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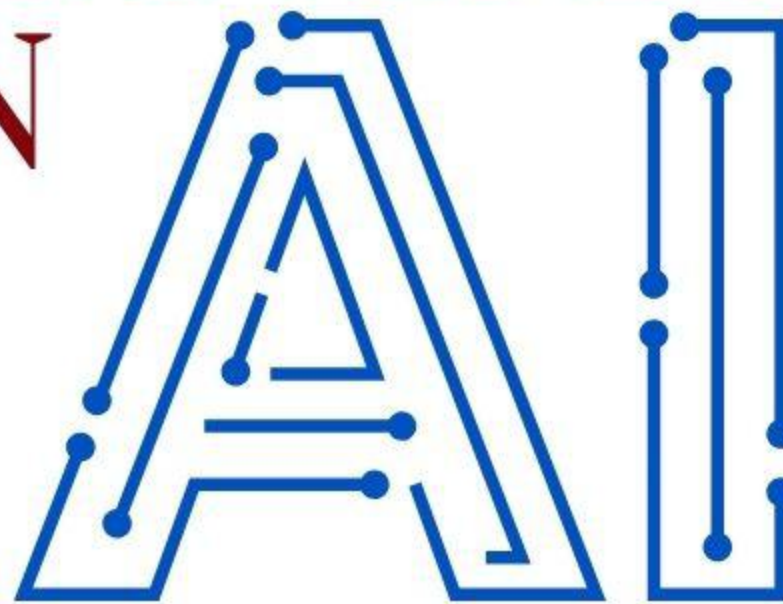
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SEPTEMBER 2026



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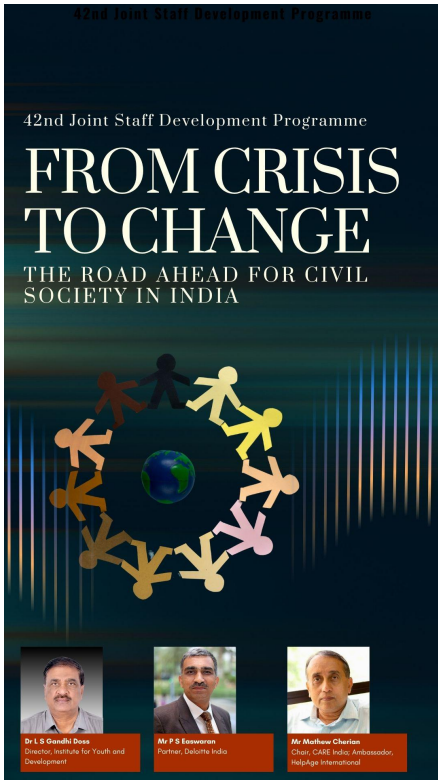
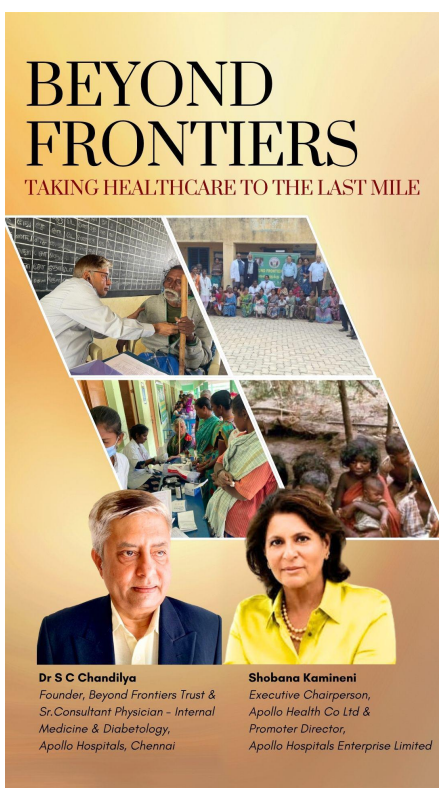
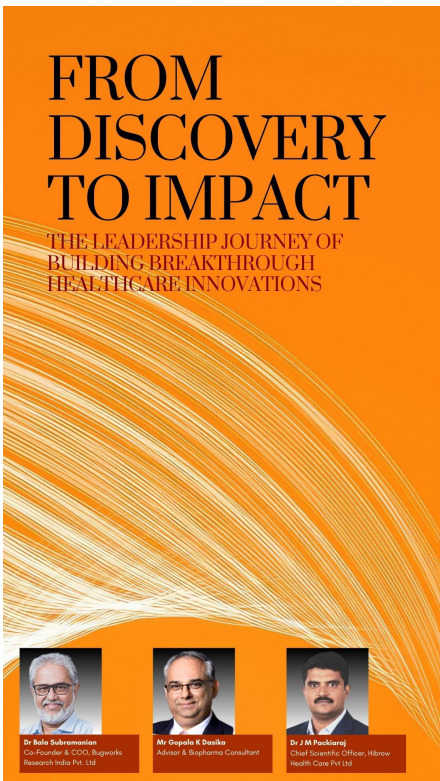
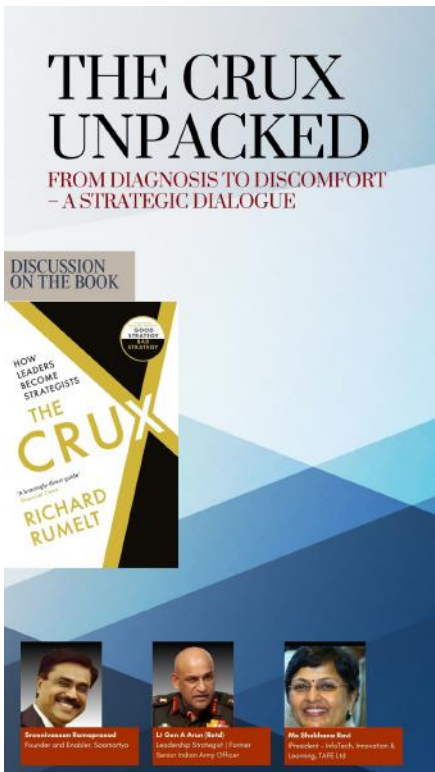
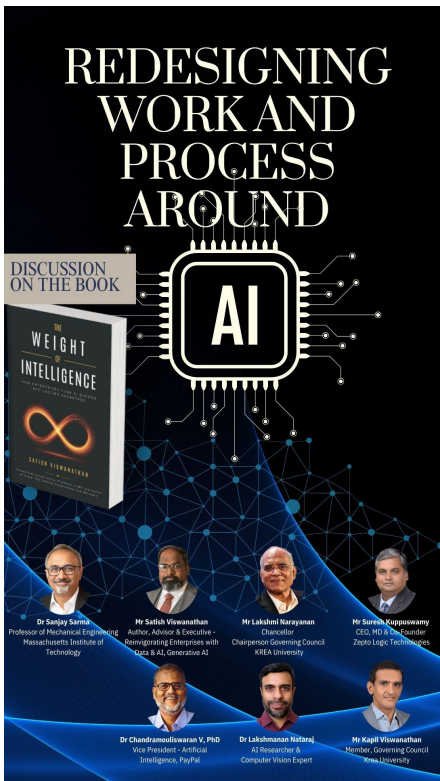
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CONTENTS



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EDITORIAL



Gp Capt R Vijayakumar (Retd), VSM

16 Wins. One Legacy of Excellence

There are milestones that mark achievement—and there are milestones that define an institution.

It gives me immense pride and joy to share that Madras Management Association has once again been conferred the prestigious *AIMA “Best Management Association in India” Award* for 2025-26—an unprecedented 16th consecutive recognition. To sustain excellence at this level, year after year, is not merely about winning an award; it is about consistently earning the trust of our members, partners, speakers, well-wishers and the larger management fraternity.

What makes this moment truly special is its timing. As MMA celebrates its Platinum Jubilee—70 years of

Sixteen consecutive years. Seventy years of purposeful service. One enduring commitment to excellence.

The award will be presented to MMA during AIMA's National Management Convention on 21–22 September 2026 at Hotel Taj Palace, New Delhi.

Indeed, at MMA, excellence is not an occasional achievement—it has become a way of life.

promoting management excellence—this 16th consecutive national honour is a fitting tribute to an extraordinary institutional journey. It celebrates not only what MMA has achieved, but also the culture of innovation, commitment and excellence that continues to propel us forward.

This recognition belongs to the entire MMA family—our Presidents and Managing Committee members, past and present, our institutional and knowledge partners, members, speakers, volunteers and, above all, the dedicated MMA team. Their collective passion and unwavering support have enabled MMA to constantly raise the bar and set new benchmarks.

Sixteen consecutive years. Seventy years of purposeful service. One enduring commitment to excellence.

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REIMAGINING LEADERSHIP IN AN AI-DRIVEN WORLD

Artificial Intelligence is rapidly transforming how organisations work, compete and make decisions. But beyond the technology lies a more fundamental question: How must leadership evolve in an AI-driven world?

AI can process information faster, improve productivity, sharpen analysis and support better decision-making. Yet leadership has never been about information alone. In moments of uncertainty and crisis, qualities such as judgement, courage, empathy, trust and moral clarity remain profoundly human.

It is in this context that MMA, in association with ICT Academy, is launching a new monthly Leadership Lecture Series on “*Reimagining Leadership in an AI-Driven World.*” The series will bring together outstanding thought leaders to examine how AI is reshaping work across sectors and, more importantly, what leaders must do differently to remain effective and relevant.

The inaugural lecture will be delivered by **Mr Suresh Narayanan**, Former Chairman and Managing Director, Nestlé India Limited, at 6.00 pm on Wednesday, **16 September 2026** at the MMA Management Center. Drawing from his extensive leadership experience—including periods of major business disruption and crisis—Mr Narayanan will

reflect on an intriguing question: If today's AI tools had been available during some of the defining moments of his career, how differently might he have led?

The session will also draw insights from his recent book, *Courage Under Fire*, and will be followed by a conversation with **Mr Lakshmi Narayanan**, Chancellor & Chairperson, Governing Council, Krea University, and Ms Anu Oza, Leadership Development Consultant.

Through this series, MMA and ICT Academy hope to create a continuing conversation on the future of leadership—one that recognises the immense potential of AI while reaffirming the enduring importance of the human dimension.

The future may be AI-enabled, but leadership must remain deeply human.

[Click to watch it live...](#)

CHAMPIONS OF CHANGE: START-UPS AND THE ARCHITECTURE OF INDIA'S FUTURE

India today is not producing isolated pockets of excellence; it is building an ecosystem of excellence that continuously feeds, strengthens and reinvents itself.

We stand at a remarkable inflection point. India is now home to one of the world's largest and most dynamic start-up ecosystems, with new ventures scaling rapidly, challenging established industries and creating entirely new markets. What is particularly encouraging is that innovation is increasingly becoming a way of thinking—not merely a product or technology.

