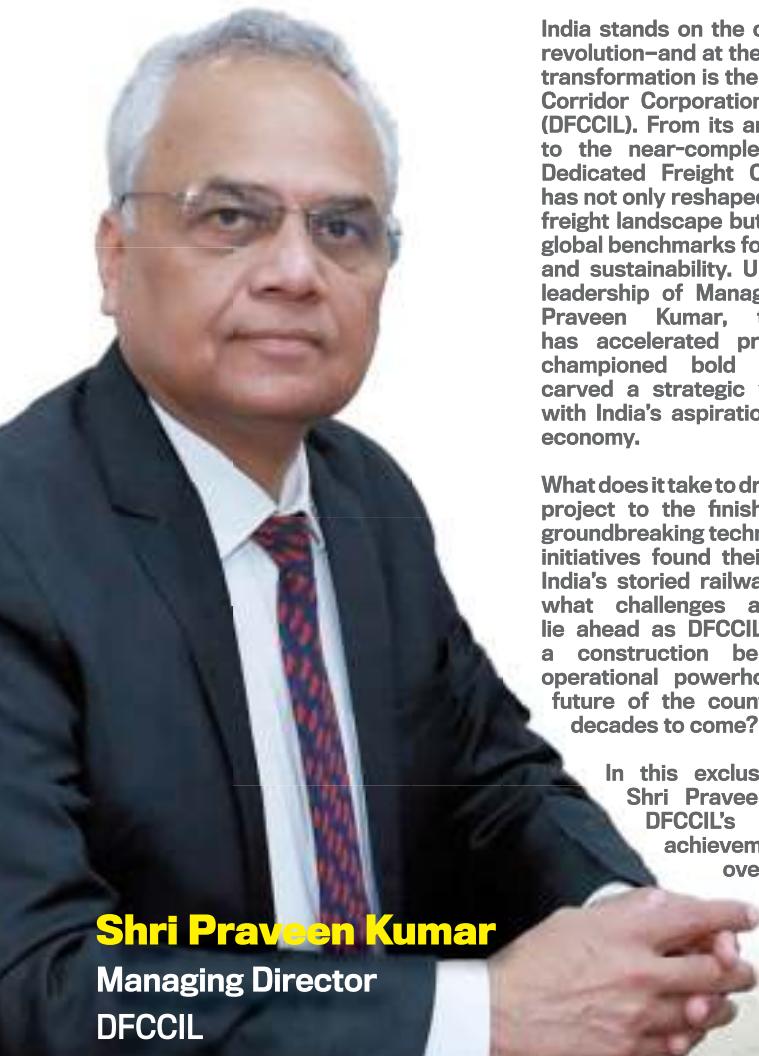
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DFCCIL

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TRANSFORMING INDIA'S RAIL LOGISTICS – AN EXCLUSIVE CONVERSATION WITH SHRI PRAVEEN KUMAR, MANAGING DIRECTOR, DFCCIL



India stands on the cusp of a logistics revolution—and at the very heart of this transformation is the Dedicated Freight Corridor Corporation of India Limited (DFCCIL). From its ambitious inception to the near-completion of the vast Dedicated Freight Corridors, DFCCIL has not only reshaped the country's rail freight landscape but has also set new global benchmarks for scale, efficiency, and sustainability. Under the dynamic leadership of Managing Director Shri Praveen Kumar, the organization has accelerated project milestones, championed bold innovations, and carved a strategic vision that aligns with India's aspiration for a \$5 trillion economy.

What does it take to drive such a colossal project to the finish line? How have groundbreaking technologies and green initiatives found their place alongside India's storied railway traditions? And what challenges and opportunities lie ahead as DFCCIL transitions from a construction behemoth into an operational powerhouse, guiding the future of the country's logistics for decades to come?

In this exclusive conversation, Shri Praveen Kumar decodes DFCCIL's journey—its achievements, the hurdles overcome, and the path forward. Readers can expect a rare inside look at how leadership

vision, relentless innovation, and a steadfast commitment to nation-building are converging to reshape India's supply chains and environmental ambitions. Discover how DFCCIL is unlocking economic growth, supporting 'Make in India', and laying the tracks for a greener, more competitive future. Join us as we delve into the fascinating story of India's premier freight corridors through the eyes of the leader steering this transformative journey.

Q: To begin, could you outline the genesis and mission of DFCCIL in transforming India's freight transportation landscape?

A: The Dedicated Freight Corridor Corporation of India Limited (DFCCIL) was established with a central mission: to create world-class freight corridors that boost Indian Railways' modal share, provide efficient and economic logistics solutions, and drive national growth. The idea gained momentum as India recognized the pressing need for dedicated, high-capacity freight routes to decongest existing passenger lines and reduce logistics costs, which historically hovered around 14–15% of GDP—much higher than global standards. Our task was to build modern infrastructure that would seamlessly connect India's industrial, agricultural, and port hubs, propelling national and international trade forward.

Q: Can you share major milestones and achievements that DFCCIL has reached under your leadership?

A: We have made significant progress on both the Eastern and Western Dedicated Freight Corridors (EDFC and WDFC). As of July 2025, 96.4% of our targeted 2,843 route km network is operational, traversing 56 districts across seven states. Over this period, we successfully commissioned 1,272km

Shri Praveen Kumar
Managing Director
DFCCIL

of new tracks in FY 2023-24 alone, marking a 42% increase in daily train operations — from 356 trains per day in FY 2024-25 to 388 trains per day in FY 2025-26 (up to July).

These achievements didn't just boost freight volumes. They also enabled better punctuality for passenger services over Indian Railways by shifting substantial freight traffic off congested mainlines. Notably, the introduction of the "Truck on Train" service exemplifies our commitment to multimodal logistics; it's delivered faster, safer, and more sustainable road-rail cargo transfers, reducing transit times from 24-36 hours to just 10, and saving over 1 lakh liters of diesel in FY 2023-24 alone as compared to road transport.

Q: DFCCIL emphasizes technology and modernization. What are some recent innovations that have redefined rail freight in India?

A. DFCCIL is committed to technological excellence. Our corridors use advanced 2x25kV electric traction, enabling higher load trains at higher speeds. Our Operations Control Centres in Prayagraj and Ahmedabad harness state-of-the-art automation and real-time data from Indian Railways' IT backbone.

A major step is the Machine Vision-Based Inspection System (MVIS), a breakthrough AI and machine learning-enabled tool, developed in partnership with the Indian Institute of Science (IISc), Bangalore and DFCCIL. MVIS automates high-resolution, wayside inspection of rolling stock, instantly flagging any mechanical anomalies for immediate intervention. This, along with the strategic use of Hot Axle Box Detectors and end-to-end cargo/geolocation tracking, has not only improved safety but minimized manual interventions and potential disruptions.

Q: What strategic and operational strengths set DFCCIL apart from conventional freight operations?

A. Beyond sheer scale, DFCCIL's design reflects global best practices: our tracks support 25-ton axle load trains (with bridges and loops designed for even higher axle loads), enabling double-stack container movement — especially vital on WDFC — and facilitate the running of 1.5km-long freight trains. With a theoretical capacity of 480 trains a day, the network is configured for both present needs and future growth which has been effectively showcased with DFCCIL successful running of Rudrastra, the longest freight train in Asia, stretching 4.5 kms. This landmark achievement involved coupling of six standard freight rakes in a single unit consisting 7 locomotives and 354 wagons.

We have also implemented business-friendly policies: the Gati Shakti Cargo Terminals (GCTs) and partnerships with multimodal operators have dramatically improved cargo handling, reduced turnaround, and fostered private investment.

Our innovations have resulted in tangible benefits: increased freight competitiveness, reduced logistics costs, improved train punctuality, and environmental gains — rail emits only 28g CO₂ per NTKM, against 64g for roads.

Q: How is DFCCIL contributing to India's national sustainability and economic growth agenda?

A. Our work directly aligns with "Viksit Bharat @2047" and the National Logistics Policy. Transitioning freight from road to rail not only reduces costs and improves reliability, but also substantially lowers carbon emissions. Over 30 years, DFCCIL corridors are projected to save 457 million tons of CO₂.

We are also expanding "last-mile" connectivity via Multimodal Logistics Parks and linking less-developed regions with the national supply chain, thereby promoting inclusive growth. As part of our ecological commitment, over six lakh trees have been planted along the EDFC and WDFC corridors.

Q: What are the major challenges DFCCIL continues to face, and how are they addressed going forward?

A. Land acquisition and financing remain complex, given the capital-intensive, cross-regional nature of our projects. We address these through continuous engagement with stakeholders, transparent compensation mechanisms, and leveraging Government support for policy and funding.

Operationally, our reliance on Indian Railways for traffic and rolling stock prompts us to work ever more closely to optimize synergies. Technological integration, such as MVIS and the Dedicated Freight Information System (DFIS), helps reduce manpower demands and enhances safety with minimal manual oversight.

We're focused on diversifying our freight base to adapt to prepare for future scenario when bulk commodities such as coal and cement will become less dominant, all while scaling up private partnerships wherever possible.

Q: How is DFCCIL leveraging the Heavy Haul Institute to train and upskill its workforce for efficient freight operations?

A. DFCCIL operates India's only dedicated freight corridors, which require precision in train operation, infrastructure maintenance, and advanced technology management. Given the scale — over 2,800 km of corridor and handling more than 12% of Indian Railways' freight — skilled manpower is critical. Specialized training ensures employees are well-versed in heavy haul logistics, safety protocols, and more.

The Heavy Haul Institute (HHI) is a premier training and research body under DFCCIL aimed at skilling and reskilling employees for operating and maintaining high-capacity freight systems. Located in Noida, HHI was conceptualized to cater to the

specific needs of heavy freight operations including axle load dynamics, long-haul train operation, advanced signaling, and green logistics.

As of July 2025, HHI has trained over 3,200 personnel, including engineers, station controllers, loco pilots, and operations planners. Approximately, 1,200 employees have undergone hands-on simulation-based training in Train Management System (TMS). 900 employees received sustainability and green logistics modules.

Q: Where do you see DFCCIL on the international stage?

A. DFCCIL has been designed to not just match, but in many respects exceed, global standards. We have implemented several world-first innovations in track laying, tunnel boring, signalling, and electrification. The entire infrastructure has been compatible for 32.5-ton axle load trains, placing DFCCIL firmly in the category of Heavy Haul Railways — a benchmark achieved by only a select group of rail systems worldwide. This positions us to collaborate, compete, and be recognized alongside the most advanced freight rail networks internationally. Recently, we hosted the Global Heavy Haul Seminar, which drew delegates from over 7 countries and received global acclaim — further underscoring DFCCIL's standing on the international stage.

Q: Finally, what is your vision for DFCCIL as it transitions from project completion to an operational powerhouse?

A. With just 4% of the IR network, DFCCIL handles 13% of the total freight GTKM — carrying more freight than any individual zone of Indian Railways.

The future is about transformation. DFCCIL's seamless, efficient corridors are poised to anchor India's next wave of industrial and economic growth. We're moving from construction to operations — supporting industrial corridors, new private freight terminals, multimodal parks, and e-commerce distribution. Our vision is clear: enable Indian Railways to regain — and expand — its freight market share, power "Make in India" and "One District, One Product" initiatives, and position India as a global supply chain leader.

Crucially, we will continue to embrace innovation, sustainability, and stakeholder partnership to fulfill our mission of "connecting hinterland with ports, reducing logistics costs, and delivering net-zero, future-ready transportation across the nation."



▼ GLASSHOUSE

**ANOTHER DOGFIGHT**

On August 11, a two-judge bench of the Supreme Court ordered all stray dogs in Delhi-NCR to be confined to shelter homes. The ruling drew sharp criticism from leader of the Opposition **Rahul Gandhi** and his sister, Congress MP **Priyanka Gandhi**, who called the 'blanket removals' cruel and shortsighted. Yet, while one Congress family opposed the move, another was endorsing it—former Union minister and Rajya Sabha MP **P. Chidambaram** and his son, Lok Sabha MP **Karti Chidambaram**, who has long campaigned for removing stray dogs from city streets. With the SC now reviewing its own order, it remains to be seen which family's stand prevails.

Illustrations by **SIDDHANT JUMDE**

▼ PAYING THE PRICE

SAMOSA SERMONS

The BJP's leaders have of late developed a fixation with the deep-fried samosa. In Parliament last month, party MP and actor **Ravi Kishan** demanded a law to regulate food prices and portions across eateries, asking why samosas are of different sizes but cost the same. A week later in Assam, state health minister



Ashok Singhal was advising people to walk 3 km after eating one. He has also been offering health tips on how to eat pork—boil it well and avoid smoked meat. Singhal has often made news for unsolicited advice. Earlier this year, he reportedly urged social groups in Assam not to stage a religious play originally penned by saint-scholar Srimanta Shankardev.

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HOUSE DRAMA

The Uttar Pradesh Vidhan Sabha sessions are known for moments of drama, and this monsoon session didn't disappoint. Samajwadi Party MLA **M. Faheem**



Irfan accused the Yogi regime of massive failures in Jal Jeevan Mission work (which provides drinking water to rural areas) to which Jal Shakti minister **Swatantra Dev Singh** shot back: "Swear on your wife that water hasn't reached your village." Irfan quipped that he couldn't risk it since he had to return home to her, but dared the BJP-led government to take up any district and investigate, adding that he'd resign if proved wrong.



PAWAR PUNCHES

The Pawar clan is at it again. At a recent event, NCP (SP) legislator **Rohit Pawar**, in a backhand swipe, said that his uncle and deputy CM **Ajit Pawar**, who heads the rival NCP, was focused on *gavki* (the larger community) and was not paying attention to his *bhawki* (relatives). Never known to be short on retorts, Ajit, who spoke later, shot back saying it was because he took care of his *bhawki* that Rohit had scraped through for a second term from party stronghold Karjat-Jamkhed.

RAID REBOUND

The Enforcement Directorate's raid on Tamil Nadu rural development minister **I. Periyasamy** has left the agency in a spot of bother, with a police case registered against its officials for 'trespassing' on the MLA hostel's premises in Chennai without the Speaker's nod. The complaint, filed by the assembly secretariat, has put the spotlight back on the ED's methods. The ruling DMK alleges the raids are part of the Modi regime's attempts to deflect attention from the "vote chori" allegations.



Kaushik Deka with Avaneesh Mishra, Dhaval S. Kulkarni and Kavitha Muralidharan

TECH WATCH

By **Sonali Acharjee**

HEALTH TRACKER PUT A RING ON IT

Slipping on a health ring is like wearing a tiny wellness lab on your finger—quietly tracking your body's signals 24/7 without demanding your attention. Unlike watches and bands, rings prioritise recovery and sleep over notifications and workouts: they're lighter, easier to wear to bed, and use data from the highly vascular

cycle, offer bedtime stories, guided breathing, and even stress alerts—all without a visible screen.

In India, the category is scaling fast. The International Data Corporation (IDC)—a global market intelligence and advisory firm—reports that 323,000 smart rings were shipped in 2024 (up from 113,000 in 2023). IDC counterpart



finger which makes tracking more accurate.

Many health rings are crafted from space-grade titanium or ceramic, making them lightweight, hypoallergenic and durable against scratches or water damage. Some feature infrared sensors for more accurate night-time heart rate tracking, and skin temperature sensors for early illness detection. A few can even double up as your wallet, offering a feature to make contactless payments. Others can predict your menstrual

Counterpoint pegged 2024 India sales at \$25 million (approx. Rs 217 crore).

Celebrity heat hasn't hurt. The Oura ring has been spotted on Jennifer Aniston, Kim Kardashian and Prince Harry; Indian star Alia Bhatt has also been seen wearing it. Endorsements are also beginning with Ranbir Kapoor fronting a 2025 campaign for Gabit's smart ring. Bottom line: health rings deliver discreet, sleep-first health intelligence, complementing (not replacing) smartwatches. ■



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INDO-PAKISTAN WAR



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79 years as a nation. 5,000 as a civilisation.

From the soil of Bharat's Kashmir, a legacy that
blooms through time.



In the hush of Kashmir's dawn, where saffron flowers
stir gently in the breeze, lies a story that began 5,000
years ago.

A story of sages and seekers, poets, and pilgrims – of a land
that gave birth to knowledge, nurtured spirituality, and wove
tradition into every breath of its being.

Kashmir is not just geography – it is a legacy. It is the cradle
where Bharat first dreamed, where civilisations rose in
wisdom. Its saffron fields are not just harvests
– they are the fragrant threads of our collective soul.

From this blessed land emerges the Spirit of Kashmyr
Valley Treasures. Celebrating Kashmir's art, music, culture,
food and handicrafts, it shares creations that speak
without words, endure beyond time and carry the warmth
of generations.

This Independence Day, as the tricolour flutters high, let us
remember the roots that run deeper than history – into the
soil of Kashmir, into

The Spirit of Bharat.

THE SPIRIT OF
KASHMYR
Valley Treasures

Art | Culture | Music | Handicrafts | Food



Scan to unveil
The Spirit of Kashmyr

▼ VIEWPOINT

THE PLASTICS DIVIDE

A truly global agreement on plastic waste remains elusive thanks to the developed world's insistence on dictating terms



BY LEENA NANDAN

This past fortnight, all eyes were on the resumed fifth session of the Intergovernmental Negotiating Committee (INC) on Plastics in Geneva. That consensus has yet again proved elusive is disappointing but, frankly, not a surprise.

To give the issue context, the United Nations Environment Assembly (UNEA) had adopted a resolution, piloted by India, on pollution caused by single-use plastics (SUP), in 2019. In 2021, India imposed a ban on SUP, effective from July 1, 2022, and then notified the Extended Producer Responsibility Rules in February 2022, which casts an obligation on producers, importers and brand owners of all products containing plastics, towards collecting and recycling the resultant waste plastic.

Rwanda and Peru and, later, Japan, piloted resolutions in 2021, calling for a ban on plastics production. Mindful of the ramifications of a ban on plastic production, India piloted a parallel resolution that emphasised nationally determined pathways for managing plastics pollution, based on countries' respective capabilities. India's stance was that focused and specific action against plastics pollution was the need of the hour, but throwing the baby out with the bathwater was certainly no solution! The historic resolution on plastic pollution adopted during the UNEA in Nairobi in March 2022 provided for the setting up of the INC. That it drew upon the Rio principles is testament to the key role played by India, which had insisted that CBDR-RC (Common But Differentiated Responsibilities-Respective Capabilities), had to be the cornerstone of the resolution.

Plastic plays a critical role in varied



Illustration by RAJ VERMA

INDIA AGREES THAT FOCUSED ACTION ON PLASTICS POLLUTION IS THE NEED OF THE HOUR, BUT THE SOLUTION ISN'T THROWING THE BABY OUT WITH THE BATHWATER

sectors of the economy. The instrument in question is being developed as an internationally legally binding treaty; thus, equity and fairness to prevent any imbalance is of paramount importance.

Developing countries have consistently stated that plastics in its many forms is vital for food and water security, healthcare, infrastructure etc. The developed countries, on the other hand, have drawn red lines by tarring all plastics with the same brush, and insisting on setting targets for plastics production, and the chemicals used in the process. The real reason for the hard line might very well be the opportunity to sell technology to developing countries, of materials other than polymer, which only the developed countries are in possession of!

The negotiation process has been complex and challenging. India, China, Russia, Saudi Arabia, Kuwait et al have

organised themselves in an informal grouping of like-minded countries. The sticking points are primarily the move to put a cap on polymer production, usage of 'chemicals of concern' and listing plastics products for phaseout. India insists a uniform, prescriptive approach, like capping polymer production or phaseout of certain products, is not acceptable; it is for countries to devise their own strategies based on national circumstances. With respect to 'chemicals of concern', the proposed instrument must have a definite criteria, framework and process for identification and that too for only those chemicals not covered under other multilateral environment agreements.

Technical and financial assistance, including technology transfer to developing countries through a stand-alone dedicated multilateral fund, is also missing from successive negotiations. This is the real dichotomy—developed countries have contributed significantly to plastic pollution, including legacy plastic waste in the marine environment, and have earned revenues from transfer of plastic polymer technology, but are unwilling to take on any financial responsibility towards the solution.

Though the draft text initially circulated by the INC chair did have areas for broad agreement on some aspects, the revised text omitted most of the issues vital to the interests of developing nations, notably the CBD-RC principle. The 'My Way or the Highway' approach of developed countries has put paid to all hopes of a tangible, concrete outcome. The way ahead seems uncertain now, but then tomorrow is another day. ■

The writer is former Secretary, MoEFCC. Views are personal



ADANI SHANTIGRAM: WHERE THE GOOD LIFE BEGINS

At its core, the Adani Realty's phased urban development in Ahmedabad is an ideal model for cities that India needs. It is a happy blend of economic growth, cultural identity, environmental responsibility and quality of life.

Strategically nestled between Gujarat's twin cities of Ahmedabad and Gandhinagar, a new chapter in Indian urban development is unfolding. Spanning 600 acres along the prestigious Sarkhej-Gandhinagar (SG) Highway, Shantigram is a statement of intent. A modern-day urban oasis developed by Adani Realty — the real estate arm of the diversified Adani Group — Shantigram reimagines what it means to live, work and thrive in a truly integrated, sustainable and future-forward community. "The Good Life," the tagline of Shantigram aptly captures the living reality.

The Twin-city Advantage

Ideally positioned at the intersection of two of Gujarat's most vital urban centres, Shantigram leverages its position between Ahmedabad and Gandhinagar, which together form

the state's political, cultural, and economic powerhouses. SG Highway, a lifeline of commerce and transit, runs like an artery beside the township, ensuring seamless connectivity to Sardar Vallabhbhai Patel International Airport (SVPIA), commercial districts, educational hubs and government institutions.

This is where Gujarat's past, present, and future converge. And Shantigram promises to be its nerve centre.

Designing an Urban Future

Shantigram is a class apart because of the Master Plan, phased development approach. It is a meticulously crafted township designed with intent.

From the earliest planning stages, Shantigram was envisioned as a self-sustaining urban ecosystem, where infrastructure is built around people. Every phase is shaped

With green lungs, smart veins, cultural heart and sustainable soul, Shantigram proves that the future of Indian cities doesn't have to be compromised. It can be cultivated.

by a guiding principle: harmony between nature, technology, architecture, and community. The township holds an Indian Green Building Council (IGBC) Pre Certified Gold Rating, a testament to its commitment to green design and sustainable urbanism.

Shantigram offers over 80 per cent open space, dotted with lakes, gardens, and parks. More than 50,000 trees have been planted, creating not just shade and serenity, but actively improving biodiversity, air quality, and microclimates.

Smart, Sustainable, and Inclusive

Shantigram is a smart urban sprawl. Artificial intelligence (AI)-driven environmental tracking, smart mobility solutions, and digital eco-management systems ensure that the township evolves intelligently.

Accessibility and low carbon transit are central to the township's design. MYBYK stations, e-chartered bikes and community bus service ensure net-zero mobility. Pedestrian-first pathways and green corridors make walking not just possible, but pleasurable.

Live, Learn, Heal and Celebrate

What makes Shantigram holistic is not just the infrastructure, it's the lifestyle it enables.

Residential Diversity

From affordable apartments to premium towers and luxurious villas, Shantigram caters to all demographics. Smart



Smart bicycle stations have been set up to ensure net-zero mobility and promote community well-being.



The township has a nine-hole golf course, along with other fitness facilities.



Belvedere Golf & Country Club has fine dining, spa services, tennis courts, pools, banquet halls and lounges.

homes, landscaped gardens and energy-efficient designs ensure that each home is not just a place to live — but a way to live better.

Healthcare and Wellness

Shantigram is equipped with top-tier healthcare facilities that bring urgent care and holistic wellness within minutes of every home. The presence of green open spaces and recreational zones further supports community well-being.

Educational Excellence

The township includes world-class educational institutions — from preschools to higher education. Designed with smart classrooms and modern learning facilities, it ensures that the future generation has a foundation as strong as the buildings around them.

Retail and Commercial Spaces

Shantigram integrates vibrant retail hubs and modern commercial districts within its layout. From daily essentials to lakeside cafes and boutique stores, shopping is convenient and stylish. The township also offers co-working spaces, corporate campuses, and electric vehicle (EV)-enabled business zones, making it ideal for start-ups and enterprises alike.

Sports and Recreation

An active lifestyle is part of daily life at Shantigram.

The township features a cricket ground, a football field, jogging tracks, cycling lanes, and green fitness zones. Open parks, children's play areas, and community event spaces foster wellness and social connection across all age groups.

Belvedere Golf & Country Club

Luxury meets leisure at the Belvedere Golf & Country Club, home to a nine-hole golf course, fine dining, spa services, and premium fitness facilities. With tennis courts, pools, banquet halls, and social lounges, it offers the finest club life experience in Gujarat.

Faith, Culture and Community

Shantigram is an ode to spirituality. Places of worship such as the Jain Derasar, Shiv Temple, and Swaminarayan Mandir are woven into the fabric of the township. These serene spaces promote not just spiritual connection but also social harmony, ensuring that the township is as inclusive as it is innovative. Community festivals, cultural events, and lakeside gatherings foster a sense of belonging among the residents.

A Blueprint for India's Urban Tomorrow

At its core, Shantigram is more than a township, it is a model for the cities that India needs. As India accelerates its urbanisation bid, the country

Shantigram at a Glance

- No. of families - 4,800
- Flat size range in sq. ft. - 690 to 6,911 (as of now)

- Upcoming amenities - Restaurants, cafes, walkways, jogging parks etc.
- Upcoming commercial attraction - Center Point
- Upcoming business spaces-Inspire Corporate Capital and Medicos House

*Source: Adani Realty

needs blueprints that can balance economic growth, cultural identity, environmental responsibility and quality of life. Shantigram achieves this with confidence and elegance.

It's not just about real estate. It's about rethinking urban living. With green lungs, smart veins, cultural heart, and sustainable soul, Shantigram proves that the future of Indian cities doesn't have to be compromised. It can be cultivated.

The Good Life at Shantigram is an invitation. To invest. To live. To lead.

As it is no longer a distant dream.
It's built. It's ready. And it's waiting.

The Good Life Edge

Shantigram is truly elevated, thanks to the following factors:

STRATEGIC LOCATION

- Ideally placed between the twin cities of Ahmedabad and Gandhinagar
- Excellent connectivity via SG Highway & SP Ring Road
- Close to Vaishnodevi Circle & major business districts

MASSIVE SCALE AND MASTER PLANNING

- 600-acre integrated township
- Theme-based zone-wise development
- Balanced residential, retail and commercial zones

RETAIL AND COMMERCIAL ZONES

- Shopper's plaza with ATMs, supermarkets, bakeries, salons
- Business parks, co-working hubs and corporate campuses

- Shantigram's own sub-post office
- Flexible office spaces with EV charging and high-speed internet

EDUCATION INFRASTRUCTURE

- Preschool, Adani International School, Adani University, and other coaching hubs

HEALTHCARE ACCESS

- In-house daycare, ambulance service, pharmacies and an upcoming medical hub, Medicos House

GREEN AND SUSTAINABLE LIVING

- Tree-lined avenues and massive green cover
- Rainwater harvesting, storm water system and solid waste recycling
- Air quality below 50 parts per million (ppm)

LAKESIDE AND NATURE INTEGRATION

- Artificial lake with musical fountain
- Upcoming Narmada Canal park for walks,

cycling and bird watching

ADVANCED UTILITY SYSTEMS

- 24x7 treated Narmada water
- Modern STP (Sewage Treatment Plant), solid & organic waste converters
- All service lines underground (PNG, FTTH, electricity, water)

SMART INFRASTRUCTURE

- 4-lane internal roads with signage & traffic control
- MYBYK cycles and electric bus shuttle services connecting multiple key locations
- 66 KV power substation and also solar for common areas

SAFETY AND SMART TECH

- 24/7 security through an AI-driven surveillance system with centralised monitoring
- Smart access, video door phones, home automation (select units)

- Police beat in Shantigram

SPORTS AND RECREATION

- Nine-hole golf course with promenade
- Sports complexes with cricket & football fields
- The Belvedere Golf and Country Club featuring premium amenities

SPIRITUAL SPACES

- Multiple temples across the township

MAINTENANCE AND NURSERY

- In-house nursery, seasonal plantation, and professional upkeep
- Lawn mowing, de-weeding, pest control & fertilisation

LEISURE AND COMMUNITY HOTSPOTS

- Photography zones like Zero Circle and artificial lakeside
- Jogging tracks, parks and serene gathering spaces

POWERING INDIA'S START-UP BOOM

THE RISE OF ENTREPRENEURIAL CULTURE IN INDIA'S PRIVATE UNIVERSITIES

The start-up culture in Indian private universities has grown rapidly over the past decade, evolving from small, student-driven initiatives to well-structured ecosystems supported by institutional policies, dedicated incubation centres, and strong industry linkages. This shift is a response to India's expanding entrepreneurial landscape, government policies encouraging innovation, and the rising aspirations of students who want to create jobs rather than just seek them. Private universities, known for their flexibility and quicker adoption of global best practices compared to many public institutions, have been at the forefront of this change.

India proudly showcases a cluster of flourishing start-ups founded by students or recent graduates. Notable examples such as Ola, Flipkart, Zomato, and more trace their origins back to various Indian higher educational institutions across the nation. While these enterprises formally came into being a few years after their founders graduated, the genesis of their ideas can be traced to their university incubation. Within this context, it becomes evident that universities today serve as crucibles for creativity, offering a nurturing environment that fosters curiosity, critical inquiry, and the articulation of coherent arguments.

Many Indian universities today have established dedicated entrepreneurship cells (E-Cells), Institutional Innovation Cells (IICs) under the Ministry of Education's Innovation Cell, and fully equipped incubation centres. These centres often provide co-working spaces, laboratories for prototyping, meeting rooms, and access to technical and business mentorship. Among the prominent universities which have garnered proficiency in the creation of a start-up-friendly culture are various IITs and IIMs across India. In addition to these government institutions, several universities in the private sector such as BITS Pilani, Galgotias University, Ashoka University, Azim Premji University and Shiv Nadar University are also demonstrating a strong commitment to cultivating an environment conducive to startups. These Universities have created comprehensive frameworks to support students at every stage of the start-up journey—from ideation to funding. Some have gone a step further by aligning their policies with the National Innovation and Start-up Policy (NISP), ensuring

clarity on intellectual property rights, revenue sharing, and support for student and faculty start-ups. The Indian Institute of Technology Bombay (IIT Bombay) for instance is fortified with state-of-the-art facilities, exemplified by SINE, one of India's most successful incubation centers. Similarly, IIT Delhi's NSRCEL, B-Start at IIM Bangalore, and other incubation centers across various universities amplify the ecosystem's vibrancy.

A leading private university in North India, Galgotias University too has built a strong and multi-layered start-up culture through its Institutional Innovation Cell (IIC), Student-led Entrepreneurship Cell (E-Cell), and its dedicated incubation centre, GIC-RISE (Galgotias Incubation Centre for Research, Innovation, Start-ups & Entrepreneurs). With a formal Innovation & Start-Up Policy aligned to the National Innovation and Start-up Policy, the Galgotias University offers co-working spaces, meeting rooms, lab access, and 24x7 pre-incubation facilities to support student founders. GIC-RISE provides a complete pipeline from ideation to incubation, offering mentorship, industry connections, and hardware-friendly prototyping facilities. Similarly, BITS Pilani has long nurtured a robust entrepreneurial ecosystem that blends institutional support, rich alumni legacy, and hands-on student innovation. The Centre for Innovation, Incubation and Entrepreneurship (CIE) serves as the backbone, operating across Pilani and its satellite campuses (Hyderabad, Goa, and Dubai). It houses the Innovation Cell, Technology Business Incubator (TBI), and Entrepreneurship



Suneel Galgotia, Chancellor Galgotias University along with Dr. Thorsten Bagschik Managing Director SRH Germany, one of the largest and most prestigious B-Schools in Germany.

Cell (E-Cell)—a full-stack support structure for innovators to ideate, prototype, and commercialize their ventures.

Several factors have contributed to the proliferation of this entrepreneurial-friendly atmosphere, including the Indian government's flagship initiative "Start-up India," aimed at catalyzing a culture of innovation and entrepreneurship. The growing connection with industry is another strength, with corporate partners often collaborating on innovation challenges or offering seed funding and internships

to student entrepreneurs. A defining feature of this start-up culture in these private universities is the range of activities designed to inspire and equip students. Activities such as hackathons, ideathons, pitch competitions, and start-up expos are now regular features of campus life. Many universities invite successful entrepreneurs, venture capitalists, and accelerator representatives for workshops and interactive sessions.



Galgotias University signs MoU with UAE-India Development Council to foster global startup excellence.

The Galgotias University campus for instance hosts regular events such as ideathons, bootcamps, pitch competitions, and participates in larger expos like Bharat Shiksha Expo to connect students with mentors and investors. Over 100 start-ups have been incubated in Galgotias University, including ventures by alumni such as Conscious Chemist, StockPe, Stayhook, QuillDB, and Akio Coffee Roasters, with some generating over ₹1 crore in annual revenue. Similarly, BITS boasts a celebrated alumni network. Founders of iconic Indian startups such as Swiggy, BigBasket, and RedBus—many of which trace their origins back to BITS hostels

and project labs—highlight the institute's deep-rooted entrepreneurial culture. Another Private University like Shiv Nadar University has cultivated a vibrant startup ecosystem anchored by its Atal Incubation Centre (AIC-SNU). Established in 2017 with backing from NITI Aayog's Atal Innovation Mission, this hardware-focused, tech-agnostic incubator offers startups a dynamic environment complete with physical office space, mentorship, access to investor networks, and state-of-the-art infrastructure covering 10,000 sq.ft., drawing on the university's rich academic ecosystem.

Dr. Dhruv Galgotia, CEO Galgotias University places a strong emphasis on nurturing innovation and entrepreneurship among students. The university's iOS Development Centre has produced remarkable achievements, with ten students from Galgotias University, out of 350 winners worldwide, winning Apple's prestigious WWDC swift student challenge recently.

The likes of IITs, IIMs, Galgotias University, and BITS Pilani have become breeding grounds for a generation of socially-conscious innovators. The multidisciplinary approach fueled by robust incubation centers, government initiatives, and an enriched curriculum, ignites a transformative mindset. Aiming to address complex challenges—climate change, resource scarcity, social disparities—these innovators integrate technology, research, and collaboration to usher in positive change.

Inside the Entrepreneurial Ecosystems of India's Leading Private Universities



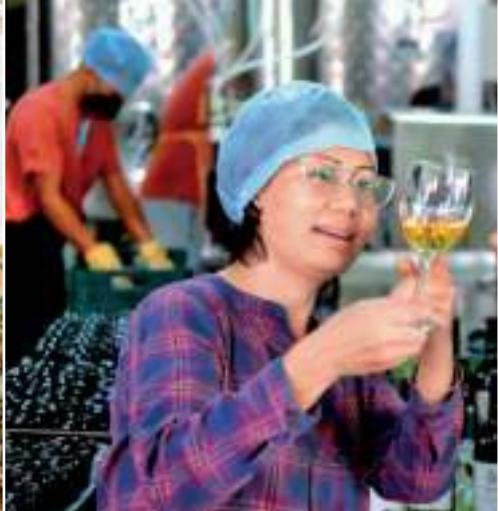
Dr. Dhruv Galgotia
CEO, Galgotias University

Private universities have also been proactive in setting up pre-incubation programmes such as "startup schools" or "entrepreneurship bootcamps" to help students validate ideas before entering formal incubation. These programmes guide students through market research, business model creation, prototyping, and pitching. Hardware-focused facilities—such as makerspaces and fabrication labs—are increasingly common, enabling innovation in engineering, biotech, and product design alongside software start-ups.

The results of these efforts are visible. Many student-led ventures from private universities have gone on to secure angel or venture capital funding, gain national media coverage, or even appear on platforms like Shark Tank India. Alumni networks are playing a growing role, with successful founders returning as mentors or investors. Some universities report having incubated over 100 start-ups, with a fraction achieving significant revenue or scaling nationally.

However, challenges remain. While activity levels are high, the number of start-ups achieving sustained commercial success is still relatively modest. Continuous investor engagement, transparent reporting of outcomes, and stronger linkages with global markets are areas where private universities can improve. Additionally, building a culture where entrepreneurship is seen as a viable career option—rather than just an extracurricular activity—requires consistent institutional commitment and faculty involvement.

Overall, the start-up culture in Indian private universities is vibrant, fast-growing, and increasingly professionalized. With the right mix of policy support, industry engagement, and student enthusiasm, these campuses are becoming powerful launchpads for the next generation of Indian entrepreneurs.



THE MICROMOGULS

CELEBRATING **SMALL ENTREPRENEURS WHO EMPLOY 222 MILLION, OR 39 PER CENT OF INDIA'S WORKFORCE, AND FORM THE BEDROCK OF THE INDIAN ECONOMY**

By RAJ CHENGAPPA





When India celebrated its 78th anniversary of Independence this August 15, the country stood on the cusp of a transformative economic decade. One that will be shaped not just by sprawling industrial conglomerates or billion-dollar unicorns, but by the quiet and consistent rise of India's unsung entrepreneurs who work on looms, toil in two-room factories, commute mostly on two-wheelers and come home to load-shedding. They convert local problems and needs into entrepreneurial opportunities and create millions of jobs while sustaining India's social and economic fabric. In size, these micromoguls may be modest, but their impact on the economy is colossal and their life stories are truly inspiring.

Take Rupankar Bhattacharjee, who was bitten by the entrepreneurial bug in the most unusual of circumstances. A wildlife enthusiast, he was on a quest to track an elusive python when it disappeared into the dense thicket of water hyacinth that carpeted Assam's Deepor Beel, a vast freshwater lake, near Guwahati. That moment turned his mind towards the invasive weed—how much it had choked the state's wetlands, turning sprawling zones of aquatic biodiversity into watery graveyards. Rupankar got thinking about how to get rid of it and, along with his friend Aniket Dhar, researched and found that the hyacinth's high fibre content was perfect for paper production.

Thus was born Kumbhi Kagaz in 2022. After securing Rs 8.3 lakh from Waste Aid, a UK-based charity promoting waste management, the duo set up a factory on the outskirts of Guwahati. They developed a custom-designed machine to convert the hyacinth into paper. Soon, their catchment expanded to the wetlands of the Kaziranga National Park after a grant from Assam Startup, a central government initiative that encourages such ventures. Their turnover has begun to show a profit, and national recognition came recently when Prime Minister Narendra Modi mentioned their success in *Mann Ki Baat*, his monthly radio broadcast.

Some 2,300 km away in Aurang-

abad, there is Sandeep Dabhade, who was initially keen on being a tabla player and was eking out a living by performing across Maharashtra.

"There were days when getting even two meals was a luxury," he recalls. To

new venture—processing sugarcane into chemical-free jaggery on his farm. Now, he is encouraging other farmers to do so too, hoping to make his hometown Jalna an agri-processing hub.

Meanwhile, in the pristine forests of Jashpur in northern Chhattisgarh, an initiative by former district magistrate Ravi Mittal brought together a group of tribals to turn the abundant forest produce into a range of organic products. That initiative came to be called the Jai Jungle Farmer Producer Company, its mandate being to help women's self-help groups (SHG) brand and market their wares under the label Jashpure. Among the many products are those made out of the mahua tree, found in abundance in the region. Its many medicinal values are extracted without using chemicals, additives or adulterants. These include the nectar from the mahua flower,

“The Centre’s MSME policies are directed towards making these enterprises grow in size so that they enjoy the benefits of economies of scale and ensure the requisite quality critical to make inroads into global value chains”

**P.K. MISHRA, Principal Secretary
to the Prime Minister**



make ends meet, he joined a packaging company, where he excelled as an all-rounder, handling operations, marketing and accounts. That's when he decided to go solo, investing his savings and mortgaging his family gold to set up EcoPack in 2019 and begin trading in packaging materials. COVID laid low his business the very next year, but help came in the form of a working capital loan of Rs 11 lakh from a non-profit trust. The post-pandemic phase saw his business boom, and a Hindustan Unilever supplier became a major client. With that success, he started a

which serves as an alternative to honey. The company now has an annual turnover of Rs 60 lakh, putting money into women's hands and empowering them with a rare economic independence.

