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MOST VALUED PEOPLE

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OVERVIEW OF EDITION

Individuals who rose to be leaders

Every journey is of the soul, and is sole – the two define the purpose of individuals who set out with their singular dreams. Rumi says, “It is your road and yours alone. Others may walk it with you, but no one can walk it for you.” Experiences shaped them and sometimes beat them into becoming larger than life. And thus came about the fruition of their dreams – their companies and products. For these leaders, their organizations are not about profits alone. At heart and in deeds, they are philanthropists who want to make a difference to the world with what they hold in their hands. Businesses are organic entities for them, deeply reflecting the character of the ones in charge.

We bring to you entities who may essentially stand alone but walk together with their people. These are leaders who have given the industry valuable products, but above it all, they have given back to society – by way of their services which variously improve life, or by wealth creation which they fairly and honestly share.

The common thread perhaps is also their method to battle the pandemic, wherein they have stood in support of their employees and the immediate communities, steering the society to safety as best possible. While the world grappled to come to terms with the unprecedented life conditions – the visions and bold thinking of these leaders made them rise to the occasion, adapt and value add. These visionaries are unstoppable and believe that the game has just begun.

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Youthful Energy & A Passion for Excellence

Dr. Raghavpat Singhaniania
(MD, JK Cement Ltd.)



DR. RAGHAVPAT SINGHANIANIA
MD, JK Cement Ltd.

A businessman par excellence at only 36 years, Dr. Raghavpat Singhaniania is amongst the youngest Managing Directors of India across the manufacturing sector. Exuding compelling and rich experience, Raghavpat is a seasoned professional in the grey and white cement industry. An avid researcher in the domain of new building products and materials, he is a gentleman brimming with youthful energy and wisdom.

Starting at JK Cement Ltd. (JKCL) in 2007 as a Special Executive, Raghavpat received training under industry stalwart, late Shri Yadupati Singhaniania. As years passed, he learnt the expertise of the trade and was soon helping the company's transformation journey. The young MD has been instrumental in charting the company's strategic roadmap, thus helping the organisation be ready for the future.

The milestones that JKCL has achieved under Raghavpat are phenomenal. In pursuit of the company's aspirations to expand and grow, it has ramped up its installed grey cement capacity to 14.7 MnTPA — making it one of the top most cement manufacturers in the country. JKCL is the foremost manufacturer of wall putty globally and the international third-largest manufacturer of white cement. He has spearheaded the company's foray into international markets with the setting up of the subsidiaries — JK Cement Works (Fujairah) FZC and JK White Cement (Africa) Ltd.

Raghavpat is a man known for his passion to explore new possibilities arising out of consumer insights and need gaps— thus leading the diversification and augmentation of the company's product portfolio comprising innovative building material solutions.

He believes in the strength of building strong and enduring brands, a testament to which are the marquee brands of JKC WhiteMaxX and JKC WallMaxX achieving the coveted title of Superbrand for two years, consecutively.

According to him, people are an organisation's strongest asset and form the foundation of a company's growth and development. Such values and the organisation's culture of trust, meritocracy and empathy have earned JK Cement the Great Place to Work certification, two years in a row.

Raghavpat is dedicated towards establishing the company's vision and commitment and in taking it ahead by ensuring that its values and ethics are always upheld and propagated. Conscious of the responsibilities owed to society, he deems that quality education and vocational training for youth are an integral part of nation building. He holds youth and their future close to heart and some institutions giving shape to his vision are Yadupati Singhaniania Vocational Education Foundation, Sir Padampat Singhaniania University, LK Singhaniania Education Centre, LK Singhaniania Public School and LA Education Centre.

Raghavpat attended the executive leadership programme at INSEAD, Fontainebleau, and is a graduate of the Sheffield Hallam University, United Kingdom. He served as a member of the CII Delhi State Council, President of Rotary and is also a trustee of many charitable organisations. He has been honoured with the honorary doctor of philosophy by the Department of Neurosciences, School of Advanced Medical Sciences and Technologies, Iran.

He is also the Managing Director of JK Cement Works, (Fujairah) FZC, which is a subsidiary of JK Cement Ltd. in the UAE. A person true to his ideals and gifted with astute business acumen, Raghavpat is a leader to watch out for.

Dynamism Redefined

Madhavkrishna Singhaniania
(Deputy MD and CEO, JK Cement Ltd.)



MADHAVKRISHNA SINGHANIANIA
Deputy MD & CEO, JK Cement Ltd.