India's innovation story is also distinctive because of the speed at which it has leapfrogged conventional

development pathways. Where many economies took decades to build physical, financial and technological infrastructure, India has created powerful digital, financial and logistical platforms within a compressed timeframe. This ability to innovate at scale and speed is making India's growth story increasingly significant on the global stage.

The response to the CavinKare-MMA Chinnikrishnan Innovation Awards over the years reinforces this optimism. The overwhelming number of nominations received under the Innovation and Great Ideas categories demonstrates the extraordinary reservoir of creativity, enterprise and problem-solving capability that exists across the country.

As we celebrate the 15th edition of the *CavinKare-MMA Chinnikrishnan Innovation Awards*, the larger message is clear: a strong innovation ecosystem is ultimately built on the freedom to imagine, the courage to experiment and the willingness to accept failure as part of progress. India's demographic strength, expanding digital backbone and growing entrepreneurial spirit are creating fertile ground for the next generation of innovators—not only in metropolitan centres, but across towns and communities throughout the country.

In this context, MMA is privileged to host two significant events in September 2026. *The CavinKare-MMA ChinniKrishnan Innovation Awards* at 6.00 pm on **Saturday 12 September 2026** at IIT Research Park Auditorium will celebrate and showcase outstanding innovators and their ideas. This will be followed on 17 September 2026 by a special talk and discussion on *“Building India's Upstarts: A Bootstrapped Entrepreneur's*

Playbook for Success” by **Mr R Narasimhan**, Author and Entrepreneur, USA, at the MMA Management Center.

Together, these initiatives celebrate an India that is increasingly confident in its ability to create, innovate and compete through ideas.

India’s next leap will not be powered by scale alone—it will be powered by imagination.

Click to view the invitation and join us in person or watch the programmes live:

- “15th edition of the CavinKare–MMA Chinnikrishnan Innovation Awards” – 12 September 2026
- “Building India’s Upstarts: A Bootstrapped Entrepreneur’s Playbook for Success” – 17 September 2026

JSDP 2026: STRENGTHENING CIVIL SOCIETY FOR INDIA@2047

MMA was privileged to organise the 42nd Joint Staff Development Programme 2026, jointly with Konrad-Adenauer-Stiftung (KAS), from 22–24 August 2026 at The Carlton, Kodaikanal, on the theme *“Leading Change in a Decade of Disruption: Strengthening Civil Society for India@2047.”*

The programme brought together over 70 participants from KAS partner organisations across India, creating a vibrant platform for dialogue, reflection and peer learning. A distinguished group of speakers and practitioners shared valuable perspectives on the challenges and opportunities confronting civil society in an era defined by technological disruption, geopolitical uncertainty, climate risks, social transition and rapidly changing institutional expectations.

As India advances towards India@2047, civil society organisations will have an increasingly important role in strengthening communities, promoting inclusion, deepening democratic participation and creating sustainable models of social impact. The need, therefore, is for institutions that are not only committed to purpose, but are also strategically agile, ethically grounded, technologically aware and resilient in the face of change.

JSDP 2026 sought to strengthen precisely these capabilities by addressing issues ranging from governance, leadership and communication to technology, talent development, partnerships, mental well-being and organisational sustainability.

In this issue of **Business Mandate**, we are delighted to present highlights from two particularly insightful sessions with embedded video: “*Civil Society in India@2047: The Road Ahead*” and “*Well-being, Burnout & Mental Resilience in the Development Sector*.” Both conversations offer valuable lessons for leaders navigating the increasingly complex development landscape.

Strong institutions build strong communities. And strong civil society institutions are indispensable to realising the promise of India@2047.

70 SKILLS. 24 HOURS. ONE EXTRAORDINARY LEARNING EXPERIENCE.

As MMA celebrates its Platinum Jubilee, we are marking this landmark year not only by looking back with pride, but also by creating new platforms that prepare our members for the future.

One such special initiative is the *24-Hour Non-Stop Management Skills Conclave*, showcasing 70 Essential Management Skills for Success. The programme will commence on 24 September 2026 and continue non-stop for 24 hours, concluding on 25 September 2026.

In today's rapidly changing world, functional expertise alone is no longer enough. Professionals increasingly need agility, communication, strategic thinking, people leadership, digital orientation, sound decision-making and, above all, the ability to continuously learn and reinvent themselves. With this in mind, MMA has carefully curated 70 management and self-development skills, to be presented by accomplished facilitators with rich practical experience.

The initiative also revives a memorable MMA milestone. In 2012, when MMA completed 56 years, we successfully organised a pioneering 24-hour programme covering 56 management and self-development topics. In our 70th year, we are taking that spirit of learning to an even greater scale.

The entire programme will also be broadcast live through MMA's digital platforms, enabling a much wider audience to participate in this unique learning experience.

As a special Platinum Jubilee initiative, participation is being offered to MMA members without any registration fee, subject to availability and confirmation.

More than an event, this is MMA's reaffirmation of a simple but enduring belief: in a world of constant change, continuous learning remains the most powerful competitive advantage.

I look forward to welcoming you to this extraordinary learning marathon.

Join us in person. Watch it live. Keep learning. Keep growing.

UNDERSTAND GEN Z: LISTENING TO THE VOICE OF YOUNG INDIA

India's Gen Z is coming of age with a distinctly different worldview. For many young Indians, freedom today extends beyond political independence—it is also about the freedom to think, create, choose, question and express themselves without fear or labels.

As their influence across workplaces, markets and society grows, it is important that we understand this generation beyond convenient stereotypes. India's ability to fully realise its demographic dividend will depend significantly on how effectively our institutions engage with their aspirations and create opportunities for them to flourish.

The challenge is to help young Indians combine technological capability with scientific temper, entrepreneurial ambition with social responsibility, a digital-first global outlook with cultural confidence, and individual expression with a commitment to nation-building.

As Gen Z begins to assume greater professional and societal responsibilities, their energy and creativity must be complemented by wisdom, character, resilience and purpose. Equally, institutions must be willing to listen, adapt and create environments in which young people have both the confidence to experiment and the opportunity to contribute.

In this context, I am delighted to share that MMA has undertaken a comprehensive survey involving over 200 Gen Z participants to better understand their aspirations, realities and expectations. The findings provide interesting insights into what motivates Young India and what institutions must do differently to meaningfully engage with them.

Building on these insights, MMA is developing an exclusive “*Young India*” initiative, designed around the aspirations and expectations of this generation and the capabilities they will require to succeed in the 21st century.

To benefit from our demographic dividend, we must do more than prepare Gen Z for the future—we must also be prepared to listen to the future they want to create.

FOOD CLAIMS: READ BEYOND THE LABEL

The Food Safety and Standards Authority of India (FSSAI) is tightening scrutiny over health and nutritional claims made by food manufacturers—an important step towards ensuring that promotional language is supported by credible evidence and does not mislead consumers. This assumes particular significance at a time when India is confronting growing concerns relating to obesity, unhealthy dietary habits and non-communicable diseases. Attractive phrases such as “healthy,” “natural,” “high protein,” “low fat,” or similar claims can strongly influence purchasing decisions. But consumers must remember that a claim on a food packet is a claim—not necessarily a guarantee of better health.

For manufacturers and marketers, the message is equally important: communication must be responsible, transparent and capable of substantiation. The need is to strike an optimal balance between legitimate product promotion and the consumer's right to accurate information.

As consumers, we need to look beyond attractive packaging, read labels carefully, understand nutritional information and make informed choices rather than being guided solely by marketing claims.

Creating an informed movement towards responsible consumption and responsible communication should be our collective aim. Better awareness, better choices and greater accountability can contribute meaningfully to a healthier society.

A HIMALAYAN TRAGEDY: A WARNING WE CANNOT IGNORE

The devastating tragedy in the Himalayas is yet another sobering reminder of the growing vulnerability of one of the world's most fragile ecosystems. Preliminary assessments indicate that a massive high-altitude collapse involving rock and glacial ice triggered the catastrophic flash floods in Nepal, causing enormous loss of lives and widespread destruction.

While the precise causes continue to be studied, rising temperatures, retreating glaciers and changing mountain conditions are increasing concerns over the stability of the Himalayan region. The tragedy should compel us to better appreciate the complex links between climate change, glacial instability, infrastructure development, tourism and the lives and livelihoods of millions who depend on this ecosystem.

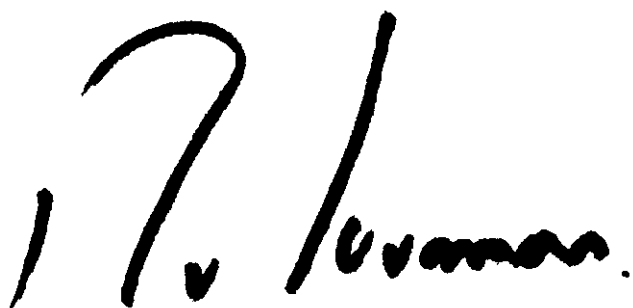
India's immediate response in extending support to Nepal in its hour of crisis is deeply commendable and reflects the enduring friendship between the two neighbours.

Beyond relief and rehabilitation, however, this calamity carries an important message: preparedness must keep pace with growing climate and geological risks. Better monitoring, early-warning systems, resilient infrastructure and stronger regional cooperation are imperative if similar disasters are to be prevented from turning into tragedies of such enormous human consequence.

The Himalayas are warning us. We must listen—and act before the next disaster strikes.

As always, we would be happy to hear your views, comments and suggestions.

Happy Reading!!



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70 Years of Leadership. ONE TIMELESS VOLUME.

Launched at the Platinum Jubilee and 70th Annual General Meeting of MMA on 10 July 2026, this commemorative volume chronicles MMA's inspiring journey from 2019 onwards and captures the landmark programmes, institutional achievements, distinguished leaders and memorable moments that have strengthened its legacy of management excellence.

The publication also provides access to Volume I, enabling readers to experience MMA's journey across the decades through a seamless and engaging historical narrative.

Relive the Milestones. Celebrate the Legacy. Discover the Journey.