VITAL LIFELINE

With over 66 million micro units across the country, entrepreneurs operating on this scale straddle 99 per cent of the Micro, Small and Medium Enterprises (MSME) sector. MSMEs now employ 244 million people, or nearly 43 per cent of India's 565 million-strong

THE MIGHTY MINIS

Micro units dominate the Micro, Small & Medium Enterprises (MSME) sector in both numbers and employment

TOTAL MSME UNITS

67.1 MILLION



MICRO ENTERPRISES' BIG SHARE*

Micro	66.7
Small	0.48
Medium	0.04

REGISTRATIONS BY ACTIVITY*



*All figures in million; as on Aug. 21, 2025

Micos account for the most employment provided by MSMEs (Dec. 2024)

TOTAL EMPLOYMENT

244 MILLION



TOTAL MSME CONTRIBUTION

From jobs to GDP, exports to manufacturing, MSMEs remain central to India's economic strength

30.1%
Contribution to GDP (2022-23)

45%
Contribution to exports (2023-24)



2nd
largest employer after agriculture

36%
Contribution to manufacturing output (2022-23)

Source: Ministry of MSMEs

workforce. Of these, micro units account for 222 million, making them the second largest employer after agriculture. Though there is no individual break-up of value for the micro segment, MSMEs collectively account for 30 per cent of India's GDP, 36 per cent of manufacturing and 45 per cent of exports. That's how important they are. As India retools its economy to meet the challenges of the tariff tempest unleashed by US president Donald Trump and the realignment of global supply chains, these mighty minis have become India's natural champions.

When PM Modi in his Independence Day address to the nation talked of kicking off next-gen reforms, the MSME sector was on top of his mind. The Diwali bonanza of restructuring the GST by not only rationalising the four tax slabs but also cutting down on stressful paperwork is directed mainly toward boosting the MSME sector, which had taken hard knocks due to the pandemic. The recent spate of free trade agreements with the UK, Australia, the UAE and EFTA is designed to open new markets for MSMEs. Dr Pramod K. Mishra, principal secretary to the prime minister, says, "The Centre's

MSME policies are directed towards making these micro and small enterprises grow in size so that they enjoy the benefits of economies of scale and ensure the requisite quality critical to make inroads into global value chains. We see MSMEs as the crucial drivers of sustainable growth, innovation and inclusive development, and integral to achieving Viksit Bharat by 2047."

A HELPING HAND

This April, the Modi government revised MSME classifications so that they could benefit better from the Centre's Credit Guarantee Scheme (CGS). The turnover for eligibility for micro units was doubled from Rs 5 crore to Rs 10 crore, for small industries from Rs 50 crore to Rs 100 crore, and for medium enterprises from Rs 250 crore to Rs 500 crore. Under the revised CGS policy, these units can avail of up to Rs 1 crore collateral-free loans. CGS disbursements have grown tenfold in the past decade; last year, loans worth Rs 10.5 lakh crore were disbursed to 12.2 million entrepreneurs. The Modi government has also incentivised large commercial banks, both public and pri-

vate, to increase lending to MSMEs.

Then there is the PM Mudra Scheme, which focuses on first-generation micro entrepreneurs, especially women, with loans of up to Rs 20 lakh. This has seen Rs 34.53 lakh crore being disbursed to 538 million individuals in the past decade. "This is a staggering number that has helped crores of micro and small entrepreneurs," Mishra says. "Such credit schemes have fostered a cultural change, with micro entrepreneurs not having to worry about credit while starting their businesses." Among those who have made full use of the Mudra scheme is Shruti Malik Oberoi, who walked away from her corporate job to return to her hometown Yamunanagar in Haryana and start Iris Learnings, which provides skill development to people below the poverty line. She began by training labourers to drive and repair tractors, then helped them with Mudra loans to buy them and later earn money by providing farmers with mechanised tilling. That success saw Shruti expand her business to train a range of workers to get jobs in leading companies.

These micropreneurs are not your average small businesses. They are

hyper-local, often tech-savvy, and have an understanding born of genuine grassroots' needs. Four major qualities underpin their success: resilience, inclusiveness, sustainability and innovation. So, when Satyam Sundaram couldn't find a government job in his home state Bihar, he enrolled for an MBA in a Kolkata institute. Cashing in on the post-COVID 'return to nature' sentiment, he took to transforming bamboo into a variety of products. Setting up a factory on his father's land in Purnia, with a loan from the PM's Employment Generation Programme, a credit-linked subsidy scheme, he hired artisans to make multiple products, including handbags, toothbrushes, tongue cleaners and pen holders. Today, he boasts an annual turnover of over Rs 40 lakh.

THICKET OF COMPLIANCES

However, despite these successes, micro and small entrepreneurs have to fight a jungle of regulatory constraints and bureaucratic hurdles. Bharatiya Yuva Shakti Trust founder and managing trustee Lakshmi V. Venkatesan, who in the past three decades has been involved in boosting micro and small industries, says, "Many micropreneurs still rely on informal sources as they find bank paperwork time-consuming, lack credit history, or are not digitally literate. Thus, ease of access becomes critical. Banks take over six months to process loans, causing delays. And 85 per cent of women micro entrepreneurs could not secure loans." She also thinks that the current average loan size of Rs 65,000 per person under the Mudra scheme is insufficient for micropreneurs to expand and sustain their businesses effectively. "The government needs to increase the loan amounts, provide interest subvention and lower margin money," she advocates. GST rules need to be simplified too, as micro enterprises currently have to file over 30 compliances annually.



“Many micro entrepreneurs still rely on informal sources as they find bank paperwork time-consuming, lack credit history and are not digitally literate. So, ease of access becomes critical”

LAKSHMI V. VENKATESAN
Founder & MD, Bharatiya Yuva Shakti Trust

She says most micro units are under-capitalised, operate in isolation, are not part of the national or global value chains and are in urgent need of mentoring. Also required is infrastructure development, particularly in Tier 3 and Tier 4 towns, to improve logistics, reduce costs and enhance market access.

A survey by the Small Industries Development Bank of India (SIDBI) this May highlighted these very concerns, revealing how inadequate credit access remains a key challenge despite the clutch of government policies. Borrowing from informal sources is a significantly high 12 per cent for micro enterprises, compared to 2 and 3 per cent, respectively, for small and medium enterprises. Almost one out of five units surveyed said they faced intense competition and had to struggle to expand to new markets. Manoj Mittal, SIDBI's chairman and managing director, points out, "While there has been tremendous progress in this sector, issues like limited access to affordable capital, constrained market reach, inadequate infrastructure, shortage of skilled labour, lack of technological adoption and productivity challenges are some of the critical barriers impeding their growth."

Cognisant of these constraints, the Modi government is working to remove them. Soon after his Independence Day address, the PM summoned key cabinet ministers and asked them to prepare a blueprint for rapid economic change in the face of high US tariffs and geopolitical shifts. In the MSME sector, to keep

pace with the technologies transforming businesses, from AI adoption to Internet of Things integration, the Centre plans to turn MSMEs into "innovation laboratories" by incentivising them to focus on clean technology and manufacturing missions and be at the forefront of green economy transitions. Among the schemes launched are ASPIRE, or 'A Scheme for Promotion of Innovation, Rural Industry and Entrepreneurship', to set up incubators for start-ups at the district level.

Mishra says that deregulation would be a continuing priority. The Jan Vishwas Bill 2.0, introduced during the monsoon session of Parliament, aims to target 288 provisions for decriminalisation. The push for better infrastructure remains a top concern, too, along with interventions in key sectors to provide more production-linked incentives (PLIs) and big investments in skill development. In addition to these measures and in an attempt to accelerate overall economic growth, the Modi government is also focusing on boosting agricultural productivity for self-reliance, improving India's innovation quotient, making its financial system more inclusive, vastly improving the digital public infrastructure and strengthening governance to ensure the implementation of all development schemes, apart from streamlining the bureaucracy. All these are key, since micro entrepreneurs, as the shining examples in the following pages show, are not the footnotes of India's growth story but its prime movers. ■

INSURING INDIA'S GROWTH ENGINE: A STRATEGIC VISION FOR MSMES

In an exclusive conversation, Mrs. Girija Subramanian, Chairman & Managing Director of New India Assurance, shares insights into the company's ambitious 'Year of SME' initiative for 2025 and how the public sector insurer plans to bridge the massive protection gap in India's 66-million strong MSME ecosystem.

Q What strategic factors led New India Assurance to declare 2025 as its 'Year of SME'?

Our decision stems from compelling data and market realities. Internal assessments revealed that less than 15% of India's 66 million MSMEs are adequately insured, despite over 70% experiencing operational or climate-related shocks in the past three years. Our behavioral surveys showed 75% of MSMEs view insurance as discretionary cost rather than a business continuity tool.

This initiative perfectly aligns with the government's fiscal agenda. The Union Budget 2025-26 allocated ₹10,000 crores to MSMEs through expanded CGTMSE coverage. RBI's revised Priority Sector Lending norms encourage financing for high-potential MSMEs in emerging sectors. We're prototyping embedded insurance solutions with NBFC partners through our Banca channels, capitalizing on TReDS and Account Aggregator adoption.

Q With 54 million MSMEs remaining uninsured, what are NIA's specific targets and success metrics?

We've set an ambitious goal to serve at least 5 million MSMEs by FY26, targeting a premium pool of ₹1,500-2,000 crores. Even capturing 10% market share represents over 5 million new clients, given the potential annual premium pool exceeds ₹5,000 crores.

Beyond premiums, we're measuring success through insurance penetration uplift in target geographies, reduced claim settlement turnaround times, and financial inclusion metrics—particularly first-time insurees among vulnerable segments. We're tracking embedded insurance adoption and strengthening ecosystem partnerships with SIDBI, industry associations, and fintechs while improving digital sourcing capabilities.

Q How are you addressing MSMEs' perception of insurance as an "unnecessary expense"?

We're pioneering flexible, cash-flow-friendly models. We have instalment-based payments for engineering and credit insurance. We've developed 'Nishchit Suraksha,' a parametric product offering event-triggered, on-demand covers—like monsoon flood insurance during high-risk seasons.



We're exploring revenue-linked premium models and embedding insurance within working capital loans through fintech partnerships. Digital micro-policies enable MSMEs to purchase relevant coverage in bite-sized amounts via mobile apps, with flexibility to scale coverage as business needs evolve.

Q What specific initiatives target women-led MSMEs under this umbrella?

Recognizing that one-fourth of registered MSMEs are women-led, we've launched 'Mahila Udyam Bima' and 'Naari Samman' policies. These bundle fire, business interruption, burglary, and personal accident coverage with affordable premiums and simplified claims processes.

We're partnering with women's SHGs, self-help networks, and NGOs to leverage trusted community groups for awareness and enrollment. Our approach includes dedicated helplines, vernacular language apps, female insurance advisors, and targeted financial literacy campaigns.

To build trust and accessibility, we've simplified onboarding with reduced documentation and minimal underwriting. We're working with government schemes and CSR partners to offer premium subsidies and cashback incentives, making insurance truly accessible for women entrepreneurs in both formal and informal settings.



THE SILENT ARCHITECTS OF INDIA'S ECONOMIC REVOLUTION

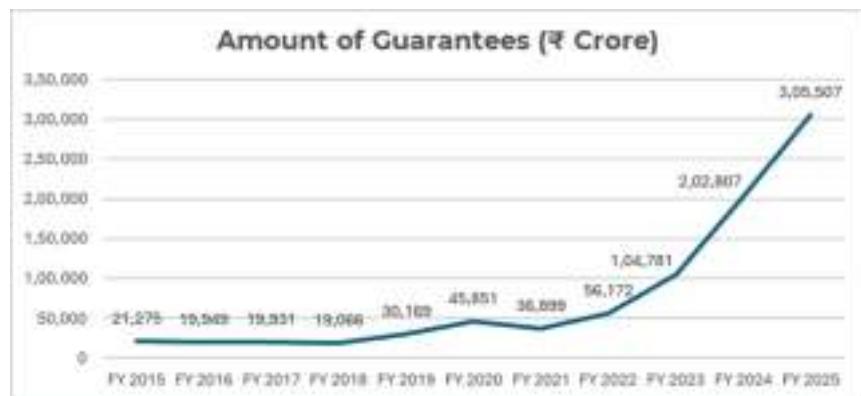
How a 25-year-old Credit Gurantee institution has quietly transformed millions of entrepreneurial dreams into the backbone of New India.

In Mumbai's Dharavi, Priya Sharma runs a textile unit employing twelve women. In Guwahati, Rajesh Das operates a tea processing facility exporting to Europe. Connecting these entrepreneurs across India's geography isn't just ambition—it's the Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE), an institution that has quietly revolutionized how India finances its economic dreams.

As the nation celebrates its 79th Independence Day, few stories embody Atmanirbhar Bharat quite like CGTMSE's journey. Setup in 2000 jointly by Ministry of MSME, GoI and SIDBI, this trust has become the financial lifeline for millions of micro and small enterprises nationwide. The numbers tell a remarkable story. Since inception, CGTMSE has approved 1.15 crore guarantees worth ₹9.34 lakh crore—a sum dwarfing many nations' GDP. More significantly, 72% of this impact occurred in just four years, reflecting the institution's accelerated role in India's post-pandemic recovery.

Behind these statistics lies profound financial inclusion. CGTMSE's genius: removing the collateral barrier that historically locked millions of entrepreneurs out of formal credit systems. By providing guarantee coverage up to ₹10 crore per borrower, the trust enables banks to lend without demanding collateral security—revolutionary in a country where capital access was long a privilege of the few.

The ripple effects are transformative. Guaranteed enterprises have generated employment for over 303 lakh people and achieved combined turnover exceeding ₹83 lakh crore. These represent families lifted from poverty, communities revitalized, and regional economies strengthened.



CGTMSE's evolution mirrors India's economic maturation. From covering only traditional manufacturing and service initially, the scheme expanded to include retail trade, wholesale operations, and educational institutions. Special provisions for informal micro enterprises and special benefits to women entrepreneurs, and Northeast enterprises demonstrate nuanced understanding of India's diverse economic landscape.

The trust's collaboration with ten state governments—from Assam to Andhra Pradesh—exemplifies cooperative federalism, creating multiplier effects that enhance guarantee coverage without straining central resources. Meanwhile, innovative initiatives like co-lending schemes and allowing fintech NBFC partnerships show an institution embracing technological disruption. Most telling is CGTMSE's recent milestone: approving its one crore guarantee—testament to entrepreneurial energy coursing through India's economic arteries. With enhanced coverage for women entrepreneurs (90%), transgender-promoted enterprises, and reduced annual

guarantee fees ranging from 0.37% to 1.20%, the trust continues evolving.

Recent policy reforms reflect this dynamism. The guarantee ceiling increased from ₹5 crore to ₹10 crore, while special provisions for informal micro enterprises offer 85% coverage without legal action requirements. Collaborations with state governments provide additional coverage, making schemes more attractive to lenders.

As India stands at the threshold of becoming a \$5 trillion economy, institutions like CGTMSE represent democratic distribution of economic opportunity sustaining this growth. While headlines focus on unicorns and IPOs, CGTMSE's quiet revolution reminds us that true transformation happens in small workshops, local markets, and family businesses.

Among millions of entrepreneurs backed by this trust, India's independence finds authentic expression—in the freedom to dream, create, and build a prosperous tomorrow.

Interview with Mr. Manish Sinha, CEO, CGTMSE



Can you share the journey of CGTMSE since its inception? What have been the key milestones along the way?

Reply: The journey of the Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE) since its inception in 2000 has been quite remarkable. CGTMSE was set up by Ministry of MSME, GoI and SIDBI, the Ministry of MSME, Government of India and SIDBI with the aim of providing credit guarantees to financial institutions, enabling them to offer loans to micro and small enterprises without the need for collateral and third party guarantee. This initiative has played a pivotal role in promoting entrepreneurship and financial inclusion across the country. One of the key milestones in our journey was the launch itself, which marked the beginning of a new era in credit access for micro and small businesses. Initially, we faced challenges in creating awareness and building trust among financial institutions and MSEs. However, through continuous efforts in outreach and education, we were able to establish a robust network of member lending institutions (MLIs).

A series of Policy modifications were introduced in 2018 which helped CGTMSE to expand its business horizon somewhat. For the last 3-4 years, we have been taking continuous steps towards reforming the Schemes, both at the Policy as well as operational level. A significant milestone was the introduction of the revamped Credit Guarantee Scheme (CGS) in 2023, which included several enhancements to make the scheme more attractive and beneficial for both lenders and borrowers. This included increasing the credit guarantee coverage and simplifying the claim settlement process. On the other hand, a total revamp of the technological platform, on which entire operations are carried out, was carried out ensuring ease of business for the lending institutions.

During last year we celebrated a milestone of supporting and guaranteeing more than ₹3 lakh crore worth MSEs which was one third of the total guarantees approved since the inception of CGTMSE. Throughout, our mission has been to empower micro and small businesses and drive economic growth.

What were some of the key initiatives implemented during the last 3 financial years that significantly contributed to this milestone?

Reply: Over the last three financial years, CGTMSE has implemented several key initiatives that have significantly contributed to our

recent milestones. We increased the guarantee ceiling to ₹5 crore and reduced the Annual Guarantee Fee (AGF). We've aligned trading activity with others and raised the waiver of legal action threshold to ₹10 lakh. To better serve our borrowers, we provided concessions in fees and increased the extent of coverage for various borrower categories. We've also collaborated extensively with various State Governments to provide enhanced guarantee coverage to MSEs in the respective States.

We achieved API integration with major banks for the automatic flow of applications and introduced auto approval of guarantee applications. Additionally, we reduced the lock-in period for loans up to ₹10 lakh with a tenure of up to 36 months. Special provisions have been made for MSE borrowers in Identified Credit Deficient Districts (ICDDs) by the RBI, who receive a 10% reduction in the standard rate of guarantee fee and an additional 5% guarantee coverage. Moreover, we've included Informal Micro Enterprises (IME) in the guarantee mechanism, further expanding our support to MSEs.

"CGTMSE plays a key role in facilitating collateral-free credit to MSEs, especially for expansion and risk mitigation. Can you elaborate on how CGTMSE adapts its guarantee framework to support MSEs aiming to scale up?"

Reply: At CGTMSE, we constantly refine our guarantee framework to stay aligned with the aspirations and growth plans of MSEs. Over the years, we have expanded our coverage, increased flexibility in product design, and simplified processes so that entrepreneurs can get collateral-free credit quickly and efficiently. Our aim is to empower MSEs to invest in capacity building, adopt modern technologies, enhance quality standards, and explore new markets with confidence. By reducing the financial risks for lending institutions, we make it easier for MSEs to access the funding they need at crucial stages of their growth journey. Ultimately, we see CGTMSE as more than a facilitator of credit — we are an enabler, helping MSEs scale sustainably and compete successfully on a larger stage.

"With recent initiatives such as increasing guarantee ceiling and digital processes, how is CGTMSE enhancing accessibility and efficiency for first-generation entrepreneurs, women-led ventures, and MSEs in underserved regions?"

Reply: Technology has been a game-changer for CGTMSE in making credit guarantees more accessible and efficient, particularly for first-generation entrepreneurs, women-led ventures, and MSEs in underserved areas. We have also digitised the end-to-end process — from application to approval and settlement — reducing paperwork, turnaround time, and operational hurdles. This not only speeds up access to credit but also makes the process transparent and user-friendly. Our ultimate goal is to evolve the support mechanisms in response to the changing economic landscape by embracing digital transformation and leveraging technology to streamline processes. As part of our constant endeavour to support MSEs, we are enhancing our digital platforms to facilitate quicker and more efficient access to credit guarantees.

"Having crossed the milestone of over 1 crore loan guarantees covering ₹9.34 lakh crore, what does CGTMSE envision as its next frontier—whether through new products, deeper partnerships with states, or sector-specific outreach?"

Reply: CGTMSE has covered ₹3.06 lakh crore worth credit guarantee during FY 2025. This is highest ever guarantee approval in an FY. Further, CGTMSE achieved a major milestone by approving its one croreth guarantee. As on March 31, 2025, CGTMSE has approved 1.15 crore number of cumulative guarantees worth ₹9.34 lakh crore. It is worth mentioning that 72% of cumulative guarantees amounting to ₹6.69 lakh crore has been done during last 4 FYS. This remarkable achievement demonstrates the CGTMSE's crucial role in fostering a supportive environment for MSEs and underscores the positive impact of credit guarantee schemes in empowering the MSEs.

Our next frontier is to deepen this impact by innovating products and delivery channels, while our continued work with state governments aims to create blended guarantee models that can further reduce the cost of borrowing for entrepreneurs.

We are also looking at sector-focused strategies to address unique financing gaps — whether in manufacturing, services, or emerging areas like green enterprises and digital-first businesses. At the core of all these efforts is a simple vision: to ensure that every viable MSE, regardless of its size, location, or stage of growth, has timely access to collateral-free credit, enabling it to scale with confidence and resilience.



THE MICROMOGULS

AJAY
SINGH, 50
Alwar,
Rajasthan



► THE MILKY WAY

Ajay Singh with his herd of goats and a range of his products at a village in Alwar

HE MOVED HIS CHEESE

No one who has eaten Ajay Singh's fabulous, preservative-free cheeses **crafted from goat milk would believe his journey**—from village boy to artisanal cheese maker. It is proof that the best creations emerge from the alchemy of human determination meeting raw possibility

Text and Photograph By BANDEEP SINGH



F

From the sprawling urban landscape of Delhi, where corporate ambitions unfold in glass-walled highrises, Ajay Singh embarked on a road less travelled—one that would lead him from corporate professionalism to the earthy wisdom of running a goat farm with 300 goats. The son of a CRPF sub-inspector from Barsana village in Haryana's Charkhi Dadri, Ajay trained as an accountant and worked in banking. The property boom in 2011 led him to switch boats and open a real estate

“ IMPORTED CHEESE VARIETIES COMPRIZE OVER 70 PER CENT OF THE AROUND Rs 12 CRORE MARKET OF GOAT CHEESE IN INDIA. MY AIM IS TO MAKE A BIG DENT IN THESE IMPORTS IN THREE YEARS”

AJAY SINGH



company and purchase 35 acres of farmland near Alwar, Rajasthan. The aim was to sell farm plots. In 2015, the Indian real estate market nosedived. Ajay, who was living in the village to develop the plots, had invested his savings in land that now had no buyers. “There were times when I had no money to buy eggs and bread for my children,” he reminisces.

As Ajay tried his hand at farming, the widespread goat-rearing in the Alwar region caught his attention. It stirred in him memories of village elders referring to goat milk as *niroga*—one that could rid you of all disease. There were those who vouched for its better digestibility over cow milk and being

an alternative for lactose-intolerant persons. Ajay also heard of doctors recommending goat milk to dengue, chikungunya and typhoid patients for increased platelet count. He kept a goat for milk, as it was cheap to maintain and, unlike a cow or a buffalo, could be milked any time of the day. The germ of an idea was formed—to supply goat milk to customers in Delhi.

In 2016, Ajay set up Courtyard Farms and through advertisements on Google and Justdial managed to track customers who were interested. He then started to source goat milk from farmers; within a year, he was selling 40 litres a day. In two years, his customer base grew to around 8,000.

FACT SHEET

Name of company **Courtyard Farms**

What they do
**Produce cheese,
Greek yoghurt,
Kefir, Cajeta spreads
from goat milk
without any added
preservative**

Founded in: 2016

**Annual turnover
Rs 2.25 crore**

This pushed Ajay to move his operations from his LIG flat to a 700 square feet unit in Sant Nagar, Delhi, which he then expanded to a 2,000 sq. ft area. In spite of success, by 2018, Ajay had realised that those who sought goat milk did so as a health supplement. Ajay decided to add value by processing it into ghee and curd, which was received well. He was then drawn to the finest expression of goat milk—goat cheese.

Ajay turned to videos on YouTube and also reached out to cheese-makers in India and abroad to get tips. For quality and taste, he asked for feedback for his cheese batches from chefs and food consultants. Within a year, he launched his goat Feta and, soon after, Chevre. Both varieties—deliciously creamy, with a soft consistency—surprised aficionados as they did not use any preservative and earned his products preference over imported, preservative-laden versions. Soon, top restaurants like Indian Accent and Comorin became regular clients.

Yet, Ajay was not content, and his ceaseless experimenting led to more goat milk products. He started keeping his own herd of goats for steady supply of milk. In 2021, he launched his goat Kefir (a drink made from fermented milk), followed by his marinated Feta range. By 2023 end, Ajay's product range included goat milk-based condensed milk, Cajeta spreads and a range of Greek yoghurts. These are now produced in rigorous quality-controlled setups in a 6,000 sq. ft facility in the Okhla Industrial Area. The cream was rising to the top: Courtyard's FY24-25 turnover touched Rs 2.25 crore.

“Imported cheese varieties comprise over 70 per cent of the approximately Rs 12 crore market of goat cheese in India,” says Ajay. “In three years' time, my aim is to make a big dent in these imports,” he adds, as he spreads some Chevre on a roti made on a *chulha*. ■



UNDER THE GUIDANCE OF PM MODI **NIRAMAYA RAJASTHAN** IN THE MAKING

Rajasthan has rapidly emerged as a model state in the field of healthcare services under the leadership of Chief Minister Bhajanlal Sharma. Cutting-edge technology, innovations, and the expansion of health facilities to the remotest corners have given the medical system a new direction. From villages to cities, and from desert regions to tribal areas, Rajasthan's priority is no longer limited to curing illness but is now focused on promoting overall health. With a strong, accessible, and innovation-driven healthcare system, the state is also making its mark in medical tourism. With these efforts, along with "Aapno Agrani Rajasthan" (Our Leading Rajasthan), the oath of "Niramaya Rajasthan" (Healthy Rajasthan) is taking up shape.

NIRAMAYA RAJASTHAN

The Niramaya Rajasthan Abhiyan (campaign) is an ambitious initiative of the Government of Rajasthan, aimed at providing every citizen of the state with accessible, affordable, and quality healthcare services, while also a strong step for raising awareness towards health promotion. Its objective is to ensure equal access to healthcare in both rural and urban areas, increase health awareness, and strengthen the medical infrastructure.

Chief Minister Bhajanlal Sharma launched the Niramaya Rajasthan Abhiyan on the auspicious occasion of World Health Day on April 7, 2025. The campaign not only focuses on curative

healthcare services but also aims to make Rajasthan a leader in the health sector by promoting preventive care, awareness, and healthy lifestyles. Each month, activities such as screenings, treatment, and awareness drives are organised based on a designated theme by targeting specific groups. Intensive monitoring is carried out at every level to achieve the desired outcomes.

MESSAGE OF HEALTHY LIFESTYLE THROUGH AWARENESS ACTIVITIES

Under the campaign, ASHA and ANM workers are reaching out to households to spread health messages at the village and ward level. Besides this, children in Anganwadi centres and schools

are being made aware of various health issues. Awareness activities are also being organised on different Health Days, while health messages are being disseminated through social media as required.

MISSION MADHUHAARI FOR PREVENTION, MANAGEMENT, AND AWARENESS OF TYPE-1 DIABETES

Mission Madhuhaari is an innovative initiative of the Rajasthan Government, launched for the prevention, management, and awareness of diabetes, particularly Type-1 diabetes. The campaign is especially focused on ensuring access to quality healthcare services for diabetes patients in rural and remote areas.



KEY OBJECTIVES OF THE CAMPAIGN

1. Promote cleanliness, nutritious and balanced diets, and Shri Anna (millets); improve primary-level disease screening and treatment of non-communicable diseases.
2. Create awareness to make yoga and exercise part of daily routines.
3. Increase community participation for overall health.
4. Strengthen cooperation between the government, private sector, and non-governmental organisations.



"Rajasthan, driven by progressive policies, people-centric programmes, and strong healthcare infrastructure, is rapidly advancing towards its health goals. The State Government aims to ensure every citizen has access to quality care and is empowered to live disease-free."

The Department of Medical & Health has launched innovative initiatives like Niramaya Rajasthan, Mission Liver Smile, Swasth Nari Chetna, Mission Ob Loss, Madhu Netra, and Ramashray Ward. These programmes actively involve citizens, focusing on preventive care, tackling communicable and non-communicable diseases, improving maternal and child health, and promoting healthy lifestyles. With a broad vision and multi-dimensional strategy, Rajasthan is realising the goals of Ayushman Bharat and Ayushman Rajasthan."

— *Bhajanlal Sharma*
Chief Minister, Rajasthan



Under this initiative, Type-1 diabetes patients are provided free insulin, glucometers, and glucose strips.

MISSION LIVER SMILE - A KEY INITIATIVE

The prevalence rate of Non-Alcoholic Fatty Liver Disease is estimated to be between 9 and 32 percent among youth due to junk food and unhealthy eating habits. Keeping this in view, the Mission Liver Smile programme has been launched. Its objective is to increase awareness about liver diseases and to ensure timely screening and treatment. Liver Smile Clinics have been established in 61 district hospitals across the state. So far, more than 32,000 individuals have been screened in these clinics, of which symptoms of Fatty Liver Disease were found in nearly 1,300 individuals.

BREASTFEEDING MANAGEMENT UNITS

With the objective of achieving 'Niramaya Rajasthan', maternal and child health services are being strengthened. In this context, breastfeeding management units have been established across the state. The primary aim of these units is to ensure that newborns receive mother's milk, to address breastfeeding-related challenges, and to provide training and support to mothers. The launch of 29 such units is clear evidence of the Rajasthan Government's commitment to reducing infant mortality and improving nutritional standards.

HAEMODIALYSIS WARDS

These wards have been set up in district hospitals to provide life-saving facilities for patients suffering from kidney diseases. These wards are

making essential medical services like dialysis accessible to patients struggling with kidney failure, especially in rural and remote areas where such facilities were previously limited. This initiative is a significant step towards making the treatment of critical illnesses more affordable and accessible, thereby saving lives.

CHIEF MINISTER AYUSHMAN ADARSH GRAM PANCHAYAT YOJANA

The objective of the Mukhyamantri Ayushman Adarsh Gram Panchayat Yojana is to strengthen healthcare services in rural areas and develop model Gram Panchayats. Under this scheme, selected Gram Panchayats are being transformed into models through improved health facilities, sanitation, and awareness programmes. Within each Gram Panchayat, enhanced medical services such as Primary Health Centres and Mobile Medical Units are being established, along with the organising health awareness camps. Special emphasis is being laid on improvements in areas like safe drinking water, sanitation, and nutrition, so as to ensure the holistic development of rural communities and to reduce health inequalities.

SWASTH NARI CHETNA ABHIYAN
Approximately 28,730 women are living with HIV in Rajasthan. These women face a six-time higher risk of developing cervical cancer compared to the general female population. The medical officers, nursing officers, and data entry operators posted at all 36 ART centres in the state were imparted training to provide better health protection to these women.

'MAA' YOJANA SETS AN EXAMPLE

50 LAKH PATIENTS BENEFITED WITH FREE, CASHLESS TREATMENT

Healthcare services in Rajasthan have become more accessible to rural communities and the underprivileged due to the compassionate approach of Chief Minister Bhajanlal Sharma. Needy families have been freed from the burden of medical expenses. They are getting free treatment from common ailments like fever to expensive treatments such as transplants and robotic surgeries. This has been made possible through the Mukhyamantri Ayushman Aarogya Yojana, launched as a humanitarian initiative of the Chief Minister. So far, under this scheme, more than 50 lakh patients have received free treatment worth over ₹5,786 crore.

Chief Minister Bhajanlal Sharma directed to start a new scheme by addressing gaps in the earlier insurance scheme and expanding the scope. Mukhyamantri Ayushman Aarogya Yojana was launched following the directions of the chief minister. This scheme is first of its kind in the public sector covering treatment packages from common illnesses to robotic surgery, from allopathy to AYUSH practices, and for children as well as the elderly for every discipline and every group.

2,200 TREATMENT PACKAGES

In the new scheme, the number of packages has been increased to around 2,200. For serious illnesses such as cancer, 73 day-care packages and 419 paediatric packages have been included.

As per the 2025-26 budget announcements, new packages have been added to the scheme including robotic surgery, neurosurgery, plastic surgery and skin transplant, cardiothoracic and vascular surgery, geriatric care packages for people above 70 years of age, new packages have also been introduced for persons with disabilities, adolescent mental health, oral cancer, and treatments under the AYUSH systems of medicine have been added now in the scheme.

RELAXATION IN RULES TO ENSURE REACH UP TO VILLAGES AND TOWNS

To ensure the scheme reaches villages and small towns, the empanelment rules for hospitals have been relaxed. The empanelment rules have been simplified for 11 remote,

difficult-to-access, and underdeveloped districts as well as 27 aspirational blocks in the state. Rates for some packages have also been rationalised. To ensure there is no shortage of funds for the scheme, a fund of ₹3,500 crore has been set up.

INTER-STATE PORTABILITY IMPLEMENTED

Inter-state portability has been introduced in the MAA scheme. At present, inbound portability has started and outbound portability will commence soon. This will enable patients from outside Rajasthan to come for treatment in the state, while patients from Rajasthan will be able to access treatment in other states.

FACT FILE

Families registered under the scheme - Over	Listed hospitals More than	Patients benefited so far Approximately
1.36 crore	1,800	50 lakh
Total expenditure on claims so far - Over	Average number of patients benefiting daily	Average daily claim amount booked - Over
₹5786 crore	8,400	₹9 crore



UNPARALLELED SERVICE TO THE PEOPLE IN 19 MONTHS

- The Mukhyamantri Ayushman Arogya Health Infrastructure Mission has been started to strengthen the healthcare infrastructure of the state. Under this, construction works worth ₹**15,000** crore are being undertaken by setting a timeline of three-year.
- More than **23** lakh elderly people have been benefitted under Ramashray Ward.
- During the tenure of the present government, the following facilities have been established including **65** Community Health Centres, **213** Primary Health Centres, **640** Sub-Health Centres, **131** Block Public Health Units, 6 Integrated Public Health Laboratories, **17** District Drug Warehouses, **14** Trauma Centres, **13** BCMO Offices, **1** Critical Care Block, **5** Blood Banks, **1** Satellite Hospital, and **1** Maternal & Child Health Centre.
- The Department of Medical and Health in a short span of time has made more than **24,000** recruitments, while the recruitment process on around **26,000** posts is in process.
- Rajasthan holds third position in the country by declaring **3,355** TB-free panchayats. Rajasthan was honoured with a National Award by the Union Government on March **24** in New Delhi.
- To strengthen primary healthcare services, **11,655** medical institutions across the state have been transformed into Ayushman Arogya Mandir.
- The MAA-Voucher Scheme has been implemented in the state, through which free sonography services are being



provided in government facilities in villages and towns. Free sonography is done at approximately **1,200** authorised private sonography centres using QR code-based vouchers. More than **2.88** lakh coupons have been issued so far, with an annual target of serving around **3** lakh pregnant women.

- The Rajasthan Digital Health Mission has been implemented to strengthen healthcare services technologically. So far, more than **6.3** crore ABHA IDs have been generated in the state. Rajasthan is on the second position in the country.
- The Mukhyamantri Ayushman Arogya Camps were organised on the first anniversary of the State Government, in which more than **11.59** lakh people availed health check-ups and treatment.
- Rajasthan is moving ahead with commitment towards improving health standards.

According to the SRS Survey **2020–22** released in June, the state's maternal mortality rate stands at **87** per lakh live births, better than the national average of **88** per lakh live births.

- Institutional deliveries in Rajasthan as per SRS **2022** have been recorded **99.4%**, which is more than the national average of **94.2%**.
- The Government of India has launched telemedicine services to provide citizens with easy access to healthcare. So far **25.21** lakh beneficiaries have been benefitted.
- Currently **510** Pradhan Mantri Bharatiya Janaushadhi Kendras are operational in Rajasthan to provide affordable and quality medicines to the public, with **313** of them opened in the past one and a half years.

RAMASHRAY WARDS - A UNIQUE HEALTHCARE GIFT FOR THE ELDERLY

SO FAR, NEARLY 23 LAKH ELDERLY PEOPLE HAVE BENEFITED

On the initiative of Chief Minister Bhajanlal Sharma, Ramashray Wards (Geriatric Wards and Geriatric Clinics) have been established in all district hospitals, proving to be a remarkable gift of health for the elderly. So far, nearly 23 lakh elderly people have benefitted from this humanitarian effort. Not only have they been relieved from the hassle of running around for treatment, but they have also been freed from the difficulties faced in hospitals.

It is to be mentioned that, following the Chief

Minister's directives and under the guidance of Health Minister Gajendra Singh Khinvsar, Ramashray Wards were inaugurated on March 14, 2024 in district hospitals across the state to ensure proper healthcare for the elderly and to provide them with dignified treatment in hospitals. So far, more than 23 lakh elderly citizens have registered to benefit from this service-oriented innovation of the Rajasthan Government. Under this initiative, around 21 lakh elderly patients have availed OPD services, while over 1.22 lakh senior citizens have benefitted from IPD services.





THE MICROMOGULS

ARJIT
SONI, 37
Ahmedabad

CYCLE OF REDEMPTION

To help hapless commuters negotiate clogged Indian roads,
MyByk aims to integrate cycling into urban transport,
especially for first- and last-mile connectivity

By JUMANA SHAH

Photograph by RAJWANT RAWAT



EASY RIDER
Arjit Soni with his
fleet of bikes in
Ahmedabad

In

the first decades of the 20th century, affordable bicycles transformed thousands of Indian lives—allowing them an unparalleled mobility. While it has never quite lost its popularity in rural and semi-urban areas, the urban masses have since reposed their faith in mass transport systems, with an aspirational eye out for their first car. But the humble bicycle still had an ace up its chain, as Arjit Soni realised.

Arjit had always wanted a car, and bought one soon after he started practising as a chartered accountant in South Mumbai. But the grinding realities of Indian roads detracted from the pleasure of driving—why, it took 30 minutes to enter the parking lot of his favourite mall, and 45 minutes to exit! “As a student, I used the local train and had bought two cycles that I would use for last-mile connectivity. In college, I had a bright idea—to launch a facility where people could rent cycles—but it was shot down. Now, I was convinced about it,” says Arjit. In 2014, he started MYBYK, India’s first public bicycle-sharing and rental service. The idea: to obviate the anxiety caused by traffic snarls. It all started from Ahmedabad, and now the mobile app-based service operates in eight cities—including Mumbai, Nagpur, Kochi, Jamnagar, Udaipur, Indore and Valsad—and over 10 campuses. With a fleet of more than 9,000 bicycles and over 50,000 monthly customers, it makes a monthly recurring revenue of Rs 75 lakh. MYBYK integrates with public transport systems like the metro and bus networks—Ahmedabad Bus Rapid Transit System and the Kochi Metro, for example—to provide first- and last-mile connectivity. “Our core philosophy was to make

“OUR CORE PHILOSOPHY WAS TO MAKE PUBLIC TRANSPORT MORE ACCESSIBLE AND CONVENIENT BY SOLVING THE FIRST- AND LAST-MILE CHALLENGE”

ARJIT SONI



FACT SHEET

Name of company
MYBYK

What they do
App-based public bike sharing/ renting

Founded in: 2014

Annual turnover
Rs 9 crore

public transport more accessible and convenient by solving the first- and last-mile challenge,” Arjit tells INDIA TODAY. The venture was bootstrapped—a friend of his father’s invested Rs 1.25 crore initially—for the first seven years; only in 2021 did it get a \$1 million (Rs 8.65 crore) investment from Avon Cycles and other investors.

Yet Arjit found that MYBYK didn’t draw funding in the way that such a green venture could have. Moreover, despite its high impact, profitability remained low because the business model was dependent on public infrastructure, and the culture of using bicycles had yet to gather high momentum despite a compelling need. A shift in focus was needed, and an obvious idea suggested itself. “Over the years, we realised that achieving our vision requires strong support in the form of policy and infrastructure—particularly

cycling-friendly roads, shade and safety. Since those elements have been slow to materialise, we’ve chosen to strategically prioritise areas where we can drive impact and scale immediately,” reflects Arjit. The company has shifted its primary focus to MYBYK Campus (for intra-campus mobility) and MYBYK Cargo, which caters to India’s 1.3 million last-mile delivery riders (Swiggy, Zomato et al). This segment, he says, is growing at a 12-18 per cent compound annual growth rate (CAGR).

For the latter, Arjit had a purpose-built electric delivery bike created from scratch. The first 200 e-bikes proved to be a success; by March 2026, the company will introduce around 1,500-2,000 new e-bikes. Arjit expects his monthly recurring revenue (MRR) to double in 2026. “With the growth of MYBYK Cargo, we are accelerating toward profitability,” he says.

A champion of sustainable urban mobility, Arjit recalls a 10-minute meeting with Narendra Modi in early 2014, and how the then chief minister of Gujarat gave him his first breakthrough with the Ahmedabad Municipal Corporation. “I was told to present my idea in two minutes; I concluded in 90 seconds. He (Modi) was convinced about the idea and coined the term ‘bicycle feeder service’ for MYBYK, as an aid to the BRTS that was being rolled out,” he says. That was a long time ago. Arjit now waits for urban infrastructure to catch up with an idea that arrived many monsoons back. ■

VANDE SOMNATH FESTIVAL

A CULTURAL ODE TO MAHADEV IN SACRED SHRAVAN

On the western shores of Gujarat, where the Arabian Sea greets the timeless land of Prabhas Patan, **Somnath rises as the first Jyotirlinga—an eternal sentinel of faith.**

Destroyed and rebuilt across centuries, its sanctity has only deepened, making it not just a temple but a symbol of India's resilience and devotion.

Under the vision of **Hon'ble Prime Minister Narendra Modi, President of the Somnath Trust**, this shrine has witnessed both infrastructural renewal and cultural revival. The **Vande Somnath Kala Mahotsav**, which concluded after six sacred **Mondays of Shravan 2025**, became a luminous expression of this renaissance—where art became prayer, and devotion took form through dance.

Rooted in temple lore, the festival revived an ancient tradition where thousands once offered seva to Mahadev through movement. Here, dance was not performance but worship—each rhythm a surrender to Lord Nataraj.

Across six consecutive Mondays, three specially created stages near the temple hosted India's finest traditions. Audiences witnessed the precision of **Bharatanatyam, Kathak, Odissi, Mohiniyattam, and Kuchipudi** alongside the exuberant folk energy of **Gujarat's hudo and rahado**. Each Monday brought a new constellation of artistes from **Pune, Vadodara, Udaipur,**

Ahmedabad, Delhi, and Kolkata, united in offering their art at Mahadev's feet.

The evenings carried an atmosphere that was both festive and profoundly spiritual. As Somnath's shikhara glowed in the last light of sunset and the Arabian Sea roared beyond, the beats of mridangam and chiming ghungroos turned the temple town into a cosmic stage. Every mudra felt like a mantra, every step like a hymn, dissolving the divide between performer, pilgrim, and the divine.

The festival's success lay in perfect collaboration. The **Tourism Corporation of Gujarat Limited** ensured seamless organisation and hospitality, the **Somnath Trust** anchored the larger vision, and the **Indira Gandhi National Centre for the Arts (IGNCA)** curated performances with scholarly sensitivity. Together, they ensured this was not just an event but a cultural reawakening—restoring Somnath's historic identity as a vibrant centre of art, faith, and devotion.

For pilgrims and visitors alike, the festival was just one part of a larger spiritual journey. Many began at **Bhalka Tirth**, recalling Lord Krishna's final moments, before moving to the sacred **Triveni Sangam**, where the rivers Hiran, Kapila, and Saraswati meet. **Shree Dehotsarg Tirth**, marking Krishna's departure, and shrines like **Gita Mandir, Surya Mandir, Parshuram Temple, Kamnath**

Mahadev, and Bhidbanjan Mahadev deepened the circuit. Beyond temples, Somnath's charm lay in its landscape—strolling along **Somnath Beach**, exploring the **Prabhas Patan Museum**, or venturing to the ancient **Sana Caves**. Many extended their trips to **Gir National Park**, home of the Asiatic lion, or Chorwad Beach's glowing horizons. For mythology lovers, the **Panch Pandav Gufa**, tied to the Mahabharata, offered another layer

of India's timeless epic tradition.

The **Vande Somnath Kala Mahotsav** was therefore more than a festival—it was a reaffirmation of Somnath's identity as both shrine and sanctuary, temple and theatre. With enhanced facilities—world-class rail and road access, free meals for devotees, and improved accommodation—the town extended warm hospitality to every visitor. Pilgrims left not only with darshan of Mahadev, but also with the memory of a living cultural legacy that danced once again beneath the eternal shikhara.

Shravan 2025 will be remembered as the season when Somnath's eternal shikhara echoed with the heartbeat of India's artistic soul—six Mondays of dance, devotion, and a timeless ode to Maha





Panchayati Raj

SVAMITVA

(Survey of Villages Abadi and Mapping with Improvised Technology in Village Areas)

Empowering Rural India through Property Ownership and Land Governance



The SVAMITVA Scheme (Survey of Villages Abadi and Mapping with Improvised Technology in Village Areas), was launched in 2020 by the Ministry of Panchayati Raj. The scheme uses modern technology to provide residents in rural Abadi (inhabited) areas with clear ownership of their properties. The achievements and significant success stories demonstrative of the SVAMITVA scheme's impact on rural communities are encouraging.

Vision and Alignment with PM Modi's Vision of Viksit Bharat

The SVAMITVA Scheme aligns closely with the vision of Prime Minister Narendra Modi and his overarching goal of realizing a Viksit Bharat (Developed India). It emphasizes use of technology, and governance to empower rural India. SVAMITVA integrates cutting-edge technology to establish clear property ownership in rural areas, thereby transforming traditional land governance.

By providing legal property rights, the scheme directly supports the commitment of "Sabka Saath, Sabka Vikas, Sabka Vishwas" (Collective Effort, Inclusive Growth, and Shared Trust), enabling rural landowners to access financial services, resolve disputes, and participate actively in the rural economy. Accurate and transparent mapping process leads to better assessment of house tax.

We are using drones to map properties in villages. Using this data, villagers are receiving property cards. For the first time in decades, people in rural areas have clear documents of ownership.

Shri Narendra Modi
Hon'ble Prime Minister of India
at the United Nations World Geospatial International Congress, New York

The high resolution maps created using drone survey under SVAMITVA Scheme enables sustainable development planning, disaster management, and solar energy potential estimation.

Objective of the SVAMITVA Scheme

Historically, many rural Abadi areas have lacked formal land records, leading to disputes and challenges in accessing formal financial services. This scheme seeks to address these gaps by mapping properties digitally, issuing property cards that are legally recognized.

The scheme is implemented using optimal mix of high tech drone flying and creation of maps, ground verification of each land parcel, publishing of maps for claims and objections and issue of property cards.

Beneficiaries with Property Card





Key Achievements

The scheme's progress has been both rapid and remarkable.
By August 2025:

- **Drone surveys had been completed in more than 326,000 villages across 31 States and Union Territories.**
- **Following verification, over 26.3 million property cards had been issued in 173,000 villages.**

AWARDS

• July 2023 - ET Digitech Conclave 2023 - Gold Award in the category of use of technology in e-Governance for Digital Transformation.

• August 2023 - National Awards for e-Governance 2023 (DARPG) - Gold Award in the use of Emerging Technology for providing citizen-centric Services.

• January 2024 - Best Innovation Award at the Public Policy Dialogue 2024 at Indian School of Business (ISB).

• February 2024 - Award for Excellence in Governance and Development Planning in the Geospatial Leadership Summit 2024.

Success Stories

The SVAMITVA scheme has empowered beneficiaries through tangible social and economic improvements

Mortgage and Monetization of Abadi Land for Bank Loans

Rural landowners historically lacked formal documents to access institutional finance. With legally valid SVAMITVA property cards, they can mortgage properties and avail loans.



"I have received Adhikar Abhilekh under the SVAMITVA Scheme, which enabled me to avail a bank loan of ₹4.29 lakh from the Bank of Baroda. I used the loan to repair my house's roof and purchase a school transport vehicle."

Sh. Rajaram Gour,
Majjli Village, Tehsil Harda, District Harda, Madhya Pradesh

Shri Raja Ram Gour from Madhya Pradesh leveraged his property card to secure a Rs 4.29 lakh bank loan, enabling home repairs and establishing a student transport service generating Rs 3.60 lakh annually, demonstrating livelihood enhancement.

Shri Tashi Gialson from Ladakh leveraged his property card to secure a Rs 15 lakhs bank loan, construction of house in the village to start a homestay

Dispute Settlement and Harmonious Ownership

Accurate property boundaries established via drone surveys have resolved longstanding disputes. Shri Vinod Kumar from Uttarakhand successfully protected his property rights by presenting his SVAMITVA property card to the High Court, leading to withdrawal of an encroachment notice. The scheme promotes social harmony and legal clarity.

Economic Progress through Improved Panchayat Governance

In Maharashtra's Ekhapur Gram Panchayat, SVAMITVA-driven property registration and updated assessment registers led to a 25% increase in listed properties and improved Own Source Revenue. This

"Before the SVAMITVA Scheme, planning was based on local knowledge of the village. However, the SVAMITVA maps have provided a clearer picture of boundaries and a precise demarcation of properties. Spatial planning has allowed us to identify the most suitable uses for Gram Panchayat land, such as agricultural, commercial, or residential purposes. It has also simplified the estimation of costs and service rates. Additionally, with the aid of spatial planning and the SVAMITVA maps, we now have accurate measurements of public land, pond outlines, and Abadi area boundaries."



"Now I have legal ownership of my family's residential land. It has brought me a sense of security and confidence, knowing that I can access financial support when needed. This card has truly changed my life, giving me the strength to build a better future for my children."

Smt Kokilaben Babaji Vaghela

Piplaj Village, Tehsil Gandhinagar, District Gandhinagar, Gujarat

enabled infrastructure upgrades like sanitation and street lighting and bolstered sustainable economic growth.

Empowerment of Women through Land Ownership Rights

The scheme champions gender equality by registering women as co-owners. In Gujarat, Smt. Kokilaben Babaji Vaghela accessed bank loans for home renovation, enjoying legal ownership and financial independence, embodying women's empowerment in rural India.

Leveraging High-Resolution Spatial Planning for Sustainable Development

Gram Panchayats receive ortho-rectified images and GIS data facilitating detailed spatial planning. In Uttar Pradesh's Kalonda Panchayat, this data aids land use optimization, infrastructure planning, disaster preparedness, and environment conservation, contributing to resilient rural economies.

Way Forward

The scheme's success stories spanning different states illustrate benefits ranging from accessing bank loans and dispute resolution to women's empowerment and improved Panchayat governance. Looking forward, the extensive geospatial data amassed will underpin advanced initiatives such as solar energy potential assessments, disaster management, accurate property taxation, and sustainable rural infrastructure development. SVAMITVA is a cornerstone for building smarter, self-reliant villages, thus advancing India's vision of a "Viksit Bharat" characterized by equity, sustainability, and inclusive prosperity.



Shri Mohammad Umar,
Sarpanch of Kalonda Gram Panchayat, Gautam Budh Nagar



THE MICROMOGULS

ADITYA
GUPTA, 47
DISHA GUPTA,
42
Bhopal, Madhya
Pradesh



 **HATCHING
HEALTH**
Gupta and his
wife at their
poultry farm in
Bhopal's Eint
Khedi village



EGGS WITH A DIFFERENCE

Bolstered by his family's business and shaken by a cancer diagnosis, **this poultry farmer patented a diet for his birds so that their eggs had an extra kick—of health**

By RAHUL NORONHA / Photograph by CHANDRADEEP KUMAR

A

Aditya Gupta returned to Bhopal after completing his computer science degree in his early twenties but didn't end up taking the path his credentials suggested. He knew he wanted to enter his family's agricultural business right out of the college gates, sidestepping the midlife crisis that Indian engineers often face when they realise this was never what they wanted to do with their lives anyway. He decided to get into poultry but chose the egg business, avoiding the sale of chicken for meat—and his life would never be the same.

The young engineer interned for six months at RS Agro, a poultry farm on the outskirts of Bhopal owned by a man soon to become his mentor. He learnt the nitty-gritty of the business and eventually set up his own venture, for years leading a routine where he would reach the farm at 4 am, before cockcrow, and return home only at 9 pm. Things seemed humdrum for a good long while until suddenly, in 2018, tragedy struck. A cancer diagnosis. His own possible mortality, and the role his nutrition might have had in increasing susceptibility to the disease, made him fast-track any ambitions that had been on the backburner. He decided to pay attention to one in particular, related to his business: making healthier feed for poultry so that the eggs produced by them are safer and healthier.

"Whenever a bird died at the farm, we would carry out a post-mortem to determine the cause of death. We found that commercial feed was causing trouble, and medicines, especially antibiotics, had limitations. That's when I began reading up on ayurveda and how herbs could be used to create healthier

FACT SHEET

Name of company
Aditya Poultry

What it does: Sells nutrient-rich eggs by feeding poultry a patented diet

Founded in: 2019

Annual turnover
Rs 1 crore

eggs. "Eggs produced by birds on a herbal diet are high on proteins, minerals, vitamins and flavonoids and enhance immunity in those who consume them," says Aditya, adding that the feed made by him has 200 to 250 herbs—the eggs, thus, offer as a package deal what would otherwise be a distant dietary rainbow for most.

All this while, though, he had help. When he was in and out of hospitals, his wife Disha rose to the occasion to handle the backend of the business. She had no experience with this family calling of birds and eggs, but had a knack for marketing and distribut-

“WE FOUND THAT COMMERCIAL FEED WAS CAUSING TROUBLE WITH POULTRY... EGGS PRODUCED BY BIRDS ON A HERBAL DIET ARE HIGH ON NUTRIENTS AND FLAVONOIDS AND ENHANCE IMMUNITY”

ADITYA GUPTA



feed," says Aditya.

It was three years and many reams of research later that he finally ended up applying for a patent for his poultry feed composition. A wait of another three years, and he secured one from the Indian Patents Office. He is now a veteran of the process, having applied for five more in India and three in the United States for a specialised feed that produces eggs that are low in cholesterol and fat, and high in omega 5 and omega 7 fatty acids. A sizable number of people complain of allergies traced to the consumption of eggs. The hypoallergenic eggs brought out by Aditya have successfully completed human trials—they hold out the promise of not producing the allergic reactions caused by regular

ing her husband's innovation. When COVID struck, demand for his eggs started coming in from hospitals due to their reputation for improving immunity and so, because Bhopal was on lockdown and none of their employees were around, the couple drove around the city themselves distributing eggs at hospitals.

Plans for expansion? Many. Aditya says, "All the herbs going in the feed have medicinal properties. While I know the eggs are fit for consumption by those with egg allergies, there is a cure for other diseases I am working on too. For example, omega 7 is known to work on obesity." Could this be the start of an Ayurvedic egg revolution? ■



STANDS IN SOLIDARITY WITH THE PEOPLE OF JAMMU & KASHMIR AND THE ARMED FORCES

THE INSTITUTE OF CHARTERED ACCOUNTANTS OF INDIA (ICAI) CELEBRATED THE 79TH INDEPENDENCE DAY IN PAHALGAM, J&K

"Your presence here has a lot of weight... it sends a powerful message of confidence and support. It reflects your belief in this place and reassures our people that better days lie ahead."

— **Shri Omar Abdullah**

Hon'ble Chief Minister of Jammu & Kashmir

The Institute of Chartered Accountants of India (ICAI) celebrated the 79th Independence Day in Pahalgam with the people of Kashmir, standing in solidarity with the Armed Forces and reaffirming its commitment to the citizens of Jammu & Kashmir. In a historic gesture, ICAI also convened its 445th Council Meeting in Pahalgam from August 12–14, becoming the first national institution to host such a high-level meeting in the Valley after the tragic Baisaran incident of April 22. Over 130 people, including members, their families and children, visited Pahalgam, reflecting ICAI's deep trust in the region and its vision for peace and prosperity in the Valley. ICAI is the first organisation

to visit Pahalgam after the recent terrorist attack, sending a clear message that the nation stands united, unafraid and unwavering in its belief that Kashmir will always remain an integral part of India. The large presence generated optimism among the local community, with expectations that such visits would encourage people from across India to come to Pahalgam in large numbers, giving a much-needed boost to tourism. During the three-day meeting, the Council engaged in deliberations on key policy matters of strategic importance to the profession.

"Our presence here reflects hope, resilience, and our pledge to work for peace and prosperity. As financial architects and partners in nation-building, we reaffirm our commitment to economic revival, tourism, and developmental collaborations in Jammu & Kashmir."

— **CA. Charanjot Singh Nanda**
President, ICAI

"Celebrating Independence Day here and hosting our 445th Council Meeting in Pahalgam is a moment of pride."

— **CA. Prasanna Kumar D**
Vice-President, ICAI

ICAI also proposed collaborative initiatives with the J&K Government in areas such as cost optimisation, accrual-based accounting for government departments, curriculum development for universities, and accounting reforms for local bodies. In order to support students of the region, ICAI offers a 75% fee waiver on CA Course registration fees for students from Jammu & Kashmir and also plans to set up a Centre of Excellence in the region to boost capacity building, research, and skill development, driving growth in J&K.

On the occasion, ICAI also submitted a report: "From Policy to Profit: Amplifying MSME Revenues in J&K" outlining a five-pillar strategy for MSME growth in the valley. ICAI also announced plans to establish a Centre of Excellence in J&K for capacity building, research, and policy advisory.

As the national anthem echoed in Pahalgam on August 15, ICAI reaffirmed its resolve that Kashmir's spirit remains unbroken and its journey towards peace and prosperity continues.

As a socially responsible institution with 15 lakh members and students, ICAI has consistently supported the nation—from COVID relief, MSME and startup empowerment, and policymaking, to Operation Sindoor and sustainability initiatives.



BALMS FROM THE MOUNTAINS

Sikkim's flora yield the ingredients for a skincare brand, which employs underprivileged women and generously gives many others a vocation through training

By ARKAMOY DATTA MAJUMDAR

Photograph by PRAVIN KHALING



WITH LOVE, FROM SIKKIM
Rinzing Choden Bhutia
(centre) and Varsha Srestha
(fourth from right) with other
Agapi members in Gangtok



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Sikkim—a land where mountain lakes reflect cobalt blue skies and the torn edges of snow-clad mountains. Amidst swirling mist and sudden rain, the scent of wild herbs and mountain flowers waft in—the source of half-remembered recipes for homely skincare products. In this enchanted land, Rinzing Choden Bhutia, 45, began a journey that would transform her own life, and that of hundreds of women. Raised in the mountains and deeply influenced by traditional healing practices, Rinzing left her corporate job in Delhi and returned to Sikkim, with the desire to build something meaningful using the ways of her land. What began in 2019 as a sustainable homestay project in her husband's village, Kabi, soon evolved

steadily, the COVID pandemic struck, stalling her homestay for two years, but leaving her with the time to explore new processes and products and develop Agapi further. “I started in my kitchen. Moved on to have a studio.

Now we have a manufacturing unit in Sikkim,” Rinzing recalls with pride. In 2022, her friend Varsha Srestha, also 45, joined the venture, later becoming a co-founder in 2023, when Rinzing incorporated Trateng Greens Pvt. Ltd, under which Agapi operates.

Around the same time, Agapi participated in a CSR challenge organised by Japanese social impact investors ARUN Seed. They did not win, but its president Satoko Kono reached out to Rinzing afterwards. She seized

“I BELIEVE THAT WE CAN BRING IN CHANGE IF WE IMPART KNOWLEDGE TO OTHERS. WHICH IS WHY I ENCOURAGE INTERNS AND TRAINEES”

RINZING CHODEN BHUTIA



into something entirely different. During a visit to a yoga retreat in West Bengal, Rinzing took a course on making organic soaps and other products. The experience lit a spark, but the main objective was to bring positive change to underprivileged women of the state.

Initially, Rinzing began crafting soaps with indigenous herbs, training a small group of women, and the venture, called Agapi ('love' in Greek), started taking shape in Gangtok. Hers was a bootstrap effort, and she remembers the determination of all partners. As a fledgling business grew

the opportunity and convinced Kono to invest, resulting in an unexpected foreign direct investment (FDI) for Agapi—a milestone that opened doors for other women entrepreneurs in the Northeast. By 2024–25, the brand recorded a turnover of Rs 50 lakh.

Agapi has now become a benchmark for ethical and sustainable skincare from the Northeast, using ingredients abundantly available in the Himalayan region—mugwort, rhododendron, hemp, hibiscus, coffee, tea, orange peel and more. Its oils, cleansing oils, scrubs, lip balms, creams, soaps

FACT SHEET

Name of company
Trateng Greens Pvt. Ltd, Brand name:
Agapi

What they do
Make organic skin-care products from herbs, flowers and other ingredients

Founded in: 2023

Annual turnover
Rs 50 lakh

and bath salts make for a complete range of products.

In Kabi, along with the skill development department of the Sikkim government, Rinzing started training women in 2019, many of whom have gone on to start their own enterprises. In all, she has trained 500 women. Agapi regularly takes on interns from IIM Shillong and local Sikkim colleges, offering them small stipends. “I believe that we can bring in change if we impart knowledge to others. Which is why I encourage interns and trainees,” she says. “Also, as a micro entrepreneur, I have received immense support from the Sikkim government.” Recently, an intern from Manipur found safe haven with Agapi during the height of the sectarian violence there.

Agapi products are sold online, and at select outlets in Sikkim. Rinzing and her team are now building the first Agapi flagship store in Gangtok. ■

PERNOD RICARD INDIA'S WATER STEWARDSHIP

Local Solutions for Lasting Change

As the world marks World Water Week, the spotlight falls once again on one of the most pressing challenges of our times: managing water sustainably. In India, where agriculture consumes nearly 80% of freshwater and erratic rainfall continues to strain groundwater reserves, the urgency could not be clearer. Communities and companies alike must take responsibility for safeguarding this vital resource.

One company that has made water a cornerstone of its sustainability agenda is Pernod Ricard India (PRI). Through its global "Good Times from a Good Place" framework, the company has embedded water stewardship into its flagship Water, Agriculture, Livelihoods (WAL) program. Designed to deliver impact at the grassroots level, the program reaches over 22,000 farmers annually, helping strengthen resilience in some of India's most water-stressed regions.

"At Pernod Ricard India, we adopt a bottom-up approach to collaborate with communities to design solutions that are inclusive, adaptable, and sustainable over time," says Gagandeep Sethi, Senior Vice President, Integrated Operations and S&R (Sustainability & Responsibility), Pernod Ricard India. "This ensures that strategies are responsive to local needs and built for long-term success."

From Scarcity to Sustainability

Since 2019, Pernod Ricard India has constructed 2,355 groundwater recharge structures, creating a recharge potential of 4,484 million litres of groundwater - replenishing more than 2.6 times the groundwater used in its operations. These interventions have been particularly critical in drought-prone regions and help safeguard livelihoods from climate-related disruptions.

In FY24-25 alone, the company's water interventions impacted more than 18,000 community members across 28 villages in 8 states, generating over 630 million litres of water potential.

Woman farmer in Behror displaying crop yield: best practices (left) vs. traditional farming (right).



Farmer working in the field

Water, Agriculture, Livelihood: The WAL Model

The major focus of PRI's CSR flagship programme, WAL (Water, Agriculture, Livelihoods) is safeguarding year-round access to water for communities, promoting micro-irrigation for improved production, drought resilience, resource optimization and creating local value chains.

The impact is visible: agricultural yield has risen by 15-20%, while input costs have dropped by 18-22%. And the farmers, once reliant on erratic rainfall, are today investing in better seeds and diversifying crops—signs of a stronger rural economy.

Darshan Singh, a farmer beneficiary from Jhwansha Village, Dera Bassi, shared how he benefited from Pernod Ricard India Foundation's Krishi Kranti program by adopting sprinkler irrigation, which has helped save a significant amount of water. "Earlier I used to grow only two crops like pumpkin and brinjal and now I grow variety of crops, and I am saving water as well as my time."

Innovation in Action

What sets Pernod Ricard India's water initiatives apart is the use of digital innovation alongside traditional methods. The company partners with mission based NGOs and has set up Community Resource Centres equipped with IoT based soil water sensors and AI-driven tools to track usage patterns, monitor groundwater levels and measure agricultural productivity.

"Digitization allows us to bring precision and accountability into water stewardship," Sethi explains. "With IoT-enabled monitoring and data-driven insights, communities can see in real time how conservation efforts translate into tangible outcomes."

Region-Specific Interventions

India's water challenges vary from state to state. Recognizing this, Pernod Ricard follows a region-specific water stewardship strategy, tailoring interventions to address local ecological conditions. For example, watershed projects in Maharashtra address water scarcity, while flood management efforts in Assam build resilience against excess water. This ensures that every initiative delivers impact where it matters most.

Looking Ahead

Pernod Ricard has already achieved a 19% reduction in water consumption intensity across its operations since FY2018 and has set a target of reaching 20% by FY2030. To validate its efforts,

Water User Committee members standing proudly by the Umrale Khurd pond, Nashik.



the company also relies on third-party assessments and scientific monitoring to ensure transparency and measure long-term impact, including improvements in biodiversity, soil quality, and community water access. Recently, three of its sites in Nashik, Dera Bassi, and Behror were awarded Gold-level certificates by the Alliance for Water Stewardship, reflecting a remarkable contribution by its sustainability, CSR, and plant teams in water conservation.

As India steps up to confront one of the world's most pressing environmental challenges, examples like these underline a simple truth: every litre of water saved, replenished, or managed responsibly has the power to transform lives.

And for Pernod Ricard India, that ripple effect is just beginning.

UNITED SOLES ►

Dhami and Bhandari
with collected old
shoes in Mumbai



CREATING HAPPY FEET

Two social entrepreneurs transform discarded shoes and waste into footwear, school bags and mats, giving underprivileged children both essentials and hope

By DHAVAL S. KULKARNI



FACT SHEET

Name of company
GreenSole Foundation

What they do
Refurbish discarded shoes, and turn waste into school bags and mats

Founded in: 2016

Annual turnover
Around Rs 7 crore

for years before being taken in by a voluntary group, recalls how he and other street children would walk barefoot along railway tracks to collect plastic bottles and scrap, often getting their feet pierced by sharp objects and shards of broken beer bottles.

An estimated 350 million pairs of shoes are discarded every year across the world, while around 1.5 billion people suffer from diseases that could be prevented by wearing proper footwear. "Worldwide, only 3 per cent of shoes are upcycled, while the rest make their way to landfills," notes Dhami, adding that the challenge was to ensure this footwear was recycled and reached those who couldn't afford a decent pair.

“WE WON THE 2015 EDITION OF ‘EUREKA!’, ORGANISED BY IIT BOMBAY. OVER 7,000 HAD PARTICIPATED IN THE COMPETITION BUT OUR SOCIAL STARTUP MADE THE CUT. THIS MOTIVATED US”

SHRIYANS BHANDARI



M

Marathoners Shriyans Bhandari and Ramesh Dhami faced a peculiar problem. They used several pairs of shoes every year, leaving them with a pile of old ones. "We wanted to recycle old shoes, but the concept of these being recycled and refurbished was unheard of," says Bhandari.

Originally from Udaipur, Bhandari was in Mumbai for his education. There, he bonded with Dhami, who had run away from his village in Uttarakhand at the age of nine to become

an actor. What brought them together was their shared passion for running.

In 2016, the duo started the GreenSole Foundation to recycle shoes into chappals and new footwear, largely funded through CSR donations. Now, they also make school bags and mats from discarded flex boards, banners and old clothes. The footwear is donated to children from underprivileged backgrounds, such as students at the Zilla Parishad Primary School in Pirangut near Pune, who might otherwise walk several kilometres barefoot or in ill-fitting shoes. The bags replace their hand-me-downs and worn satchels used to carry schoolbooks. "This even motivates children to go to school," says Bhandari.

Dhami, who lived on the streets

GreenSole has over 15 collection centres across India where used shoes can be donated. According to Bhandari, companies like Amazon and Adidas also hand over rejected or returned shoes to them. So far, the foundation has distributed more than 700,000 pairs of shoes, upcycled at its units in Vasai and Bhiwandi near Mumbai. "Otherwise, these shoes would have ended up in landfills," says Bhandari. The duo now aims to scale up operations, distributing over one million refurbished shoes by 2026, and to open skilling centres in Maharashtra and Karnataka to train and empower local communities. They also have plans to venture into the for-profit retail business. In their care, more shoes can walk into new lives. ■

BUILDING FUTURES

Shruti with trainees
at their Yamunanagar centre



THE MICROMOGULS

SHRUTI
MALIK
OBEROI, 35
Yamunanagar,
Haryana

THE QUEEN OF SKILLING

In Haryana's heartland, a skill training model is linking rural youth to jobs once thought out of reach

By ANILESH S. MAHAJAN



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Under Ministry of Cooperation,
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- Facilitated the formation of 1,117 Farmer Producer Organisations (FPOs) through PACS.
- Strengthened 1,000 fisheries cooperatives under PMMSY and 2,348 fisheries cooperatives under PM-MKSSY.
- Introduced specialised schemes: Swayamshakti Sahkar for Self-Help Groups, Deerghavadhi Krishak Sahkar for long-term agricultural credit, Dairy Sahkar for the dairy sector, and Ayushman Sahkar for hospitals.
- Promoted three new national cooperatives: National Cooperative Exports Ltd., National Cooperative Organics Ltd., and Bharatiya Beej Sahakari Samiti Ltd.
- Launched the world's largest grain storage scheme to establish decentralised grain storage facilities in every PACS.
- Conducted 666 training programmes in FY 2024–25 through LINAC and Regional Training Centres, training 1,44,270 participants.
- Extended support for deep-sea fishing trawlers under the PMMSY scheme.
- Served as the implementing agency for major Government schemes such as FPO, PMMSY, AHIDF, AIF, and others.
- Encouraged newly formed cooperatives under Yuva Sahkar through interest subvention.
- Expanded geographical reach with 1 new regional office and 9 sub-offices.
- Provided working capital assistance for MSP/non-MSP procurement activities.
- Extended loans to cooperative banks and credit cooperative societies.
- Offered financial assistance for infrastructure facilities, state-level livestock/fisheries integrated development projects.
- Provided margin money loans for commercial activities.



In

2012, Shruti Malik Oberoi made a bold choice that reshaped her life and the lives of hundreds around her. After a successful stint at Sapient Nitro in Gurugram, she walked away from the corporate hustle and the city's maddening rush. Her heart was set on Yamunanagar, her hometown in Haryana, where she could live close to her loved ones and pursue work that carried deeper meaning. What looked like a retreat from ambition was, in fact, the start of an inspiring entrepreneurial journey. "I always wanted to impact lives, rather than doing a nine-to-five corporate job," says 35-year-old Shruti.

The best part was that her decision coincided with a national awakening for skill development. India was innovating aggressively to bridge the skill gap, with new programmes launched by the government and industry to prepare rural youths for modern jobs. Shruti spotted this wave early and pivoted into the skill development ecosystem. Thus was born Iris Learnings, an experiment in grassroots empowerment.

Starting small, she trained farm labourers to drive and repair tractors, then helped them buy their own under PM MUDRA Yojana, so they could support farmers with mechanised farming. Government schemes such as the Deen Dayal Upadhyaya Grameen Kaushalya Yojana (DDU-GKY) soon became key partners in her mission.

A decade later, Shruti's canvas had expanded. Now married, she leveraged the balance sheet of her husband's family enterprise—Oberoi Wood Products (OWP)—to deepen her impact. Alongside running Iris Learnings, she created a vertical within what

FACT SHEET

Name of companies
Iris Learnings & OWP

What they do
Provide market-linked skill development for rural BPL youth, with a special focus on women

Founded in: 2012

Annual turnover
Rs 2.5 crore

government schemes. It removes financial burdens while nurturing independence, confidence and resilience.

The results have been transformative. So far, 280 rural girls have been trained, with 210 placed in companies such as Amazon, Flipkart, Royal Enfield, Hero MotoCorp, Blinkit as well as in leading BPOs. Through Iris Learnings, Shruti also tapped into the CSR (corporate social responsibility) ecosystem, partnering with Hero to train 910 girls, of whom 640 secured jobs. In all, her initiatives have touched more than 18,000 lives over the past decade.

Behind the numbers lie stories of courage and transformation. Take Var-

“I ALWAYS WANTED TO IMPACT LIVES, RATHER THAN DOING A NINE-TO-FIVE CORPORATE JOB”

SHRUTI MALIK OBEROI



was otherwise a plywood trading company. This time, her focus was on rural women from below poverty line (BPL) households. Today, OWP handles government scheme-linked programmes, while Iris develops skill initiatives for corporate houses. "In the government projects, the margins are thin, compliances are high. So, we decided to do it separately," Shruti explains. Through carefully designed training in high-demand roles—showroom host, computer operator, data entry operator, customer handling—she ensures that young women are not just trained but market-ready from day one.

What sets her initiative apart is its fully residential model. For three to four months, the girls live in hostels where lodging, food, uniforms and books are provided entirely free under

sha Kumari, a farmer's daughter from nearby Bhagwanpur village. Until she joined Shruti's programme, she had never stepped outside her village. Today, she works at Flipkart, earning Rs 14,000 a month. Her income not only supports her family but also funds her younger brother's education. Stories like Varsha's are living proof of what empowerment looks like when opportunity meets vision.

For Shruti, the journey is far from over. Her roadmap is clear: scale training programmes across states, expand placement pipelines and make eco-friendly livelihoods as accessible as they are aspirational. Her story is a reminder that real development begins not in boardrooms but when those at the margins are given the skills, confidence and dignity to rise. ■



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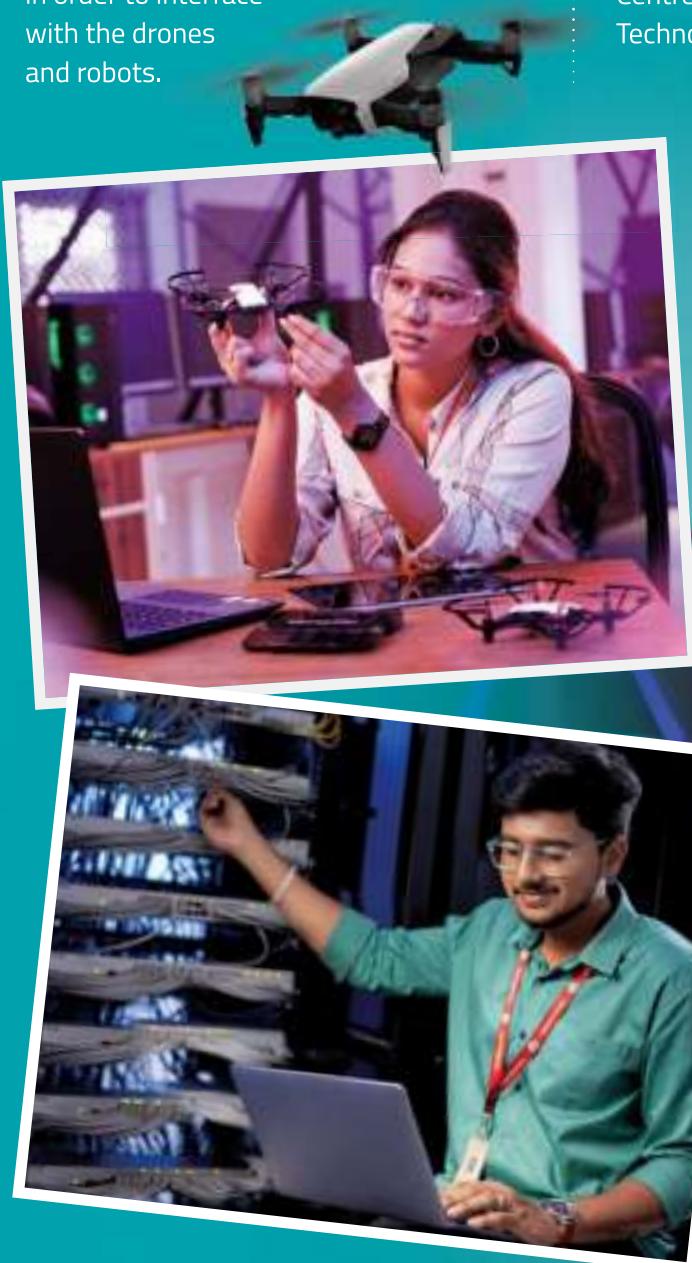
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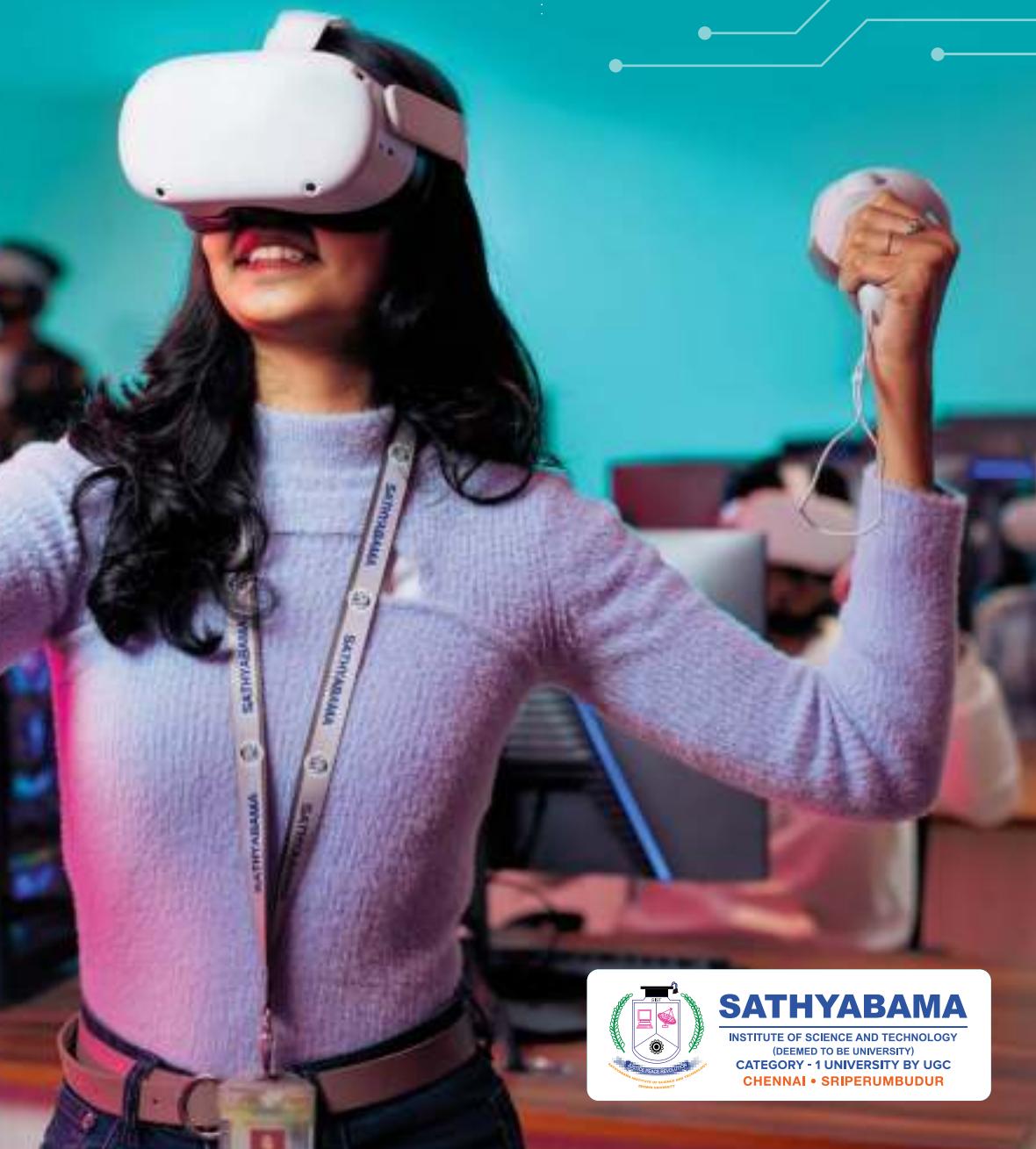
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The Metaverse Studio is a futuristic facility that transforms creativity and imagination into interactive and immersive experiences. Using cutting-edge high-performance development systems and Head Mounted Displays, this studio has a lot to offer for XR designers, XR engineers and Game developers. The studio also houses an immersion zone to fully engage yourself in the metaverse. The Metaverse Studio encompasses Development Space, Metaverse Stations, Nvidia Ampere Architecture, Ray Tracing, AI DLSS, Nvidia Reflex, Blender to XR Development Tools, Unity Game Engine, Unreal Engine, Immersion Zone and Ideation Area.

AI Supercomputing Facility

The AI Supercomputing Lab is a groundbreaking AI research facility that aims to become a strong center for AI research. This lab aims to train and engage students and researchers in cutting-edge AI algorithms and its applications. The facility houses a 95-node supercomputer with 9.6 Peta FLOPS of AI performance. A tiered storage architecture is adopted to utilize flash storage and hence make data server provide industry-topping data speeds.