CLICK BELOW TO READ **VOLUME II** OF THE
MMA PLATINUM JUBILEE COFFEE TABLE BOOK



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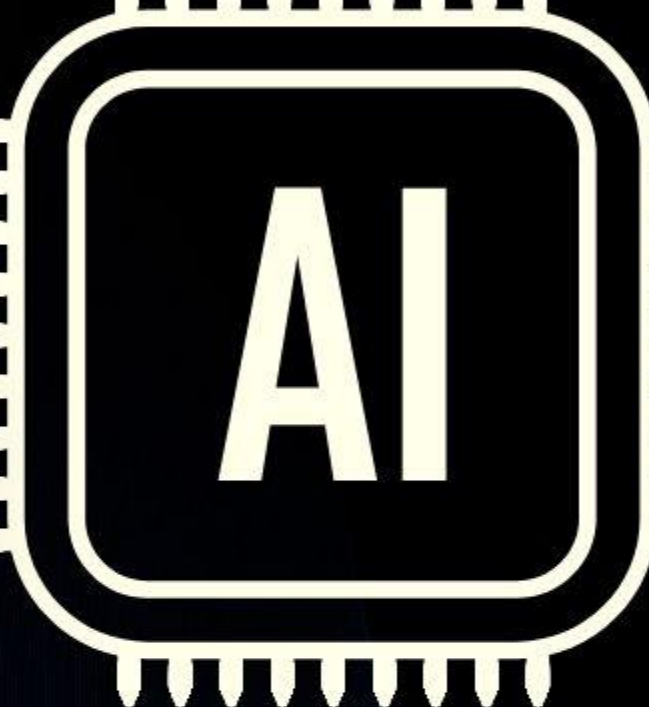
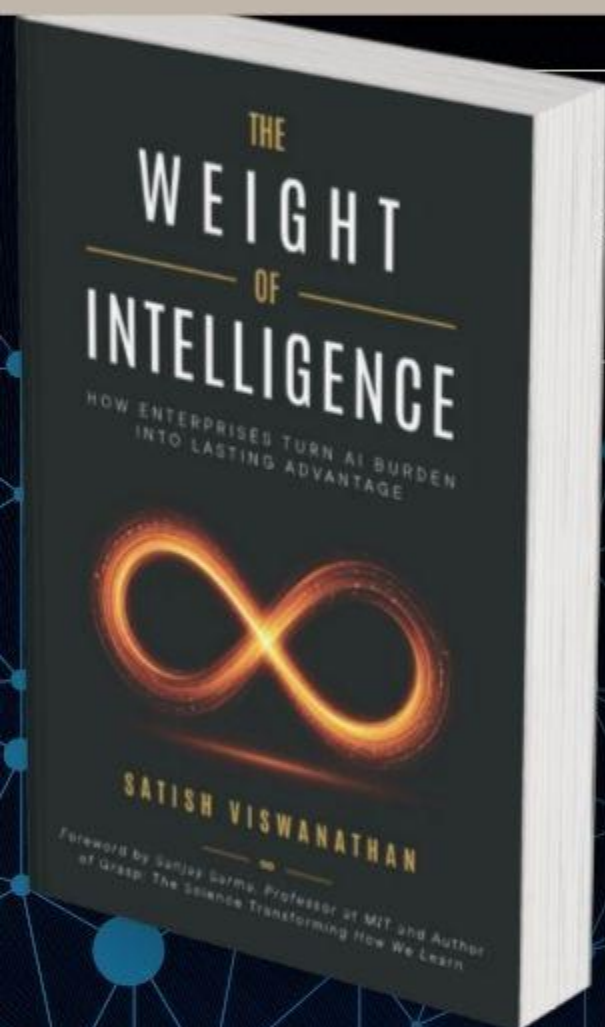


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REDESIGNING WORK AND PROCESS AROUND

DISCUSSION
ON THE BOOK



Dr Sanjay Sarma

Professor of Mechanical Engineering
Massachusetts Institute of
Technology



Mr Satish Viswanathan

Author, Advisor & Executive -
Reinvigorating Enterprises with
Data & AI, Generative AI



Mr Lakshmi Narayanan

Chancellor
Chairperson Governing Council
KREA University



Mr Suresh Kuppuswamy

CEO, MD & Co-Founder
Zepto Logic Technologies



Dr Chandramouliswaran V, PhD

Vice President - Artificial
Intelligence, PayPal



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AI Researcher &
Computer Vision Expert



Mr Kapil Viswanathan

Member, Governing Council
Krea University

AI capability is soaring, but enterprise value lags. How do leaders convert technical brilliance into sustainable business returns?

Dr Sanjay Sarma

Professor of Mechanical Engineering |
Massachusetts Institute of Technology

There is very little doubt that AI is incredible. Modern large language models rest on spectacular advances in backpropagation, accelerated computation, vector databases and neural networks whose roots reach back more than a century. Yet AI also has a habit of producing inflated expectations and subsequent winters. I like to say that artificial intelligence has taken “84 years to become an overnight success.” The achievement is real, but so is our tendency to confuse technical capability with immediate practical value.

One of the least appreciated breakthroughs is the vector database: the nuance of human language can be represented as vectors that obey mathematical operations. Specialized hardware is advancing too, including chips optimized for language models and the prospect of “frozen” chips with a model built into them for efficiency. These innovations explain why capability is moving so quickly. They do not, however, remove the organizational work. Every application still



needs a defined purpose, reliable data, boundaries for decision-making and a response when the system is wrong. Technical brilliance increases the opportunity, but it also raises the standard of institutional responsibility.

That distinction is central to this book. You cannot take a magic technology and expect magic to occur; a technology must be absorbed. To incorporate AI into a workflow, you have to redesign the workflow around what AI can do, especially its ability to process unstructured data, and around what it can do badly, including hallucinating or making consequential mistakes. An event chatbot might answer a participant instantly, but who is responsible if it gives the wrong time or mishandles a dietary question? Unless responsibility, oversight and operating processes are redesigned, AI becomes unusable, expensive and potentially a liability.

I saw a simple illustration in Arizona when a Waymo vehicle appeared to break a traffic rule. How do you give a ticket to an autonomous car? Will it recognize a police siren and stop? If a ticket is placed

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under its wiper, who receives it? This is not merely a technical puzzle. It shows why companies, public policy and society must be rewired around new forms of agency. Otherwise, AI remains something we admire without extracting value from it.

The tension is visible. Data centres are being built in anticipation of demand, while companies know they must use AI but have not worked out where, why or how quickly. That gap fuels anxiety about costs and a possible bubble. The burden is the responsibility enterprises must accept to convert capability into results. I am convinced AI will soon shape traffic routing, registration, seating and event interfaces. It has not happened fully yet, which makes this an exciting moment to participate in the change. Satish's book can launch the deeper thinking needed to make that participation worthwhile.

Mr Satish Viswanathan

Author, Advisor & Executive | Reinvigorating
Enterprises with Data & AI, Generative AI

We are living between the promise of singularity and a practical boardroom question: when a CEO announces one hundred AI agents, which agent is responsible for the ROI? That gap is the essence of my book. I began with a white paper, drawing on years across HP, IBM and Accenture, but the field questions kept expanding. The result became a 500-page reference to help leaders locate themselves in a fast-moving AI economy.

Natural language has become the interface through which people engage algorithms, yet model

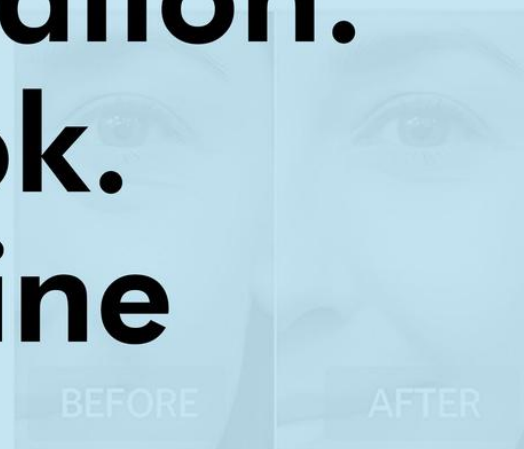
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capability is far ahead of enterprise value. I call this the “boardroom squeeze.” AI is fluid, while an enterprise is rigid with legacy systems, data, processes, incentives and technical debt. “Enterprise metabolization” makes those realities function together. It involves producers who build models, implementers who create services, consumers who apply them, and shapers such as academics, regulators and benchmark institutions who define success and responsible use.

Leaders need a more precise vocabulary than AI use case. They must assess what AI can and cannot do, map adoption complexity, choose partnerships and understand how value compounds across connected processes. Architecture matters, but human acceptance matters just as much. If the last employee or manager does not change how work is performed, investment will not deliver transformation. Measurement, governance and incentives must change too. We also need credible ways to calculate cost, consumption, risk and return.

The book therefore moves from diagnosis to practical architecture. Its frameworks help an enterprise classify adoption complexity, plot capability against consumption, and examine how cognition compounds across connected work rather than isolated pilots. I also wanted to address the technology stack, because architecture cannot be separated from governance, human adoption or economics. During my time at Accenture, I worked with MIT on an AI ROI model that could travel across industries and activities. The question remains fundamental: leaders must understand not only

EVENTS IN SEPTEMBER 2026

SAT, 5 SEP 10:00 am to 1:00 pm MMA MANAGEMENT CENTER	REALIZING INDIA'S MANUFACTURING AMBITIONS: CAPABILITIES AND MINDSETS THAT MATTER (BY INVITATION ONLY) BY INVITATION ONLY
SAT, 12 SEP 6:00 pm to 8:00 pm IIT RESEARCH PARK AUDITORIUM, CHENNAI	15TH CAVINKARE - MMA CHINNIKRISHNAN INNOVATION AWARDS 2026 - AT IIT RESEARCH PARK AUDITORIUM, CHENNAI CHIEF GUEST MR KAMAL BALI PRESIDENT & MANAGING DIRECTOR, VOLVO GROUP INDIA
SAT, 12 SEP 6:15 pm to 7:30 pm TANISHQ, ANNA NAGAR	MMA - TIMELINKS GOLDEN EDGE SERIES THE SCIENCE AND ART OF MUSIC THERAPY - PRACTICAL MUSICAL INTERVENTION STRATEGIES FOR STRESS RELIEF, EMOTIONAL BALANCE AND DAILY FOCUS
WED, 16 SEP 6:00 pm to 7:30 pm MMA MANAGEMENT CENTER	MMA - ICT ACADEMY LECTURE SERIES REIMAGINING LEADERSHIP IN AN AI DRIVEN WORLD MR SURESH NARAYANAN, FORMER CMD, NESTLÉ INDIA LTD
THU, 17 SEP 6:00 pm to 7:30 pm MMA MANAGEMENT CENTER	DISCUSSION ON THE BOOK 'BUILDING INDIA'S UPSTARTS: A BOOTSTRAPPED ENTREPRENEUR'S PLAYBOOK FOR SUCCESS
THU & FRI 24 & 25 SEP 10:00 am to 10:00 am MMA MANAGEMENT CENTER	ROUND-THE-CLOCK - 24 X 7 NON-STOP MANAGEMENT CARNIVAL 70 SKILLS - 70 THEMES
MON, 28 SEP 6:00 pm to 7:15 pm MMA MANAGEMENT CENTER	READ & GROW SERIES HACKING THE HUMAN MIND
TUE, 29 SEP 5:30 pm to 6:30 pm ANDHRA CHAMBER OF COMMERCE	LECTURE AT ANDHRA CHAMBER OF COMMERCE
WED, 30 SEP 6:00 pm to 7:30 pm MMA MANAGEMENT CENTER	DISCUSSION ON THE BOOK 'S.O.U.P.' BY MR ARVIND AATHREYA

[● REC] ▶ RECORDED EVENTS

CLICK TO VIEW THE FULL RECORDING



LAUNCH WITH



Launch & Discussion on the book The Weight of Intelligence

How Enterprises Turn AI Burden Into Lasting Advantage

3 AUGUST 2026 | MMA MANAGEMENT CENTER



Sanjay Sarma



Satish Viswanathan



Lakshmi Narayanan



Suresh Kuppuswamy



Chandramouliswaran V



Lakshmanan Natarai



Kapil Viswanathan



The banner features a blue gradient background. At the top left is the MMA Management Association logo (founded 1950, 1956) and a large '70' anniversary logo. At the top right is the Konrad Adenauer Stiftung logo. The central text reads: 'From Discovery to Impact : THE LEADERSHIP JOURNEY OF BUILDING BREAKTHROUGH HEALTHCARE INNOVATIONS'. Below this is the date and location: '7 AUGUST 2026 | MMA MANAGEMENT CENTER'. At the bottom are three circular portraits of the speakers: Dr. Bala Subramanian, Gopala K Dasika, and Dr. J M Packiaraj.