SATHYABAMA
INSTITUTE OF SCIENCE AND TECHNOLOGY
(DEEMED TO BE UNIVERSITY)
CATEGORY - 1 UNIVERSITY BY UGC
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Centre for Innovation and Technology Transfer

The Centre for Innovation and Technology Transfer aims to be a leading private deep-tech startup hub. The centre is supporting students, scientists, faculty, alumni members and external entrepreneurs in creating successful deep tech startups, and translating benefits to the society. The centre supports technology ventures by offering both technological and business assistance to help entrepreneurs establish their startups. In addition to this, the centre supports the Institution's scientists and faculty in product development, industry connect and commercialization.

Advanced Characterization Facility

Advanced Characterization facility like X-ray Diffractometer (XRD), Field Emission Scanning Electron Microscope (FESEM) and High Resolution Scanning Transmission Electron Microscope (HRSTEM) are available at the centre which can be used for understanding the structure, composition, shape, size and morphology of different kinds of materials at Nano scale.

Advanced Media Centre

The Advanced Media Centre is a state-of-the-art facility equipped with high-end production suites, green screen facilities and audio recording booths, for the development of high-quality visual and audio content. The centre serves as a hub for faculty to create high quality video lectures, creative e-content to enhance the online teaching & learning experience.



Centre for Ocean Research

Applied Phycology Lab

The Applied Phycology Lab is equipped with advanced instrumentation such as a Continuous Flow Analyzer (AutoLab), ATR-FTIR, and a Multimode Reader to explore the multifaceted applications of algae in biotechnology, environmental sustainability, and industrial sectors. The lab primarily investigates algal adhesion and its ecological implications in marine environments, contributing to the development of eco-friendly strategies for combating marine biofouling. Additionally, it focuses on optimizing microalgal culture techniques to enhance biomass production, and supports spore-based seed production in macroalgae for ecological and commercial purposes.

Biomolecules Separation Lab

The Biomolecules Separation Lab houses advanced separation technologies, including Thin-Layer Chromatography (TLC) and High-Performance Liquid Chromatography (HPLC), for isolating novel molecules from natural sources. These systems allow for precise and efficient separation and quantitative analysis of biomolecules based on their interactions with stationary phases under high pressure. This capability supports the identification and development of new bioactive compounds with potential applications in environmental and biomedical fields.

Halophyte Conservation Lab

The Halophyte Conservation Lab undertakes applied research combining field surveys and laboratory experiments on seagrasses, seaweeds, and mangroves. The lab supports integrated strategies for the conservation and restoration of these highly productive coastal ecosystems. Facilities such as in-vitro micropropagation systems and mesocosm chambers are utilized for experiments on climate-induced stress, including warming and acidification. The lab also explores novel induction methods in halophyte cells for applications in natural product discovery, metabolic engineering, and conservation biology.

Livelihood and Skill Development Facility

Livelihood and Skill Development Facility is created to empower the youth with adequate skill sets that will enable their employment in relevant sectors and also improve productivity. The facility with associated labs and advanced instrumentation conducts capacity building through Skill development programmes. The trained youth will be encouraged with Institutional Seed fund to develop their own

commercial products. The facility enables innovators to scale up their finished products into marketable and viable solutions through the support of Sathyabama Technology Business Incubator.





Office of the International Relations & Higher Studies

The office of the International relations facilitates collaboration with International Universities for activities including Student Exchange, Faculty Exchange, Joint Research and other Collaborative activities for the benefit of the students and faculty. The office also initiates Semester Abroad Programmes, Internship Abroad Programmes and Summer Schools with Partnering Universities for the students of the Institution. The office also facilitates Faculty and Student Mobility programmes Funded by International Funding Organisations.

The Office of the Higher Studies helps in identifying and selecting the Universities to pursue Master Degree Programmes, provides support in the process of application, Letters of Recommendation and organises awareness programmes on Higher Education opportunities for the Pre final and Final Year Students. The Office conducts foreign language classes and other courses like TOEFL, IELTS for the students.

Makerspace

Makerspace is a state of art additive manufacturing facility established to foster innovations in young engineers, facilitate research and support additive manufacturing in industries. This unique facility is distinguished as a **"Centre of Excellence for Additive Manufacturing"** by Sratasys,India. Makerspace includes labs for material synthesis & testing, prototype designing and tissue engineering.



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THE MICROMOGULS

ARINDAM
DASGUPTA,
46
Tihu, Assam



► DISPOSABLE
DINNERWARE
Arindam with
his products at
the Tihu factory

TURNING OVER AN OLD LEAF

Fallen areca nut leaves get a new lease of life as biodegradable tableware, creating rural livelihoods, empowering women, and offering a sustainable alternative to plastic

By PUJA MAHANTA

Photograph by NILOTPAL BARUAH

In

a remote corner of Assam, where the rustle of areca nut (*tamul* in Assamese) leaves falling to the ground went mostly unnoticed, Arindam Dasgupta spied something different. Where others saw waste, he saw possibility. That vision gave birth to Tamul Plates Marketing Pvt Ltd in 2010, a social enterprise founded not in the boardrooms of big cities but in the heart of rural India, with a simple idea and three friends who chose purpose over predictability.

Arindam's journey took him from Jamshedpur to Delhi and then to the Institute of Rural Management, Anand, Gujarat, where a stark paradox struck him. Western India, with its arid terrain and limited natural resources, seemed more prosperous than the resource-rich East. The discrepancy gnawed at him, and, determined to make a change where it was most needed, he moved to Guwahati where he worked as an officer with the Entrepreneurship Development Institute of India. In 2005, along with a few like-minded friends, Arindam launched Vrithi, a non-profit with the aim of generating sustainable livelihoods in rural communities. But it was only after they noticed the abundance of fallen *tamul* leaves, and no means to use them, that they found their eureka moment.

Areca leaf plates were already popular in south India, celebrated for their biodegradability and strength. In Assam, however, despite the abundance of the raw material, there was no ecosystem to process it. Arindam and his team decided to bridge that gap with Tamul Plates, marrying environmental responsibility with rural en-

trepreneurship. "A resource like areca leaves was just falling to the ground," says Arindam. "If we value-add locally, we can create jobs, reduce plastic use, and protect the planet."

Blending local resource use, decentralised production and community ownership, the enterprise's operations run on two complementary models: a centralised 2,000 sq. m. factory in Tihu that manufactures lakhs of plates each month, and a cluster model where over 1,500 rural women operate machines from their homes across dis-

als play vital roles across the supply chain. What began in a bamboo shed has grown into a company producing 1 million plates a month, clocking Rs 3 crore in revenue for FY25.

Tamul's model is deceptively simple yet profoundly impactful. Areca nut leaves, often discarded and left to rot, are collected, cleaned and pressed into sturdy, elegant plates using just heat and water, sans chemicals, or fuss. These plates decompose in 60-90 days, offering a clean, natural alternative to plastic and polystyrene. The

FACT SHEET

Name of company
Tamul Plates

What they do: Make dinnerware out of areca nut leaf waste

Founded in: 2010

Co-owner: Manabendra Pathak, 47

Annual turnover
Rs 3 crore

A RESOURCE LIKE ARECA LEAVES WAS JUST FALLING TO THE GROUND. IF WE VALUE-ADD LOCALLY, WE CAN CREATE JOBS, REDUCE PLASTIC USE, AND PROTECT THE PLANET

ARINDAM DASGUPTA

tricts like Baksa, Kamrup, Golaghat, Tamulpur, and parts of Meghalaya. "We provide complete handholding, training, technology and marketing support, so that these women can earn Rs 10,000-15,000 a month," says Debaleena Ray, chief impact officer of Tamul Plates. The model now spans over 500 villages, supports 6,000 livelihoods and includes more than 20 tribal communities. Women make up 60 per cent of the employees and 80 per cent of the raw material collectors, while even differently abled individu-

enterprise has also begun exporting to countries as far-flung as Australia, France, Colombia, England, the United States and Sri Lanka. Their prices, once double those of plastic, are now only marginally higher. "Now, we're just 20-30 per cent more expensive and infinitely better for the planet," says co-founder Manabendra Pathak.

Tamul Plates is rewriting the story of rural enterprise, generating wealth from waste. All it needed was for someone to pick up a fallen, forgotten leaf and turn it into a brilliant idea. ■



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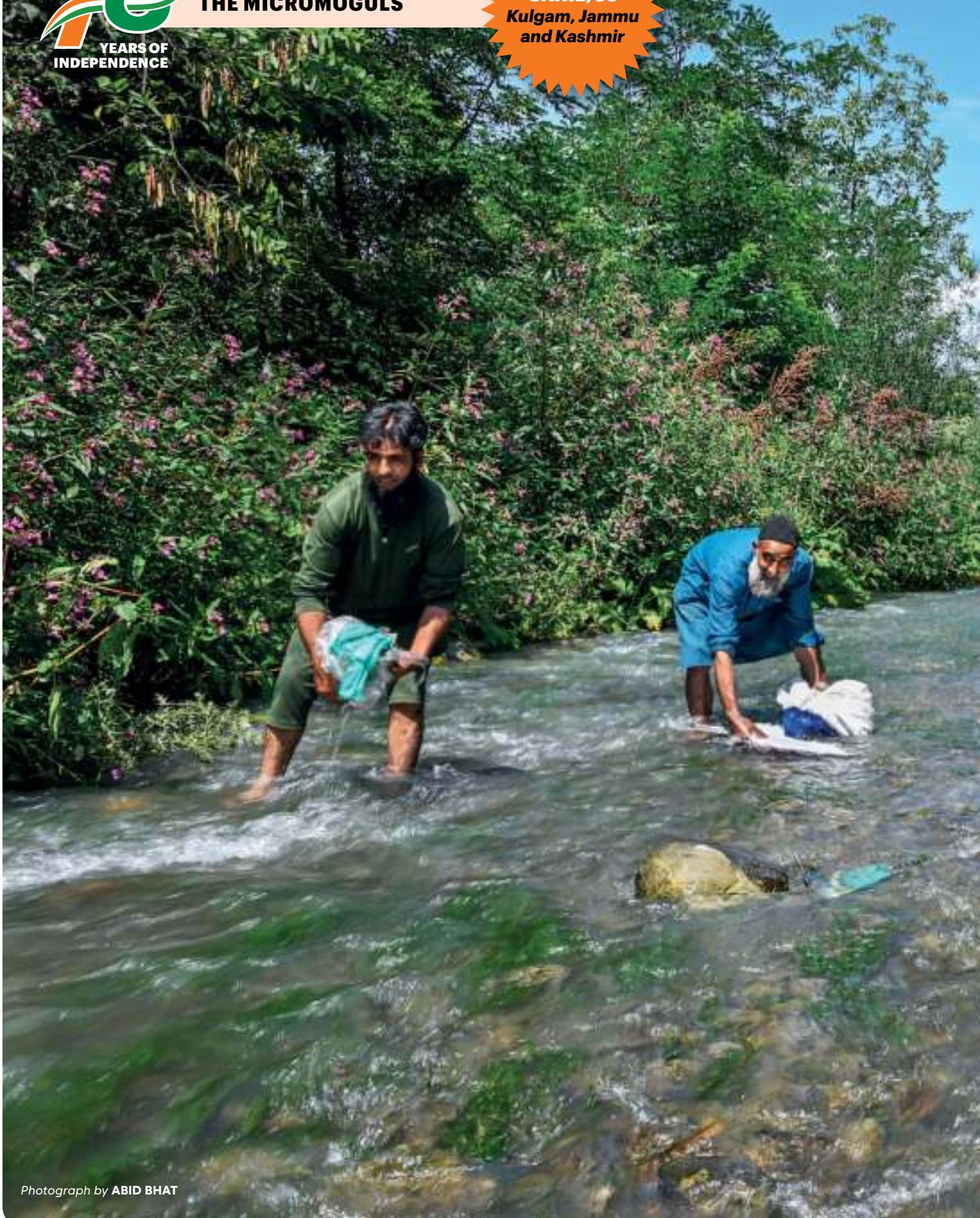
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THE MICROMOGULS

TARIQ AHMAD
GANIE, 36
*Kulgam, Jammu
and Kashmir*



GARBAGE TO GOLD

Working as househelp at a garbage dealer's home in Delhi set him off on a journey back home in rural Kashmir, **cleaning up its roads and rivers, giving locals employment** and processing the collected waste for recycling

By KALEEM GEELANI



◀ GARBAGE WARRIOR

Ganie with his employees cleaning a local stream diverting from the Aharbal waterfall in south Kashmir's Kulgam

The

roads and water bodies leading to Gadihama, the last, and perhaps remotest, village of south Kashmir's Kargil district, are strikingly clean. Starkly different from the Valley's other rural parts, no garbage meets the eye as one cuts through jampacked apple orchards and finds the crystalline Aharbal waterfall feeding into the Veshaw river, the biggest tributary of the Jhelum.

It's not as if this idyll escaped modernity. Rather, it was restored to its pristine self via the labour of 36-year-old Tariq Ahmad Ganie, who has taken it upon himself to make public spaces in Kashmir free of the garbage and scrap that had been accumulating for years. On a bumpy road lining a stream in Gadihama, Ganie's garbage processing unit, spread across a little over two kanals of land, processes nearly two quintals of garbage each day. Over the course of a month, this amounts to more than 300 quintals, which he sells to big firms so they can recycle it into new products.

It appears to be the most buzzing part of Kashmir's rural landscape, huge loads of garbage in small trucks trickling in one by one from Kulgam, yes, but also places as far as Anantnag, Pulwama, Shopian and Budgam districts. It's a regular grind on August 4, Monday, as Ganie's 10 employees race to supervise and unload incoming mounds of plastic, steel, aluminium, copper and discarded items. Ganie helps around the place with the self-assured air of someone who is the star of this invisible but essential industry. His love affair with garbage is almost two decades old, and his knack for abiding

“I WAS PAID LAKHS FOR GARBAGE SEGREGATION IN DELHI... BUT SEEING KASHMIR PAY NO HEED TO HUGE HEAPS OF IT, I RETURNED TO MY HOMELAND AND COMMITTED TO ITS CLEANLINESS”

TARIQ AHMAD GANIE



FACT SHEET

Name of company
Tariq Enterprises

What they do: Collect waste from across Kashmir's rural districts to sell to big firms that upcycle it to new goods

Founded in: 2008

Annual turnover
Rs 3-3.5 crore

by segregation standards and tuning up his collections to optimal selling potential makes him a master of his trade. It has given him an edge ever since he started the unit back in 2008, getting a push with a Rs 1.1 crore loan in 2012, and ramping up his yearly turnover to Rs 3.5 crore (he also now owns a fleet of 30 load-carrier vehicles). However, "this has never been for money," he says, opening the boot of his Ford Ecosport car and unloading discarded steel boxes collected nearby. "My only passion is to clean off garbage wherever I find it, be it in rivers, drainage systems or roads—to keep our environment clean."

But it was childhood struggle that made him what he is today. In 2002, at age 14, he left home and went to sleep on

the streets of Delhi and work as domestic help. As he observed his employer's garbage dealing business, something clicked. The city's scrap was so highly valued for collection and recycling that if he tapped into its potential, he could make a real killing. And he was right. Though the work was intense and the hours long, often leaving him with not even enough time to eat or sleep, he rose up to become one of Delhi's most-wanted garbage identifiers in the next six years. "I was paid in lakhs each month and made networks across the country... [But] seeing Kashmir pay no heed to heaps of waste littering its public spaces, I decided to return to my homeland and commit to its cleanliness," he says.

And now, amid J&K's rising unemployment crisis, his unit's 40-strong workforce is all praise for their boss. There are still challenges. A devastating fire in March last year consumed compressors and shredders, the loss amounting to Rs 1 crore. The insurance company has denied the claim for his assets—Ganie says they are just offering Rs 30 lakh, triggering a consumer court case currently underway. "My rightful claim is being denied. I want to contribute to India's growing manufacturing potential as envisioned by PM Narendra Modi and start recycling and making things on my own. I request the PM, LG and chief minister to intervene in my matter," he says. If the stars align, you could expect Ganie to be ploughing that back into reclaiming some other corner of paradise. ■



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Narendra Modi, Prime Minister



Dr. Mohan Yadav, Chief Minister

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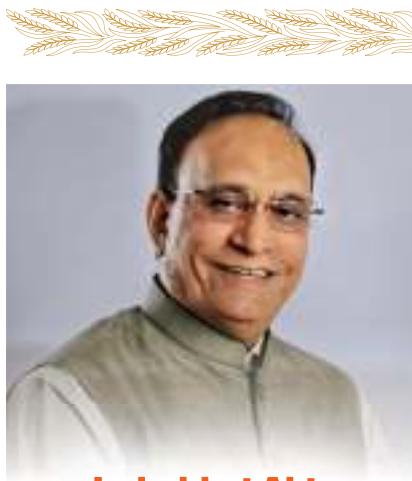




SAHKAR SE SAMRIDDHI

NAFED'S ROLE IN CULTIVATING A NEW ERA OF COOPERATIVE SUCCESS IN INDIA

As India heralds 2025 as the International Year of Cooperatives, the spotlight shines brightly on NAFED—the National Agricultural Cooperative Marketing Federation of India Ltd.—a pivotal force in the nation's agricultural transformation since 1958. In this interview with its Chairman Shri Jethabhai Ahir, we delve deep into NAFED's historic journey, recent groundbreaking achievements, and ambitious vision for the future. Read on to explore how NAFED is reshaping Indian agriculture, driving rural empowerment, and building a cooperative ecosystem poised to uplift millions across the country.



Jethabhai Ahir
Chairman
NAFED

Q. NAFED has a storied presence in Indian agriculture since 1958. Can you briefly recount its journey and how its core mission has evolved over the decades?

A. When we started NAFED back in 1958, India was working hard to become self-sufficient in agriculture. Our founders had a clear but crucial goal: make sure farmers got fair prices for their crops and protect them from middlemen who were taking advantage of them.

It's been quite a journey since then. What began as a marketing cooperative has grown into something much bigger. Today, we're involved in practically every aspect of agriculture - from buying crops

directly from farmers to processing them, managing supply chains, and adding value to agricultural products. We help farmers through our minimum support price operations, provide them with quality certified seeds, encourage organic farming, and we've even started helping them sell their produce internationally.

At its core, our mission hasn't changed - we're still here to empower farmers, make rural communities stronger, and keep India food secure. But the way we do it keeps changing with the times. We're using technology now, digital platforms, and finding new ways to do business that actually work for farmers in today's world.

It's not just about being a cooperative anymore; it's about being partners with the farmers who feed our nation.

Q. Under your leadership, what have been the most impactful achievements of NAFED, especially in recent years?

A. Several milestones come to mind. Most notably, we've streamlined direct procurement from farmers, significantly reducing the role of intermediaries and passing benefits directly to cultivators. This initiative, recently announced by the Honourable Union Minister Amit Shah, will soon make NAFED India's foremost organization for direct farmer engagement at scale. Another achievement is the expansion and modernization of our retail and distribution network through 'NAFED Bazaar' franchise outlets and mobile vans. The rollout of the Bharat Brand Products in partnership with government initiatives has brought essential commodities to consumers

at reasonable prices while supporting farmers with assured procurement. As of February 2025, we had sold over 121,000 MT of these products nationwide.

NAFED is also playing a key role in India's International Year of Cooperatives 2025 celebrations, fostering farmer empowerment, promoting best agricultural practices, supporting self-help groups, and organizing capacity-building events. Our activities now extend to international trade: participating in major global exhibitions like Gulfood in Dubai and aligning with Lulu Group to bring NAFED products to international retail stores. Most importantly, we're supporting Farmer Producer Organisations (FPOs) with equity grants, technical support, and market linkages, giving rise to truly empowered cooperative business ventures across the country.

Q. NAFED's role at forums like the recent Cooperative Summit has been widely acknowledged. What were the key messages and outcomes from your participation there?

A. The recent Cooperative Summit in June 2025 in collaboration with India Today was a landmark event for the cooperative movement. It underscored the government's commitment to deepening and expanding the reach of cooperatives to every village panchayat. NAFED's role, highlighted at the summit, focused on supporting FPOs—disbursing equity grants, launching new franchisees of NAFED Bazaar, and ensuring cooperatives gain operational capacity and better market access. Our efforts, showcased at this summit, reinforce our commitment to rural prosperity through 'Sahkar se Samriddhi'—Prosperity through Cooperation.

Another significant message was the importance of cooperatives in linking Indian farmers with global markets and ensuring profits flow directly into their bank accounts. Partnering with National Cooperative Exports Ltd and National Cooperative Organics Ltd, and promoting certified organic products under the 'Bharat Organic' brand, NAFED is showing the way forward for value-driven and farmer-centric marketing models.

Q. How is NAFED leveraging digital and technological innovations to serve farmers and cooperatives better?

A. Digital transformation is at the core of NAFED's modernization agenda. We have computerized our procurement, storage, and distribution operations, making transactions more transparent and efficient. The NAFED App, for example, now facilitates direct farmer registrations and enables us to plan procurements with unprecedented precision. Further, we support cooperative capacity-building by introducing AI-driven advisory services, promoting best practices in production and logistics, and facilitating digital marketing of agricultural products. With the integration of supply chain management tools, online order platforms, and real-time pricing updates, cooperatives and FPOs can respond quickly to market shifts, optimize storage/commercial logistics, and minimize food wastage.

Q. What new initiatives or collaborations has NAFED launched recently to further its mission?

A. Among our most notable recent initiatives is the expansion of the Bharat Brand Products under the Open Market Sale Scheme (OMSS), ensuring affordable pricing for staples such as rice, atta, pulses, and more throughout India. International collaborations are another frontier. At Gulfood 2025 in Dubai, we signed an MoU with Lulu Group, enabling NAFED products to be stocked in retail stores worldwide, a significant move for Indian farmers seeking global markets.

We have also successfully conducted national debates, quizzes, and capacity-building programs to mark the International Year of Cooperatives, planting the seeds of cooperative spirit among youth and stakeholders. In terms of capacity development, we systematically send senior management to premier institutions like IIM Ahmedabad and ASCI Hyderabad, ensuring world-class training in cooperative management for our future leaders.



We also conduct study tours to expose students and cooperative leaders to best practices in agricultural marketing, supply chain management, and technological innovation.

Q. NAFED is seen as a torchbearer for sustainability and social impact in Indian agriculture. Could you elaborate on your role here?

A. Sustainability is at the heart of what we do at NAFED. Our focus on procuring, processing, and marketing pulses, oilseeds, and organic products naturally promotes better farming practices and crop diversification across the country.

We've significantly expanded our certified seed minikit distribution program for pulses and oilseeds. By subsidizing these input costs for farmers, we're not only helping them achieve better yields but also contributing to improved soil health. Our biofertilizer division has gained national recognition for both productivity and environmental benefits, helping farmers reduce their dependence on chemical inputs while building healthier soils.

One area where we make a real difference is tackling food wastage. Through reliable storage facilities and market stabilization efforts, we help minimize post-harvest losses. This creates a win-win situation: farmers face fewer economic losses, and we reduce the environmental impact that comes from food spoilage.

We're also leveraging digital platforms to directly connect with farming communities. Our social media outreach keeps farmers, women, and rural youth informed about government schemes, market opportunities, and proven agricultural practices. This direct communication helps bridge the information gap that often exists in rural areas.

Q. What is your long-term vision for NAFED, especially as India celebrates the International Year of Cooperatives in 2025?

A. We have an ambitious but realistic vision for NAFED: to become a globally recognized institution that leads in cooperative marketing, farmer empowerment, and sustainable agriculture. Our goal is to ensure that every farmer, FPO, and

across India can access organized markets and benefit from value-added processing and export opportunities.

Looking ahead to Vikasit Bharat @ 2047, aligned with the government's broader vision, we want to build a cooperative ecosystem that contributes significantly to India's GDP while creating meaningful livelihoods for millions in rural areas. This isn't just about economic growth; it's about transforming rural India.

The International Year of Cooperatives in 2025 represents a pivotal moment for us. We view it as our chance to strengthen the cooperative movement nationwide, extend NAFED's presence to every panchayat, and foster entrepreneurship among women and youth. We're particularly focused on driving innovation in agribusiness and positioning cooperatives as key drivers of India's journey toward self-reliance.

This year gives us the platform to demonstrate how cooperatives can be engines of both economic development and social change. We're not just talking about market access; we're talking about empowering entire communities.

Q. What message would you like to share with young professionals and future leaders interested in the cooperative sector?

A. The cooperative sector is at a turning point, offering immense potential for social impact, innovation, and leadership. My advice to young professionals: be bold, adopt technology, and remain committed to the values of collective progress and mutual support. Through cooperatives, you can help millions of farmers, transform rural livelihoods, and contribute to building a robust and equitable agricultural economy for India. NAFED will continue to open doors for innovation and collaboration. We welcome young leaders to join us in this journey, as we build on our proud legacy and chart a new, resilient future for Indian agriculture.



ANGELS OF RURAL FINANCE

By linking socially conscious investors with rural entrepreneurs long excluded from formal banking, Rang De is making credit not just inclusive, but flexible and fair too

By SONAL KHETARPAL

On

a quiet street in Kohima, 40-year-old Neilhoupeu Koza looked at the shelves of her small apparel shop and dreamed of expansion. For that, she needed Rs 1.5 lakh. Miles away, in Bihar's Supaul district, Gita Devi, who runs a modest fish farm, was worried about something far more immediate: buying feed worth Rs 20,000. For both women, these were not just loans, they were lifelines.

Their struggles are echoed by millions across India. Despite a decade of financial inclusion drives, 86 per cent of eligible Indians still remain outside the reach of formal credit. The gap

Photograph by HEMANT MISHRA



**SMITA
RAMAKRISHNA, 45**
**RAMAKRISHNA
N.K., 50**
Bengaluru

FACT SHEET

Name of company
Rang De

What they do
**A peer-to-peer
lending platform**

Founded in: 2008

Annual turnover
Rs 3.6 crore

forces them towards moneylenders who charge ruinous rates of 60–100 per cent per annum, or microfinance institutions and NBFCs where rates rarely dip below 24 per cent.

It was this stark reality that nudged Smita Ramakrishna and her husband, Ramakrishna N.K., to launch Rang De in 2008. The couple was based in the UK—Smita worked with the Oxfordshire County Council, while Ramakrishna was with a software firm—when the idea of microcredit caught their imagination after Muhammad Yunus and his Grameen Bank won the 2006 Nobel Peace Prize. From the outset, their plan was to save money, return to India, and build something in the social sector. The result was a not-for-profit peer-to-peer (P2P) lending platform aimed at bridging “two Indias”—the socially conscious urban investor and the rural entrepreneur cut off from banks. “We realised how credit, when given on fair terms, can help people overcome poverty,” Smita recalls. Starting with Rs 4.5 lakh of their own savings, they found support in ICICI Foundation and Tata Trusts.

Unlike standardised bank loans, Rang De’s products were built with flexibility. Farmers, for instance, don’t earn monthly incomes and can’t commit to fixed EMIs, while artisans or tailors can. So, the platform created customisable solutions—today offering more than 42 loan products designed around borrowers’ livelihoods. “The idea was not only to make credit affordable, but also to give agency to the community—

wherein they get access to credit on their terms,” says Ramakrishna.

The journey was not without breaks in the linear path. In 2017, after the RBI rolled out new guidelines for P2P lending, Rang De paused operations for a year. It transitioned from a not-for-profit to a regulated NBFC P2P, building in compliance while holding on to its mission of accessible, affordable credit.

The platform works through partnerships with livelihood and skilling organisations—among them Manjari Foundation, The Goat Trust, Youth-4Jobs Foundation and Mithun Rural Development Foundation—besides government programmes. These partners carry out the first level of physical verification of potential borrowers, while Rang De conducts a scorecard-based evaluation for risk mitigation and credit decisions. How does it earn? Via a platform fee for offering ‘credit as a service’ to the ‘impact partners’. Its turnover? Rs 3.6 crore in FY25.

Over time, the model has gained remarkable traction. As many as 11,123 social investors have lent Rs 96.7 crore to 26,516 entrepreneurs—helping them expand shops, build farms, or start new ventures. Investors can begin with as little as Rs 500 or go up to Rs 10 lakh, earning modest interest while creating sustainable impact.

For borrowers, Rang De’s appeal lies in its fairness. Interest rates range from 8-8.5 per cent annually, plus a 2 per cent processing fee. No hidden documentation, no insurance charges and no penalties for late payment or foreclosure. “Instead, late repayments reflect on the borrower’s credit score—itself a good deterrent,” explains Ramakrishna. No wonder, loan write-offs have been minimal—just 0.33 per cent of total disbursals, amounting to Rs 31.7 lakh. In the next five years, the founders hope to reach over 2 million households with affordable credit and, with it, the chance for many more like Neilhoupeu and Gita to rewrite their stories. ■



CREDIT GOES TO THEM
Ramakrishna and Smita
at a farm in Bengaluru

**“THE IDEA WAS
NOT ONLY TO MAKE
CREDIT AFFORDABLE,
BUT ALSO TO GIVE
AGENCY TO THE
COMMUNITY”**

RAMAKRISHNA N.K.





THE MICROMOGULS

NABAMITA
BHATTACHARYA, 39
SANGITA
KHONA, 53
Kolkata

BUDDIES FOR THE GOLDIES

From medical and legal help to routine assistance, a unique service is filling the gap for elderly residents of Kolkata and neighbouring districts whose children cannot always be by their side

By ARKAMOY DATTA MAJUMDAR

Photograph by DEBAJYOTTI CHAKRABORTY



THE BOND OF TRUST ▶

Nabamita (in yellow suit) and Sangita tying rakhi to a Buddy Back Home member at Rabindra Sarobar in South Kolkata

W

When Nabamita Bhattacharya and her husband, Sattam, left behind a comfortable life in London to return to Kolkata in 2013, it was not for career prospects, but for family. Their ageing parents needed them close. The decision would quietly plant the seed for a venture that, years later, would bridge similar distances for many others.

In 2020, as the pandemic sharp-



FACT SHEET

Name of company
Buddy Back Home

What they do
A comprehensive elder care service

Founded in: 2020

Co-founder
Sanjeev Khona, 55,
Marketing head

Annual turnover
Rs 1.25 crore

ened the isolation of the elderly, Sattam voiced an idea to his wife: what if there were a service that could stand in for adult children who lived far away? Nabamita, a former HR professional, was immediately on board.

Sattam introduced Nabamita to his old schoolmate, Sanjeev Khona, who in turn brought in his wife, Sangita—both Calcutta University alumni with combined expertise in sales, distribution, customer relations and service delivery. And so Buddy Back Home Private Limited was born, with a shared purpose: to offer not just a service, but a bond of trust between the elderly and their caregivers.

Today, the three co-founders run a tightly organised operation. Nabamita, a company director, oversees train-

ing, human resources and the in-house clinic; Sanjeev manages marketing; Sangita, also a director, handles daily operations. Their “buddies”, as they call the staff, are more than attendants—they are companions, problem-solvers and lifelines for the company’s 300-plus member families.

The model is deceptively simple: care plans tailored to each family’s needs, from occasional visits to twice-weekly check-ins, all underpinned by 24/7 emergency support. The menu of services is expansive. Buddies might help with groceries one day and manage hospital admissions the next. A panel of 40 doctors supports preventive and urgent care, while a team of seven lawyers stands ready for members who need legal intervention.

From its base in Kolkata, Buddy Back Home has expanded to North and South 24 Parganas, Howrah, Hooghly and even Siliguri. It employs 30 full-time staff, 25 of them women, and prides itself on having retained every single employee since its inception.

In a city near-synonymous with out-migration of the young, where many parents are left to navigate ageing alone, the venture fills a void that is as much emotional as it is practical. “We offer 360-degree care,” Nabamita says. “Other eldercare providers usually stop at medical services. We go beyond, making sure everything our member needs is taken care of.”

Buddy Back Home’s promise is not one of replacing family, but of extending it—of ensuring that when distance makes presence impossible, there is still someone to rely on. In the quiet relief of a hospital corridor, in the completion of an urgent bank errand, in the steady companionship of a familiar face, the company’s work is measured not only in revenue but in reassurance. For a city bound by tradition but shaped by migration, that reassurance is priceless. ■

**“WE OFFER
360-DEGREE CARE.
OTHER ELDERCARE
PROVIDERS USUALLY
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OUR MEMBER NEEDS
IS TAKEN CARE OF”**
NABAMITA BHATTACHARYA



THE BUSY BEEKEEPER

The keen apiarist chases crops and seasons across the country in search of bees, **telling farmers to ease up on pesticide** and let their population flourish

By ADITI PAI / Photograph by BANDEEP SINGH



BUZZING WITH EXCITEMENT Gajanan with his 'best friends' in the Malegaon countryside



THE MICROMOGULS

YEARS OF
INDEPENDENCE

GAJANAN
BHALERAO, 49
*Nashik,
Maharashtra*



W

Where others run far when they hear bees buzzing, Gajanan Bhalerao runs towards them. They have been his childhood friends since the time he was growing up in Sawana in Maharashtra's Hingoli district, climbing trees to hunt for beehives, squeezing the nectar out of them and licking the honey off his fingers. If they stung him, Bhalerao did not seem to notice, so focused was

“IF THERE ARE NO BEES, THE PLANET WON’T SURVIVE. THEY ARE THE BEST POLLINATORS AND EXTREMELY VALUABLE IN OUR FOOD CHAIN”

GAJANAN BHALERAO

he on the sweet reward of his pursuit.

It would have remained a fond childhood memory had Bhalerao not joined a transport company at the age of 16 and encountered bee boxes while driving through the towns and villages of Jhalawar and Kota in Rajasthan. “I saw bee boxes for the first time and asked people about them. That’s when I understood the importance of the insect on our farms,” says Bhalerao.

The bug never left him even though it would be a while before Bhalerao dedicated himself to beekeeping. In the interim, he would train at the Khadi and Village Industries Commission and the Central Bee Research and Training Institute, Pune. Finally, in 2007, he decided to start his own bee-keeping business.

FACT SHEET

Name of company:
Kisan Madhumakshika Farm

What they do: **Educate farmers on the importance of bees in the food cycle**

Founded in: **2007**

Annual turnover:
Rs 9-10 lakh

in UP. “We travel as per the crop,” says Bhalerao. Once the 30-day pollination cycle is over, the couple and their boxes move to the next farm. “With pollination by bees, farm produce increases by almost 50 per cent,” he says. “They are the best pollinators and extremely valuable in our food chain.”

The bees have become a lifeline not just for Bhalerao but also for the 80,000+ farmers he’s worked with over the past 18 years. Bhalerao urges farmers to steer clear of pesticides, which kill the bees. “Rampant use of pesticides has brought down the population of bees by 70 per cent over the past 20 years,” he says. The fall in their natural population has fuelled a rise in apiculture. “If there are no bees, the planet won’t survive,” he says. “If bees die, humans will be wiped out in no time.”

Bhalerao is also inspired by the work ethic of the humble *Apis mellifera*. “The worker bees are busy for 11 hours, 53 minutes every day, travelling a maximum of 2.5 km. They cannot live in temperatures exceeding 36 degrees Celsius. Each box can house only one queen who lives for around three years,” he tells you. Making new boxes is a meticulous task; larvae are carefully transplanted into a new box to grow and a queen introduced. The vocation has served Bhalerao well. “We have married off four daughters through the money earned by bee-keeping,” he says. “It’s a good business if you genuinely love and understand bees,” he says.

And love them he does. You won’t find Bhalerao in gloves or protective gear except a net over his face while handling his bee boxes. The bee bites on his hands he dismisses as an “occupational hazard”. A buzzing bee is not a warning sign but music to Bhalerao’s ears. ■



GMDC
Gujarat Mineral
Development
Corporation Ltd.
an Government of Gujarat Enterprise

BEYOND MINERALS, BUILDING FUTURES

From the wind-scoured salt flats of Lakhpat in Kutch—India's last village along the Kori Creek—to the forest-clad hilltops of Chhotaudepur, and eastwards to the temple towns of Odisha, the Gujarat Mineral Development Corporation (GMDC) is quietly rewriting what it means to be a responsible corporate citizen.

Through its social development arm, the **Gramya Vikas Trust (GVT)**—founded in 1991, long before 'CSR' became corporate jargon—GMDC has woven together a model of progress that is both systemic and deeply human. In 2024–25 alone, touching over 12 lakh lives across 290 villages. Its priorities are clear: healthcare, education, and skills—delivered with scale, precision, and a keen sensitivity to local realities.

A Doctor at Your Doorstep

In hamlets where a hospital can be a day's journey away, GMDC-GVT's healthcare comes not in marble-floored buildings, but on wheels. The Jan Chikitsa Seva (JCS) Programme, launched in 2023 with Apollo Hospitals Enterprise Limited (AHEL), operates ten Mobile Medical Units across Gujarat and Odisha.



These are no mere symbolic gestures. Each unit follows a meticulously planned route, offering on-site GP consultations, over 85 essential medicines free of charge, zero-cost pathology, and real-time teleconsultations in 15 specialities. Emergencies—cardiac arrests, strokes, seizures, accidents—are met with round-the-clock support.

In just over a year, more than 95,000 consultations have reached a catchment population of 13 lakh. Women form 58% of the beneficiaries, and each visit costs an average of ₹1,243—removing the financial barriers that once kept treatment out of reach.

Anchoring this mobile care are GMDC's hospitals at Akrimora Thermal Power Station (Lakhpat) and Kadipani (Chhotaudepur). With emergency, dental, and gynecological facilities, diagnostics, and pharmacies, Kadipani treats 70 patients daily, ATPS 50—lifelines where previously there was none.



2023, running six residential centres across Gujarat and Odisha. Here, young men and women train in 12 industry-relevant trades—from solar installation to hospitality—while also learning soft skills and workplace discipline.

The results are striking: 2,130 youth trained, with an 86% placement rate. Over 90% report greater self-reliance, and 67% note improved financial stability. In Odisha's Chhendipada block, 37 young people have already graduated in partnership with Dr. Reddy's Foundation; 22 have secured jobs, bringing new income into households once reliant solely on subsistence work.

Conclusion: The GMDC-GVT Model

What makes the GMDC-GVT approach so effective is its interdependence. Good health enables consistent schooling. Education strengthens the impact of skill training. Skills bring income, which sustains both learning and wellbeing.

An independent review calls it a "sustainable and scalable model of community development"—a blueprint for how public sector CSR can be inclusive, measurable, and deeply rooted in local needs.

In India's most remote corners, where opportunity rarely arrives, GMDC has ensured that progress not only comes—it stays. And in doing so, it has proved that the greatest resource any miner can unearth is human potential itself.



Education: The First Step Forward

In tribal at Kadipani location Chhotaudepur, where English-medium schooling can feel like an impossible leap, GMDC-GVT supports GMDC Atul Vidyalaya with zero debt deficit, ensuring tuition along with mid-day meal are free for every child. The school's high standards offer rural and tribal students the kind of education once reserved for the cities.

Lakhpat tells a harder story. Literacy here is just 51.2%, with women at 42%—a gap GMDC is determined to close. Partnering with the DAV College Trust, it has established an inclusive school within its colony, giving pastoral families a rare gateway to quality education.

Beyond these flagship efforts, the Trust's reach is broad: 26,700 students in Gujarat and Odisha have received free notebooks in 2024–25. In Kutch, a dedicated bus service now carries 250+ children from far-flung villages to school—many of them the first in their families to cross a classroom threshold.

Skills: From Training to Transformation

Education lights the mind; skills secure the future. Recognising this, GMDC launched the Samarthya Employment Oriented Skill Training Programme in

LEAVES TURNED LIVELIHOODS

A former scientist helps rural women and small farmers strike green gold by transforming a hardy, fast-growing plant into high-value products like tea, soaps, energy bars and cookies

By AVANEESH MISHRA

Photograph by SUMIT KUMAR

ORGANIC GROWTH
Dr Kamini Singh at the Doctor Moringa plant in Mubarakpur, Lucknow



TAP INTO GLOBAL MARKETS

With India Exim Bank's Trade Assistance Programme

In the aftermath of the Covid-19 pandemic, the global trade finance gap widened, reaching a staggering US\$ 2.5 trillion in 2022. The trade finance gap continues to weigh on the ability of businesses to explore new geographies and scale exports on account of rising global uncertainties.

It is in this context that the Export-Import Bank of India (Exim Bank), has conceptualised the Trade Assistance Programme (TAP). This first-of-its kind initiative in India is enabling Indian exporters to expand into new, high-risk markets.

Under TAP, Exim Bank provides credit enhancement to trade instrument(s), thereby enhancing the capacity of commercial banks/financial institutions to support cross-border trade transactions involving markets where trade lines are constrained or where the potential has not been harnessed. The various credit mechanisms are in the form of Stand-by letter of credit, risk participation and fronting of guarantees.

Further, India Exim Bank also confirms and negotiates Letters of Credit (LCs) issued by overseas banks (Issuing Bank), for export of goods/ services from India. Support is also extended for UPAS LC financing and confirmation/discounting of long tenor capex LCs.

The objectives of the programme are as under:

- Increase confidence of counterparties in settlement of trade transactions;
- Incremental exports to untapped and challenging markets;
- Provide market entry mechanism and support market diversification of exporters, including MSMEs;
- Risk coverage for challenging trade transactions; and
- Enable local banks in target countries to establish working partnerships with large number of commercial banks in India.

Under TAP, Exim Bank has identified 72 focus countries, mainly including untapped geographies and countries with higher risk perceptions across Asia, Africa, Latin America and Europe & CIS region. The Bank is currently partnering with over 100 banks (overseas and domestic), under the programme and is in active discussion with many more.

Further, under TAP, Exim Bank extends credit lines to overseas financial



institutions who act as intermediaries and on-lend to overseas buyers for import of equipment, goods and services from India. Moreover, the Bank also extends refinance to banks, for supporting underlying export transactions.

Since inception, the Bank has facilitated over 1200 transactions across 52 countries under TAP, including relatively untapped geographies and countries with higher risk perceptions. By increasing confidence in trade settlements, TAP has led to more than USD 3 bn of incremental exports by more than 160 exporters across diverse sectors.

for more details
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Follow us on

On

a warm afternoon in Mubarakpur, near IIM Lucknow, the faint scent of lemon-grass mingles with the earthy smell of drying leaves. Inside a two-storey building, women in crisp hairnets and gloves move in a quiet rhythm—weighing powders, sealing soaps, sliding green tea pouches into neat stacks. Along one wall, rows of jars and packets gleam in shades of green, each tagged with a name and batch date. Almost all of it traces back to a single, unassuming tree that has quietly gone global: moringa.

Also known as the drumstick tree, moringa is a hardy, fast-growing plant long used in Indian kitchens. In recent years, it has been crowned a “super-food” abroad, thanks to its dense load of protein, vitamins, minerals and antioxidants. Nearly every part of the plant—leaves, pods, seeds—is edible or medicinal. What’s more, it thrives in poor soil with little water.

For Dr Kamini Singh, moringa opened up a green highway. It became the cornerstone of Doctor Moringa. Starting with a Rs 9 lakh loan, it has flowered into an enterprise with an annual turnover of Rs 2 crore, a workforce spread across five states, and exports to Malaysia, Canada and the UAE.

Her journey began far from the factory floor. Raised in Banaras and later settled in Lucknow, Kamini worked as a senior research fellow at the Central Institute for Subtropical Horticulture (CISH), studying crops and working with farmers. By 2015, while pursuing a PhD, she left her post for personal reasons. Her desire to work directly with farmers gave birth to the Jaivik Vikas Krishi Sansthan in 2016. Its aim: to promote organic farming and boost rural livelihoods.

A chance visit to a nursery altered her path again. Neat rows of moringa

FACT SHEET

Name of company
Doctor Moringa

What they do
Engage 5,000 people in farming, plucking and processing moringa to produce a wide variety of products

Founded in
2019 (pilot project began in 2017)

Annual turnover
Rs 2 crore

sense. So, Kamini decided to go the whole hog and process them herself.

She approached IIT-BHU with her plan, secured a Rs 9 lakh loan, and set up a small unit to dry and powder the leaves, later pressing them into tablets. IIT-BHU also offered technical support and, later, a Rs 25 lakh grant. Then came COVID-19. As moringa’s health benefits hit the headlines, demand surged. Her product range quickly expanded to teas, soaps, energy bars, mosquito repellent, and ready-to-eat snacks like moringa cookies and flavoured makhana (foxnuts).

Today, Doctor Moringa works with 1,050 farmers in Lucknow alone, 210 of them women. Across five states, over 5,000 people are involved in its farming, plucking and processing activities, across 200 acres. Exports make up 15

“WE AIM TO MAKE MORINGA PART OF PEOPLE’S LIVES AND, AT THE SAME TIME, GIVE WOMEN MEANINGFUL WORK. LEAF FARMING AND PROCESSING FITS INTO THEIR DAILY ROUTINES AND BECOMES A SOURCE OF INCOME”

DR KAMINI SINGH



trees stood there, largely ignored by commercial growers in the region. She knew their value and also the market gap. Convincing farmers to try it was another matter. They had never grown it and prices for organic produce barely covered costs at the time. She urged them to plant moringa along field boundaries, often returning from villages with nothing but polite refusals. But a few did agree.

In 2018, she leased seven acres in Sidhuli, about an hour’s drive from Lucknow, and planted moringa with lemongrass as an intercrop. The harvest was generous—400 kg of leaves per acre—but there was no nearby buyer. Transporting fresh leaves made no

per cent of sales, and Kamini is now in talks with buyers in Argentina.

The hardest part, she says, was getting farmers to believe in a crop without an obvious market. Now, they come to her of their own volition. The company sells online, through its own app and in select stores.

The factory doors open onto a narrow lane, but Kamini is already looking far beyond it—to new farms, new products and new countries where her bright green powder might land. “Leaf farming and plucking is easy for women,” she says, glancing across the busy workshop. “That is why we are promoting it.” Moringa, for her, is a way to create work with dignity. ■

FROM ARMOUR TO AMMUNITION

HOW SMPP IS POWERING INDIA'S DEFENCE SELF-RELIANCE

India's defence sector is undergoing a transformation, driven by a renewed focus on Atmanirbhar Bharat and indigenous innovation. One company at the forefront of this shift is SMPP Limited. Known for its cutting-edge bulletproof gear, SMPP has evolved into a full-spectrum defence technology firm—now expanding into ammunition and drone systems to support India's strategic independence.

A significant milestone came recently with a major order under the Ministry of Defence's Emergency Procurement 5 (EP-5), for 27,700 Bullet Proof Jackets (BPJs) and 11,700 Advanced Ballistic Helmets. Designed to counter high-threat environments—like armour-piercing and Hard Steel Core bullets—these systems represent a critical leap in soldier protection.



SMPP hosted General Said Chanegriha, Chief of Staff of the People's National Army, Algeria

Built in India, Made for the World

With over 30 years in the field, SMPP has delivered more than 500,000 bulletproof jackets and helmets in the last few years to Indian forces, including the Army, CRPF, BSF, and Assam Rifles. Its products have also reached over 25 countries across Asia, Europe, the Americas, and the Middle East.

What sets SMPP apart is performance and indigenous technology. The BPJs delivered under EP-5 exceed global standards, capable of withstanding six armour-piercing rounds on a single plate—whereas many international norms only test one to three hits. SMPP's helmets are among the few globally that offer rifle-level protection that too from lethal hard steel core and armor piercing bullets, a game-changer in reducing battlefield head injury fatalities. The performance comes from SMPP's 100% indigenously designed and developed technology of Boron Carbide, one of the hardest and lightest materials for bullet protection.

Innovation at the Core

SMPP's journey is deeply rooted in R&D. The company has filed 17 patents (nine granted), with technologies like CaraSTOP-B4C, an ultra-strong ceramic made from Boron Carbide. This forms the backbone of its personal protection kits and is also used in armouring aircraft.

But innovation isn't just about materials. Design matters too. SMPP's jackets feature quick-release systems, dynamic weight distribution, and 360-degree coverage—including back, groin, and enhanced neck protection. Customised helmets for Sikh soldiers—factoring in both operational comfort

and cultural respect—reflect the company's user-first mindset.

Every batch of ceramic plates undergoes X-ray scanning to detect flaws, ensuring consistent quality across production. This focus on precision and reliability has made SMPP's gear both battle-ready and export-worthy.

Beyond Body Armour: A Growing Defence Portfolio

While body armour remains SMPP's flagship, the company is now making strategic inroads into new domains. It has received industrial licenses to manufacture large-caliber ammunition for tanks, artillery, and infantry weapons. A massive 800-acre facility is under construction in Himachal Pradesh, aimed at becoming one of India's largest ammunition production units.

Simultaneously, SMPP is entering the drone and counter-drone space. Some indigenous systems have already cleared preliminary trials with the Indian Army, setting the stage for future contracts in this vital area.

This diversification strengthens India's defence industrial base and reduces reliance on imports. "Our vision is to develop critical technologies that enhance India's readiness and strategic autonomy," the company notes.

Navigating India's Defence Ecosystem

Despite its achievements, SMPP acknowledges the challenges of operating in India's defence procurement landscape. Long procurement cycles and a single-buyer model pose sustainability risks—especially for MSMEs. Even after a successful contract, firms often re-enter lengthy trials for future orders, with no continuity guaranteed.

SMPP advocates greater collaboration between public sector undertakings (PSUs) and private players. The agility and innovation of the private sector, combined with the scale and infrastructure of the public sector, can create globally competitive solutions.

Make in India, Make for the World

SMPP exemplifies the Make in India, Make for the World philosophy. Its global client list includes

SMPP ACH helmet with convertor band



Armenia, the Philippines, Romania, Finland, Colombia, and the US. Notably, it recently delivered 45,000 bulletproof plates and 60,000 helmets to Armenia, and completed a complex vehicle armouring project in Colombia.

Whether it's safeguarding soldiers, armouring aircraft, or supporting peacekeeping missions, SMPP is proving that Indian manufacturing can lead on the global stage.

Inspiring the Future

For Ashish Kansal, CEO of SMPP, the mission goes beyond business. He sees immense opportunity for India's young engineers in emerging fields like AI, robotics, quantum tech, and precision systems. But to fully harness this potential, he believes faster decision-making and streamlined funding are critical.

Quoting Robert Frost, Kansal reflects: "The woods are lonely, dark and deep. We have promises to keep, and miles to go before we sleep." His words mirror the ambition of a company—and a nation—committed to safeguarding sovereignty through homegrown strength.

SMPP Magpro vest





THE MICROMOGULS

JOY
SEBASTIAN, 49
Cherthala,
Kerala

VIDEO CALL WIZARD

How a tiny, small town IT firm won a government-sponsored national contest for a secure, scalable video-conferencing solution and became a go-to option for a variety of businesses

By JEEMON JACOB

Photograph by ASHISH K. VINCENT



REEL IT IN

Techgentsia's Joy Sebastian at a beach in Cherthala, Alappuzha district



Govt. of Chhattisgarh

Shri Narendra Modi
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Shri Vishnu Deo Sai
Chief Minister of Chhattisgarh



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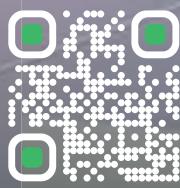
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**Ease is
not just a
promise**

**It's a
system.**



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A

Adversity has never been a deterrent for Joy Sebastian, co-founder and CEO of Techgentsia Software Technologies. Born into a non-literate fisherfolk family in the coastal village of Pathirapally in Alappuzha district, his parents struggled to educate him. But Joy went on to complete his graduation and then a Master of Computer Applications (MCA) in 1999. The job path took him to an IT startup in Kochi that specialised in internet communication solutions. "My life and career were on track, I was married, drawing a decent salary. But then the company shut shop," recalls Sebastian. That twist of fate came in 2007. "I had a home loan and no money to pay the instalment. I joined a Sharjah-based IT company as a consultant, but that too didn't last long."

It was this second spell of adversity that gave him wings. Joy teamed up with a friend, Tony Thomas, to try peddle their wares on a project basis. Thus was born Techgentsia, with four employees and a small office in Kochi, in 2009. Their first big client was Norway's communications software company Easymeeting. But the weather stayed indeterminate—Easymeeting met its own pocket of turbulence, and Techgentsia felt the jolts. Losses in 2013-14 were severe enough for them to consider winding down operations. "But we knew we had a good product, so we decided to invest in R&D for our video-conferencing tools. After much effort, we developed our flagship brand, Vconsol—a cost-effective, secure and scalable video-conferencing software," says Sebastian.

The COVID-19 pandemic proved

to be a turning point. With the world forced into remote work, online classes and virtual meetings, demand for secure video-conferencing solutions skyrocketed. Around the same time, the Prime Minister's Office was looking for an indigenous tool for official use that was efficient and met all the security criteria. In 2020, the Union ministry of electronics and information technology (MeitY) launched an innovation challenge to identify the best solution. Right up Techgentsia's alley—this is what

steadily, launching several exclusive products. "We are in expansion mode and developing a proprietary AI-based online video-editing tool," says Sebastian. The company now employs 85 people and manages multiple projects. It provides virtual courtroom solutions to the Kerala, Karnataka, Telangana, Himachal Pradesh and Bombay high courts. Its services are also used by the Indian army, navy, Kerala Police, the Indian Space Research Organisation and several government departments. The company

FACT SHEET

Name of company
Techgentsia Software Technologies Pvt. Ltd

What they do:
Customise business solutions for internet communication

Founded in: 2009

Annual turnover
Rs 5.25 crore

“SUCCESS DOES NOT COME OVERNIGHT. MY ADVICE TO START-UPS IS TO IDENTIFY A UNIQUE PRODUCT THAT IS IN DEMAND AND FOCUS ON IT”

JOY SEBASTIAN

it had been working on for years! And the 'Innovation Challenge for Development of Video Conferencing Solution' award was soon on Joy and Tony's mantelpiece. Their product, Vconsol, was rebranded BharatVC by the Union government and hosted on the National Informatics Centre (NIC) cloud. "The award changed our fortunes. Our product got national attention. We won the prize money of Rs 1 crore," says Sebastian.

Since then, Techgentsia has grown

has a roster of global clients, including Oman's health ministry, and their old Norwegian buddy, Easymeeting.

Amidst all this global scaling up, Sebastian has never forgotten the kind of circumstances he had started out from. "We try to recruit candidates from remote areas where opportunities are few," he says. There's poetic justice there somewhere. Silicon comes from sand, and here was a *naadan* beach boy turning it into ethereal gold. ■



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DIAMONDS ARE A GIRL'S BEST FRIEND—AND HER BESTIE'S TOO

In an age where relationships come and go, the bonds forged between true friends endure like the rarest of gems.

In the pantheon of precious relationships, few connections rival the sacred bond between best friends. This Friendship Day, De Beers Group unveils a revolutionary celebration of this enduring alliance with 'Love, from Bestie'—a natural diamond bracelet collection that transforms the ephemeral nature of

friendship into something as eternal as the gems themselves.

The world's leading diamond company has ventured beyond traditional romantic symbolism to honor what may be life's most undervalued treasure: the intimate, lifelong bond shared between two women who have weathered every season together. From career

pivots to cross-country relocations, from heartbreaks to breakthroughs, these are the relationships that require no occasion—they create their own significance.

"The idea behind the Bestie Bracelet campaign was to create a meaningful ritual that captures the strength of a friendship between two women,"



explains Toranj Mehta, VP Marketing De Beers Group India. "Crafted in natural diamonds, each bracelet pair symbolizes the rarity and authenticity of their relationship—because for friendships so natural, only natural diamonds will do."

The collection speaks to a sophisticated understanding of modern female relationships, where chosen family often proves more enduring than blood ties. Each design arrives as a pair—one for you, one for your confidante—creating a tangible link that transcends physical distance and temporal challenges.

The Story That Nature Alone Can Tell

Natural diamonds carry within them one of the most extraordinary journeys on earth. Each gem was formed billions of years ago, deep beneath the surface, under conditions of immense heat and pressure. What emerges is not just a jewel but a miracle of nature—unique, unrepeatable, and irreplaceable. No two diamonds are ever the same, just as no two friendships take the same path.

In today's world of quick fixes and fleeting trends, this is what makes natural diamonds meaningful. They are not created in weeks inside a lab but discovered after a journey that began at the dawn of time. Their story is one of resilience and permanence, echoing the qualities that define the deepest friendships, those that withstand distance, change and the passing of years.

To wear a natural diamond is to hold a fragment of the earth's history. To gift one is to say, without words, that a

bond is beyond imitation. Which is why De Beers Group saw it as only natural to celebrate best friends with diamonds. The truest friendships, like the rarest gems, are built to endure.

A New Language of Luxury

The Love, from Bestie collection also reflects how our understanding of luxury has evolved. Once defined by opulence or exclusivity, true luxury today lies in meaning and memory. People want objects that tell their story, that symbolize relationships and experiences.

Friendship is one such story. A diamond bracelet exchanged between two women is more than a piece of jewellery—it becomes a marker of loyalty, laughter, and years lived side by side. Even as life changes, the bracelet remains a

keepsake, a quiet reminder of someone who completes your story.

And, like all natural diamonds, its significance only deepens with time. Just as friendships grow richer with age, diamonds grow more meaningful as they are passed down through families. A bracelet gifted today may one day be worn by a daughter, carrying not only the brilliance of the stone but the memory of a bond that defined a lifetime.

A Legacy of Togetherness

With this collection, De Beers Group acknowledges that the relationships which truly sustain us are not always romantic. Some treasures like true friendships deserve the permanence of nature's rarest gift. Because friendships, like natural diamonds, are forever.



IAISHAH
RYMBAI, 48
*Kdonghulu
village, Ribhoi,
Meghalaya*

NEW SILK ROUTE

From humble cocoons come hand-spun eri silks in natural hues, sustaining Khasi traditions and the livelihoods of over 200 rural women

By APARMITA DAS

At

6 am, when most are still hitting pause on alarm buttons, Iaishah Rymbai is already in motion. By the time she reaches school at 9, she has completed household chores and mapped out the day's business plans. After teaching until 2 pm, she trades the classroom for her office—not to rest, but to manage what she calls "a movement that uplifts women in rural Meghalaya". This is not your typical startup tale. There's no Silicon Valley origin, no venture capital windfall. Just a divorced single mother of four from Kdonghulu village, who in her 40s launched a business with Rs 20,000 from savings and Rs 30,000 in donations—armed only with inherited weaving skills and sheer determination.

The enterprise that would become EriWeave in 2022 wasn't born from a business plan but from frustration.

"I was weaving, but couldn't source enough local yarn, even though our region produces so many cocoons," Rymbai recalls. For years, Meghalaya's rare eri silk cocoons—produced by the domesticated *Samia ricini* moth—were routed through middlemen to Assam, processed and then sold back at a premium. Known locally as "peace silk" because the moth is allowed to emerge from its cocoon before the fibres are harvested, eri silk is prized for its soft, wool-like texture, breathability and ability to take on rich natural dyes. "I thought, why not add value here itself? Turn cocoon into yarn, yarn into fabric and involve local women at every step."

Her first venture in 2019 didn't even have a brand name. She called it Kamai Haba Shongkai—Khasi for "earn while you sit [at home]". The idea was straightforward: during the long monsoons when farm work stops, women could spin yarn at home and earn an income. "They already had the knowledge," says Rymbai. "It just needed a little guidance and structure."



GOING GLOCAL ▶
Iaishah Rymbai with young weavers donning EriWeave's fabric in Kdonghulu village



FACT SHEET

Name of company
EriWeave

What they do
Turn rare eri silk cocoons into fabric, and involve local women at every step

Founded in: 2019; rebranded in 2022

**Annual turnover
Rs 30 lakh**

Rymbai built a decentralised production network across 12–13 villages. No factory floors, no large sheds—just homes doubling as workspaces. Women farmed the cocoons, spun yarn, wove cloth and sent finished products to a small central office for quality checks and dispatch. The impact was immediate. Spinners made around Rs 5,000 a month; weavers up to Rs 20,000. For women who had never earned a rupee outside household work, even Rs 3,000 was transformative. Most are school dropouts or older women once confined to unpaid domestic labour.

a scooter for Rs 70,000, and reinvested the rest to keep the work going. Recovery came with recognition. In 2021, PRIME Meghalaya, a state government entrepreneurial programme, showcased her work, boosting both visibility and sales. A Rs 10 lakh government grant soon followed, funding new looms and a weaving shed.

The real breakthrough came on *Shark Tank India*. For Rymbai and her daughter Lebaini, who appeared on the show, the national exposure was priceless. “It wasn’t about the money, but the visibility,” she says. Orders poured in from across India,

“TRADITIONAL ARTS ARE DYING BECAUSE ARTISANS DON’T EARN. IF THERE’S NO MARKET, THERE’S NO MOTIVATION.... WE NEED PEOPLE FROM WITHIN TO MARKET OUR WORK, NOT JUST MAKE IT”

IAISHAH RYMBAI



But for Rymbai, this was about more than income. EriWeave preserves Khasi identity through traditional motifs and natural dyes made from local plants. “Most producers don’t use natural dyes—we do,” she says. While eri silk’s texture may be similar across regions, the stories woven into each fabric are uniquely Khasi.

But then came COVID-19 in 2020—and a near-collapse. “I had no money left,” she says. She sold her car for Rs 1.5 lakh, bought

transforming what had been a local livelihood project into a growing brand.

Production remains resolutely manual to preserve the handmade character, but sales have gone digital: WhatsApp orders, Instagram storefronts, Amazon listings, their own website, even a dedicated app. “Most income goes directly to artisans. We keep around 20 per cent,” says Rymbai. Today, more than 200 women are part of EriWeave’s network, a testament to its inclusive model. ■

**SANDEEP
BABURAO
DABHADE, 35**
Aurangabad

PACKING A PUNCH

Five years on, Phoenix Industries has survived many obstacles, including COVID, and now runs two units offering packaging solutions

By ISRAR CHISHTY

B

Born in a farming family in Jalna district, Maharashtra, Sandeep Dabhade grew up with limited means. His father barely earned Rs 1-1.5 lakh a year. Despite the family's financial struggles, Dabhade's life was steeped in music. His father, Baburao Dabhade, was a respected *kirtankar* and skilled tabla player, and sparked the love for rhythm and melody in his son too. After finishing his 12th grade in Badnapur tehsil, Sandeep moved to Pune to pursue a BA in Economics, while also enrolling in a diploma course in music. He went on to complete an MA in music.

That latter strand played a big part in Dabhade's life those days: the side gigs financed his studies. He remembers performing at various

venues across Maharashtra, especially an electrifying evening at a cultural event in Pune, sitting cross-legged on stage, coaxing intricate rhythms from his tabla as the audience swayed to his beats. Travelling from town to town, he would earn Rs 2,000-3,000 per show, but life was hard. "There were days when even two meals were a luxury. Sometimes I had to survive on pav and chutney," he recalls.

Dabhade has come a long way since then. The turn came in 2013 when he began working at a packaging company in Waluj MIDC (Maharashtra Industrial Development Corporation) industrial zone in Aurangabad (now Chhatrapati Sambhajinagar), where he was soon handling operations, marketing, accounts and logistics. In January 2019, armed with his savings and a small sum raised by mortgaging the family gold, Sandeep launched Eco Pack Industries in a 3,500 sq. ft rented space. He began trading



FACT SHEET

Name of company
Phoenix Industries

What they do
Packaging for an array of sectors

Founded in: 2019

Annual turnover
Rs 5.3 crore



“THERE WERE DAYS WHEN EVEN TWO MEALS WERE A LUXURY... SOMETIMES I HAD TO SURVIVE ON PAV AND CHUTNEY”

SANDEEP DABHADE



in packaging materials, soon adding manufacturing after securing a second-hand machine. Overcoming cash flow issues and a ballooning debt burden, Dabhade secured a Rs 11 lakh working capital loan from the non-profit business mentoring programme BYST (Bharatiya Yuva Shakti Trust).

But a week after clearing his loans, the country went into COVID lockdown. Dabhade, though, continued his work. Even as orders slowed down, Dabhade, guided by his mentor, Milind Pohnerkar, held on to his five-member team, paid salaries on time, and shouldered the overheads himself. The post-COVID phase was good, and he eventually landed Hindustan Unilever supplier Food & Inns Ltd as a major client. Meanwhile, at his unit, he introduced good manufacturing practices (GMP), got ISO certification, and introduced structured planning.

By 2024-25, Eco Pack, now renamed Phoenix Industries, had grown to two units and was employing some 50 people, nearly half of them women. Ten machines run in two 12-hour shifts, serving clients in Pune, Chakan, Solapur, Nashik, Nanded and Waluj. Phoenix packaging has found a place in the pharma, food, electronics and auto sectors.

In 2024, he also returned to his roots with a new venture—processing sugar-cane into chemical-free jaggery on his farmland. Production is now up to 500 kg daily, and interest from a US-based entrepreneur has pushed him to refine the product to meet export standards. Dabhade's dream project is an agro-processing hub in Jalna, offering farmers end-to-end solutions such as improved market access and shelf life for produce. ■

SATYAM
SUNDARAM, 27
Purnia,
Bihar

HOUSE OF BAMBOO

From modest beginnings in rural Bihar, an eco-enterprise now crafts 300 bamboo products sold across 25 states

By AMITABH SRIVASTAVA

IF

bamboo symbolises resilience, so does 27-year-old Satyam Sundaram. From modest beginnings in Purnia, Bihar, he now runs a thriving eco-enterprise that supplies 300 handcrafted bamboo products across 25 states.

Satyam grew up in a household where sustenance came from his father's humble vocation: cooking in the Bihar Police mess. Satyam tried hard for a government post, but fell short. An MBA in Kolkata became his turning point. Internships with major brands taught him persuasion, market strategy and the fundamentals of selling—skills that would define his career.

Still, starting something of his own was easier said than done.

In the post-COVID wave of “return to nature” thinking, Satyam saw bamboo as an untapped alternative to plastic. However, securing finance was a battle. After months of running between offices, he finally obtained a Rs 7.91 lakh loan in February 2022 under the Prime Minister’s Employment Generation Programme (PMEGP). Yet before factories and franchises, he spent long days on Purnia’s streets, selling bamboo bottles. “Those first sales taught me patience,” he recalls. “If you believe in your product, you stand there until someone else believes too.”

Today, the transformation is striking. Step inside the headquarters of Manipuri Bamboo Architecture in Maranga, on Purnia’s edge, and the air carries a faint, woody



FACT SHEET

Name of company
Manipuri Bamboo Architecture

What they do: Make and supply handicraft-ed bamboo products

Founded in: 2022

Annual turnover
Rs 40 lakh



RESILIENT ROOTS
Satyam Sundaram
with handcrafted
bamboo products

sweetness. The showroom is crowded: sofa sets surrounded by delicate handbags, toothbrushes, tongue cleaners, thermos flasks, pen holders, toys; hundreds of bamboo artefacts line the walls. The factory—which stands on the two *kathas* of land (around 2,800 sq. ft) his father purchased—hums with activity. A bamboo-cutting machine slices cleanly through thick canes; polishing wheels turn in quiet rhythm; a generator stands ready for peak orders.

Since its inauguration in May 2022 by Bihar's then industry minister Shahnawaz Hussain, Manipuri

“AN MBA TAUGHT ME THE RIGOUR OF MARKETING AND HOW TO SPOT GAPS IN SUPPLY, BUT IT WAS MY MOTHER’S UNWAVERING WILL THAT KEPT ME MOVING WHEN THE NUMBERS AND THE ODDS SAID STOP”

SATYAM SUNDARAM



Bamboo Architecture has grown into a Rs 40 lakh-a-year enterprise. Three franchise partners handle select cities; online sales are managed by Satyam, while his mother, Asha Anuragini, runs the thriving local outlet. The workshop team—many originally trained by master craftsmen from Manipur and Assam—works with seamless precision.

From everyday cutlery to finely carved portraits and bamboo maps of India, each creation challenges plastic and celebrates resilience. “Bamboo bends, it doesn’t break,” Satyam says. “That’s been my story too.” ■

POLO AT THE PALACE

An ex-army officer finds new avenues to pursue his passions, polo and heritage resorts. It all comes together in a restored hillside fort palace and his own polo team

By ROHIT PARIHAR

In 2000, a few months after taking over as honorary secretary of the Rajasthan Polo Club in Jaipur, ex-army officer and polo player Vikram Singh Rathore helped organise the Polo World Cup qualifier in the city. The Indian polo team was the zonal champion that year. The years rolled on, but, in 2009, he had to quit the club to which he had dedicated his prime years. There was a battle for its control, in which Rathore found himself out of favour with the club patrons, the erstwhile royal family of Jaipur, making his exit inevitable. “In hindsight, it was a blessing in disguise. I looked back at my years with the army and thought, ‘I’m still in my 40s, it’s not too late to take a risk, set up own enterprise,’” he says. Meanwhile, in 2011, he was appointed ‘chef de mission’ of the Indian polo team and helped it repeat the world cup zonal champion success story from the previous decade.

Often seen zooming around the city on his old two-wheeler, Rathore’s hospitality business initially used to organise specially curated events for foreign tourist groups. Alongside, in 2012, he also started restoration work on a 14th century hillside fort and palace that his wife had inherited. Mundota thikana was a prominent *jagir* (estate) during emperor Akbar’s time, entrusted with the defence

of the Mughal kingdom’s borders by his general and then Amber ruler, Raja Man Singh I. Rathore also set up a polo ground in Mundota, moving his half a dozen polo horses there.

In 2017, the Mundota Fort and Palace, situated some 40 km from Jaipur, was launched as a 38-room heritage hotel-cum-polo resort. Since then, additional accommodation has been added, and it is now a 163-room boutique resort which has become popular as a wedding destination and also as a location for OTT series such as *Made in Heaven* and *The Royals*.

Rathore had also been keeping busy following his other passion, polo. In 2014, he was appointed advisor to the Sahara Warriors polo team. In 2017, along with Parul Rai, the wife of a senior IAS officer, he bought the team, relaunching it as Team Achievers. It has since won the Indian Open Championship eight times in a row, besides many other major tournaments. Rathore has also mentored a number of top polo players, including Padmanabh, the royal scion of Jaipur and son of Diya Kumari, the current deputy chief minister of Rajasthan. Padmanabh also played for his team for six years.

In 2023, Rathore’s success in Mundota was instrumental in getting 11 other polo enthusiasts to pool resources along with him to set up three more grounds in Mundota, under the aegis of the Patrons Polo Club. That has further expanded, and today Mundota thikana has five polo grounds and four riding and show jumping complexes. With about 400 horses, the village is now an equestrian hub for the sport’s connoisseurs.

Rathore’s journey has not been without risk. He’s had to take huge loans to fund the Mundota renovation, and even sold off his house in Jaipur to fund daughter Divyakriti’s training in dressage. But it’s all been worth it. She won a gold medal at the 2022 Asian Games, and was the first female athlete to win the Arjuna Award for an equestrian sport in 2023. Next target for Rathore and daughter: the 2028 Los Angeles Olympics. ■

**“AFTER
EIGHT YEARS
OF STRUGGLE,
I HAD TWIN
SUCCESSES IN
2017 WITH THE
POLO TEAM
AND HERITAGE
HOTEL”**

**VIKRAM SINGH
RATHORE**



FACT SHEET

Name of company

**Mundota Fort
and Palace, Team
Achievers polo team**

What they do: Run a heritage fort resort and a polo team

Founded in: 2017

Co-founder: Parul
Rai (Team Achievers)

Annual turnover
Rs 9.8 crore





BIENNALE BEYOND BORDERS

The third edition of Bihar Museum Biennale stitches together heritage, art, and memory, tracing the living connections that bind the Global South across oceans and generations. In doing so, it becomes a living archive of creativity and collective memory...



The monsoon skies outside seemed to mirror the mood inside the Bihar Museum, Patna—a sense of cordiality, shared experiences, and the promise of continuity—as **Chief Minister Nitish Kumar** stepped forward to inaugurate the third Bihar Museum Biennale (BMB-III) on the evening of 7 August 2025.

The event's logo, inspired by the concept of the **Tree of Life**, featured a tree whose roots and branches spanned three continents, its form uniting the African baobab, the Asian peepal, and the colours and textures of South America. It succinctly captured the Biennale's theme—Global South: Sharing Histories—bringing together artists, thinkers, and institutions from across Asia, Africa, and Latin America.

Flanked by Deputy Chief Ministers Samrat Choudhary and Vijay Kumar Sinha, and joined by the Minister of Art, Culture and Youth Moti Lal Prasad, the Chief Minister's presence underscored the earnestness of Bihar's cultural aspirations. He interacted with ambassadors, artists, curators, and scholars from Indonesia, Ethiopia, Sri Lanka, Mexico, Argentina, and Peru, who looked on as the Biennale opened its doors to exhibitions, performances, and conversations to be carried over all through 2025 and beyond.

The spirit of the Biennale had already spilled onto the streets the day before, with a heritage walk on 6 August linking the Patna Museum on Buddha Marg to the Bihar Museum on Nehru Path. Over six hundred participants—students in crisp uniforms, young

professionals with cameras slung over their shoulders, heritage activists carrying placards with messages such as "**Dharohar Hamari Kya Maange – Thoda Samman, Thoda Pyar, Puri Safai**"—wove through the streets as a pre-event for the Bihar Museum Biennale 2025. It was a public procession reclaiming history, inviting citizens to see the museums not as static buildings but as living spaces of identity and pride.

Prior to that, the curtain raiser of the Biennale took place from June 3 to June 18, 2025 comprising two exhibitions from the National Museum of Australia that set significant precedents for the study of indigenous cultural traditions and the effects of colonial development on traditional communities. These exhibitions—“**Evolution: Torres Strait**



Masks” and “Yiwarra Kuju: The Canning Stock Route” – set the main biennale program’s intellectual and curatorial tone.

Evenings at the Biennale shimmered with movement and music. On 7 August, Indonesian and Thai troupes performed under the open sky, their dances echoing the cultural exchanges narrated in the galleries. The next evening, the Indonesian Cultural Troupe returned with performances rich in gesture and costume, and on 9 August, the stage belonged to the young students of Kilkari Bal Bhawan, whose energy closed the opening week on a note of exuberant local participation.

Bihar Museum: Redefining Museum Practice .

Over the years, the Bihar Museum, Patna is turning static repositories into dynamic, experiential cultural hubs. In its architecture and collections, it holds fragments of time—stone, script, textile, image. Yet in this moment, the museum becomes more than a space of preservation. It becomes a site of becoming. A space where contemporary practices meet ancestral rhythms, and where art becomes a means of

rewriting, not just recalling, the past. The museum has taken a pioneering initiative in the form of Bihar Museum Biennale to redefine the role of museums in a globalised world. It aims to promote cultural exchange by bringing together museums, institutions and creative professionals to share ideas, exhibitions and experiences. Representing a paradigmatic shift in contemporary museological practice, the BMB addresses a critical gap in the cultural sector by providing museums in India and the international community with a



museums to showcase their collections, methodologies and institutional narratives.



forum for scholarly exchanges, cultural dialogue and collaborative exhibition practices.

The Biennale’s theoretical framework extends beyond traditional exhibition models, offering a platform for conversations and connections across heritage, culture, art, history, living traditions and museum management. Emerging as the world’s first museum-focused biennale, it has fundamentally transformed the landscape of cultural institutions globally. This pioneering initiative emerged from the recognition that while numerous art, design and architecture biennales exist worldwide, no dedicated platform exists for

The inaugural BMB in 2021, conducted virtually due to pandemic constraints, established the foundational theme of **“Bihar, India and the World: Connecting People, Connecting Cultures... In Changing Times.”**

This edition successfully engaged prestigious Indian institutions, including the **Assam State Museum**, **City Palace Museum Udaipur**, **Chhatrapati Shivaji Maharaj Vastu Sangrahalaya (CSMVS) Mumbai**, **Indira Gandhi Rashtriya Manav Sangrahalaya Bhopal**, **Kiran Nadar Museum of Art (KNMA) in New Delhi**, and the **National Gallery of Modern Art New Delhi**, among others. In 2023, the second edition was an on-site Biennale, and more than fifteen countries participated, including Indian museums like Salarjung in Hyderabad, KNMA in Mumbai, and CSMVS in Mumbai. The G20 Art Exhibition ‘Together We Art’ was also included in the Bihar Biennale’s second edition

Now the **third edition** of the Biennale has expanded its focus to connect museums and collections from Global South across Africa, South America and Asia. Connecting various cultures and countries across the Indian Ocean and maritime trade routes presents a unique opportunity to blend aesthetics, mythologies, indigenous and contemporary arts, crafts, belief systems and performing arts of these countries. This biennale provides a dynamic platform to celebrate artistic and historical connections that the Global South collectively shares. The third edition is a stage for conversations around heritage, culture, art, history, management and creating new narratives for the museums of today’s world.





The Biennale unfolds through works that are rooted in local cosmologies but speak across borders—works that trace the histories of trade, exile, resistance, devotion, and survival. From reimagined ritual objects to documentary installations, from reassembled archives to new myths in motion, these works carry with them the textures of place and the pulse of movement. They suggest that history is not a singular narrative, but a field of echoes—a polyphony still unfolding. To share histories is not to make them the same. It is to honour their distinct textures while listening for the resonances that pass quietly between them—resonances carried in gestures of making, in songs remembered, in forms shaped by land, loss, and longing. The Biennale attends to these echoes—not as ornament or theme, but as invitations to speak across time and distance, and as grounds for dialogue and co-creation.



Against the backdrop of global inequality and ecological uncertainty, this edition calls not only for reflection but also for building bridges of relationships. Programmes of public engagement—symposia, film screenings, workshops, and community activations—extend the Biennale beyond the museum itself, creating horizontal spaces of exchange.

In a world where dominant histories still speak the loudest, the BMB offers another possibility: a gathering of perspectives that makes space for silence, slowness, and the unfinished. Here, the Global South is not imagined as a geography of lack, but as a source of richness—of forms, knowledge, and ways of being that challenge the hierarchies of the global art world.

This year's biennale features international exhibitions, immersive digital experiences, symposiums, and performing arts. It facilitates museum-to-museum exchanges that establish long-term partnerships between museums of the world. It is one of a kind Museum Biennale which offers an unparalleled opportunity to engage with global audiences and contribute to a meaningful cultural dialogue.

Showcasing Shared Histories of the Global South

The Bihar Museum Biennale is a pioneering initiative, recognised as the world's first Museum Biennale. This year's third edition explores the

theme 'Global South: Sharing Histories,' focusing on the shared experiences of economic and cultural subjugation across three continents: Latin America, Africa, and Asia.



This curatorial choice celebrates the intrinsic connections between these regions that share common cultural foundations. "We are presenting stories that challenge and move beyond the Global North's gaze," the organisers said. "Participating countries have been given the freedom to interpret the theme and share their narratives in their own way."

The biennale was inaugurated on 7 August 2025 and will continue until 31 December 2025. Visitors are invited to take part in and experience these compelling stories of the Global South.

The Seminar Rooms: Where Ideas Take Flight

The intellectual heart of the Biennale beat strongest in its seminar series,



moderated by Academic Director Dr Alka Pande. On 8 August, Prof Anil Sooklal, High Commissioner of South Africa to India, delivered the keynote, framing the Global South not as a geography of deprivation but as a repository of cultural wealth. Tim Curtis, Director and Representative of UNESCO India, spoke on broadening the global concept of cultural heritage under the UNESCO Convention on Intangible Cultural Heritage. Panel discussions drew together an extraordinary constellation of voices. Avni Sethi and Eva Malhotra examined museums as sites where objects resist and testify, using empathy as a curatorial method. Dr Ajit Pradhan, Alejandro Lepez, and Philippa Namutebi Kabali-Kagwa explored music as memory and migration. The following day, Dr Achal Pandya and Sari Sasaki discussed masks as symbols of sacred power, while Jagath Ravindra, Seema Kohli, and Juan Garibay turned to the feminine principle in art, gender, and material culture. The closing session on 9 August brought Dr Parul Pandya Dhar, Dr Agus Widyatmoko, and Dr Pornrat Damrung into a conversation on architecture as a living metaphor for the Ramayana across India, Indonesia, and Thailand.

Exhibitions as Living Dialogues

The Biennale unfolded like an atlas brought to life. The Bihar Museum and the Indira Gandhi National Centre for the Arts (IGNCA) present “Spiritual Crossing: Masks as

Sacred Symbols, Ritual Objects and Theatrical Journey” (7th August – 31st December), a sweeping exploration of mask traditions from the continents of the Global South, Asia, Africa and Latin America. These regions have birthed, sustained and shared diverse spiritual practices tied to mask rituals, including shamanic traditions, mythological narratives, and ceremonial celebrations.