— ESTD. 1966 —



KONRAD
ADENAUER
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Launch & Discussion on the book

Management Wisdom in Thirukkural

17 AUGUST 2026 | MMA MANAGEMENT CENTER



Hon'ble Justice
T.N.Vallinayagam (Retired)



Dr G V Selvam



R Mananathan



N S Sankar



Suresh Sambandam



**Kalaimamani
Dr Cheyon I.B.S**





— ESTD. 1984 —



Launch & Discussion on the book

Everyday Creativity

Making Genius Accessible

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Dr Pavan Soni



Dr Shankar Venugopal



L R Natarajan



C Siva Kumar








Read & Grow

CEO Excellence: The Six Mindsets That Distinguish The Best Leaders From The Rest by Carolyn Dewar, Scott Keller, Vikram Malhotra

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Dr CA Sangeeta
Shankaran Sumesh

Joseph John

Madhu Raghunath



weekend ONLINE QUIZ

MMA – KAS Weekend Quiz on
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SEPTEMBER 2026



whether a model performs, but whether the operating system around it creates sustainable value at an acceptable cost. I am less interested in chasing artificial general intelligence than in building artificial enterprise intelligence. There is no single roadmap already cracked by one company or one country; we will learn through repeated implementation. The United States has become a model capital and Europe a compliance capital. India's opportunity is different. Over several decades, we have become the process capital of the world, with deep knowledge across industries and functions. We can now become the process ROI capital of the world: the place where AI returns are made real, repeatable and scalable. That ambition includes education. A curriculum revised every two or three years cannot keep pace. We need faster learning systems. Lasting advantage will come from absorbing AI, redesigning work, developing people and turning intelligence into measurable enterprise value.

Mr Kapil Viswanathan

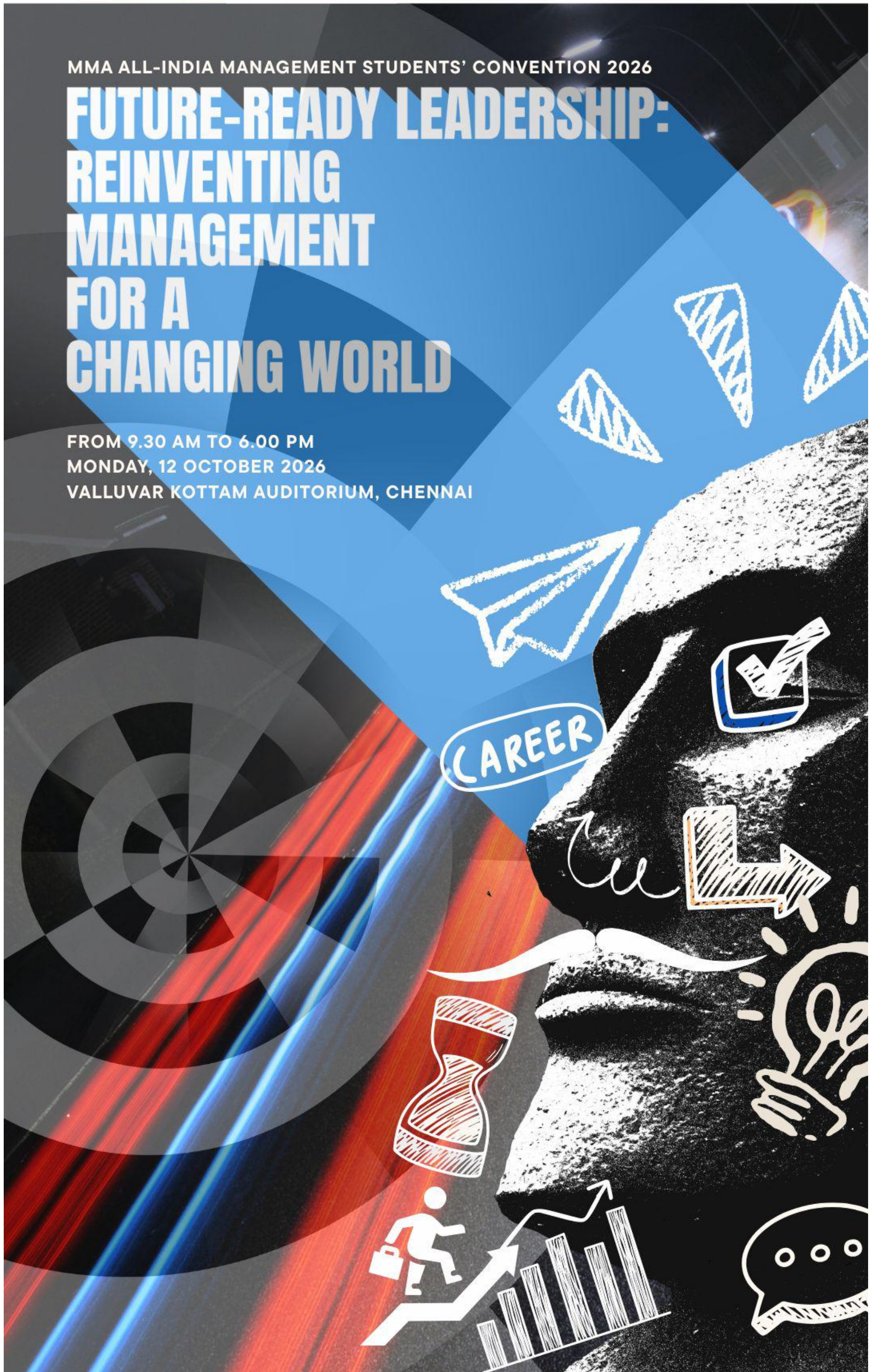
Member, Governing Council | Krea University

I approached this discussion with some nervousness because I do not claim to be an AI expert. The book clarified that its deeper subject is the enterprise and its capacity to adapt. Its layered frameworks connect technology, organization and execution. The question I keep returning to is concrete: for every dollar invested in AI, what comes back, and why? A serious discussion must connect transformation with practitioners working through adoption, process redesign, governance and measurable return.

MMA ALL-INDIA MANAGEMENT STUDENTS' CONVENTION 2026

FUTURE-READY LEADERSHIP: REINVENTING MANAGEMENT FOR A CHANGING WORLD

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MONDAY, 12 OCTOBER 2026
VALLUVAR KOTTAM AUDITORIUM, CHENNAI



For more details, contact Gp Capt Dr R Venkataraman (Retd) at 9444700068.

Dr Chandramouliswaran V, PhD

Vice President - Artificial Intelligence | PayPal

I value this book because it captures the complexity an organization actually experiences. Our early approach was to ask each business unit for its leading use cases and give employees access to tools such as ChatGPT, Claude and Perplexity. That democratized learning and produced useful experimentation, along with duplication. It was a necessary starting point because a horizontal AI team does not automatically understand the depth of accounting, sales or every operating domain.

Coding and knowledge assistance are approachable because they are text-rich. Reconciliation across thousands of statements and hundreds of markets is harder. We must decide where AI assists people and where controls remain essential. Retrofitting AI into one process fragment is easy. Greater value comes from asking, “If I designed this process from scratch with AI available, what would it become?” That requires AI expertise, domain expertise and process ownership working together at enterprise scale.

Mr Lakshmi Narayanan

Chancellor; Chairperson, Governing Council | Krea University

The full benefit of AI requires us to reimagine a process end to end. Adding a model to one point in a value chain may produce a limited gain, but transformation demands design thinking, just as

business process re-engineering was essential in the early days of computerization. AI is not merely another tool fitted into an old workflow; as agency increases, systems may make decisions within the authority, data and controls we define. We therefore have to choose the right model for the process rather than assume the largest model is always necessary.

Education must change with this reality. AI-native companies build products and workflows from the ground up and reach global audiences through capabilities such as translation. Students need creativity, critical thinking, logical reasoning, collaboration and just-in-time learning. Some will apply existing models; others will conduct deep research for Indian use cases. Universities must connect both groups so that ideas, research and enterprise capability grow together.

Mr Suresh Kuppuswamy

CEO, MD & Co-Founder | Zepto Logic Technologies

I am still learning because the scale of change is difficult to comprehend. Start-ups can adopt AI quickly, but established enterprises carry balance-sheet constraints, talent plans and complex architectures. They cannot stop recruiting and assume AI will run the organization. They must build foundational skills so tomorrow's architects understand the entire lifecycle. The shift will take years as costs evolve. This is the time to begin with focused use cases, learn what improves design or industry processes, and build a framework for broader adoption instead of prematurely declaring an entire sector disrupted.