Since ancient times, masks have transcended boundaries between the self and the other, as well as between humans and gods. Rather than concealing, masks unravel invisible worlds through sensorial experiences: ceremonial, ritualistic, or performative. As unique, handcrafted objects, these masks embody both aesthetic and symbolic values. Dr Achal Pandya’s curatorial insight, enriched by contemporary Indian artists such as Seema Kohli and Sachindranath Jha, reveals masks not as disguises but as portals—objects that connect the visible to the invisible, the self to the divine.

In the adjoining gallery, the National Gallery of Modern Art (NGMA)

unveils “**Our Worlds and Ourselves: Perspectives from Asia, Africa, and Latin America” (7th August – 31st December)**, tracing artistic responses to histories of colonisation and cultural marginalisation. Here, works are grouped into three interlinked sections—**The Self, The World and Reinventions**—each offering a way to see how artists have reclaimed identity, reimagined belonging, and forged solidarities beyond traditional global hierarchies. Highlighting creative practices from Asia, Africa and Latin America—regions that are often called the “global periphery”, yet are rich with creative vitality, the exhibition traces journeys of resistance and renewal, shaped by histories of colonisation, cultural assertion and shared dreams of independence. It moves from personal reflection to global engagement to radical transformation, inviting viewers to see how artists have expanded what it means to belong, to remember and to create.

India shares a civilisational bond with Indonesia (the largest archipelagic country in the world with over 17,000 islands), spanning two millennia that is reflected in shared history, culture, language and values.

“Indonesia–India: A Bridge of Civilisations” (7th August – 21st September), the theme of the exhibition in the multipurpose hall celebrates the bridge of civilisations that continues to inspire cooperation across the Indo-Pacific, the shared richness and longstanding ties that were nurtured through maritime trade routes, temple architecture, integration of Sanskrit words into the Indonesian





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The Bihar Museum Biennale is a pioneering effort, it is the world's first Museum Biennale. This year's third edition explores the theme 'Global South: Sharing Histories' which focuses on the shared experiences of economic and cultural subjugation across three continents; Latin America, Africa and Asia.

This curatorial choice celebrates the natural connections between these regions that share common cultural foundations. We're bringing stories that break free from the Global North's gaze. We gave the countries the freedom to interpret the theme and share their narratives in their own way.

The biennale was inaugurated on the 7th of August 2025 and will go on till 31st December 2025. You are welcome to come and take part in these stories of the Global South.”

Anjani Kumar Singh
Director General, Bihar Museum

”

language and of course, the continuing legacies of the Ramayana and Mahabharata. India is a direct maritime neighbour with Indonesia, with the Andaman and Nicobar Islands lying just 160 kilometres from Indonesia's Sabang Island in Aceh Province. History here is measured not in centuries but in millennia of exchange, evolved from having been comrades in the struggle against colonialism, united in the pursuit of independence, to being partners shaping the post-colonial world order, and to becoming drivers of the Asian Century focused on the Indo-Pacific.

Ethiopia's presence is equally vivid, with works by Meron Hailu Abera, Hewan Mehra, Mihiretu Wassie, Surafel Amare Sisay, and Kirubel Melke, blending contemporary aesthetics with traditional forms, from collages made of buttons and leather scraps to textiles probing the tension between originality and adaptation in a globalised world. Together, these artists turn everyday experience and material into tactile, symbolic poetry. Their practices reach across geographies and traditions, resisting fragmentation and alienation to offer powerful, unified meditations on culture and belonging.

“Mexico: Living Echoes of an Ancestral Tradition” in Patna Museum Temporary Gallery brings together works by visual artist Eva Malhotra and the Embassy of Mexico in India. Eva's carved works, oil paintings, installations, performances, and photography draw inspiration from the Maya people, an Indigenous group with a millennia-old history primarily

rooted in the Mesoamerican regions of Southern Mexico and Guatemala. Her works capture the mysticism and spirituality inherent in Mayan culture. From the Embassy of Mexico, one can experience the different cultures of Mexico through 12 pre-Hispanic artefacts and textiles and 13 photographs.

This exhibition offers a window into the soul of Mexico—its deep-rooted histories, vibrant cultures, and enduring creativity. Through archaeological treasures, folk traditions, contemporary textiles, and modern artworks, it traces the living legacy of Mesoamerican civilisations and foregrounds the vital role of women as keepers of knowledge, makers of form, and carriers of memory. Spanning over three millennia—from 1200 BCE to the present day—the works on display come from across Mexico and reflect a dynamic interplay of continuity and change. The exhibition becomes a bridge between India and Mexico—two sister cultures that have long turned to art as a means of remembrance, resistance, and renewal.

Sri Lanka's contribution brings together the distinct yet converging practices of artists Jagath Ravindra, Dr Shanaka Kulathunga, Pinki Kumari Tanuja Madawela, and Shehan Madawela, creating a dialogue between anatomy and abstraction, spirituality and materiality, each offering a unique meditation on form, memory, and emotion. Ravindra captures fleeting moments through shifting colour and scale, blending Impressionist transience with abstraction rooted in local sensibilities. Dr Shanaka Kulathunga, both doctor and artist, renders the human form with anatomical precision and quiet intensity, his figures often dissolving into nature, echoing the body's deep entanglement with its surroundings. Pinki Kumari draws from the cultural terrains of Bihar and Mysore, exploring materiality through texture, pigment, and found objects. Shehan Madawela, shaped by his education at Kala Bhavan, Shantiniketan and time in Bangalore and Mysore, engages with the spiritual, ecological, and multicultural through richly layered oil paintings, often enriched by the use of metallic leaf and acrylic. Together, their works form a resonant dialogue between the physical and the ephemeral, inviting viewers into layered worlds of body, space, and perception.

Amid these global presences, Bihar's own Patna Kalam paintings are set to anchor the Biennale in its local soil, offering a visual history of daily life and artistry under colonial patronage. These paintings were developed in Patna under the patronage of the British by combining the Indian miniature painting style and the western style. One of the first art styles in the world to give place to common people and their daily life on canvas, more than one hundred and fifty paintings of Patna Kalam will be on display in the exhibition in October at Patna Museum Temporary Gallery. Apart from the paintings preserved in the Patna Museum, it also includes paintings lent by Sanjay Kumar, Dhanbad, a descendant of the famous Patna Kalam painter Hulas Lal.

Among the Biennale's most resonant displays is "Vishwaroop Ram: The Universal Legacy of Ramayana" (7th August to 7th September), presented by the Indian Council for Cultural Relations (ICCR) in the Children's Gallery Classroom. This exhibition brings together Ramayana-inspired artefacts, traditions, and art forms from around twenty countries, embodying not only a remarkable curatorial scale but also a deep cultural intention—to acknowledge the epic's global footprints. It traces the Ramayana's journey along the routes of trade, migration, performance, and oral tradition, showing how it is embraced and adapted by diverse societies. From Bali's masked theatre to Trinidad's folk memory, from Valmiki's Sanskrit verses to Tulsidas's Ramcharitmanas in Awadhi, each telling reflects the tongue, terrain, and time that shapes it. The display invites visitors to encounter Rama in his many manifestations—God and hero, exiled and king, son and symbol—highlighting the Ramayana's

enduring vitality as a shared cultural legacy across civilisations.

A Cultural Map Redrawn

Though August marked the most concentrated period of events, the third edition exhibitions are continuing through the final months of 2025. "An Argentine Walk" (17th September – 30th October) by Pablo Katlirevsky offers photographic narratives as intimate as they are expansive. This wide-ranging photography exhibition invites you on a journey to discover the stories, the landscapes and the soul of Argentina through the photographs. This exhibition is like taking a walk around Argentina to experience the frozen moments, the glances that cross out and look at photography as a witness to those things that should not get lost in oblivion.

"Peru: A Country of Inexhaustible Wonders" (7th October – 7th November) invites visitors on a journey of discovery of Peru through mixing history and textiles with tales of culture. The textiles and reproduction of different types of clothes and accessories narrates the tale of the different ancient Peruvian cultures. Along with this, the sixty-four fine replicas of pottery and clay artefacts and Pre-Inca ceramics produced by Andean civilisations developed between 900 BC to 1000 AD in different regions of Peru offer a peek into the daily lives and beliefs.

Later to come in the Biennale's calendar, "Home in a Space Left Behind" (7th November–7th December) turns the lens inward, exploring the idea of 'home' in the work of diasporic artists from the Caribbean and the Indian Ocean alongside voices from Bihar. Drawing from archival materials and cultural references, it reimagines memory and identity through the lived experiences

of migration, displacement, and return. "The Origin of Cacao" (16th November–31st December) traces Ecuador's unique ecological and cultural heritage as the true birthplace of cacao, revealing archaeological evidence from over 5,500 years ago and connecting it to the global traditions of chocolate-making. "Shakti – The Supreme Goddess" (7th November–31st December), a luminous display of miniature paintings from the Mehrangarh Museum Trust, depicts Devī as the primordial cosmic energy—Creator, Preserver, and Destroyer—beyond all human dualities. And in a striking fusion of heritage and technology, "Double Truth II" (15th December 2025–30th June 2026) offers an interactive installation that uses cutting-edge reproduction techniques to bring significant Jain, Hindu, and Buddhist artefacts from the Bihar Museum's own collections into an immersive, sensory-rich experience, ensuring that the Biennale's impact extends far beyond its opening week.

The 2025 Biennale is an invitation to remember differently, to imagine together, and to share across the lines that have long divided. In doing so, it marks not just an exhibition, but a movement—towards a world where histories are not owned, but held in common. It has proven that a museum in the heart of Patna can be both local and global, intimate and expansive, and has demonstrated that the Global South is not a silent periphery but a polyphonic centre—its histories woven from trade winds and migration routes, from rituals and revolutions, from the enduring urge to create. In the coming weeks and months, as the remaining exhibitions continue to draw visitors, the Biennale stands as a testament to Bihar's capacity to convene the world and to speak in its own voice, resonating far beyond the museum walls.



BURDEN BECOMES BOON

Water hyacinths choke our water bodies. Kumbhi Kagaz takes it head on, crafting for the first time purely organic paper from the invasive species and restoring the environment by cleansing wetlands

By ASHMITA SAHA



THE MICROMOGULS



ANIKET
DHAR, 25
Azara,
Assam

► A STEADY ROW

Aniket Dhar with a sheaf of Kumbhi Kagaz paper at Deepor Beel near Guwahati, Assam

Photograph by
NILOTPAL BARUAH

Pure Vegetarian



SLEEPY Bliss

Tablets



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Ever since the British introduced it widely, the invasive water hyacinth has suffocated wetlands across India. The weed erodes biodiversity, ruins aquatic life and, as a corollary, also chokes livelihoods. Assam's Deepor Beel, a wetland near Guwahati, was precisely such a watery graveyard. Now, a bold innovation flips the script: Kumbhi Kagaz, paper crafted from this very ecological curse. Co-founder and wildlife enthusiast Rupankar Bhattacharjee, 28, was assisting his mentor, renowned herpetologist Jayaditya Purkayastha, track a python at Deepor Beel when the snake slipped

and Aniket established their factory in Guwahati's Azara. The enterprise achieved an annual turnover of Rs 15.5 lakh in the past financial year. Rupankar oversees production and machinery, while Aniket manages business operations, supported by Purkayastha's wife, Madhurima Das, who handles the research and scientific aspects.

What sets Kumbhi Kagaz apart is its pioneering approach. While other attempts at making paper from water hyacinth blended it with other materials, Kumbhi Kagaz perfected a unique process to create "100 per cent" water hyacinth paper. "We don't use any chemicals. We don't use any acid," says Aniket Dhar. The secret is their custom-designed mixture machine, which efficiently breaks down fibres, allowing them to bind cohesively.

The venture has breathed life

“OUR PAPER COSTS A BIT MORE THAN REGULAR ONES. WE WANT TO LEVEL THAT SO AS TO MAKE IT ACCESSIBLE, AS ECO-FRIENDLY BUYS SHOULDN'T BE A LUXURY”

ANIKET DHAR



away into a thicket of water hyacinth, ruining his photo session. As Purkayastha deplored the choked wetland, Rupankar set about thinking. An idea took root when he confided with his friend and co-founder, Aniket Dhar, 25. During the COVID-19 lockdown, Rupankar researched further and set upon a crucial fact: the plant's high fibre content was perfect for paper production. From that eureka moment was born a business model. Kumbhi Kagaz came about in 2022, named after 'jal kumbhi', the Hindi name for water hyacinth.

Securing €10,000 (around Rs 8.3 lakhs) from the Zero Waste City Challenge by WasteAid, UK, Rupankar

back into the Deepor Beel ecosystem, restoring livelihoods along with the environment. Since 2023, it has removed 42 tonnes of water hyacinth from Deepor Beel. Its efforts have now reached the wetlands of Kaziranga National Park and Goalpara's Urpad Beel—saving local fishing communities from costly cleanup operations.

The company struggled in its early days. With no background in production, the founders had to double up as artisans and mechanics, learning the craft on the go. Humidity in the Northeast posed another hurdle, making the drying process painfully slow and restricting output. Support arrived just in time: an investment from

FACT SHEET

Name of company
Kumbhi Kagaz

What they do
Make fully eco-friendly paper from water hyacinth

Co-founders
Rupankar Bhattacharjee, 28
Madhurima Das, 45

Founded in: 2022

Annual turnover
Rs 15.5 lakh

Assam Startup, a central government grant under the Amrut 2.0 competition of the Union ministry of housing and urban affairs, and additional funding of Rs 54 lakh from the GAP Fund, backed by the International Fund for Agricultural Development (IFAD). National recognition came when PM Narendra Modi mentioned Kumbhi Kagaz on his *Mann Ki Baat* programme. Offers to expand across India followed, but the founders have chosen to first anchor themselves in Assam. Their vision is to secure a Geographical Indication (GI) tag for water hyacinth handicrafts, making it an emblem of Assam, alongside tea.

The roadmap is clear: the first two years will focus on building a strong presence in the stationery market, making ecofriendly paper affordable. Beyond stationery, the next frontier will be packaging. "Right now, our paper costs a little more than the regular product. We want to level that to make sustainability accessible. Eco-friendly purchases shouldn't be a luxury," says Aniket. ■

SCREEN, PREVENT, TRANSPLANT

THE ESSENCE OF LIVER DISEASE DETECTION AND SELECTION

Liver diseases are a significant health problem, and they are being increasingly identified in patients today due to the rising incidence and higher awareness. Liver diseases have a varied spectrum, ranging from fatty liver disease to inflammation in the liver to liver fibrosis and liver cirrhosis. Also, some conditions affect the liver suddenly, causing acute liver problems and failure.

Chronic liver diseases, which finally progress to their advanced stage known as cirrhosis, are primarily caused by Hepatitis (Hep B or Hep C), Metabolic dysfunction associated steatotic Liver disease (MASLD) (previously known as non-alcoholic fatty liver disease or NAFLD) and excessive Alcohol intake.

Hepatitis (hep B and C) are a result of blood-borne viral infections that slowly damage the liver over the years, resulting in progressive fibrosis, which ultimately leads to cirrhosis. As the liver functions deteriorate, the patients clinically start to get decompensation.

Alcohol intake has devastating effects not just on the liver but also on the entire human body. Currently, more than 30 per cent of liver cirrhosis is due to alcohol consumption. Alcohol affects the liver in a more profound manner, such that it can damage the liver suddenly, causing acute liver problems, and slowly affect it, leading to fibrosis and cirrhosis over the years. Women are more prone to liver damage from drinking alcohol than men.

MASLD - Rapidly changing lifestyles have led to a high incidence of liver disease. Sedentary lifestyle, diabetes, high cholesterol, and obesity predispose to fatty liver disease, which is becoming a growing health concern. Studies estimate that almost one in three adults has fatty liver, and around 20% of patients with fatty liver eventually develop cirrhosis if proper treatment and care are not taken.

Acute Liver Failure is the sudden deterioration of liver functions leading to liver failure in an otherwise normal liver. These are mainly caused by hepatitis A or E, toxins like paracetamol or certain drugs, and a variety of other causes.

Acute on chronic liver diseases (ACLD) are conditions where liver function suddenly worsens on a chronic liver disease. These could happen because of superimposed hepatitis, alcohol abuse or intake of certain hepatotoxic drugs.

Liver diseases in children are different from those in adults. The common symptoms of liver disease in children are jaundice, clay-coloured stools, black tarry stools, growth failure, poor appetite, weight loss, and swelling of the abdomen.

The most common cause of chronic liver disease in newborns/small babies is biliary atresia. Children could also suffer from metabolic or genetic liver disease, Chronic hepatitis B, hepatitis C and autoimmune liver disease.

Fatty liver disease is a rapidly increasing problem in children nowadays due to their diet and lifestyle, and this could lead to cirrhosis in young adults.

Liver cancer, which can develop in either chronic liver disease or in a normal liver, has a rising incidence in India. Now there are more than 100,000 new liver cancer cases annually, resulting in more than 50,000 deaths.

Liver transplantation is a complex procedure that requires multidisciplinary care and a large, dedicated



Dr. Amit Rastogi

Chairman, Liver transplantation and Hepato-Pancreato-Biliary (HPB) Surgery, PSRI Multi-Speciality Hospital

team that works in coordination to achieve a 90% success rate in patients. Diseases that require transplant are mainly Chronic Liver Disease (CLD) that have decompensated or conditions leading to Acute Liver Failure (ALF).

The decompensation in cirrhosis happens after prolonged or severe illness. It may manifest in the form of jaundice, ascites, encephalopathy, kidney dysfunction, etc. In such patients, a Liver transplant is needed as the definitive treatment.

Emergency or early Liver transplant is a life-saving treatment in patients with Acute liver failure.

Primary liver tumours (originating from liver cells, also known as hepatocellular carcinoma or cholangiocarcinoma) and secondary tumours of the liver (liver metastases or spread from other cancers, such as colon cancer) can be treated by liver surgery or transplantation if detected early.

Liver transplantation is essentially of two types, based on the kind of liver donor.

DDLT - Deceased donor liver transplantation or cadaveric transplants where the liver is procured from an eligible brain-dead donor.

LDLT - where the liver donor is a living related donor who donates a part of the liver based on extensive evaluations, and this becomes possible because of the unique property of regeneration, which is inherent in the liver.





FORESTS TO FORTUNE

A rural Chhattisgarh initiative empowers tribal women to brand and market pure, traditional produce, opening new livelihood opportunities

By RAHUL NORONHA



► HARVESTING PURITY Women workers with Jashpure products

A portmanteau born from the lush, unspoiled forests of Jashpur in northern Chhattisgarh, Jashpure is more than a brand name. It's the shared identity of over 50 all-women self-help groups (SHGs). Conceived in February 2024 by then district magistrate Ravi Mittal, the initiative tackles the hurdles SHGs face in selling their wares and helps

tribal communities find markets for their processed produce. As its name suggests, Jashpure champions purity—a quality easier to preserve in these tribal regions, where the soil remains far less polluted by chemical fertilisers than in the plains.

"The common challenge faced by SHGs in getting their produce to find takers is the lack of long-term handholding, along with certain inadequacies among SHG members in understanding business aspects such as branding, packaging and marketing," says Samarth Jain, 36, director, Jai Jungle Farmer

Producer Company, which runs the Jashpure brand. "There is also a lot of paperwork to be done, returns to be filed and permissions to be obtained from state and central agencies for selling food products. These are processes that locals, especially tribals, can neither afford nor navigate. Jashpure seeks to address that gap."

How were these gaps bridged to get Jashpure going? "We began by training SHG members on the basics, such as how to work professionally, why it is important to arrive at work at a fixed time, why lunch



► **HANDS OF CHANGE** Women workers packaging Jashpure products

hours cannot be extended beyond a limit and the science behind maintaining the purity of food products,” says Jain. The training on packaging and hygiene was conducted at the National Institute of Food Technology Entrepreneurship and Management in Sonipat, Haryana. “There is a large market that wants pure food produce, bereft of chemicals, additives or adulterants. The SHG members are mostly from the Oraon and Pahadi Korwa tribes, who use traditional methods to cultivate their raw materials, while Jashpure helps them package the products for an urban clientele,” explains Jain.

The entire product basket is local and around 25 per cent of it consists of mahua-based products, including nectar (a replacement for honey or maple syrup) and laddu. The mahua fruit has medicinal value and can be made into a variety of food products. Besides mahua products, there are honey, concentrated chyawanprash,

“THE TRADITIONAL KNOWLEDGE OF TRIBAL COMMUNITIES ON FOOD PRODUCTS NEEDED HANDHOLDING AND TRAINING TO HELP THE PRODUCTS THEY MADE COMPETE WITH OTHER ESTABLISHED BRANDS”

SAMARTH JAIN
Director, Jai Jungle Farmer Producer Company



FACT SHEET

Name of company
Jai Jungle Farmer Producer Company (Jashpure brand)

What they do
Empower tribal SHGs, by helping them package, brand and market pure local produce

Founded in: 2024

Annual turnover
Rs 60 lakh

among other items.

In the short time that it has been around, Jashpure has also begun benefiting the SHG members associated with it. One small but effective intervention that has enhanced incomes is providing nets to mahua fruit collectors. Tied around trees, the nets ensure that the fruit falls onto them rather than onto the ground, where it could be damaged and eaten by animals. The nets improve efficiency in collection, allowing one person to gather fruit from many more trees instead of just three or four as earlier. Moreover, undamaged fruit fetches a higher price, usually around Rs 20 per kg.

The SHG members now showcase their products at food festivals, setting up stalls and building direct connections with buyers. The challenge ahead is to reach bigger markets—carrying the flavours and purity of Jashpure’s products to tables far beyond Jashpur’s forests. ■

rice (extracted from paddy using the traditional *dheki* rather than a mill), tea, tea infusions, millet cookies, cold-pressed oil, ghee and pasta,



Col Rajeev Mannali

MD & CEO of Sree Uthradam Thirunal (SUT)
Super Specialty Hospital

On this Independence Day, as India reflects on over seven decades of democratic progress, perhaps no sector embodies the nation's evolving spirit better than healthcare. In Kerala's capital, Sree Uthradam Thirunal (SUT) Super Specialty Hospital stands as a testament to how military discipline and medical compassion can forge a uniquely Indian model of healthcare excellence.

Since 1987, SUT has operated on the foundational principle of "Pulse before Purse"—a philosophy that resonates deeply with independent India's commitment to accessible healthcare for all citizens. This patient-first approach has transformed a regional medical facility into Kerala's most trusted healthcare destination, serving over three decades as a beacon of medical innovation in South India.

The hospital's journey mirrors India's own post-independence trajectory—from modest beginnings to pioneering achievements. SUT performed Kerala's first beating heart surgery and complex mitral valvuloplasty procedures, establishing benchmarks that reflect the nation's growing medical prowess. Today, the hospital offers more than thirty specialized departments, covering areas such as advanced stroke care, cardiovascular and cardiology services, nephrology, renal transplant and neonatology. It has also pioneered initiatives like groundbreaking

Freedom Through Healthcare: How Military Values Shape Modern Medical Excellence

painless labor programs, while excelling in interventional radiology and comprehensive gastroenterology services.

Leading this transformation is Col. Rajeev Mannali, whose career embodies the best of India's defense-to-civilian leadership transition. With over three decades of distinguished Indian Army service, including commanding roles during the Kargil conflict, Col. Mannali has guided SUT since 2018 with his "mission-critical healthcare" philosophy—bringing battlefield precision to patient care delivery.

His leadership style reflects classic Indian military values: unwavering commitment to service, strategic thinking, and putting mission above personal gain. Under his stewardship, SUT has witnessed remarkable expansion in specialty services, operational efficiency improvements, and substantial increases in patient inflow, proving that military discipline enhances rather than constrains healthcare delivery.

The results speak volumes. SUT holds prestigious recognitions including "Most Trusted Multi-Super Specialty Hospital" from the APJ Abdul Kalam Inspiration Awards and "Brand of the Year in Healthcare" from Outlook Business Spotlight. Certifications from NABH, MBFHI, and Kayakalp underscore its commitment to quality that matches international standards

As India celebrates 78 years of Independence, one institution demonstrates how the nation's defense ethos continues to serve citizens through transformative healthcare leadership.

while remaining accessible to Indian families.

Col. Mannali's vision extends beyond traditional treatment models. SUT now operates as a comprehensive healthcare ecosystem, housing ICMR-approved research facilities and serving as an American Heart Association-certified training center. The hospital's DNB programs have achieved 100% pass rates, reflecting India's growing medical education excellence.

As a founding member of national healthcare organizations like ANBAI and AHPI, Col. Mannali actively shapes quality benchmarks across India's healthcare sector. His transformative leadership has earned recognition including "CEO of the Year" at the National Awards for Excellence in Healthcare, while his mentorship platform www.colrajeevmannali.com guides healthcare professionals nationwide.

What makes SUT's story particularly relevant this Independence Day is its demonstration that India's military ethos—service before self, excellence in execution, and unwavering integrity—can revolutionize civilian sectors. The hospital maintains consistently high patient satisfaction ratings while cultivating a culture rooted in empathy and dignity, proving that commercial success and compassionate care aren't mutually exclusive.

As India enters its 79th year of independence, SUT Hospital and Col. Rajeev Mannali represent the evolution of national service—from defending borders to healing citizens, from military precision to medical excellence. Their story affirms that true independence lies not just in political freedom, but in institutions that serve the nation's health and hope with unwavering dedication.

The Invisible Revolution: How Two Brothers Built India's Fastener Empire

In a country racing toward industrial self-reliance, sometimes the smallest innovations create the biggest impact.

In the grand theater of Indian manufacturing, where steel giants and tech titans command the spotlight, two brothers in Ghaziabad quietly revolutionized an industry most people never think about. Their weapon of choice? The humble screw.

When Pankaj and Vipin Lidoo established Landmark Crafts in the late 1990s, India's construction boom was just beginning. Color-coated sheet profiling was gaining momentum, but there was a problem: the specialized self-drilling screws needed for this technology simply didn't exist in India. Builders were forced to rely entirely on Taiwanese imports, creating costly delays and supply chain vulnerabilities.

"In every assembled product, there is a fastener holding the structure strong and safe," explains Pankaj Lidoo, now the company's Managing Director. "That invisible contribution is what Landmark stands for—we provide the strength you may not see, but you can always trust."

The Lidoo brothers could have settled for being mere importers, but their vision extended far beyond profit margins. After extensive research trips to Taiwan and heavy investments in R&D, they established India's first

manufacturing unit for self-drilling screws. The move was audacious—introducing advanced manufacturing technology to produce a product most considered too niche to matter.

Their timing proved prescient. As India's infrastructure development accelerated, demand for specialized fasteners exploded across industries. From the Delhi Metro's early construction phases to major projects by BHEL and Indian Railways, Landmark's products became the invisible backbone of modern India's most visible achievements.

What truly distinguishes Landmark is its deep understanding of India's diversity. In Himachal Pradesh and Jammu & Kashmir, where wood-based applications dominate, the company provides different solutions than in southern states, where salt-laden coastal air demands anti-corrosive properties. This geographic sensitivity has earned them partnerships spanning from metro systems in multiple cities to critical infrastructure projects nationwide.

Today, Landmark Crafts operates state-of-the-art factories in Panchkula, Haryana, with ISO 9001:2015 certification and a CRISIL



Pankaj Lidoo

Managing Director, Landmark Crafts

SME-1 rating. The company has expanded beyond self-drilling screws to include aluminum blind rivets and drywall screws, with concrete wall screws on the horizon. Their pan-India presence through 10-11 marketing offices ensures accessibility wherever industry needs them.

The success story reflects a broader transformation in Indian manufacturing—the evolution from import dependence to indigenous innovation. Landmark's journey from importing Taiwanese screws to becoming a trusted supplier for the nation's most critical infrastructure projects embodies the "Make in India" ethos long before it became a government slogan.

"We knew that for India to grow, we had to cut the dependence on imports," Lidoo recalls. "It was not just business for us—it was about contributing to industrial independence."

In an era where unicorn startups capture headlines with billion-dollar valuations, Landmark Crafts represents a different kind of success—one measured not in market buzz but in the quiet reliability that keeps India's infrastructure standing strong.

Sometimes the most revolutionary changes come in the smallest packages.



REVOLUTION IN EDUCATION

INDEPENDENCE *Day* SPECIAL



SHRI SAMIR SOMAIYA
Chancellor, Somaiya Vidyavihar University



PROF. SWATI KARAD CHATE
Executive President, MIT Vishwakarma
University



COL. PROF. HEMLATA K. BAGLA
Vice Chancellor, HSNC University, Mumbai
Director, Niranjan Hiranandani School of
Real Estate & Management



DR. J. M. VYAS
Vice-Chancellor
National Forensic Sciences University



MR. TEJAS S PATIL
Trustee, Dr. D Y Patil Prathisthan, Pune



HON. CHHAGAN BHUJBAL
Founder Chairman Mumbai Educational Trust,
Cabinet Minister, Maharashtra



DR. DHARMEESH J. SHAH
Provost, Indrashil University



DR SWATI MUJUMDAR,
Pro Chancellor, Symbiosis Skills Universities



DR. K. B. KATHURIA
Vice Chancellor, Anand Agricultural University



THE NEW GUARDIANS OF FREEDOM: HOW INDIA'S UNIVERSITIES ARE REDEFINING INDEPENDENCE

Seventy-eight years after breaking colonial chains, India's real revolution is happening in classrooms

Across India's university campuses, a quiet revolution is unfolding. In the labs of Somaiya Vidyavihar University, students prototype renewable energy solutions that could power rural villages. At HSNC University's innovation centers, young minds tackle problems the world hasn't even identified yet. This scene captures something profound about modern India. Seventy-eight years after Jawaharlal Nehru's famous "tryst with destiny" speech, the nation's real destiny is being shaped in university lecture halls and research laboratories across the country.

The Second Independence Movement

India's 1.4 billion people represent the world's largest democracy and youngest major population. What transforms potential into power is education—and a new generation of Indian universities is rewriting the rules of how knowledge creates freedom.

"The first freed us from colonial rule, this one is freeing us from intellectual dependence," historians note about India's current educational transformation.

At D Y Patil Group of Institutes, Akurdi, students don't just study international business; they're running actual startups with operations spanning three continents. At National Forensic Sciences University, criminology students are developing AI tools that police departments in multiple countries now use to solve cold cases. Symbiosis Skills Universities focuses on bridging the critical skills gap, preparing students for industry-ready careers through hands-on training and professional development.

MIT Vishwapravag University's engineering graduates

aren't just finding jobs—they're creating them, launching tech companies that employ thousands. MET Bhujbal Knowledge City channels professional excellence across management, media, and technology, producing leaders who straddle industry and policy. Meanwhile, Anand Agricultural University drives India's agricultural innovation, combining cutting-edge research with sustainable farming practices to ensure food security for the nation's growing population.

Beyond the Campus Gates

The transformation extends far beyond traditional metrics of academic success. Indrashil University's life sciences program isn't just producing researchers—it's producing the minds that will tackle India's healthcare challenges and compete in global biotechnology markets. Consider 23-year-old Ananya Patel, a recent graduate whose media studies thesis on rural information access led to a mobile app now used by 2 million farmers across Maharashtra and Gujarat. "University taught me to think beyond myself," she reflects. "Every project became an opportunity to solve a real problem."

This ripple effect—education creating innovation creating opportunity—represents what transforms developing nations into developed ones.

The Democracy Dividend

These institutions are grappling with democracy's greatest challenge: how do you educate citizens capable of self-governance in an age of information overload? The answer lies in teaching students not what to think, but how to think. Engineering students take mandatory

courses in philosophy and ethics. Business majors study literature and history. The goal isn't to produce narrow specialists, but thoughtful generalists capable of connecting dots across disciplines.

Educational researchers note that democracy suffers when citizens can't think critically. The mission isn't to tell students what's right or wrong—it's to teach them how to figure that out for themselves.

Freedom's Next Chapter

India's educational revolution isn't happening in isolation. As the world's largest English-speaking democracy and a major technological power, India's success in higher education will reverberate globally.

The challenges are unprecedented. Students today are being prepared for jobs that don't exist yet, to solve problems we can't imagine, using technologies that haven't been invented. This requires a completely different approach to education than previous generations experienced. As India celebrates another Independence Day, the question isn't whether the country will remain free—it's what freedom will mean in the 21st century. The universities featured here are cultivating not just employable graduates, but empowered citizens. Not just technical skills, but ethical reasoning.

Today, in laboratories and libraries across the country, that awakening continues. The difference is that now, instead of breaking chains, India's students are forging keys—keys to unlock possibilities their grandparents could never have imagined.

Freedom, after all, isn't just about escaping the past. It's about creating the future.

REIMAGINING EDUCATION IN INDIA TODAY

A thought-provoking dialogue with Shri Samir Somaiya, Chancellor of Somaiya Vidyavihar University, on shaping the future of learning.

What are the biggest gaps you see in Indian higher education today, and how is Somaiya Vidyavihar University addressing them?

India is home to the world's largest youth population. Millions of young people are entering higher education with new expectations; they want relevance, flexibility, and opportunities that go far beyond the classroom.

We at Somaiya Vidyavihar University want to create great citizens of India and the world. A good education must teach the fundamentals of a student's field. At the same time, we have built an academic system that encourages students to move across disciplines, apply their learning in real-world settings, and reflect deeply on the kind of impact they want to make. Whether they're studying engineering or music, biotechnology or Sanskrit, students can combine domains, collaborate across departments, and shape their own path.

That freedom is supported by structure, through mentoring, research, field exposure, and a campus culture built on purpose, openness, and service.

Somaiya Vidyavihar University brings together different fields like engineering, AI, music, Dharma studies, and languages. Why was it important to build that kind of academic spread?

Being prepared for being gainfully employed is an important role of education institutions. Students must be prepared to be ready for the immediate present, and also the ever changing and unpredictable future. Education must also be that which expands the mind of the student and builds character. Swami Vivekanand had said, that: 'We want that education by which character is formed, strength of mind is increased, the intellect is expanded, and by which one can stand on one's own feet.'

In this, we see the description of education as being holistic. We have to focus on ~~विद्या विद्यार्थी~~, विद्या & पर्याय. And so in our academic structure, we are now offering a selection of a wide variety of courses within various 'baskets' that encourage students to explore areas such as Sports, the Aesthetic Arts, Nature, Dharma, Literature and Languages. This selection is mapped to the NEP and also ensures that while students excel at their chosen area of study, they also get exposed to the wider world. This widens their horizons, broadens their thinking and builds character.

How is Somaiya Vidyavihar University preparing students to work with Artificial Intelligence in real, practical ways?

AI is a powerful and emerging tool that is going to change the way we approach our daily lives. Much like the changes that occurred due to the internet earlier, mobile telephony, the telephone, or even electricity.

AI is now foundational across sectors, from climate modelling to design, governance, and policy. Our students use AI to build real-world tools, from predictive models used in public systems to innovations in agri-tech.

What has changed is the tremendous computing power that is being used to enable systems to deliver insights and perform tasks that we would otherwise take a long time to do ourselves (and maybe not be able to do at all).

Education institutions have to teach AI and Data Systems. We have to research their continuing evolution and application. Help students understand how to make their learning more powerful with the use of AI, while at the same time not becoming cognitively weak themselves. An example of integrating AI into applications is that our students and faculty have developed Apps that can understand the vulnerability of an organisation's electronic infrastructure and then advise the organisation on how to add tools to be more impervious to cyber attacks. These are exciting times, and we look forward to understanding and being a part of this evolving landscape.

Many institutions talk about sustainability, but not all act on it. What specific steps is Somaiya Vidyavihar University taking to reduce its environmental impact?

Sustainability is not something we teach as a subject. It's a mindset we practice across campus. We have a nice campus in the city of Mumbai. We have landscaped our gardens and



have trees and greenery all over. Our buildings reflect our history and the evolution of the community around it. Many of our buildings reflect our built heritage. We like students to think of what it is we would like to sustain - our nature, our languages, our architecture, our knowledge systems. This is in addition to the sustainability we currently talk about - referring to a circular and low carbon world.

Through CASCADÉ (Centre for Achieving Sustainable Climate Action, Development and Engagement), our students work with rural communities in Maharashtra and Karnataka to understand food and biomass systems and soil health. As we look at transitioning from an oil based to a soil based economy, we have to understand how these systems work, and how to improve the health of the soil as well as the farming community that is dependent on them. India has also created great strides in renewable energy - we have programmes that help students understand the science, the engineering, the policy and the entrepreneurship required to make this transition a reality.

Looking ahead, what do you want Somaiya Vidyavihar University to be known for in the next five to ten years?

My grandfather, Padma Bhushan Shri Karamshibhai Jethabhai Somaiya, founded this institution in 1942 with a clear belief that knowledge alone liberates. To create great citizens of India and the World.

We are aiming to provide the best teaching faculty and education infrastructure. We want our students to have access to research laboratories, libraries (physical and digital), teachers and research projects, ability to participate in global team competitions, sports, service projects and an exposure to nature and diversity.

We are located in Mumbai, the financial heartbeat of the 4th largest economy in the world. Mumbai has Dalal Street, Bollywood. Imagine adding Silicon Valley, Cambridge, Kashi and Shanti Niketan. Bring learning at the interface of discovery, innovation, science, entrepreneurship, finance, art, humanities, performing arts, film making, humanities, and spirituality. This is what we are working to make a reality.

None of this would have been possible without the vision of our founder and later his son Dr. Shantilal K Somaiya. We have a large campus in Mumbai where we are building this Vidyavihar as was his vision. It is a green oasis in Mumbai and we strive to keep it beautiful. In this we have created academic faculties that teach Engineering, Management, Education, Humanities and Social Sciences, Basic and Applied Sciences, Languages, Music and Performing Arts, Dharma Studies, Film, Fine Art, Sport, and other subjects. We have built an incubator riidl, where students can incubate their ideas.

We will continue to build infrastructure and attract teaching and research talent to build a world class teaching and research University. We want to be known as an institution that is proudly Indian, global in the reach of its ideas and universal in its service. Where our students learn to stand on their own feet, have integrity and are great citizens of India and the world.



MIT

Vishwaprayag
University



EMPOWERING THROUGH KNOWLEDGE THAT SERVES SOCIETY

MIT Vishwaprayag nurtures mind that is equipped with self-consciousness to lead with empathy to create harmonious society.

Success is not a leap, but a constant ascent on every step, it is vital to be courageous, emotionally resilient, have pride in one's cultural heritage, and be cognizant of community development. These qualities are not inherent in humans. It has to be cultivated. At MIT Vishwaprayag University, Solapur, Maharashtra we create and connect the knowledge that serves society. We aim to foster inner strength, moral clarity, and a sense of responsibility that will serve students, as they excel in their professional and personal lives. I have always drawn strength from my father's resolute commitment to the union of science and spirituality in education. His vision of universal peace and harmony continues to shape my leadership and the values that I uphold in our institutions; these ideas gave MIT Vishwaprayag University a strong foundation of timeless truths, guiding students through empathy and strength with the courage to promote modern

education and create a transformative future to fulfil one's scientific temperament.

MIT Vishwaprayag focuses on the unique pedagogy of 'Bahumukhi', which translates to multifaceted and versatile learner. The inspiration of Bahumukhi comes from various leaders and spiritual saints. The idea of courage and entrepreneurial zeal comes from Chhatrapati Shivaji Maharaj, who had tempered with humility and love for the motherland, Swami Vivekanand to balance between science and spirituality (timeless wisdom), Saint Dnyaneshwar's inner strength which provides moral compass, and Dr. Vishwanath Karad who is guiding light in weaving big ideas into everyday rooted modernity. This pedagogy is like an engineer of conscience-sparking inner revolution, building minds to solve problems and hearts that can sensitively care for inclusivity. To develop the core values of empathy, self-awareness

and bonding with the family, MIT Vishwaprayag nurture spirituality and wisdom of Bhartiya Gyan Parampara. At MIT Vishwaprayag, we challenge the belief that success requires sacrificing family. We guide students to integrate their ambitions with family virtues, empowering them to build prosperous careers. This idea of conceptualizing family values and transcending them into MIT Vishwaprayag's core virtues will make an individual deeply empathetic which will lead to harmonious society.

MIT Vishwaprayag believes in being symbol of progressive education that is deeply rooted in the principles of compassion, responsibility, and inner strength. In the growth of nations mission towards Viksit Bharat-Shikshit Bharat, MIT Vishwaprayag will shape individual minds that will survive ambiguity, act with conviction and treat every being with humility, thus empowering students to lead with purpose and transform the future.