Dr Lakshmanan Nataraj

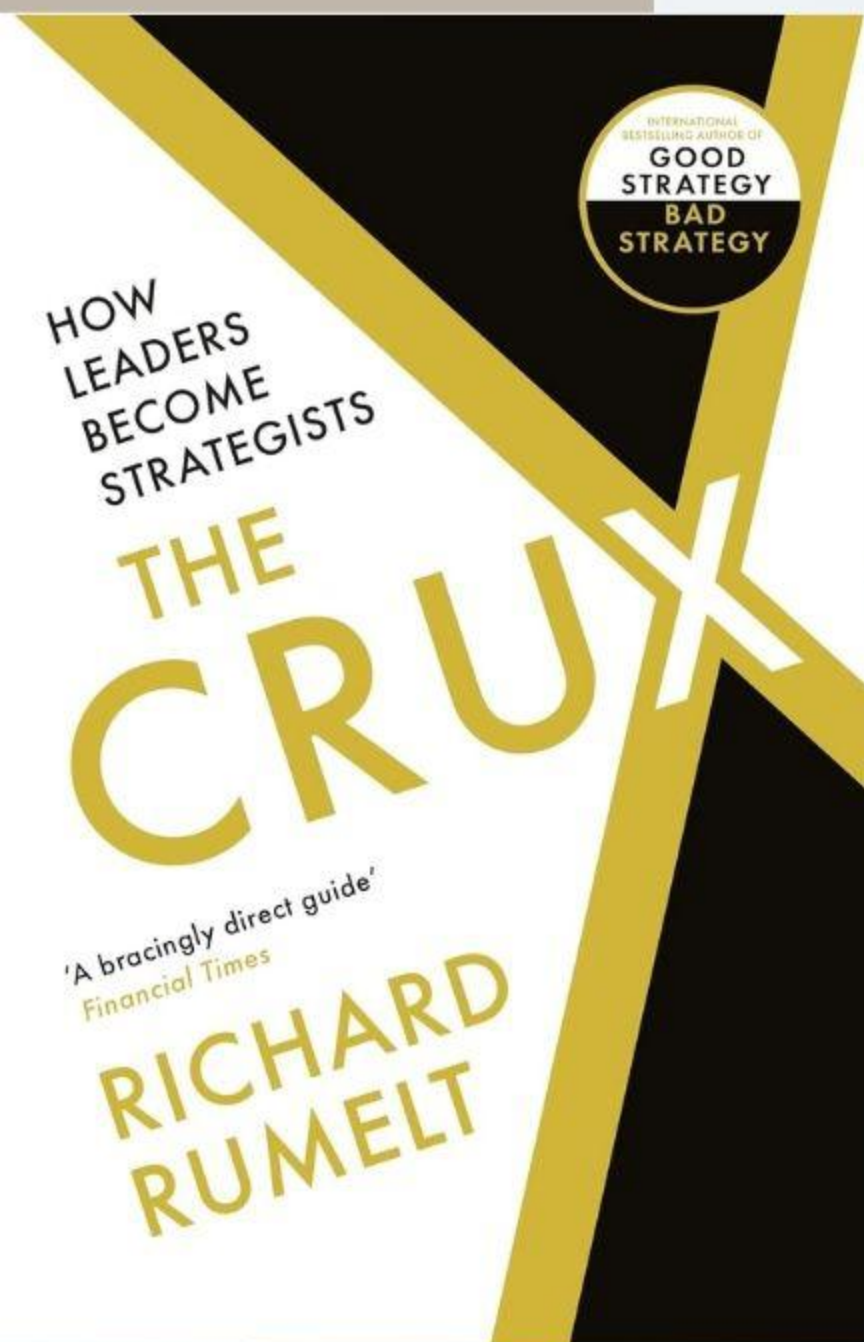
AI Researcher & Computer Vision Expert

AI governance cannot be defined only by the companies releasing frontier models. Their policies do not automatically translate to the needs of every enterprise or country. In India, governance must account for cultural and linguistic context, bias, safety and the realities of local adoption. The book's category of "shapers" is useful here. Academics, regulators, AI safety institutes and responsible-AI centres must study outcomes, develop relevant cases and feed evidence back into model and policy design. Governance should evolve with adoption, identify where improvement is needed and make responsibility practical rather than merely declarative. ■

THE CRUX UNPACKED

FROM DIAGNOSIS TO DISCOMFORT
– A STRATEGIC DIALOGUE

DISCUSSION
ON THE BOOK



Sreenivassan Ramaprasad
Founder and Enabler, Saamartya



Lt Gen A Arun (Retd)
Leadership Strategist | Former
Senior Indian Army Officer



Ms Shobhana Ravi
President – InfoTech, Innovation &
Learning, TAFE Ltd

An incisive discussion on Rumelt's *The Crux* with three distinguished strategists—
Ramaprasad, Gen Arun, and Shobhana Ravi.

Sreenivassan Ramaprasad

Founder and Enabler, Saamartya

When I chose this book, I had just finished a couple of sessions with corporates on strategic thinking — one with an IT company, one with a manufacturing company — and it became clear that strategy is probably the most overused, misused and least understood word in management today. So I went looking for the right book on the subject, and found *The Crux: How Leaders Become Strategists* by Richard Rumelt. It runs to about three hundred pages across five parts, and I won't pretend it's an easy read — getting through it was, in its own way, a crux for me.

Rumelt opens with a question every leader eventually faces: when you're surrounded by problems, ambitions and demands, how do you decide what truly deserves your attention? He borrows the answer from rock climbing. Climbers call a difficult route a problem, and the hardest single move on that route the crux. Strength and ambition matter, but they aren't enough — the climber has to understand that one difficulty, find a way through it, and concentrate



effort exactly there. That, he argues, is the essence of strategy too.

Four ideas run through the book. First, strategy should begin with challenges, not goals — statements like “become the market leader” or “double our revenue” express ambition, but don't tell you what's blocking you or how you'll get past it. Second is diagnosis: before choosing any action, you have to honestly understand why a situation is hard, which assumptions might be wrong, and whether you're treating a symptom rather than the real problem. Third, the challenge you pick has to be addressable — important alone isn't enough; you need the capability to actually move it. And fourth, once you've found your crux, every policy and resource in the organisation needs to pull in the same direction rather than compete with each other.

Rumelt also warns against what he calls “bright shiny distractions” — starting with vision statements, mistaking financial targets for strategy, or letting planning become an elaborate exercise that avoids the

hard question. And he closes by describing strategy not as a one-time master plan but as a journey: solving one crux reveals the next, and leaders have to keep acting, learning and adapting.

My own takeaway is that leadership becomes strategic the moment it moves from aspiration to diagnosis, from a wish-list of priorities to one hard choice, and from scattered activity to coherent action. With that, I'll hand over to my two panelists — one for whom strategy has been a way of life in uniform, and one who has lived it building IT and HR transformation in the corporate world.

Lt Gen A Arun (Retd)

Leadership Strategist | Former Senior Indian Army Officer | Keynote Speaker

Does every leader have to be strategic? No. There are outstanding leaders who operate brilliantly at the front end, and strategy isn't compulsory for everybody.

I'll start with Rumelt's mountaineering image, because I want to push back on it a little. When you're climbing a rock face, you see one extension ahead, find your grip, climb it, and only then does the rest of the cliff come into view. That, to me, is tactical — the salesman, the soldier, the scientist, the teacher all work at that level. Strategy is deciding which mountain to climb next. I was Chief of Strategy for the Indian Army — my job was to look twenty-five years ahead, which this book would say isn't even possible. A submarine takes decades to build; a major procurement can take seven or eight years just to

What the book does very well is reframe strategy as focused problem-solving, and its treatment of diagnosis is outstanding...

move through approvals before a ten-year delivery clock even starts. So my challenge was to find, today, the capability the country will need a quarter-century from now. That's why not everyone is, or needs to be, a strategist — those doing day-to-day operational work must stay there, and those meant for strategy must be left alone to do it. When Galwan happened, I never once walked into the operations room — that wasn't my job.

What the book does very well is reframe strategy as focused problem-solving, and its treatment of diagnosis is outstanding — cutting through corporate rhetoric and isolating real strategic choices from empty statements about vision and mission. I also liked the idea of the “foundry,” the space where a strategist has to hear every voice in the room honestly before deciding, rather than simply announcing what the loudest voice wants to hear.

Where I part ways with Rumelt: there's no quantitative or economic model here, only anecdote-driven case studies written after the outcome was already known — so when exactly was each crux actually identified? The definition of “crux” is entirely subjective, and the book leans heavily on intuition, when in my experience finding the real crux is a research-driven, conversational process, not a flash of

genius. The case studies also favour survivors — for every Netflix there was a Blockbuster, for every Samsung a Nokia — and the book doesn't explain what separated a crux correctly identified from one missed entirely. And across three hundred and thirty-four pages, there isn't a single Indian example, even though strategic thought is hardly a Western invention — the Fibonacci sequence has sat inside the rhythm cycles of Bharatanatyam for centuries; we simply never gave it that name.

Must you read this book? 500% Yes — the strong parts are genuinely strong. Just read it with your own biases intact, the way I've read it with mine.

Ms Shobhana Ravi

President – InfoTech, Innovation & Learning, TAFE Ltd

I'll admit fitting three hundred pages alongside my day job was a struggle, and I ended up listening to it as an audiobook on a long drive rather than reading it cover to cover, so I won't claim his thoroughness. I've spent years anchoring strategic planning and deployment using both European and Japanese models, so my first reaction was that much of this already exists elsewhere — frameworks, tools, all of it. What I did find genuinely useful is Rumelt's distinction between what is critical and what is addressable; prioritising by impact and feasibility is something we already practice at TAFE, where we build tractors for the Indian and international agri markets, but naming addressability as its own criterion was a fresh lens for me.

What stayed with me most, though, was more

personal. I currently lead IT, digital and AI transformation, and there have been nights I've lost sleep feeling completely unequipped for what I'm doing. Years ago a consultant once told me that losing sleep over feeling unprepared meant I was incompetent — and that comment stayed with me far longer than it should have. Reading this book, I found Rumelt saying almost the opposite: that discomfort is normal for anyone doing genuinely new work, and you shouldn't be uncomfortable about being uncomfortable. For someone building teams and choosing people by judgment rather than a scientific process — and living with the discomfort, even the office politics, that comes with that — the reassurance mattered.

The other idea I'll hold on to is about identifying the real challenge. We often reach for the easiest

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answer when the harder truth is sitting just outside our field of view. Learning to see what we're not yet seeing is something every leader has to keep working on — it doesn't arrive on its own. ■

FROM DISCOVERY TO IMPACT

THE LEADERSHIP JOURNEY OF
BUILDING BREAKTHROUGH
HEALTHCARE INNOVATIONS



Dr Bala Subramanian
Co-Founder & COO, Bugworks
Research India Pvt. Ltd



Mr Gopala K Dasika
Advisor & Biopharma Consultant



Dr J M Packiaraj
Chief Scientific Officer, Hibrow
Health Care Pvt Ltd

How does India move from generics to global drug innovation? Three biopharma leaders discuss the leadership, science, and capital required.

Dr Bala Subramanian

Co-Founder & COO, Bugworks Research India Pvt. Ltd | Former Senior Director, AstraZeneca Global Infection Innovative Medicines

India is called the pharmacy of the world, and we have earned that title — the Patent Act of the 1970s built a generics industry that now delivers affordable medicines to a huge share of humanity. But too much success in one area breeds a little complacency in another. In sixty-odd years of pharma in this country, truly innovative medicines have been a rarity; the first novel drug from India to be registered with the US FDA happened only this year. I come from a big-pharma background for most of my career, but the last decade in a startup environment has convinced me that innovation thrives far better in a small, focused team than inside a very large organisation — that's my personal bias, and I'll own it. What gives me real optimism is how much core capability India has built: clinical depth, and now the AI/ML wave transforming discovery engines, all of it fuelled by a sustained government push over the last two decades — grants, public funding, and a regulatory climate



now harmonising with the US FDA and EMA so that we can talk about full New Drug Applications, not just abbreviated ones. I joined AstraZeneca in the mid-90s, a centre built by Dr Anand Kumar specifically to bring returning Indian scientists home.

When AstraZeneca exited R&D a decade later, that talent pool seeded twenty or thirty companies — Bugworks among them. We started in 2013, four of us around a table at C-CAMP, and our first business plan was scribbled on a scrap of paper. Welcome Trust funding got us going; BIRAC gave us space and seed money; and in 2016 we won a CARB-X grant as the only awardee outside North America and Western Europe — a genuine global validation. Our first cheque, though, came from an angel investor with no background in science at all, who told my co-founder over tea, "I have land banks, I make thirty times. I'm not looking for that. What I want is impact."

That is the kind of patience this business demands: the drug Zaynich, India's first US FDA-approved innovative drug, took thirty years and

China outspends us roughly twenty-five times over in R&D, and our own VC community, quite reasonably, prefers three-to-five-year returns from e-commerce and fintech over a twenty-year pharma bet.

outlived several generations of the scientists who worked on it. We chose antibiotics because every major pharma company had abandoned the field — a seven-day cure cannot compete with a lifelong prescription — and in 2020 we added oncology because a friend's cancer treatment cost him over a crore in a single year.

We have since raised more than sixty million dollars, and today a WHO pipeline review shows only four candidate drugs worldwide targeting all critical bacterial pathogens — ours is the only one that is both intravenous and oral and genuinely novel. None of this happens without patient capital, and India still lags here — China outspends us roughly twenty-five times over in R&D, and our own VC community, quite reasonably, prefers three-to-five-year returns from e-commerce and fintech over a twenty-year pharma bet. The late Mr Ratan Tata put it to us plainly: this is a binary game — there's no reward for a ninety-percent-successful drug.

What gives me hope now is the new RDI fund, roughly a lakh crore disbursed over six years, with biopharma as one of its priority sectors, matching

My honest belief is that the next ten years will show far more progress in Indian drug discovery and development than the twenty-five years before it.

every rupee a company raises itself. Bringing a drug from concept to launch is like a ten-thousand-piece puzzle: get one piece wrong and you fall down, which is why AI/ML matters so much now — it can shrink ten thousand potential failures down to ten. It takes more resilience to sustain this journey than to start it. I hope one day a successor of mine gets to stand here and tell you about a drug that came out of Bugworks.

Mr Gopala K Dasika, BVSc, PhD

Advisor & Biopharma Consultant |
Biopharmaceutical Leader

Bala and I go back to our PhD days together, though he worked on the discovery side and I trained as a veterinarian before completing a PhD in Molecular Virology and Oncology. My own path took a turn I never quite planned: I wanted to build gene therapies for cancer, and set out to do exactly that when I moved back to India. Over the twenty-five years since, working with companies both globally and in India, I found myself pulled instead into biologics and biosimilars — a discipline that is really about carrying a product the rest of the way, from where Bala's world leaves off to the patient.

We publish beautifully in Nature, Science, Cell, yet very few of those discoveries ever become drugs, and

the reasons go beyond the science itself. Scientists are trained to be rigorous problem-solvers, but getting a medicine to a patient takes a village: different functions, cultures, and systems across an organisation, sometimes thousands of people, all needing to align around one mission. That is a leadership problem as much as a scientific one. Money has been part of our historic weakness too — we simply did not have a VC culture that understood this business — but that is changing. In biologics specifically, we have built enormous capability over the last twenty-five years; I was fortunate to work at Biocon and watch that capability compound. My honest belief is that the next ten years will show far more progress in Indian drug discovery and development than the twenty-five years before it.

Dr J M Packiaraj

Chief Scientific Officer, Hibrow Health Care Pvt Ltd

I began my career in the early 2000s at Orchid Chemicals and Pharmaceuticals as a formulator for new chemical entities. The hardest part of that job was always the same: an innovative compound arrives with rich chemistry data but almost nothing on its physicochemical properties — partition coefficient, solubility, its BCS classification — all the things a formulator needs before designing intravenous or intraperitoneal dosing for the first animal trials, bypassing first-pass metabolism to see how the drug truly behaves in systemic circulation. I spent over three years there across a range of NCE formulations, and it shaped everything that came after. Today I lead formulation at Hibrow Health Care, a generic company

we started in 2018. In five years, through the pandemic and everything it threw at us, we built a completely greenfield facility, developed more than twenty products for the US FDA, secured approval on twelve of them, cleared two US FDA audits without a single 483, and in the last six months began commercial sales into the US market ourselves. So, Dr Bala — if you ever need formulation support for your NCEs, come to Hibrow; we have the talent pool to help across both formulation development and clinical trial formulations. Thank you, MMA, for this wonderful opportunity. ■

Q&A

From scientific discovery to patient impact, what are the most critical stages where strong leadership can make the difference between an idea succeeding or failing?

Dr Bala Subramanian: The critical stage is any fork in the road — the moment you weigh the chances against the risks you're carrying forward. That takes real leadership, because sometimes the decision is harsh: kill the project. We say fail early, fail cheap, and that holds all along the value chain — the earlier you fail, the cheaper it is. But making that call is the hardest part of the job, because people have put their blood and guts into that concept, and killing it hurts them.

Healthcare innovation requires scientific rigor but also speed, affordability, and operational efficiency. How can leaders balance these competing priorities?

Mr Gopala K Dasika: This is the leadership challenge I was pointing to earlier. Science usually gets taken care of; what doesn't is designing with the end label in mind before you even set your strategy — building cost of goods into the process from the front end, not discovering the problem afterward. This matters enormously in biologics, where medicines are expensive and margins are thin. Sometimes that means killing a program early rather than carrying it through clinical development only to end up with something approved but unprofitable. In the biosimilar world especially, where competition is intense, the whole point is building a product that will actually be affordable for patients — and that discipline has to be designed in from day one.

What are the biggest challenges in taking an innovation successfully from the laboratory to commercial-scale production?

Dr J M Packiaraj: This comes up in nearly every project. Your R&D batch — whether it's a tablet, capsule, or injectable — might be a thousand units, but commercial batches run to ten or twenty lakh units or more, and the real challenge is transferring that technology cleanly to true commercial scale. We address this in two ways. First, the formulator who developed the product from scratch has to stay responsible for its scale-up — hand it to someone new

partway through and failures creep in, because that person doesn't carry the product's full history. Second, you cannot jump straight from a small successful batch to commercial scale, even if the stability data looks perfect. You need an intermediate scale-up or process-optimisation batch, run in the same commercial shop, studying blend quality, hardness, hopper level, and every other parameter to identify your critical quality and critical material attributes. Get that right during scale-up, and you can transfer the product from R&D to the shop floor successfully. ■

BEYOND FRONTIERS

TAKING HEALTHCARE TO THE LAST MILE



Dr S C Chandilya

*Founder, Beyond Frontiers Trust &
Sr. Consultant Physician - Internal
Medicine & Diabetology,
Apollo Hospitals, Chennai*



Shobana Kamineni

*Executive Chairperson,
Apollo Health Co Ltd &
Promoter Director,
Apollo Hospitals Enterprise Limited*

From 4,000 tribal lives to 150 villages—a physician's journey of bringing quality healthcare to the most remote communities of Tamil Nadu.

Dr S C Chandilya

Founder, Beyond Frontiers Trust | Senior Consultant Physician, Internal Medicine & Diabetology, Apollo Hospitals, Chennai

After 49 years of medical practice, I feel a strong urge to give back to society and put the knowledge and experience I have gathered to better use. Three years ago, that urge took us to the Jawadhu Hills with a simple purpose: to reach communities whose circumstances place modern, quality healthcare beyond their grasp. What began as a small step has travelled many miles. Beyond Frontiers Trust has now conducted 18 free specialist medical camps, touched more than 4,000 tribal lives and served people from 150 villages. Even residents of settlements inaccessible by road have been brought by tractor to the nearest camp for diagnosis and treatment.

Our vision is to provide ethical, comprehensive screening, diagnosis and treatment to underserved communities in rural Tamil Nadu, supported by research and fieldwork in hill regions. The Jawadhu Hills stretch across Tiruvannamalai, Vellore and Tirupattur districts and are home to nearly two lakh



Adivasi people. On our first visit, Dr Sukumaran and I met communities living with ailments they did not know were treatable or curable. Awareness of hygiene, menstruation and pregnancy also needed urgent attention. I had earlier organised medical camps in Jaffna while working with Apollo Hospitals in Sri Lanka from 2002 to 2009 and had served survivors of the 2004 tsunami. That experience convinced me that travelling specialist camps could work here too.

I approached trusted friends, colleagues and medical professionals whom I had respected for decades. Every one of them joined with enthusiasm. What started with three or four senior doctors trekking through the hills and travelling by jeep along forest paths has grown into a team of 16 senior medical professionals, strengthened by younger specialists. They make the long journey despite age, physical limitations and personal commitments, offering their time, energy and expertise without hesitation. They are the pillars of this trust, and I remain deeply grateful to Dr Sukumaran, Dr K Pandian, Dr Radha Bhai Prabhu, Dr Shanthi Gunasingh,

Our immediate priority is early detection and sustained management of non-communicable diseases such as diabetes, hypertension, thyroid and kidney disorders, polyarthrititis, and cervical and breast cancers.

Dr Shanti Vivekanandan, Dr Saathappan, Dr Sukumar and our Chief Pathologist, Dr Sare Paul. I also thank the younger specialists who have strengthened tribal healthcare: Dr Prabhu, Dr Gayatri, Dr Jayasheela, Dr Saravanan, Dr Nagarajan, Dr Chidambaranathan and Dr Selva Muthu Kumaran.

None of this could have become sustainable or scalable without our donors and partners. Hand in Hand, the Kanchipuram-based NGO to which Mr Chandrasekar Sitaraman introduced me, supported our first three camps and helped us prove that the model was both necessary and effective. Mr C K Sreedharan, a retired Chief Forest Officer and former Chairman of Srinivasan Services Trust, introduced me to Mr Swaran Singh, IAS (Retd), then Chairman of the Trust. His encouragement, strategic advice and logistical support enabled us to complete more than a dozen camps at a pace we had not imagined. Mrs Jayashree Muralidharan, IAS (Retd), has since taken the baton as Chairperson, and I believe the next phase of our journey is in excellent hands.

Our immediate priority is early detection and sustained management of non-communicable diseases such as diabetes, hypertension, thyroid and kidney

disorders, polyarthrititis, and cervical and breast cancers. We will link diagnosed patients with government systems, including Makkalai Thedi Maruthuvam and comprehensive emergency obstetric and newborn-care centres. We will maintain and digitise individual health records so that each patient, and any doctor treating that person later, has a meaningful long-term history. Every camp will continue to include health education in simple Tamil on anaemia, protein-calorie malnutrition, sanitation and hygiene, because lasting change depends on understanding as much as treatment.