HSNC UNIVERSITY: IGNITING MINDS, EMPOWERING A NATION

LEADERSHIP. INNOVATION. NATION-BUILDING.



In India's journey towards Viksit Bharat, education is not merely structural, it is transformative. Hyderabad Sind National Collegiate University (HSNC University), Mumbai, stands at the forefront of this transformation, redefining what higher education can achieve. Guided by the visionary leadership of Vice Chancellor **Col. Dr. Hemlata K. Bagla**, the University is translating legacy into leadership, tradition into technology and ideas into impact.

Established in 2020 as a State Public University and recognised by the UGC, HSNC University mirrors the city's spirit, rooted in heritage, yet unafraid to innovate. With over 12,390 students enrolled currently, HSNC University has significantly enhanced its academic portfolio in just five years while launching eight Schools: School of Applied Sciences (SAS); School of Humanities & Social Science (SHSS); Niranjan Hiranandani School of Management & Real Estate (NHSMRE); D.M. Harish School of Law (DMHSL); School of Performing Arts (SOPA); Chellaram School of Yoga & Wellness (CSYOW); School of Interdisciplinary Studies (SIS) & School of Engineering & Technology (SOET). Its rich, industry-synced curriculum and futuristic teaching methods aim to bridge academic learning with market needs, ensuring internships and top-tier placements for graduates.

Former Provost Dr. Niranjan Hiranandani championed entrepreneurial, future-ready education, while **current Provost Mr. Anil Harish** emphasises innovative, impact-oriented learning. Under Dr. Bagla's stewardship, these visions have converged to accelerate academic innovation across disciplines. A rare blend of academic brilliance and disciplined

administration, **Dr. Bagla** has seamlessly blended vision with execution. Her emphasis on successful implementation of NEP, interdisciplinary education, research-based learning and global exposure has propelled HSNC University into national prominence.

This vision was embodied in the recent nine-day Master Induction Series, designed to prepare first-year students beyond academics. Incoming cohort engaged with thought leaders, learned cyber safety, practiced personal branding and explored NEP's promise of flexibility and interdisciplinary learning, a launchpad for future-ready education.

Preparedness extends beyond classrooms. In collaboration with the NDRF, the University conducted an intensive disaster management workshop.

The University has nearly doubled its programs from 55 to 105, expanding postgraduate offerings from 19 to 32 and undergraduate programs from 30 to 50. Research infrastructure has expanded significantly, with research centres increasing from 6 to 23 and research guides from 17 to 71. The Boards of Studies has grown from 30 to 50, while exam result processing time has reduced from 45 days to less than 17 days. The University has also introduced NCC units for the Army and Air Force and doubled its NSS units from 2 to 4, reflecting its growing reputation and appeal.

Service and discipline remain central to student life. NCC units for both Army and Air Force instil leadership and national service values, while NSS units lead impactful community initiatives. The University's alignment with the country's service ethos has drawn the attention of defence circles, with senior

officials conferring honorary Colonel rank on Dr. Bagla in 2024. HSNC University's vibrant ecosystem extends far beyond classrooms, with platforms like Model United Nations (MUN) sharpening debating skills and global awareness, Idalia (the annual cultural fest), the Cyber Vigilance Cell fostering digital safety, the Indira Jaising Legal Aid Centre championing access to justice and the British Council's Climate Skills Programme empowering students to address pressing environmental challenges, alongside numerous other initiatives that blend learning with real-world impact.

The Hunar Skill Development Centre ensures every graduate achieves full skill proficiency through practical training and industry projects, while also promoting inclusivity by empowering specially-abled children in the arts. The Kalpana Ideathon supports students in transforming entrepreneurial ideas into market-ready ventures with expert mentorship and funding. Meanwhile, the Spark Innovation Cell raises awareness and provides training on IPR, helping protect and commercialise innovations.

True to its Mumbai spirit, the University pulses with cultural vibrancy and diversity. Its constituent colleges, KC College, HR College and Bombay Teachers' Training College, bring decades of academic legacy into the unified HSNC vision. From ground-breaking research to grassroots outreach initiatives, the University stands tall as a catalytic institution committed to inclusive progress.

With a vision that is global and a heart that beats for India, HSNC University stands committed to lighting the path for generations who will take our nation to its rightful place among the world's leaders.



INDIA'S JOURNEY TOWARDS VIKSIT BHARAT – SHIKSHIT BHARAT THROUGH FORENSIC EDUCATION

As the tricolour is once again hoisted across the nation, we are reminded that freedom is not merely a historical milestone but an ongoing endeavour. The path to a truly developed India lies in freeing minds through education, nurturing innovation, and fostering leaders who act with integrity—principles that stand at the heart of the *Viksit Bharat – Shikshit Bharat* vision.

A Distinctive Force in Higher Learning

India's landscape of specialised education was transformed by the creation of National Forensic Sciences University (NFSU), the world's first and only university devoted entirely to forensic and investigative sciences, established under the visionary leadership of Prime Minister Shri Narendra Modi in October 2020 through the Act of Parliament (32/2020). From its origins in Gujarat, the university under the founder Vice Chancellor Dr. J M Vyas (Padmashree Awardee) has grown into an Institution of National Importance and expanded into a nationwide network with 11 campuses at home, one abroad (Jinja, Uganda), and has set a goal of reaching every state. The network of NFSU facilitates and promotes studies, research and fosters to achieve excellence in the field of forensic science in conjunction with applied behavioural science studies, law, criminology and other allied areas and technology and other related fields.

With about 70 programmes, drawn from its distinct schools, ranging from B.Sc. - M.Sc. Forensic Science, M.Sc. Forensic Science, M. Sc. Cyber Security, B. Tech. - M. Tech. Computer Science and Engineering (Cyber Security), M. Tech. Cyber Security, M. Sc. Digital Forensics and Information Security, B.Sc. Criminology and Forensic Science, M.Sc. Forensic Psychology, M. Pharm. Forensic Pharmacy, M. Tech. Civil Engineering (Specialisation in Forensic Structural Engineering), MBA Forensic Accounting and Fraud Investigation, and LL.M. (Cyber Law and Cyber Crime Investigation), etc. NFSU aims to impart quality and research-oriented education. Each course at NFSU is crafted not only to address today's security challenges but to anticipate those that lie ahead, producing graduates whose technical skills are matched by critical thinking, ethical judgement, and a deep sense of national duty.

Influence That Crosses Borders

The institution's reach extends well beyond India's frontiers. With more than 250 collaborative agreements—including membership in INTERPOL's Global Academy Network—it has forged a global knowledge bridge. Thousands of officers, both



Dr. J. M. Vyas, Vice Chancellor, NFSU

from India and over 70 other nations, have trained here. Many now serve in agencies such as the CBI, NIA, UN bodies, and leading forensic organisations, carrying with them expertise rooted in Indian scholarship and values.

Innovation as a Guiding Principle

Research thrives within its multiple Centres of Excellence/Centres, advancing projects in AI, nanotechnology, and advanced analytics. Efforts such as machine-learning tools for ballistics, predictive crime modelling, and quantum-safe cybersecurity place India firmly in the vanguard of forensic innovation. With the enforcement of the new criminal laws from July 2024, which mandates a report from a forensic expert for crimes where the punishment is 7 years or more, the demand has increased for trained forensic experts and the NFSU's expertise in the field of forensic science, and the available infrastructure has the potential to meet the demand of forensic experts/scientists. Destined to work for strengthening the Criminal Justice System by way of scientific

investigation, the significance of NFSU experts can be gauged from the special recognitions of Government of India where NFSU Faculty Members and Scientific Officers are declared as Government Scientific Experts under Section 329 of BNSS-2023 and also NFSU Cyber experts are declared as examiners of Electronic Evidence under Section 79 A of IT Act 2000. The launch of a Journal of Law and Artificial Intelligence signals an intent to shape the intersection of legal systems and emerging technology.

Looking Toward the Centenary

By 2047, the aim is to pioneer new domains—from space security to quantum forensics—while ensuring that high-quality education reaches every region. Such a vision ensures that the nation's growth remains both inclusive and future-ready. Independence is a journey, not a destination. As India moves toward its centenary, pioneering institutes like NFSU will continue to craft the guardians of justice, blending knowledge, ethics, and patriotism to secure the nation's future.



Dr. D. Y. PATIL EDUCATIONAL COMPLEX, AKURDI, PUNE - 44

D Y Patil Group of Institutes, Akurdi : The Quiet Renaissance of Indian Education

the group continues to set new benchmarks in academic excellence, innovation, and societal impact.

The D Y Patil Group of institutes at Akurdi in Pune exemplifies the group's vision of creating a holistic, multidisciplinary education ecosystem. Offering world-class programs in Engineering, MCA, Management, Pharmacy, Architecture, Design, Polytechnic and Agribusiness Management. Spread across 33 acres of beautifully landscaped space at Akurdi the campus is a vibrant academic hub, equipped with cutting-edge infrastructure and ultra-modern amenities committed to shaping global citizens for the future. **The D. Y. Patil Residency**, a newly built hostel facility, provides students with a modern, comfortable, and engaging living environment. Thoughtfully designed interiors, well-ventilated spaces, and quality furnishings ensure a homely and pleasant stay.

A Multidisciplinary Education Ecosystem

D Y Patil College of Engineering, an Autonomous institute accredited by NBA and NAAC (A Grade), has been a center of excellence for over 40 years. With a strong alumni network and industry collaborations, it delivers not only academic rigor but also real-world readiness. **D Y Patil College of Pharmacy**, accredited by NBA & NAAC (A+ Grade), has been recognized with the prestigious Platinum Rank by the AICTE-CII Survey and named the Best College by Savitribai Phule Pune University-cementing its place among the top pharmacy institutions in the country. **D Y Patil International University** is redefining higher education by integrating technology, innovation, and purpose-driven learning. It is the first university in India to offer a **B.Tech in Semiconductor Engineering**. With facilities like Takshashala, a state-of-the-art fabrication and design lab. It is here that students tinker, test, and transform ideas into prototypes, inventions, and even startups. **D Y Patil PGDM Institute** offers a transformative program. The curriculum includes international collaborations with the University of Raffles (Singapore) & University of Cyberjaya (Malaysia), ensuring students gain critical global exposure and future-ready skills. **D Y Patil College of Architecture**, NAAC (A Grade) is a well-regarded institution with a history of strong graduates. In addition to the graduate programmes, **Y. B. Patil Polytechnic**, NBA accredited, offers a blend of practical, industry-relevant skills and strong foundational knowledge, providing hands-on training that is highly valued by employers across diverse industries. **DYPIMCA&M**, accredited by NAAC (A Grade), through its postgraduate programmes (MCA & MBA), promotes project-based learning and encourages active participation of students in hackathons and technology competitions. Thus, the D Y Patil Group, in its sweeping arc of educational influence, offers not just knowledge-but conscience, character, and capability.

With a stellar track record in placements, the Corporate Relations and Placement Cell equips students with soft skills training, industry mentorship, and access to advanced language labs, ensuring that they are industry-ready from day one.

Driving Innovation Beyond Classrooms

A symbol of student excellence, **Team Predators Racing**, the team at SAE BAJA has made history by winning the National championship six years in a row-highlighting the campus culture of innovation, resilience, and technical brilliance. It is perhaps the only campus in the country where engineering meets adrenaline with such unrelenting frequency.

To those looking for where India's next generation of thinkers, makers, and doers will come from-look no further. "In shaping young minds for a complex world, the D Y Patil Group is not just participating in India's future-it is crafting it."



D. Y. Patil Residency



Takshashala



विद्ये विना मती गेली, मती विना नीती गेली, नीती विना गती गेली,
गती विना वित खचले, इतके अनर्थ एका अविद्याने केले
— महात्मा ज्योतिराव फुले

OUR INSPIRATION



MAHATMA JYOTIRAO PHULE
(1827-1890)

SHRIMATI SAVITRIBAI PHULE
(1831-1897)

OUR FAITH

Lack of knowledge leads to indiscretion; Indiscretion leads to lack of ethics
Lack of ethics leads to absence of direction and momentum; Absence of direction and
momentum results in bankruptcy; Such is the HAVOC caused by the lack of knowledge.

- MAHATMA JYOTIRAO PHULE

MET Bhujbal Knowledge City

PIONEERING HOLISTIC EDUCATION FOR OVER 35 YEARS

**"Excellence in education lays the foundation for a stronger nation.
By empowering minds, we shape leaders who build the future."**



Chhagan Bhujbal
Founder Chairman, Mumbai Educational Trust
Cabinet Minister, Maharashtra

students for a future defined by complexity, collaboration, and change.

"At MET, education is not merely about imparting knowledge; it is about shaping responsible, adaptable, and visionary leaders," says Chhagan Bhujbal,

In an increasingly interconnected and ever-evolving world, the boundaries between disciplines are fading fast. Success today is rarely the product of expertise in a single domain—it is forged at the intersection of diverse fields, perspectives, and skills. At MET League of Colleges, we have embraced this truth for over 35 years, building an educational ecosystem designed to prepare

Chairman, Mumbai Educational Trust. "India stands at the brink of unprecedented growth and prosperity—poised to emerge as the next big global force. For decades, we have believed that excellence in education is the foundation of this transformation. The knowledge, skills, and values we deliver at MET are the very tools that will empower the next generation to lead this growth and ensure our nation realises its full potential."

Learning at MET goes far beyond the classroom, inspired by the ancient Gurukul system and reimagined for the modern world. Students engage in industry projects, research, innovation hubs, entrepreneurial incubation, and global collaborations, supported by cutting edge infrastructure, personalised mentorship, and a participatory learning culture. This approach nurtures curiosity, leadership, and ethical grounding giving a well-rounded contributing citizen to our country.

We empower our students to push boundaries, propel change, and shape a better tomorrow. That's our legacy in carrying this great nation forward.



Cutting Edge Infrastructure

MET's extensive infrastructure is anchored in Mumbai, where our journey began, with the flagship MET Bhujbal Knowledge City (BKC) Mumbai campus at Bandra and MET Rishikul Vidyalaya, soon to be joined by the state-of-the-art Campus at Sanpada. Building on this strong foundation, Nashik carries the vision forward through the vibrant MET BKC in Adgaon, along with the Meena Bhujbal School of Excellence, the distinguished School of Architecture at Gowardhan. These campuses create a seamless ecosystem of excellence. The Bhujbal Sports Complex is all set to be a sight to behold and one of its kind world class sports facility.

Our institutions are equipped with e-enabled classrooms, advanced laboratories, media studios, robotics labs, India's biggest composite STEAM Lab, IDEA Lab and well-stocked libraries. Dedicated innovation and entrepreneurship centres provide the ideal environment for ideation and product development. Every facility is designed to promote collaborative learning, creative exploration, and professional excellence.



PROPOSED SCHOOL
Sanpada, Navi Mumbai

MET's strength lies in its vast and diverse academic portfolio, supported by a dynamic community of students, faculty, and personnel committed to nation building and greater good of society. We offer a wide spectrum of programs spanning management, engineering, pharmacy, architecture and design, media, information technology, artificial intelligence, robotics and automation, commerce, C-DAC, and the arts, along with globally benchmarked primary education. This multi-disciplinary approach fosters rich cross-learning experiences, enabling students to develop perspectives that transcend traditional academic boundaries.

Excellence, Innovation & Global Reach

MET blends academic rigor, innovation, and global relevance, combining scholarly excellence with real-world immersion to produce industry-ready professionals. Collaborations with leading institutions—including the University of London, Chartered Insurance Institute (UK), NCC Education (UK), Tianjin University (China), and Hawaii University (USA)—and strong industry partnerships ensure market-aligned curricula and cutting-edge skills. Through industry projects, start-up incubation, research, and internships in 30+ countries, students gain the expertise, adaptability, and competitive edge to excel on a global stage.



MET's School of Architecture & Interior Design
Adgaon, Nashik

Award - Winning Excellence

MET's achievements reflect its unwavering commitment to excellence in education. Holding the prestigious QS I-GAUGE Diamond Rating, MET ranks among India's top institutions, with The Times B-School Survey consistently placing it at the forefront in Mumbai, the western region, and

nationwide. Our schools are lauded for international curriculum excellence, while specialised colleges have earned accolades in pharmacy, media, and digital innovation. Notable milestones include a research grant from the Korean Society of Ginseng, post-doctoral collaboration with Regreon, and student fellowships at the National Changhua University of Education, Taiwan. With successful global projects like HOVID Healthcare, Malaysia.

Career and Talent Mapping

At MET, we offer personalised Mentoring resulting in talent and career mapping to identify each student's strengths, interests, and potential early on. This tailored approach builds confidence, clarity, and readiness for both careers and entrepreneurship—shaping students into charismatic leaders.

Placements, Alumni Impact & Career Success

With a strong placement support, our graduates secure top opportunities in India and worldwide. Backed by an alumni network across 150+ countries and 10,000+ industries, they lead in multinational corporations, start-ups, research, and public service.

A Commitment to Values & Community

MET's philosophy is anchored in inclusion, spirituality, and social responsibility. Through its MET Seva initiatives, the institution actively engages in community development projects, environmental drives, and green initiatives aligned with the United Nations Sustainable Development Goals (SDGs). MET ensures we nurture, sustain, conserve and enrich our planet and society.

Shaping Tomorrow

As the world becomes increasingly technology-driven, MET remains committed to valuing human connection as the cornerstone of true leadership. Drawing inspiration from our rich history, heritage, and culture, we blend innovation and adaptability with empathy and collaboration shaping leaders and change-makers who harness technology with purpose, lead with integrity, and work towards creating a better, mindful, and happier world.



MEENA BHUJBAL
SCHOOL OF EXCELLENCE
Bhujbal Knowledge City
Adgaon, Nashik



INDRASHIL UNIVERSITY: WHERE ACADEMIC EXCELLENCE MEETS INNOVATION FOR A VIKSIT BHARAT

In India's fast-evolving higher education landscape, Indrashil University in Rajpur (Kadi), Gujarat, is setting benchmarks that resonate far beyond the state's borders. Founded on the principles of Excellence, Ethics, and Enterprise, the university's mission is to create leaders, innovators, and socially conscious professionals who will contribute to a knowledge-driven and self-reliant India.

Academic Excellence with a Purpose: At Indrashil, academic rigour is more than an aspiration — it is embedded in every course, every lab, and every interaction. Our outcome-based curriculum blends foundational knowledge with cutting-edge advancements, ensuring students are prepared not just for the jobs of today, but for the challenges of tomorrow. Internationally trained faculty, state-of-the-art laboratories, and smart classrooms provide an environment where learning is immersive, interdisciplinary, and impactful.

Industry Interface that Delivers: With 200+ active industry collaborations, Indrashil University bridges the gap between academia and enterprise. From live projects and internships to industry-mentored capstone work, students learn in real business and research settings. Corporate leaders regularly engage with our students, bringing boardroom insights to the classroom. This synergy translates into **100% placement assistance**, with graduates stepping confidently into leadership and specialist roles across sectors.

Research that Makes a Difference: Our research ecosystem is alive with ideas that matter. Faculty and students publish in Scopus and Web of Science journals, secure competitive national and international grants, and translate discoveries into market-ready solutions. Whether in **Drug Discovery, AI, Sustainable Development, Materials Innovation, Cyber Security, or Forensic Sciences** our research is designed to solve real-world problems and contribute to India's innovation economy. Recent international conferences hosted on campus have drawn participants from over 15 countries, positioning Indrashil as a hub for global academic dialogue.

A National Call to Students and Parents: For discerning

**"We are not just teaching
students to succeed —
we are preparing them
to transform industries,
advance research, and shape
the destiny of a nation."**

Dr. Dharmesh Shah, Provost, Indrashil University

parents and ambitious students across India, Indrashil University offers more than a degree — it offers a launchpad for a purposeful career and a meaningful life. We deliver an education that blends academic depth, industry relevance, and research impact, producing graduates who are not just employable but impact-ready.

This **Independence Day**, as *India Today* celebrates the "Revolution in Education," Indrashil University reaffirms its commitment: **to educate minds, ignite innovation, and lead with integrity — shaping the India of tomorrow.**





Symbiosis University of Applied Sciences, Indore



Symbiosis Skills and Professional University, Pune

REVOLUTION IN EDUCATION: SKILL-BASED LEARNING AT THE CORE OF MODERN INDIA

I was the Chairperson of the 'Government of Maharashtra Vocational Education and Skill Development' committee. I realized that students who complete their higher education do not have requisite skills whereas students who go for skill-based education do not get enough opportunities. There was a need to disrupt the existing higher education system to include the skilling component as an integral part of higher education. Thus, Symbiosis Skills Universities was envisioned.

India produces millions of graduates annually, yet the highest unemployment is amongst the educated youth and the gap is widening. Reports from various agencies highlight the rising requirement of skilled manpower in the industry and the lack of skilled youth coming out of colleges and universities. But to unlock India's true potential, we must ask ourselves a defining question: Are we preparing our youth for employment and Atmanirbhar Bharat?

Skill Based Education – need of the hour!

Integrating skills in education to ensure that academic programs are aligned to the industry needs should be an important focus area for all higher education institutions.

1. It aligns industry demand with learning delivery
2. It empowers learners with real-world tools, soft skills, and workplace fluency
3. It enables stackable credentials, flexibility, and relevance for a changing economy

The true revolution in education isn't only digital or curricular—it's the transformation into a skill-first system, embodied by institutions like Symbiosis Skills Universities (Symbiosis University of Applied Sciences, Indore & Symbiosis Skills & Professional University, Pune).

For too long, India's education system has been geared towards theoretical learning, with little alignment to industry expectations or employability outcomes. It's time to reimagine education — not as a linear path to a degree but as a dynamic engine of skill, innovation, and livelihood. This is where skill-based education becomes not just relevant but indispensable.

The Shift from Degrees to Outcomes

Global economies today demand job-ready graduates — professionals who can think critically and work practically. While academic knowledge lays a foundation, it is skill that builds the structure. Unfortunately, we continue to see a glaring gap between what students learn and what the market needs.

Skill-based education bridges this gap by integrating hands-on training, real-world problem-solving, and exposure to emerging technologies. Whether in logistics, healthcare, AI, or maritime services, India's workforce must be trained to deliver from day one.

Vocational Excellence is National Progress

At Symbiosis, our goal has been simple but bold — to make vocational education aspirational. Through industry partnerships, simulation labs, and apprenticeship models, students are not just learning—they are contributing to the economy even before they graduate. The impact is visible: Higher employability, increased entrepreneurship, and migration of talent from job-seeking to job-creating. When we dignify skills, we energize the nation.

Women, Rural Youth, and Inclusive Growth

Skill based education also plays a catalytic role in bringing education to the grassroots. We see young women from villages mastering automotive technology, or students from Tier-3 towns excelling in data science. This is the India that is rising — confident, capable, and inclusive. New Bharat, for real.

A skill-based ecosystem is not only about economic transformation but also social equity. When we empower a skilled workforce, we reduce poverty, unemployment, and social disparity — organically.

The Road Ahead: Skilling for the Global Stage

Skill development is an important driver for industrial and economic growth of our country. For crystallizing 'Make in India' and 'Skill India' vision of our Honorable Prime Minister, a large pool of skilled workforce needs to be developed. We studied various models of skill development and vocational education before we developed an innovative model of Skill Development University. The unique industry connect we have forged for our programs is what makes Symbiosis Skills Universities (Pune & Indore campuses) successfully implement 'Skill India initiative'.



DR. SWATI MUJUMDAR

Pro Chancellor,
Symbiosis Skills & Professional University, Pune
Symbiosis University of Applied Science, Indore

A NATION THAT BUILDS WITH ITS HANDS & MINDS

"As someone who has spent decades pioneering skill universities, I believe that the future of India is not only in its IITs or IIMs — it is in every ITI graduate, healthcare technician, data analyst, welder, and robotics engineer who can rise with confidence, competence, and character. India doesn't just need more degrees.

It needs more doers. And a Skill based education helps facilitate exactly that.

India's educational revolution must be skill-led—not simply degree-driven. Institutions like Symbiosis Skills Universities (SUAS & SSPU), are not just schooling—they're launching pads for a future-ready workforce.

When we invest in skill with intent, we build not just talent, but national dignity, inclusive prosperity, and global competitiveness.

Let us not just teach. Let us empower."



SEEDS OF CHANGE: HOW ANAND AGRICULTURAL UNIVERSITY IS HARVESTING MODERN INDIA'S FUTURE



While tech giants dominate headlines about India's transformation, some of the most profound changes shaping tomorrow's nation are growing in the fields and laboratories of Gujarat.

In the constellation of institutions reshaping modern India, Anand Agricultural University occupies a unique position. While IITs produce the engineers building India's digital infrastructure and IIMs graduate the executives steering corporate India, AAU is quietly architecting something equally transformative: the agricultural backbone that will feed and sustain India's next chapter.

Since its establishment in 2004, AAU has operated on a revolutionary premise—that India's agricultural future cannot be built on traditional farming alone. Under Professor (Dr.) K.B. Kathiria's visionary leadership, the university has reimagined agricultural education as a multidisciplinary enterprise.

"We're not just educating farmers," explains Dr. Kathiria. "We're cultivating agricultural leaders who understand that modern India's development must be inclusive—bridging rural prosperity with urban growth through innovation and technology."

This vision materializes across AAU's seven specialized colleges, 1 PG institute, five polytechnics, 25 on-campus and 23 off-campus research stations, and 17 technology transfer centres operating in 9 districts across three agro-climatic zones in Central Gujarat where over 5,500 students are preparing to tackle challenges extending far beyond farming. Students in the College of Agricultural Information Technology develop digital solutions for information technology based farming, while their counterparts in Food Processing Technology innovate ways to reduce India's staggering food waste—critical components of the nation's sustainability goals.

The university's impact on modern India becomes clear through its research portfolio. AAU has released 89 high-

yielding crop varieties specifically adapted to Gujarat conditions, directly contributing to state and national food security. Their licensed technologies, including liquid biofertilizers and date palm tissue culture, are scaling across multiple states, demonstrating how academic innovation drives national agricultural productivity.

But AAU's most significant contribution may be its approach to rural transformation. Through programs like Student READY and Rural Agricultural Work Experience, the university creates a new class of agricultural entrepreneurs who view farming as sustainable business rather than subsistence. This paradigm shift is essential as India seeks to double farmers' incomes while meeting urban food demands.

International collaborations with universities in Denmark, Canada, and the United States position AAU within global agricultural innovation networks. This global connectivity, combined with deep local knowledge across nine districts of central Gujarat, creates a unique model for world-class

DR. K. B. KATHIRIA
Vice Chancellor, Anand Agricultural University

yet grassroots-focused Indian institutions. AAU's recognition—ranking 12th nationally among agricultural universities and receiving the FICCI Higher Education Excellence Award—reflects its emergence as a key player in India's institutional ecosystem. The Centre for Agricultural Market Intelligence, established under the ICAR-World Bank partnership, exemplifies AAU's role in applying data analytics to agricultural decision-making. As India navigates feeding 1.4 billion people while building a modern economy, institutions like AAU represent the essential bridge between tradition and innovation. They're cultivating agricultural leaders who ensure India's rural transformation keeps pace with urban ambitions, making the nation's development truly inclusive and sustainable.

COURSES OFFERED AT ANAND AGRICULTURAL UNIVERSITY		
No.	Name of College & Location	Name of Degree programme
1.	B. A. College of Agriculture, Anand	B. Sc. (Hons.) Agriculture, M. Sc. & Ph. D.
2.	College of Agriculture, Vaso	B. Sc. (Hons.) Agriculture
3.	College of Agriculture, Jabugam	B. Sc. (Hons.) Agriculture
4.	College of Horticulture, Anand	B. Sc. (Hons.) Horticulture, M. Sc. & Ph. D.
5.	College of Food Processing Technology and Bio-Energy, Anand	B. Tech. (Food Technology), M. Tech. & Ph. D.
6.	College of Agricultural Engineering and Technology, Godhra	B. Tech. (Agricultural Engineering), M. Tech. & Ph. D.
7.	College of Agricultural Information Technology, Anand	B. Tech. (Agricultural Information Technology), M. Tech.
8.	International Agri-Business Management Institute, Anand	MBA (ABM) & Ph. D. (ABM)



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THE WATER DRILLERS

Founders (L-R) Mohanty,
Mishra and Singh next to the
test bench designed by them

One Step Solution For
All Hydraulic Systems



PUMPING UP AMBITIONS

Three industry veterans gave up stable jobs to start a company that repairs hydraulic pumps, boosting savings for mining and construction operations in eastern India

By ARKAMOY DATTA MAJUMDAR



**AMULYA
MOHANTY, 41
SUBHASIS
MISHRA, 43
PANKAJ
SINGH, 44**
Bhubaneswar

In

November 2022, three long-time colleagues—Subhasis Mishra, Amulya Kumar Mohanty and Pankaj Kumar Singh—decided to trade the security of salaried jobs for the uncertainty of entrepreneurship. After nearly two decades working together at Bosch Rexroth, a company specialising in hydraulic pumps, they pooled their provident fund savings to start a venture of their own.

Three months later, their company, Saiflonix Hydraulics, opened

FACT SHEET

Name of company
Saiflonix Hydraulics

What it does
Repairs hydraulic pumps for mining and construction firms across India

Founded in: 2022

Annual turnover
Rs 2 crore

in mining or construction sites. As Mohanty, another director, puts it, "This innovation allows pumps to be tested at the service centre immediately after servicing." In most other cases, customers would have to transport the pump back to the work site, instal it, and only then find out if the repairs were successful, potentially returning it to the service centre. The test bench eliminates that costly and time-consuming cycle. Moreover, while imported machines with similar capabilities cost several crores, the founders' own version was built for just Rs 65-70 lakh. These savings are passed on to clients, making the

“IN TWO YEARS, WE HAVE ATTRACTED 70 CLIENTS ACROSS INDIA, WITH 40-50 PER CENT IN THE EASTERN REGION, WITH EVEN AN INTERNATIONAL CUSTOMER IN INDONESIA”

SUBHASIS MISHRA, CO-FOUNDER



doors in Bhubaneswar. The firm offers a one-stop solution for repairing and servicing hydraulic pumps—the kind used in mining, construction and other heavy-duty industries. "In less than two years, we have built a customer base of more than 70 clients across India, with 40-50 per cent based in the eastern region, and even an international customer in Indonesia," Mishra, one of the firm's directors, says.

What sets Saiflonix apart is a piece of equipment that no other hydraulic pump service centre in eastern India possesses—an indigenously designed test bench. Crafted entirely by the three founders, it is powered by an electric motor of 132 kW and 3,000 RPM, and functions as a miniature version of the machines used

service more affordable without compromising quality.

Given that a pump typically requires servicing after about 10,000 hours of operation, demand is also steady. "Beyond pump repairs, the company also provides engineering solutions for hydraulic machinery and is a distributor for Germany-based Mann Filters," says Singh, the third director.

For the financial year 2024-25, the company's turnover was close to Rs 2 crore—an impressive figure for a bootstrapped enterprise that started without a single loan. But for Mishra, Mohanty and Singh, Saiflonix is more than a business. It's proof that the combination of industry experience, technical ingenuity and personal risk-taking can carve out a niche even in a sector dominated by large suppliers. ■

ART AND CRAFT OF LAKHPATI DIDIS

Owned and led by women, this company uses fibres like bamboo and sal leaves to produce craftwork, providing sustenance to thousands of poor families in rural India

By AJAY SUKUMARAN



The story of Greenkraft doesn't start with one person with a bright spark; rather, it was a phenomenon of many women coming together to announce their craftsmanship to the world—lifestyle products and home accessories from natural fibre raw material. Their goal: to ensure items made by women artisans have access to the formal economy. Today, miraculously, they are a global brand. Miraculous because it's on the back of craftwork produced by 3,500 women artisans from marginalised communities in Tamil Nadu, Karnataka and Odisha. Greenkraft Producer Company Ltd, born in 2012 as a brainchild of the Industree Crafts Foundation, brings

them together at its 22 Mutual Benefit Trust (MBT) centres. They receive training here, and they are also shareholders. The effect is life-transforming, and that quiet magic lends a glow to the gallery of items at Greenkraft's online store: lamps and lanterns, string lights, wall hangings and torans, all aimed at the Diwali and Christmas festive sales.

Some of that light comes from Dhanabhagam. She's 65, but reports to work at 9 am after an hour-long walk through the forest from her home in Martalli, a village set somewhere on the MM Hills outback on the Karnataka-Tamil Nadu border, once the lair of the forest brigand Veerappan. Four years ago, Dhanabhagam enlisted at the nearby MBT centre, which trains women to weave baskets and home decor items out of bamboo. Stacked up alongside a wall of the production unit are samples of bamboo products created

FACT SHEET

Name of company
**Greenkraft
Producer
Company Ltd**

What they do
**Make lifestyle
products, acces-
sories, furniture
from natural fibres**

Founded in: 2012

Annual turnover
Rs 12-15 crore

 **THEIR CRAFT,
THEIR PROFIT**

Industree Foundation
CEO Neju George
Abraham with women
producers/ shareholders
of Greenkraft at an MBT
unit near Bengaluru



by Dhanabhagyam and her colleagues. Weaving that beauty is what saved them from grinding farm labour. Now these products will be used to train 300 women at nine such units under the MBT. Thus, things created in the beating heart of rural India find their way to the living rooms of gleaming megalopolises. Among Greenkraft's global customers are the Japanese brand Muji, French retailer Carrefour and home decor brand Caravane.

"Though we look rural, our processes are world-class in terms of quality assurance. Otherwise, global buyers will never buy from us," says Neju George Abraham, CEO of the Bengaluru-based Industree Foundation.

Greenkraft started with women's collectives producing banana fibre products in Tamil Nadu and sal leaf plates in Odisha, before turning its focus to bamboo in 2021. As Neju

“THOUGH WE LOOK RURAL, OUR PROCESSES ARE WORLD-CLASS IN TERMS OF QUALITY ASSURANCE. OTHERWISE, GLOBAL BUYERS WILL NEVER BUY FROM US”

NEJU GEORGE ABRAHAM



explains, bamboo is a versatile natural fibre that can straddle an entire value chain—with sufficient R&D, it can be a replacement for the timber used for paper, viscose rayon, plywoods and boards. Ironically, India is among the largest importers of raw bamboo. Hence, Industree is also on a mission to create a million 'lakhpatti didis' by promoting bamboo cultivation—there are 30,200 women in the bamboo value chain—and providing livelihood for women artisans, through ventures like Greenkraft, near their homes. Such

as the hamlets near MM Hills, one of Karnataka's most backward regions.

Dhanabhagyam earns Rs 10,000-13,000 a month and supports her ailing husband. Such gritty stories of survival are common amongst Greenkraft artisans in Martahalli and further up the hills, like in the tribal hamlet of Ponnachi, where women slice raw bamboo into wafer-thin slivers for weaving. Besides the Greenkraft label that binds the sorority, there's another band of unity—the pride they take in their work with every fibre of their being. ■



TAGE RITA
TAKHE, 44
Ziro, Arunachal
Pradesh



THE MICROMOGULS

HEADY SUCCESS

By making wine out of the abundant kiwi fruit that would otherwise be left to rot, an engineer-turned-entrepreneur puts Ziro Valley on the country's viticulture map

By YUVRAJ MEHTA



◀ FRUITFUL EFFORT

Tage Rita at
her Byore kiwi
orchard at
Hong village

In

the mist-draped pocket of Ziro Valley in Arunachal Pradesh, a quiet revolution bubbles in stainless-steel tanks. And stirring it is a former engineer who bet her career, savings and reputation on an idea most dismissed as fanciful: turning India's neglected kiwi fruit into fine wine. Tage Rita Takhe is the founder of Naara Aaba, the country's first kiwi winery.

It was a glass of wine shared with

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her husband that sparked the thought of coaxing Ziro's bumper crop of kiwi, which often rotted unsold, into something more valuable—and potable. She had grown up surrounded by apple orchards, plum trees and pear groves in her parents' home in Biiri, a small village in Ziro Valley. "The fruits in our orchard often lay fallen and rotting, a lasting, painful memory that shaped my view of farming," says Rita.

In 2016, she took a Rs 4 crore loan and sank her savings into a winery she called Naara-Aaba, where *naara* stands for place or clan, and *aaba* means father. The gamble meant debt, risk and loss of steady income. She hired a highly skilled professional vintner to make wine from the sub-tropical kiwi varieties grown at 5,000 ft. "A winery is only a food processing unit that preserves the goodness of a fruit in the form of wine," she says. "Our wine is a story of abundance, necessity, and scarcity too."

For a small-scale entrepreneur in India's alco-bev sector, the difficulties are manifold. Unlike grape wines that benefit from established supply chains and centuries of technical knowledge, Rita had to engineer every aspect of production from scratch. For instance, her bottles, initially imported from Sichuan in China via Mumbai and Kolkata, often cost more in freight than the fruit inside. When bottle imports proved prohibitive, she negotiated supplies from Hyderabad, accepting higher breakage rates as a cost of doing business. Each bottle now costs Rs 46–48, including GST and transportation. "The alco-beverage sector is startup-unfriendly, and I strongly advocate policy reforms to make it more inclusive for grassroots and first-generation entrepreneurs," says Rita.

Despite the odds, Naara-Aaba has grown into a 60,000-litre capacity winery, producing not only kiwi wine but also plum and pear vintages.



**WE ARE
ONLY A FOOD
PROCESSING
UNIT THAT
PRESERVES
THE GOODNESS
OF THE FRUIT
IN THE FORM
OF A WINE.
OUR WINE IS A
STORY OF
ABUNDANCE,
NECESSITY
AND SCARCITY
TOO**
TAGE RITA TAKHE



VIN DE ZIRO
Tage Rita at
the winery

FACT SHEET

Name of company
Naara-Aaba

What they do: Make
wine out of kiwi fruit

Founded in: 2017

Annual turnover
Rs 50 crore

Rita built a decentralised supply chain, buying from her own three-hectare orchard and a cooperative of local farmers. Employment has multiplied. Local dropouts find work in orchards and at the winery; young men and women are engaged during harvest and processing. Wine tourism has followed. Ziro Valley, already a magnet for travellers, now offers tastings and tours. Rita hopes to make Ziro a wine tourism hub

that can even outmatch, say, Nashik in Maharashtra, thanks to its distinctive landscape and a culture that lives in harmony with nature.

Awards have followed too. The Women Transforming India Award from NITI Aayog and the UN in 2018. The Nari Shakti Puraskar, India's highest civilian honour for women, in 2022. The same year, she was invited by the US Department of State to join the prestigious Fortune–Global Women's Mentoring Partnership, as one of just 15 women selected worldwide. Last year, the Indian embassy in Taipei placed a consignment order, choosing her winery over hundreds of other competitors as a showcase of Indian innovation.

Yet, the significance of Rita's feats lies less in accolades than in proof of concept. She has demonstrated that small-scale agribusinesses in India's peripheries can leap beyond subsistence farming. By marrying local produce with modern branding, she has created value chains that sustain communities and appeal to global markets. ■

THE ADIE BROSWON GROUP

Putting Indian Brewing on the Global Map

One of India's fastest-rising beverage companies, The Adie Broswon Group, has steadily built its reputation on craft and quality. As the group launches Rockberg Bold in the UAE through its partnership with African + Eastern, Assistant VP, International Business, Vishal Joshi, shares how their global ambitions are taking shape.



Bikramjeet Singh Chadha

Executive Director

has only two main distribution centers, African + Eastern, being the one with broader market reach. Their robust distribution ensures our brand reaches every corner of this key market. Additionally, Dubai attracts the highest number of tourists in the Middle East, many of whom are Indians, a segment that strongly resonates with our brand.

Q. The UAE market is diverse and discerning. How do you differentiate your brand there, and what are your USPs?

The UAE market categorizes products by origin, European, American, Asian, and Indian, and further segments beverages into types such as strong, craft, and wheat beers. This clear categorization guided our entry, helping us define our identity and consumer base. Within just a month, the response to our brand has been strong, affirming our positioning. We stand out through premium brewing techniques and bold presentation.

Q. You talk about blending craft and culture. How does Rockberg Bold launch reflect this philosophy?

At The Adie Broswon Group, our expertise in blending and brewing is well-established—we're the force behind some of India's leading beverage brands. This longstanding tradition and our commitment to quality significantly contributed to Rockberg Bold's immediate success. Our product was enthusiastically accepted within just the first week on shelves in Dubai, quickly leading to near stock-outs, indicating strong initial market acceptance and robust demand. It's a testament to our fusion of craftsmanship and cultural resonance.