The most important next step is to bring a new generation of specialists into this mission. We intend to keep serving the Jawadhu Hills while carrying quality care to more rural communities across Tamil Nadu. Short videos and simplified health lectures can be screened through mobile medical vans as they make their village rounds. Volunteers on two-wheelers can return each month with medicines prescribed at the previous consultation. This combination of specialist camps, regular follow-up and repeated education can turn occasional contact into continuity of care.

Our long-term vision has two parts. First, we want to pilot a "community nutrition kitchen" for village clusters. We see severe anaemia and protein-calorie malnutrition, especially among children and pregnant women. Nutritious food and supplements can address that burden, and a successful pilot can be replicated sustainably across the hills. Second, we want to establish a full-fledged clinical laboratory at Jamunamarathur, the taluk headquarters, so basic

tests and diagnostics are within reach. We will continue until we have served every last village in the Jawadhu Hills and many villages beyond.

Dr Shobana Kamineni

Chief Guest | Executive Chairperson, Apollo Health
Co Ltd | Promoter Director, Apollo Hospitals
Enterprise Limited

It is a pleasure to celebrate Beyond Frontiers Trust and the courage behind its work in the Jawadhu Hills. This gathering also feels like coming home. Dr Udhaya and Dr Bama have been known to me since childhood and helped us build Apollo; Ms Mala and I were classmates; and Dr Chandilya is one of Apollo's most popular doctors, whose singing I have also enjoyed. My father, Dr Suneeta and Dr Preetha all sent him their best wishes. I know how difficult it is for doctors to leave the physical and emotional security of a familiar clinical environment. At Apollo, we built an environment in which doctors could do their best; here, doctors step into remote terrain carrying little more than a medical bag and the determination to offer the finest care possible. I congratulate every doctor, volunteer, donor and partner associated with this mission.

The idea of "healthcare without distance" is simple but powerful. Distance in healthcare is not only geography. It is access, price, affordability and, above all, trust. These are the distances this team is bridging. India has made remarkable progress by combining excellent doctors with hospitals capable of supporting them. Digital health platforms can now extend that progress further. After spending the past several years

Technology must reinforce the fundamentals Dr Chandilya has identified: awareness, affordable diagnosis and early treatment of non-communicable diseases.

helping to build these platforms, I have seen how technology can make geography history. Hundreds of millions of Indians carry digitally enabled phones; increasingly, we can put medicine, information and follow-up care directly into their hands.

Technology must reinforce the fundamentals Dr Chandilya has identified: awareness, affordable diagnosis and early treatment of non-communicable diseases. Too many patients arrive only when treatment has become difficult. If we identify risk early, diagnose economically and begin treatment promptly, we can build a healthier population. About 65 per cent of Indians live in rural areas, so the opportunity is enormous. My father was the first person from his village to leave, study and become a doctor; roughly eight decades later, some villages remain separated from the opportunities of our great cities. When a medical team enters a remote village, it brings care, but it also leaves a footprint of possibility. A child who sees that team may begin to believe that he or she can become a doctor one day.

Apollo has learned the same lesson through total-health work in my father's village and across about 60 surrounding villages, where individuals have been assessed across the course of their lives. We have also

worked with the Chenchu community in Srisailam, where life expectancy was once only 41 years. I have attended camps there and know the difficulty of reaching such communities, the time involved and the reality one encounters on arrival. You never forget the recognition that this, too, is India. Bringing that reality into public view is itself an important service.

No organisation can close these gaps alone. Government can bring intent and infrastructure, but trusts, hospitals, CSR programmes, doctors and volunteers must work together. The goal is not merely development in the abstract; it is to ensure that nobody is left behind. Access to healthcare is fundamental to human dignity, and collaboration is the only credible way to provide it at scale. Helen Keller's words capture the spirit: "Alone we can do so little; together we can do so much." Apollo is proud to be associated with this effort. I have asked Dr Chandilya to allow Apollo CSR to support Beyond Frontiers Trust, and we will take that commitment forward. ■

42nd Joint Staff Development Programme

FROM CRISIS TO CHANGE

THE ROAD AHEAD FOR CIVIL
SOCIETY IN INDIA



Dr L S Gandhi Doss
Director, Institute for Youth and
Development



Mr P S Easwaran
Partner, Deloitte India



Mr Mathew Cherian
Chair, CARE India; Ambassador,
HelpAge International

3.2 million organisations, 2.1% of GDP—can civil society strengthen its voice and impact as India marches toward 2047?

Dr L S Gandhi Doss

Chairman; Director, Institute for Youth and Development

The way forward has two roads: the Belt and Road Initiative the Chinese government building everywhere, and our own national highway development. Disruption works the same way — it has two faces. It can bring change, halt change, or let us leap forward very quickly.

We have two speakers of very different orientation today. Mr Easwaran is from Deloitte, one of the four leading global accounting firms, so expect a delightful, disciplined speech. And we have Mr Mathew Cherian, always cheerful — so instead of Cherian, it should be “Mathew Cheerful.” Between accountancy and care, you will get transformation and transparency, and, if you don't like what you hear, some caring and soothing besides. One speaker strong, one supportive — that is how I see these two voices sitting together today.

Let me close with a longer thought. The history of modern civilisation shows that every government of the day has stood on the shoulders of civil society to



rise; there has never been one that did not. But, borrowing from Tolstoy, who borrowed from the Bible: I sit on a man's back and carry him, and I will do everything in my power to redeem his struggle — except get off his back. That is the relationship between civil society and government today. We must create a caring environment for civil society everywhere. Household debt is rising by forty percent, and gold-mortgage shops are opening across India — the contradictions in our growth story are real. And on artificial intelligence, here is what troubles me: each of us is unique, by our own value systems and the evolutions we have each lived through. I asked the people at Zoho directly — how will AI, built to write manipulative code at scale, ever interface with millions of such unique human beings? Perhaps even God does not know that yet.

Mr P S Easwaran

Partner, Deloitte India

Let me touch on where we go from JSDP 42 to 47, and on India's own road to 2047. There is an irony

worth naming: a commercially-oriented professional services firm sitting in this conversation. But we are, in fact, one of the largest contributors in this space — our people give about fifty thousand impact days a year in India, and another hundred thousand globally, roughly a hundred and fifty thousand days a year. We plan it meticulously, and we take a great deal from this room as we do it.

Civil society, in its truest form, existed long before any republic — the first civil society body in Kodaikanal dates to the 1800s. Its record in India has never been merely transactional. Operation Flood began as a civil society dairy movement before becoming government policy, replicated across all thirty-six states and union territories — one of the world's best examples of civil society shaping government action. During the second wave of COVID, oxygen-cylinder logistics and plasma-donor aggregation ran substantially on civil society effort. The flood response in Wayanad, and in Chennai the decade before, saved lives through food-distribution models civil society organised in a very short time. All of that is business as usual for you; the real disruption ahead is digital, alongside three other shifts.

Viksit Bharat's own targets — per-capita income near \$18,000 against roughly \$2,000 today, a GDP of \$30 trillion against under \$5 trillion, nine hundred million people of employable age by 2047 — align closely with our own goals of inclusive, equitable growth. Four challenges stand out for us. First, digital disruption: as technology cost collapses and every Indian carries a supercomputer, advocacy will shift from anecdote to data, and you will have to counter

misinformation and build cyber-resilience — becoming digitally aware and digitally relevant should be your 2026-to-2031 theme. Second, legitimacy and trust: a digitally native public will demand transparency without any direct relationship with you, much as any buyer reviews a product today.

Third, engagement: as the average age rises toward thirty-seven and the employable population nears a billion, your beneficiaries must also become volunteers and donors, which means rethinking leadership pipelines and succession much sooner than the twenty-year horizons some organisations have used.

Fourth, move from project-based to outcome-based models — instruments like Zero Coupon Zero Principal bonds on the social stock exchange let a corporate fund a project against reported outcomes rather than returns, with up to ten percent of CSR spend able to flow through this route.

None of this can be done alone — alliances with tech start-ups and digitally native enterprises, not just the eight organisations in this room, will matter as much as funding itself. Engaging youth as implementers, not only beneficiaries, will multiply everything else. I'd frame the roadmap in three phases: 2026-2030, stabilising for disruption — digital literacy, legal and financial compliance, partnerships beyond this room; the following five years, modernising the operating model and localising leadership; and after that, institutionalising what we've built. Every successful disruption story follows this arc.

Mr Mathew Cherian

Chair, CARE India; Ambassador, HelpAge International; Former CEO, HelpAge India

This is my first time at this partners' meet, so let me begin with the good news: crisis and disruption are always the best time to change, and that includes civil society. Some of us recently put together a report on the Indian non-profit sector's contribution over seventy-five years — I'll leave copies here. The sector is about 3.2 million organisations strong, employing 18.2 million people, of whom only 2.7 million are paid; the rest work voluntarily. We contribute 2.1 percent to GDP — compare that with IT, which gets free land, tax concessions and every possible benefit, and contributes only 3.8 percent. Civil society gets, as I put it, kicked in the back instead.

Yet the innovation record is extraordinary — the ASHA worker came out of civil society, as did major innovations in primary education and, as Banyan has documented, in mental health. I've written on innovation in ageing myself, and by 2047 India will have 350 million elderly people; one in five of us will be a senior citizen, and what looks today like a demographic dividend will look, for that population, like a demographic burden. History bears this out. Civil society in India predates the republic by well over a century — Raja Ram Mohan Roy's Brahmo Samaj, the Swaminarayan Sect founded in Gujarat in 1844, Dayanand Saraswati's Arya Samaj and DAV schools, the Guild of Service founded in Chennai in 1930 by Mary Clubwala Jadhav — long before the freedom

movement, civil society was already organising, including in support of the 1857 uprising, which led to the first regulation, the Societies Registration Act of 1860.

Since then we have lived through wave after wave of regulation, usually triggered by the state feeling threatened by an organised civil society. The Emergency of 1975, and Jayaprakash Narayan's opposition to it, brought the FCRA of 1976. Decades of grassroots activism around forests, tribal rights and dams brought further scrutiny on accountability grounds; it's why some of us built the Credibility Alliance and later GuideStar India, offering platinum, gold and silver ratings that now feed directly into how organisations list on the social stock exchange. Mr Chidambaram's FCRA amendment of 2010 tightened administrative-expense limits; the Companies Act of 2013 brought two-percent CSR, though its guidelines are routinely bent, right down to opaque vehicles like PM CARES. In 2014, tax exemption on the sector was cut from a hundred percent to fifty. And the 2020 FCRA amendment centralised every account through a single State Bank of India branch in Delhi, banned sub-granting, and cancelled licenses for roughly 19,000 organisations, often on technicalities. The FCRA department today is opaque and hard to reach.

My argument is simple: non-profits are not working against the nation, we are contributing to it — the bulk of us operate precisely in the aspirational districts the government itself relies on for ground data. We need an ease-of-doing-good in India to match ease-of-doing-business: lower tax friction, an end to FCRA overreach, and full tax exemption restored to

encourage domestic giving — HelpAge alone once raised a hundred crore a year domestically under the old exemption regime. For our part, organisations must get accredited, professionalise their boards — moving past family- and founder-controlled governance — build a real social media presence, since donors now judge us there rather than on our websites, and fund-raise locally, because the domestic philanthropic pool, currently around sixteen billion dollars, will only grow as the economy does. Fix accountability first; everything else follows. ■

42nd Joint Staff Development Programme

CAN WE SAVE THE CHANGEMAKERS?



Dr Ranjini Manian
Founder Chair, Global
Adjustments Foundation



Ms Suhasini Maniratnam
Actress, Director, & Founder-
NAAM Charitable Trust



Dr R Selvi Kumari
Trustee, M.S. Chellamuthu Trust &
Research Foundation

From mindful breathing to setting boundaries
—three women leaders share hard-won
lessons on self-care for India's civil society
warriors.

Dr Ranjini Manian

Founder Chair, Global Adjustments Foundation

I want to thank my friend of forty years, my philosopher and guide, Suhasini Maniratnam. We've lived next door to each other for decades, and discovered we were building the same thing from different doors: women's empowerment. She runs NAAM Charitable Trust. I run Global Adjustments Foundation, which we call Champion Woman — we work with corporates, the army, police and colleges to help women protect their work-life balance, and separately adopt top-performing girls from underprivileged schools, fund their education, and place them into careers, because “champion a woman, she will build the nation.”

We're all here because we care deeply about people — that's the nonprofit instinct. But the people we care for need to be able to lean on us, exactly how each of you built your organisations. What I want us to protect, going into the future, is our own inner strength — well-being, no burnout, resilience. So let



me ask directly, Hasini and Dr Selvi: how do you care for yourself? Not from behind the people you serve, not from the side — from the centre.

I use a lot of mindfulness in my workshops, so let me offer one here. Settle into your chair, head, neck and back in a straight line, eyes gently closed. Visualise the faces of the people you serve, then bring in your own family, and smile inwardly, knowing you hold this circle of love and purpose. Put your attention on your breath — breathing in, I know I am breathing in; breathing out, I know I am breathing out. The breath is the best anchor I have to know I am alive. In service to a larger purpose, we also have to look after the mind that sits on our own shoulder, the monkey mind, and learn to guide it. One more small practice: write down one thing you're grateful for that happened today, at work or at home.

I'll leave you with an acronym to carry home — JSDP. J is to Journal your gratitude every day. S is to Slow down — it's when we're most sped up, giving twenty percent of our attention to five things at once, that we burn out fastest; give a hundred percent to

one task at a time and you'll go further, faster. D is to Deepen your breath, so you stay aware of who you are. And P is about People — placing yourself in the middle of that circle, not at its edge.

Ms Suhasini Maniratnam

Actress, Director, Screenwriter, Producer &
Founder-Managing Trustee, NAAM Charitable Trust

How do you follow that? Ranjini taught me well. For my own self-care, it's my morning yoga, my morning walk, and my Bharatanatyam — my “me time.” I've been working continuously since April, so I'm giving the whole of September to myself, not to my family, not even to the NGO. You have to take that sabbatical from whatever you're running around doing.

I didn't come to this work through training. I come from a small town, a joint family, and after marriage I enrolled for a sociology degree. An uncle asked why I needed a degree when I was “already like a doctor” compared to others, so I gave it up — but the instinct to study people was already there. My real education began when the actress Revathi asked me to help raise funds to bring home domestic workers stranded in Kuwait — women abused and cheated by agents, who fled barefoot at three in the morning to the Indian embassy with nothing, and who, under local law, could only leave the country after time in a central jail. In the fourth year, I got a call: sixty women were being flown to Chennai and I had two days to prepare. My friend Ranjini — then still in the corporate world — and I bought sixty small comforts and went to the airport not knowing what to expect.

Most of the women couldn't even finish half an idli at breakfast — their stomachs had shrunk in prison.

That pushed me into community work, and I trained for it properly through a gruelling leadership programme, alongside a film career, a small child and a “demanding” husband. At the end of that course you had to choose a public project. I chose the hardest of my five ideas: a train ambulance for patients travelling home from Chennai's hospitals. It failed completely — the railways said they carried passengers, not patients. My coach said I'd have ended up doing my real project anyway: caring for single women, widows, and Dalit and Muslim women alone in society. That failure told me my actual passion, and NAAM Charitable Trust began.

I'll give you failures, not successes, because that's where the learning is. Early on, registering a young widow into our programme, I ran through my questions mechanically — name, age, house, children — until I asked how long she'd been widowed. Seven days. I put my pencil down; I had been so clinical I'd missed the person in front of me entirely. Another time, we took sixty women for cancer screening, focused entirely on logistics, and eight were called back for further tests. They were furious with me — their peaceful lives had been upended, and my own housekeeper, a widow among them, wanted to quit working for me altogether. My sister, a doctor, told me plainly: prepare people before a test like that, not just after. I even failed with one of our proudest successes — a first-generation engineering graduate, married off at his mother's insistence into a wedding I ended up funding, only for the marriage to collapse within six

months into a legal case. Sixteen years in, fifty-one first-generation graduates on, getting volunteers to simply show up remains a daily battle. I'm still learning, which is partly why I'm here to learn from you too.

On funding — it has to keep shifting; there's no permanent single source. I stay out of CSR because our giving is case by case, one lakh for one person, five hundred rupees for another, not something a donor's paperwork can accommodate. Instead, friends have carried us: Shah Rukh Khan once handed me the Chennai premiere rights to two of his films so we could sell out theatres and keep the proceeds; we auction pre-loved saris from actresses and classical dancers before Deepavali, when women need them most. Lots of failure, but sixteen years in, something is clearly going right.

Dr R Selvi Kumari

Clinical Psychologist and Trustee, M.S. Chellamuthu Trust & Research Foundation

The bar has been set very high by both Dr Ranjini and Mrs Suhasini — as a psychologist listening to them, I found more wisdom sitting beside me than in most textbooks. Everything Suhasini says she “didn't know how to do” was, in fact, care straight from the heart — there's no science that teaches that better. My own masters in counselling felt airtight until I sat in front of my first real patient and realised theory doesn't prepare you the way lived experience does. Every failure she described is exactly what builds resilience — the refusal to give up after being knocked down.

I come from M.S. Chellamuthu Trust and Research Foundation, founded three decades ago by Dr C Ramasubramanian out of a story of personal pain, like most NGOs. We work across children, the elderly, adults and the homeless as a one-stop mental health service — awareness, treatment, rehabilitation, vocational training, suicide prevention, de-addiction, rescue of homeless persons with mental illness, and community camps. I'm glad well-being finally has a seat at this table; not long ago it wasn't part of any conference agenda. When NGOs go to donors, the first question is always return on investment, then long-term impact — but the real determinant of sustainability is whether you can sustain your change-makers. The data is sobering: sixty-five to seventy-five percent of professionals in the social work sector are experiencing burnout — no longer an individual problem, but an operational threat to mission delivery and talent retention.

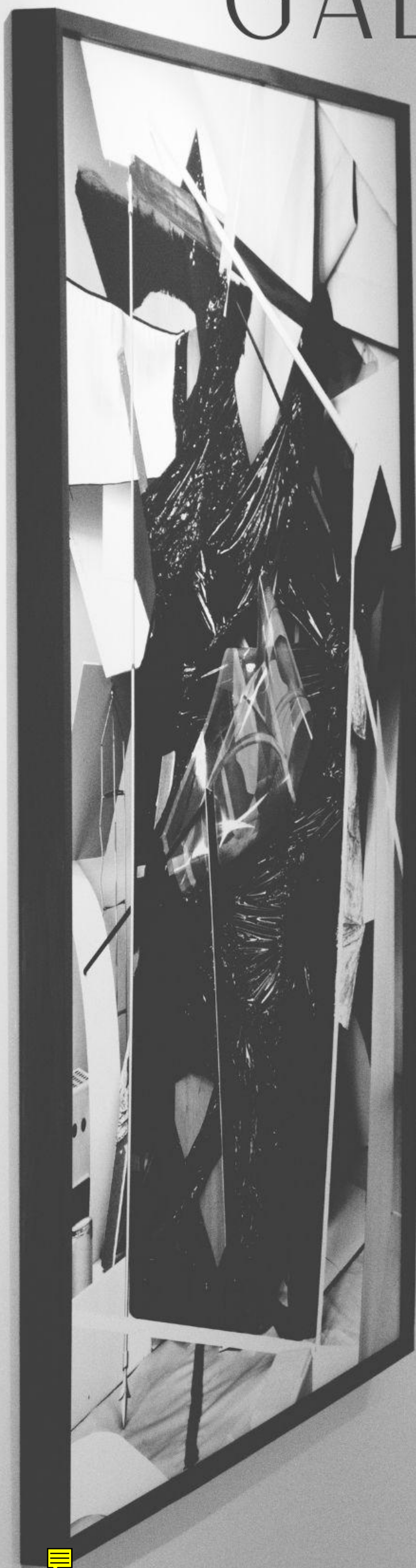
Burnout looks different here than in the corporate world. Corporate motivation is largely financial and career-driven, with at least some boundary around work hours; ours is mission-driven, and boundaries barely exist. I call it a “passion tax” — the guilt of stepping away from something human. I pay it myself: when I end a session late to collect my daughter from school, and she has to run extra laps at tennis practice because I couldn't shut down on time, that's professional guilt layered onto maternal guilt. Emotional exposure compounds it, too — nothing prepares you for sixty women landing at an airport with nothing, the way Suhasini described.

In our quick poll of this room, the top drivers of

burnout came back almost evenly split: difficulty saying no, guilt over stepping away, and chronic task overload — too much on the plate, too little operational support. Burnout doesn't arrive overnight; it's a slow parasite, catchable early, like a traffic signal moving from green to amber to red. The earliest, most useful moment to act is in the green zone, on nothing more than a silent internal signal — something feels off, long before anyone else notices. Left unchecked, warning signs multiply: emotional exhaustion, hopelessness, a “saviour complex,” presenteeism, boundary erosion, rising team tension, and organisationally, high turnover and normalised stress.

Resilience has to be built at every level. Individually: boundary setting, and the mindfulness and gratitude practice Dr Ranjini just walked us through. At the team level: normalise vulnerability — when someone says they're overloaded, don't stigmatise it; realign the work, build in peer debriefing after difficult field visits. At the organisational level: institutionalise well-being with mental health days, and budget adequately for staff in every grant application, because chronic understaffing alone manufactures burnout. A 2025 not-for-profit funding survey backs this: well-being practices lift retention and morale, cut burnout risk, and improve programme quality from around sixty-five to eighty-five percent. If you want to sustain your mission, sustain your change-makers. Worker well-being is community well-being — you cannot pour from an empty cup, or heal communities with an exhausted workforce. Well-being has to be a right, not a priority. ■

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