Q. What are your global expansion plans going forward?

Under the vision of Mr. Bikramjeet Singh Chadha, Executive Director of The Adie Broswon Group, we are actively pursuing a 'go global' strategy, taking our homegrown brands to global markets while staying rooted in quality and cultural relevance.

We have already established a presence in Singapore and are currently scaling distribution there. Our next phase of expansion focuses on high-tourism regions such as Mauritius and Seychelles, recognizing beer's strong appeal as a leisure and holiday beverage. We are also exploring opportunities in East African markets, where demand for premium yet accessible beverages is on the rise.

In addition, we've successfully made inroads into the Australian market as part of our broader global footprint.



Vishal Joshi

AVP - Exports

Q. Finally, what would you say defines your brand's intent and positioning in your entry into global markets already populated by strong players?

We hold deep respect for the trailblazers in the Indian market who've paved the way, shaping the landscape for homegrown excellence. The post-COVID era has fast-tracked global trust in Indian manufacturing and transformed perceptions—Indian products are no longer seen as compromises, but as true global contenders.

At the Adie Broswon Group, our commitment is clear: we stand for uncompromising quality, authentic representation, and bold ambition. We're not just entering the arena—we're here to lead, and we're here to stay.



Q. A growing number of Indian brands are making waves globally. Do you think the Indian beverage industry has truly come into its own?

Absolutely. Earlier, Indian brands predominantly catered to domestic demand due to the vast local consumer base. However, the landscape has undergone significant evolution. Indian products now feature improved design, superior quality, and better global distribution. Previously restricted mainly to third-world countries, these brands now appeal to a diverse international audience. Today, if you look at the top-performing beverage brands globally, you will find Indian brands confidently placed among them. Indian products are no longer seen as a compromise—they're now emerging as first-choice offerings in international markets, driven by superior packaging, compelling presentation and consistent quality.

Q. What does going global mean for you, beyond just market expansion?

Going global represents India itself. It aligns directly with the government's 'Make in India' initiative, highlighting the nation's manufacturing excellence and brand quality internationally. Global presence, therefore, not only elevates the brand but also positively impacts domestic consumption due to the enhanced pride and recognition it brings.

Q. Why was African + Eastern the right starting point for your international journey?

African + Eastern is among Dubai's most significant retailers, with extensive coverage across Dubai, Abu Dhabi, and Ras Al Khaimah. Dubai, renowned internationally as a commercial and tourism hub, naturally became our ideal entry point. Dubai notably



THE MICROMOGULS

KAUSHIK
KAPPAGANTULU,
38
Depalle,
Telangana

GREENHOUSE CHAMPION

With climate shocks slashing farmer incomes, a modular greenhouse is helping crops across India adapt to hostile weather and markets

By AMARNATH K. MENON



In

2015, when serial entrepreneur Kaushik Kappagantulu met Reshma, a smallholder farmer in south India, he marvelled at the resilience of the spirit he was witnessing. Despite facing the worst of nature every time she turned to it for bounty, she refused to let her smile drop. That year, half her tomato crop had been wiped out by pests. The year before, unseasonal rains had destroyed her pepper. For six months every year, her land lay fallow because of how hot it was. “And Reshma is not alone,” says Kappagantulu. “One hundred million small farmers in India on average lose money from agriculture. Meeting her made it clear that small farmers need affordable solutions

“ONE HUNDRED MILLION SMALL FARMERS IN INDIA LOSE MONEY ON AGRICULTURE. IT’S CLEAR THEY NEED AFFORDABLE SOLUTIONS AGAINST CLIMATE RISKS”

KAUSHIK KAPPAGANTULU



against climate risks. That is what set us on the path to creating Kheyti.”

Though he had experience uplifting India’s marginalised through nifty and scalable ideas—his last gig had been getting high-skilled jobs for 50,000 school dropouts annually—he needed help. Alongside like-minded peers—Saumya (35), Ayush Sharma (39) and Satya Raghu Mokkapati (39)—he began talking to farmers across the country to figure out what ailed them. Drawing from his engineering and business training at IIT Kharagpur and Columbia Business School, he came up with an idea: a modular greenhouse, a fenced oasis on a small part of the farmer’s land, tailored to the region’s unique climate and able to thwart adverse conditions by harnessing available resources with methodical efficiency.

But there were challenges. Though the greenhouse was theoretically sound—the enclosure would be around 1/16th of an acre, with netting to cut pest attacks, shade to reduce heat and a facility for drip irrigation to conserve water—it was too expensive for farmers. Initial support would be philanthropic,

but they would eventually need to be able to buy the greenhouse, learn the technologies involved and also get daily support. The biggest obstacle? They had to be convinced that such an unconventional solution was worth it.

Over the next few years, however, after taking feedback from thousands of farmers across diverse climatic regions like Telangana, Andhra Pradesh, Madhya Pradesh, Odisha, Jharkhand, Bihar, Rajasthan and Uttar Pradesh—including arid and tribal parts—Kheyti began to flourish. The team redesigned the greenhouse so that it could be built with local materials, cutting costs by 80 per cent. Heat impact was reduced by nearly 13 degrees Celsius. Water was conserved by up to 98 per cent. Early success stories and trusted local teams with meticulous tracking routines built faith. A greenhouse crop cycle yielded up to seven times more than what you got with the same crop in traditional open-field farming. Farmer incomes have gone up by two to four times, depending on crop choice, consistency of greenhouse usage and access to markets—and because farmers can also grow off-season, they capture better prices. Three states—Andhra, Telangana and Uttar Pradesh—have even incorporated the model in government subsidy programmes. While 7,000 smallholder farmers around the country are working with Kheyti today, the goal is to reach a million by 2030.

“What makes Kheyti’s model deliver is not just the technology, but the trust built with farmers over time,” says Kappagantulu. “The solution was not imposed from outside. It was co-created with farmers through years of listening and testing... Through Kheyti, smallholder farmers are not only adapting to climate change. They are leading the way in solving it.” ■

FACT SHEET

Name of company
Kheyti

What it does Builds greenhouses for farmers to protect their produce from climate shocks

Founded in 2015

Annual turnover
Rs 8.3 crore



CALL OF THE WILD

A quaint little **riverside resort endures and thrives**, enabling its owner to float his boat in other wildlife tourism hotspots

By RAHUL NORONHA



S

Shyamendra Singh's life has always been about swimming against the tide. Born in the erstwhile royal family of Nagod in Satna district in MP, he had his heart set on working in the tourism sector from a young age. "It was on a family trip to Tree Tops at Chitwan National Park in Nepal that I decided on a career in wildlife tourism," he says.

As providence would have it, in 1986, retired major and 1971 war veteran Chandrakant Singh invited Shyamendra to invest with him in a wildlife tourism project at Madla, a quiet village on the

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“MY STAFF WORKED ON LOWER SALARIES AND BUILDING MATERIAL WAS PURCHASED ON CREDIT. AFTER THE FLOODS, IT TOOK ME THREE YEARS TO REPAY THE SALARIES AND LOANS”

SHYAMENDRA SINGH



banks of the Ken in Panna district. The Panna National Park had been notified some years before and Madla was one of the entry gates. Ken River Lodge was born with four mud huts on 2.5 acres of farmland that year. Twelve months into the business, Shyamendra bought out the major's share and decided to go solo.

Since then, Ken River Lodge has diversified into a 50-acre property with 26 rooms. But it was a journey marked with challenges. In 1992, the Ken river broke the banks and everything was washed away in the floods. Shyamendra then decided on a low investment model and set up tents. He added 10 rooms four years later and everything seemed fine till 2005 when the next big flood struck. By that time, the property had expanded to 16 rooms, but again he lost almost everything. “That was a turning point in my life. I had to decide whether to pack up and leave or make another attempt to bounce back,” says Shyamendra. Finally, ‘bouncing back’ was what he chose. Within six months, he rebuilt the property and had it ready by the next tourist season. “My staff worked

FACT SHEET

Name of company
Ken River Lodge

What it does: The first tourism property in Madla, it has helped transform the village's economy

Founded in: 1986

Annual turnover
Rs 4.5 crore

on lower salaries and building material was purchased on credit. It took me three years to pay the salaries and repay loans,” he says.

Shyamendra and wife Bhavna Kumari still manage the day-to-day operations at the lodge. The crisis also prompted him to expand his business to other reserves, establishing Tree

House Hideaway and King's Lodge in Bandhavgarh (2006) and Earth Lodge in Kanha (2008). His friend Manav Khanduja, who had been handling the marketing for Ken River Lodge, came on board and the two set up Pugdundee Safaris in 2008. Since then, Pugdundee has added three more properties in Tadoba, Satpura and Pench Tiger Reserves along with other partners. The total turnover of all seven properties together is around Rs 30 crore.

Shyamendra was nominated to the MP wildlife advisory board in 2009 and is now working on getting the Parasmania forest, a corridor between the Panna and Bandhavgarh reserves, declared a conservation reserve. “When I first came to Madla, people said you were making a mistake. But from a sleepy village of 800 people in 1986, it has transformed to one which has 50 safari vehicles and eight jungle lodges. The total turnover from tourism is now around Rs 20 crore here,” he says. Fair to say that Shyamendra's journey into the wild has touched a lot of lives in this little corner of Panna. ■

TOP 5 INSPIRING & SUCCESSFUL INDIAN PERSONALITIES

**DR. CHAITALI DAS,
JUTE REVIVALIST & TEDX SPEAKER**

Dr Chaitali Das PhD (Honorary Causa) is a Guinness World Record Holder, TEDx Speaker, Award winning, Internationally acclaimed Jute Revivalist, Reformist, Social Entrepreneur, Mentor, She is the Director of Rakshak Group, Founder of Rakshak Foundation. She has stormed the world stage popularising with innovative diversified jute products, taking jute to a greater height. Her skilling the prison inmates is widely appreciated as a Reformist. She is a strong voice for the voiceless. An ardent Advocate of Sustainability, equal opportunity & inclusion. Her Coffee Table Book PAATRANI Queen of Jute

is drawing traction presently after her national and international award winning documentary film jute story Beyond bars.

**DR. RUCHIKA SINGH, MANAGING
DIRECTOR, DR. KNS MEMORIAL
HOSPITAL GROUP**

Dr. Ruchika Singh, an accomplished medical professional with an MBBS and MD in Radiology, boasts an impressive academic and clinical journey. She further enhanced her specialization by completing a prestigious Fellowship in Musculoskeletal Imaging from Harvard University, USA. Adding to her credentials, Dr. Singh also holds an MBA in Healthcare Management from the renowned Indian School of

Business (ISB), reflecting her strategic acumen and leadership abilities. Currently serving as the Managing Director of Dr. KNS Memorial Hospital Group (Formerly Mayo Group), Dr. Singh plays a crucial role in merging clinical innovation with operational efficiency. Under her leadership, the group has grown significantly, establishing advanced super multi-specialty facilities in Lucknow, NCR, Barabanki, and Ambedkar Nagar, with a combined capacity exceeding 3,000 beds. Known for her patient-centric philosophy, Dr. Singh is highly regarded for her dedication to both clinical excellence and medical education. She continues to inspire future healthcare professionals and remains a driving force in elevating the standards of healthcare delivery across India.

**MURALI RAMASWAMY, FILM
PRODUCER**

Murali Ramaswamy, son of the legendary filmmaker Rama Narayanan, has been instrumental in upholding the legacy of Thenandal Films. Taking over after his father's passing, he expanded the studio's reach, delivering blockbuster hits like Mersal (2017) and the recently released Housekeeping (2025), which performed well in theaters. Notably, Housekeeping highlights his commitment to nurturing new talent, giving opportunities to emerging directors and actors. Beyond Producing, Murali's leadership as President of the Tamil Nadu Film Producer Council (TNFPC) has shaped industry policies, fostering collaboration and innovation. Now, he is set to take Tamil cinema to the next level with Sangha Mitra, a grand ₹250-crore pan-Indian film. As Thenandal Films approaches its 50th anniversary in 2026, Murali continues to drive the company forward, ensuring its legacy remains a pillar of Indian cinema.

**UZMA KHAN, FASHION AND BEAUTY
EDUCATION CURATOR**

Uzma Khan, a visionary leader and Fashion and Beauty Education Curator, is at the helm of India's beauty education movement. As CEO of UK International London Beauty School, she empowers aspiring professionals through globally benchmarked training fused with local insights. Her institution champions advanced, skill-driven modules, shaping confident, career-ready talent. Uzma's mission to make world-class education accessible has earned her national and international acclaim, including an Honorary Doctorate from the University of America. With passion and purpose, she continues to revolutionize fashion and beauty education across India, inspiring thousands to pursue success in the ever-evolving industry.

ASMA KAHALI, BUSINESS LEADER

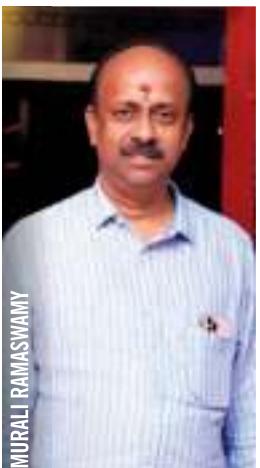
Asma Kahali is a visionary global business leader specializing in defense procurement, commodity trade, and executive talent acquisition. As Co-Founder of Rimbaa Oak Global and International Consultant to Rimbaa Rayaa World Solutions, she drives high-stakes international transactions in military equipment, munitions, gold, and precious metals. Honoured with the BRICS CCI Women Trailblazer Award, Asma is celebrated for her sharp strategic insight, expansive global network, and expertise in financial structuring and facility mobilization. A passionate advocate for talent and sustainable growth, she empowers organizations to navigate complex markets, build strong teams, and create long-term impact across industries and borders.



DR. CHAITALI DAS



DR. RUCHIKA SINGH



MURALI RAMASWAMY



UZMA KHAN



ASMA KAHALI

LE ! SURE

REVIEW: TALES OF ORDINARY KASHMIRIS PG 154

THE LISTICLE: NEW BOOKS TO READ PG 156



AN ARTISTIC CONGRESS
Anjani Kumar Singh at the Bihar Museum Biennale

EXHIBITION ▶

MUSEUM AS MUSE

Anjani Kumar Singh,
DG, Bihar Museum,
is leading the Bihar
Museum Biennale
into a promising third
edition, with a focus on
the Global South

Photographs by RANJIT KUMAR / BIHAR MUSEUM



TRAILBLAZERS OF MODERN INDIA



VISION, INNOVATION, AND IMPACT



MR. & MRS. PETER PULLAMBRA



DR. MANJUNATH BHANDARY



MR. NITESH MITTAL



TALENTED RITU INSAN



DR. SANJEEV KUMAR



MR. PREMASIS BHATTACHARJEE



DR. ABHIJEET SHRIVASTAW



ASWINI ATIBUDHI

Mr. & Mrs. Peter Pullambra

St. Joseph's School, Khanusa, founded in 1980 by Mr. Peter Pullambra and Mrs. Mary Pullambra, is more than an institution — it's a legacy of values, discipline, and compassion. Peter's visionary leadership fostered holistic growth, sustainability, and integrity, while Mary's nurturing presence made every student feel cared for and supported. Together, they built a self-sustaining, value-driven community whose alumni thrive worldwide, carrying forward lessons of resilience, humility, and purposeful living — a testament to education that shapes both minds and character.

Dr. Manjunath Bhandary

Dr. Manjunath Bhandary, a technocrat, social thinker, and institution builder, has emerged as a transformative force in Indian higher education. Blending engineering precision with social insight, his visionary leadership has redefined learning through innovation, inclusivity, and empowerment, creating institutions that inspire, innovate, and impact lives while shaping a skilled, socially conscious generation for a rapidly evolving nation.

Mr. Nitesh Mittal

Nitesh Mittal, Director of PP International, is a dynamic business leader with expertise in global trade and strategic partnerships. A Business Administration graduate from NDIM, he has propelled PP International to the forefront of the Home Textile export industry. Serving major global retailers like Walmart, Costco, Aldi, and many more, the company has expanded significantly across the U.S. and Europe. Mr. Mittal's emphasis is on quality, compliance, and innovation has established PP International's reputation as a trusted global name in Home Textiles.

Talented Ritu Insan

Mrs. Ritu Rani aka Talented Ritu Insan: A Beacon of Skill, Strength, and Self-Reliance. Mrs. Reetu Rani is a visionary leader dedicated to transforming lives through education and social entrepreneurship. With over a decade of service, she empowers women and marginalized communities by bridging the gap between education and employment. Her skill development programs—from tailoring to entrepreneurship—promote self-reliance and confidence. Renowned for her inclusive, holistic approach, she nurtures leadership and vocational

growth. Her strong advocacy for gender equality and education reform has driven change and earned national recognition. Mrs. Rani's efforts continue to uplift and inspire future generations.

Dr. Sanjeev Kumar

Dr. Sanjeev Kumar is a multifaceted visionary who blends literature, law, entrepreneurship, and education. A D.Lit. holder with elite credentials from MIT, FCPA, and FCS, he has authored over 290 books and served in top corporate roles. As a Supreme Court Advocate and founder of the BPA Foundation, he drives social change, legal reform, and literary excellence, creating a lasting impact across India and on the global stage.

Mr. Premasis Bhattacharjee

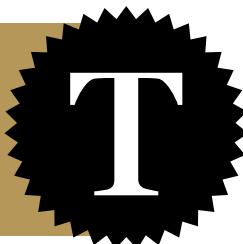
Premasis Bhattacharjee, a self-made entrepreneur and social activist, rose from humble beginnings. He founded 10 companies under the Sap Group and SAP International College, creating employment for countless families. His mantra: "Every business should have an exigency plan well supported with vision." He received the Rashtriya Atal National and International Puraskar (2023), International Business Icon Award (2024), Honorary Doctorate, and Bengal Business Samman (2024). He founded KNKWS (2010), led Covid relief efforts, served as Rotary Club of Sonarpur President (2021–22), and is a 2024 WHRPC member.

Dr. Abhijeet Shrivastaw

Dr. Abhijeet Kumar Shrivastaw, Founder & Director of Abhinnovation Technologies and Tech Q Labs, is a visionary in secure online examination systems and academic solutions. His philanthropic work through Kayastha Parivar supports Roti Banks, community kitchens, and clothing drives. Featured twice in Forbes India CEO Spotlight and covered by major media, he exemplifies innovation with impact, blending technology and social responsibility to drive inclusive growth in India's evolving education landscape.

Aswini Atibudhi

Aswini Atibudhi, a Distinguished Architect at Walmart Global Tech, is redefining retail through autonomous commerce and AI-driven ecosystems. Rising from rural Odisha to global leadership, he merges deep tech expertise with people-centric innovation. Passionate about sustainable, scalable systems, Aswini leads with clarity, curiosity, and purpose—building platforms that empower millions and transforming technology into a force for inclusive progress.

**THE THIRD EDITION OF**

the Bihar Museum Biennale (BMB), taking place from August 7 to December 31, marks a bold and timely moment in the international cultural calendar. Conceived in 2021 as the world's first biennale dedicated exclusively to museums, BMB has grown rapidly into a global platform for cultural dialogue, institutional exchange and curatorial innovation.

Its founder and director general of the Bihar Museum, Anjani Kumar Singh, recalls how the idea was born. "When we built the Bihar Museum and began visiting major museums and art biennales worldwide, I noticed there was no dedicated platform for museums and art institutions to share their exhibitions, histories and practices, or to discuss common challenges."

The BMB's first edition launched virtually during the pandemic, opening the door to international participation from the outset. By 2023, as India hosted the G20 presidency, the second edition featured museums from over 15 countries and welcomed the G20 Art Exhibition *Together WeArt*. These early editions helped establish Bihar as a rising force in global museology. The 2025 edition only deep-



ens this ambition.

This year's biennale turns its focus to the Global South: Asia, Africa and Latin America. Institutions from countries including Indonesia, Sri Lanka, Kazakhstan, Ethiopia, Mexico, Argentina, Ecuador and Peru will take part. Each has been given curatorial freedom to present its collections and ideas in a way that reflects its own cultural priorities.

"When I visited countries in Africa and Latin America, I was struck by their richness in art, history and culture—and by how little of it is known in India," Singh reflects. "This edition removes thematic constraints, allowing museums to bring what best represents them. As a result, we're seeing connections emerge organically—through shared stories, iconographies and ideas."

Long a crossroads of ancient trade, culture and

THE BIENNALE INVITES PARTICIPATING COUNTRIES NOT ONLY TO DISPLAY THEIR HERITAGE, BUT TO REIMAGINE WHAT A MUSEUM CAN BE IN THE 21ST CENTURY

learning, Bihar now positions itself at the centre of a new conversation between post-colonial nations. The biennale invites these countries not only to display their heritage, but to reimagine what a museum can be in the 21st century.

The 2025 edition embraces a more experiential model of exhibition-making. Highlights include a collaborative mask exhibition featuring pieces from the Indira Gandhi National Centre for the Arts (IGNCA), the Patna Museum, and artists Seema Kohli and Sachindranath Jha, exploring the global symbolism of masks

in ritual and performance. The National Gallery of Modern Art (NGMA), New Delhi, contributes a powerful painting exhibition centred on the shared histories of the Global South.

The biennale has a long-term goal: strengthening museum-to-museum partnerships, especially within the Global South. Singh points out that, historically, few Indian exhibitions have travelled abroad, and most global museums have been reluctant to bring their collections to India, primarily due to infrastructure and conservation standards. That's changing.

SHOWING THE WAY Anjani Kumar Singh with chief minister Nitish Kumar at the Bihar Museum Biennale 2025, Patna, Aug. 7

"The Bihar Museum was built with these requirements in mind, and this has opened doors," he says. "We've sent exhibitions to the Metropolitan Museum in New York, the Rijksmuseum in Amsterdam, Kazakhstan and Guyana, and planning more."

Singh values quality over quantity in collaborations. "A successful MoU means real exchange: artists visiting, workshops, exhibitions travelling both ways," he says. Despite challenges like high art-handling costs, he believes ongoing partnerships will build the trust needed for lasting cooperation. The biennale's 2025 logo embodies this spirit. Inspired by the 'Tree of Life,' it blends Africa's baobab, India's peepal leaf and South America's Otomi and Lliclla patterns. "If a logo needs a long explanation, it's not effective. This one instantly reflects our shared heritage," explains Singh.

As it grows in scale and influence, the Bihar Museum Biennale challenges assumptions about what museums are and what they can become. "I believe that, over time, the biennale will influence museological practice worldwide," Singh concludes. "By fostering greater inclusivity, representation and collaboration among museums that have historically been under-represented, we can create a more equitable cultural dialogue." In doing so, Bihar Museum Biennale 2025 doesn't just showcase the world; it helps shape its future. ■

—Nikhil Sardana

CLASSICAL ▼

Of Timeless Grace

Bharatanatyam exponent Dr Padma Subrahmanyam brings the fluidity and symbolism of temple sculptures to the dance stage

She meditates silently, relaxes physically and mentally. Padma Vibhushan Dr Padma Subrahmanyam readies herself for a Bharatanatyam performance with this practice. In her 80s now, this iconic figure in Indian classical dance has long been celebrated as a pioneering scholar who reshaped how the world views Bharatanatyam.

At a time when dance was confined to stage performance, Dr Subrahmanyam did a Master's in ethnomusicology, later earning a PhD for groundbreaking work on the *kara-*

nas, dance movements described in Natya-shastra. Through years of painstaking study, she reconstructed 108 *karanas*, restoring a bridge between temple sculpture and live dance. On August 22, audiences at the National Centre for Performing Arts, Mumbai, will get to witness the *Bhagavad Gita*, a dance drama choreographed and performed by the danseuse. She says, "The goal and the soul of this performance is to communicate to the audience the content of this great work. It is very abstract, so it was a challenge to concretise those abstract concepts." Set in the Bhanika style that blends dance with mono-acting, the performance draws from all 18 chapters across four thematic sequences in which 78 original Sanskrit shlokas have been incorporated.

Born in 1943, Padma describes how

her inspiration from temple sculptures for choreography started. "I was in my late teens when I ventured into choreographing a dance drama—Meenakshi Kalyanam. Maybe I was too young to realise the importance of what I was doing." Dr Subrahmanyam, who through her Nrithyodaya School in Chennai has mentored generations of dancers, feels gratified that her work finds resonance across audiences. "A few months back, when I did *Bhagavad Gita* in Chennai, there was a huge crowd, and many were young dancers. They were shedding tears of joy, and it seemed they understood everything that I had danced. I believe that the art of *abhinaya* means communication, and if there is communication, it will reach all age groups and all strata of society," she says. ■

—Priya Pathiyam



**THE DANCE DRAMA
BHAGAVAD GITA IS SET IN THE BHANIKA STYLE THAT BLENDS DANCE WITH MONO-ACTING**

TALE ABOUT TALES

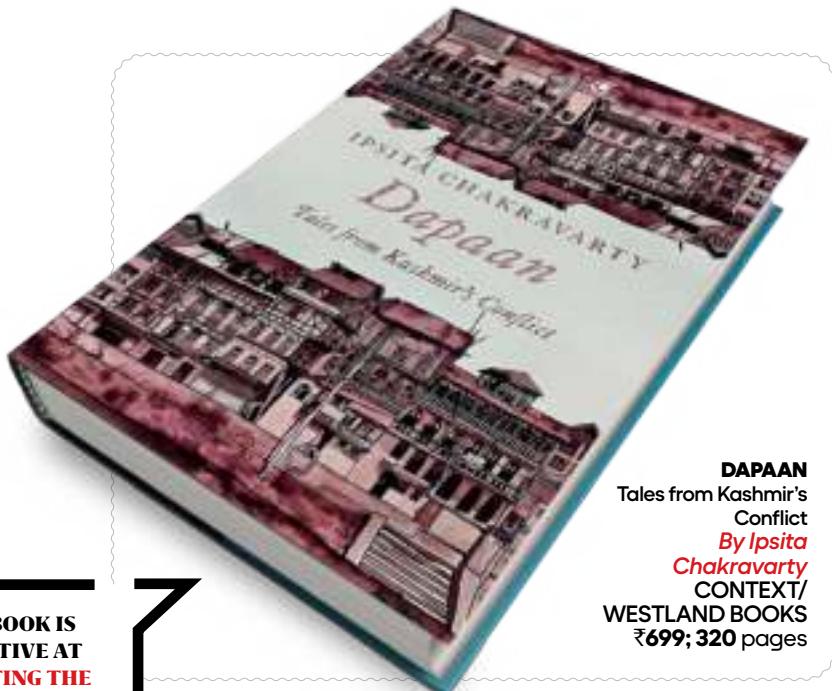
DAPAAN EXPLORES KASHMIR'S STORYTELLING TRADITIONS AND THE STORIES KASHMIRIS HAVE BEEN TELLING EACH OTHER IN A TIME OF CONFLICT

At around the 50-page mark in *Dapaan*, Ipsita Chakravarty's nonfiction book about Kashmir, there's a brilliant passage where the author reproduces part of a *bhand paether* (a Kashmiri folk theatre form) skit. An armed soldier, looking for a man named Gani, is shocked when the man's brother at the door calls out for "Gun Kak" (or 'gun uncle'). The soldier, sputtering with rage, asks "gun cocked?", before beating up Gani. This bit of Kafkaesque tragicomedy has been a part of *bhand* artists' repertoire since the 1990s, as Chakravarty tells us.

Dapaan gets its name from a Kashmiri word often uttered at the beginning of a folktale, meaning 'it is said'. This is a book of stories-about-stories, especially in terms of how people incorporate traditional forms of storytelling (like *bhand paether* or *dastangoi*) into their memories of tumultuous times—and for Kashmiris, the past three-four decades have been relentlessly tumultuous. We learn how tragic loss and despair are filtered through seemingly innocuous songs and chants, how collective fears about war, surveillance and imprisonment are manifested in the form of ghost stories, how we end up with urban legends about restless spirits looking for closure.

Chakravarty is an old-school reporter, and therefore she uses first-person recollections as the connective tissue between disparate

THE BOOK IS EFFECTIVE AT DEPICTING THE CONTRAST BETWEEN THE DREAMS OF YOUTH IN KASHMIR AND THOSE IN THE REST OF INDIA



DAPAAN
Tales from Kashmir's
Conflict
*By Ipsita
Chakravarty*
CONTEXT/
WESTLAND BOOKS
₹699; 320 pages

narrative strands, amplifying the emotional notes. We hear from people who have lived through suc-

sive waves of militarisation, from artists and students and all manner of regular, everyday folks just trying to make a living through the ever-shifting, heightened political stakes and the ensuing media scrutiny. These memory-centric portions delve into some pretty bleak stuff, but they're never trite or maudlin in their portrayals. For example, Chapter 11, 'The Trials of Majnun', uses the Laila-Majnun story as the semantic scaffolding to tell us two intertwined stories simultaneously: the decline of Kashmir's *daastangohs* and the rise of militancy in the region. Chakravarty maintains this delicate balance with admirable restraint—and oc-

casionally, lyrical flourishes.

"The *haalaat* arrived in Kashmir as their own kind of fever dream, turning everyone into Majnun. Everyone was now *deewana*, ecstatic, with the fear of death and with visions of *aazadi*, which had taken on the features of a different dimension, not just an altered political state."

Dapaan is, therefore, especially effective when depicting the stark divergence between the hopes and dreams of Kashmiri youth—and what the rest of the country sees as 'aspirational'. Alongside Mehek Jamal's *Loal Kashmir*, another excellent nonfiction title released recently, *Dapaan* is highly recommended, especially for those who like their nonfiction asymmetric and impressionistic. ■

—Aditya Mani Jha

AKINNA

LUXURY FOR THE PEOPLE OF NOW

Handcrafted. Purposeful. Intentional.

In a world overflowing with fleeting trends and fast fashion, AKINNA stands firm, like the bold, discerning individuals it's made for.

More than just luxury leather accessories, every AKINNA bag tells a deeper story. One not only of strong silhouettes and sharp style, but of hands, heritage, and heart. We're talking about the hands that shape each bag with precision. The heritage of Indian artisanship has been passed down through generations.

This is luxury with roots.

The AKINNA journey began far from the factory floor, in the fashion capital of Milan. It was here that co-founders Annika Saraf and Sanchit Goyal first asked a radical question: "What if the next big fashion house wasn't born in Paris or Milan, but in India?" One had a creative instinct, the other a strategist's eye. Together, they set out to build a brand that rose from the East with a voice of its own. The brand marries global design language with proudly Indian craftsmanship.

At the core of AKINNA is intentional craftsmanship. Every bag is handmade in India using 100% pure leather, selected for its rich texture and ability to

age gracefully. Whether it's the bold symmetry of the Verona Signature, the compact confidence of the Vanessa Petite, each piece is crafted to last and to live through stories.



But AKINNA isn't just about aesthetics. It's about soul. And the soul of the brand lies in the artisans behind it: men and women who've honed the art of leatherwork through decades of skill and devotion. Each stitch carries a legacy. Each curve, a conversation.

This isn't mass production. This is craftsmanship with a conscience.

AKINNA rejects the idea that luxury must be loud. Here, confidence replaces flashy logos. Timeless design outlives seasonal trends. And storytelling takes precedence over spectacle.

This is luxury made for those who don't need to shout to be seen. Individuals who express their identity through thoughtful details, purposeful design, and meaningful choices. People who don't wear AKINNA to fit in, they wear it to belong.

In a time of instant gratification, AKINNA chooses the slower, more meaningful route. Production is small-batch, consciously scaled to ensure every product meets uncompromising standards. It's not

about how many bags are made, it's about how each one is made to matter. AKINNA honours not just the hands behind the work, but the heritage and stories they carry. Because in India, craftsmanship isn't a trend, it's a tradition.

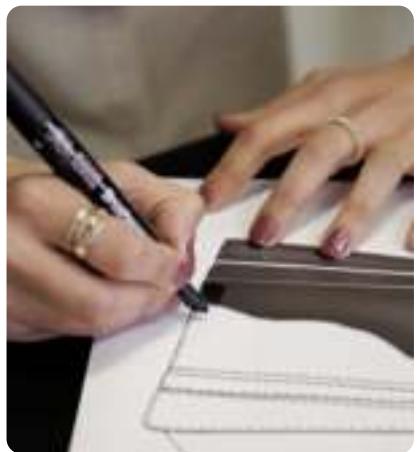
From first sketches in a studio to spirited pop-ups and growing global reach, AKINNA has become more than a label. It's a community. A tribe of creatives, professionals, artists, and change-makers, each drawn to a brand that values individuality over uniformity.

With a growing range of accessories for men, sleek wallets and cardholders included, AKINNA's design DNA remains consistent: bold, minimal, and built to last. Because true luxury doesn't need to be redefined. It just needs to be seen from a new perspective.

This is India-Made Luxury. With Edge, Elegance, and Excellence. Every time an AKINNA piece is carried into the world, it carries more than function. It carries a legacy. A point of view. A quiet rebellion.

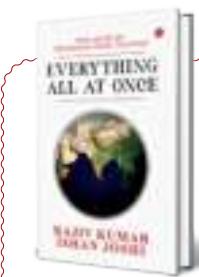
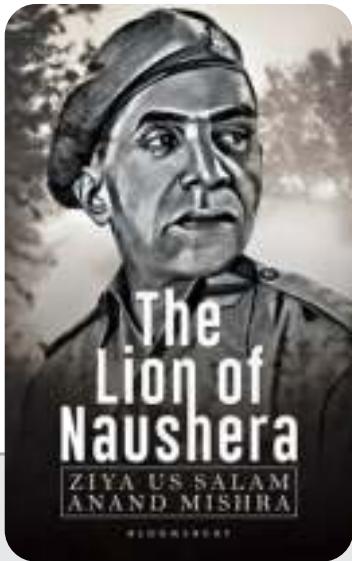
Because we don't need to borrow culture. We carry our own. And we carry it well.

Discover the world of AKINNA at www.akinna.com.



THE LISTICLE

New books which should be on your reading list



EVERYTHING ALL AT ONCE
By Rajiv Kumar and Ishan Joshi
RUPA; ₹695; 256 pages



SOLILOQUIES
By Adil Jussawalla
HARPERCOLLINS/ FOURTH ESTATE
₹399; 144 pages

Youthful Verses

Soliлоquies is the first in a series of 20 books about contemporary Indian poets, curated by poet and novelist Jeet Thayil. The book consists of a long, in-depth interview with Jussawalla—presumably by Thayil, although this is not explicitly stated—followed by the free verse ‘Soliloquies’, penned when Jussawalla was just 18. Upcoming ‘Thayil Editions’ will spotlight poets like Buku Sarkar, Kamal Trilok Singh and Karthika Nair.

REMEMBERING A HERO

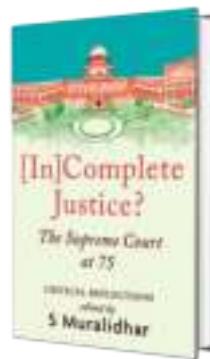
This slim but information-packed volume gives due credit to Brigadier Mohammed Usman, commander of the 50th Parachute Brigade, who repelled Pakistani incursions in Jammu & Kashmir during the Indo-Pak War of 1947-48, especially in the strategic locations of Naushera and Jhangar. Under his command, Indian troops inflicted

enormous casualties on the Pakistanis in Naushera—earning him the title ‘Lion of Naushera’—and recaptured Jhangar. But the joy of victory was tinged with bitterness when Usman was martyred in Pakistani shelling. Hats off to the writers—seasoned journalists both—who’ve done a stellar job, given that the source material was scant and the brigadier’s immediate family had passed away.

Courting Tradition

This commemorative volume edited by senior Supreme Court advocate S. Muralidhar marks the 75th anniversary of the Supreme Court of India. It’s no mere festschrift, however, with essays by legal experts, judges and lawyers which take a critical look at the court’s complex and controversial judgments over the years, its history and what is in store for its future.

[IN]COMPLETE JUSTICE?
Edited by S. Muralidhar
JUGGERNAUT
₹1,499; 624 pages



OLD LHASA
A BIOGRAPHY
By M.A. Aldrich
SPEAKING TIGER
₹899; 616 pages

PORTRAIT OF A CITY

This is an updated edition of a doorstopper said to be the most comprehensive account of Lhasa in the English language. The author is a retired lawyer, with a successful second career as a biographer of Asian cultural capitals. *Old Lhasa* completes his trilogy of Asian cities, the previous two being on Beijing and Ulaanbaatar.



theKunj

A Cultural & Craft Landmark in the Heart of New Delhi

The Kunj is emerging as a pioneering initiative by the Ministry of Textiles, Government of India, envisioned as a cultural and commercial hub for India's handicrafts and handlooms. Located in Vasant Kunj, near the Qutub Minar, it is becoming a vibrant space where tradition is meeting innovation, and India's artisans are finding a stage to shine.

The Inaugural Celebration (from 21st August 2025)

To mark its launch, The Kunj is hosting a 3-month cultural extravaganza, honouring India's living craft traditions while giving artisans a direct platform to connect with audiences.

Highlights

Karigar Sangam – Over 100 masterpieces by National Awardees, Shilp Gurus and master artisans are being showcased, each telling stories of patience, heritage and mastery.

Curated Retail – Boutique stores are bringing together India's finest craft brands and design-led startups, many run by artisan collectives sustaining communities.

Kala Manch – Master weavers, potters, embroiderers and metalworkers are demonstrating rare techniques live, keeping centuries-old traditions alive.

Kalp Kosh Workshops – Visitors are learning block printing, bamboo craft, weaving and embroidery directly from artisans in hands-on sessions.

Drishti Exhibitions – Regional showcases are presenting how traditional crafts are evolving with modern design.

Cultural Performances – Folk musicians, dancers and storytellers are enriching the space with living traditions.

Culinary Journeys – Authentic regional delicacies are being served, celebrating India's food heritage alongside crafts.

The Artisans' Touch

At the heart of The Kunj, artisans are bringing their skills, stories and soul into the space – women from Kutch are embroidering narratives into fabric, Kashmiri weavers are knotting carpets that carry generations of legacy, Thathera metalworkers from Punjab are reviving their UNESCO-listed craft, and young design entrepreneurs are working with rural clusters to reimagine traditional techniques.

They are not only preserving India's heritage but also inspiring new audiences by blending ancestral wisdom with innovation.

A Living Experience Centre

Every corner of The Kunj is coming alive with artistry: Digital Diya is blending craft symbolism with technology.

Atrium Saree Installation is weaving together 100 handwoven sarees from across India.

Photo Wall "Of Hands & Heritage" is honouring the dignity of artisans' labour.

Hand-Crafted Garden is inviting visitors to touch, feel and interact with natural craft materials.

The Kunj – Learn. Create. Celebrate.

A permanent address for India's handmade legacy, where artisans and audiences are coming together through tradition, design and storytelling.

Location: Vasant Kunj, New Delhi (Near Qutub Minar)



Breaking Boundaries

After playing a politician and policeman in recent outings, **Prosenjit Chatterjee** gets a historical makeover in *Devi Chowdhurani*

Q. What drew you to Prabhu Das, a suspended police officer, in *Maalik*?

I have played many cops in Bangla cinema, but what struck me was Pulkit's passion for crafting this character and the way he envisioned handling an action thriller—not your regular Bollywood treatment.

Q. First Jubilee, now *Khakee: The Bengal Chapter*. Are you having fun playing antagonists of late?

After *Khakee: The Bengal Chapter*, many director friends told me 'Dada, this was unexpected from you.' A negative character can command attention when it is smartly written and realistic.

Q. What can you tell us about *Devi Chowdhurani*, the period Bengali film coming out soon?

We're eyeing a Durga Puja release. I'm sure the film is going to cater to a wider national audience because of its subject. I play Bhavani Pathak, who is not just a character but a part of our history.

Q. If you ever do a full-fledged romance again, who is a director you would love to work with?

My first option would have been my friend, who is no longer with us: Rituparno Ghosh. But in any other language, my dream has always been to work with Mani Ratnam.

—with Poulomi Das



Photograph by MANDAR DEODHAR

Fake trading apps lure you in with profits, trap you with fees, and disappear with your money.



1. Scammers pitch a high-return investment via apps or chat groups.
2. Victims invest money and see fake profits.
3. Withdrawal attempts trigger demands for "taxes" or fees.
4. The app vanishes, and scammers disappear.

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