From the little hamlet of Singhana in Rajasthan to the Manchester of the East, Kanpur (or Cawnpore as it was called during the British rule), an illustrious journey of JK Organisation, of enterprise and industriousness, 130 years in the making. Taking the magnificent legacy of the Singhanian family forward, Madhavkrishna is a dynamic leader and at 32, is among the youngest CEOs of India.

Madhavkrishna is a technocrat by qualification and training. He has rich and incisive experience in the cement industry encompassing various aspects of business — including strategy, manufacturing and technology enablement. Having tripled the company's market cap from 1 billion USD to 3 billion USD over the last three years, he has been feted widely and has led JK Cement's growth agenda from the front.

Madhavkrishna has a keen interest in technology and automation, thus leading the new capacity expansion projects which have doubled the grey cement manufacturing capacity from 7.5 MTPA in 2010 to 14.7 MTPA in 2020. His ambitious plans of expansion have given the juggernaut that is JK Cement, momentum to leave its imprints across the nation. Over the last decade, JK Cement has set up five green-field plants and undertaken a major brown-field expansion, strengthening their presence and reach in the south, west and north of India.

JK Cement has been on an award winning spree, receiving accolades and recognition in the domains of sustainability, safety, energy efficiency and green manufacturing under Madhavkrishna's leadership.

He has also been instrumental in the establishment of the company's maiden overseas plant in Fujairah, UAE, and is the deputy MD of JK Cement Works (Fujairah), FZC.

Madhavkrishna holds a bachelor's degree in electrical and computer engineering from Carnegie Mellon University, USA, and a diploma in family business management from IMD Lausanne, Switzerland.

Holding various important positions, he is currently the Vice-Chairman of CII (Confederation of Indian Industry) Delhi State and is on the CII Northern Region Council. He is the Chairman of Young Indians (Yi), Delhi youth wing of the CII and is serving as the Sherpa for Yi at the G20 Young Entrepreneurs Alliance.

Madhavkrishna has served on the board of governors for the National Council for Cement and Building Materials and as the President of the Rotary Club of Kanpur Gaurav. He has represented India in the Australia India Youth Dialogue between the two countries in 2018 and is currently on its steering committee.

Madhavkrishna is a Y-Gen dynamo who has already taken great strides in transforming JK Cement into a modern, multinational organization whose roots are seeped in a rich history and proud legacy.

THE ADAR ALTERNATIVE

Vaccine Emperor of India

The marquee member of the Poonawalla Group Adar Poonawalla chose to be known for philanthropy and then helping India's fight back to the COVID pandemic over family jets, studs, luxury cars, art procurement and rock-solid investments. He has it all to have been called a rich brat, but he opted to be known for world-class healthcare, making vaccines and immuno-biological drugs available to low- and middle-income countries all over the planet. As his father Cyrus Poonawalla once said, "SII vaccines reach more children than Coke and Pepsi." That's humongous in terms of scope and providing healthcare. That is the Poonawalla Group's premier Serum Institute of India (SII) for you, ranked India's numero uno biotechnology company.

Not one to wholly believe in the power of degrees alone, the London-based University of Westminster graduate Adar values experience at a notch up. Having joined India's foremost privately owned companies at the age of 21, Adar has come a long way. He was once quoted as saying that "one could be Harvard educated or Hadapsar (an area in Pune) educated, the difference will always be the experience and hard work that one puts in." He said in an interview, "I have learnt through experience, exposure, others' mistakes and successes."

Adar returned to India and immediately joined his father's Poonawalla Group in 2001. Cyrus had started SII with brother Zavary as a co-founder in 1966. Cyrus had inherited his father Soli Poonawalla's 70-acre stud farm in Pune, a quaint city ensconced among the green hills in the western part of India. It was while breeding horses that a chance conversation with three doctors at Haffkine made him and Zavary start SII with 12,000 USD that they raised after selling a few horses. The dynamic Cyrus is the seventh richest Indian according to Forbes with a net worth of 13.2 billion USD (May 2021).

On an aside, the picturesque stud farm is now spread over 500 acres. There are a number of imported horses that are bred here. "It is a passion and a hobby that we enjoy during



ADAR POONAWALLA
Chief Executive Officer of the Serum Institute of India

the weekends. It is the only legacy passed down from our grandfather Soli A Poonawalla, who established the Poonawalla Stud Farms," Adar said.

In a recent television interview Adar admitted the recognition that SII has received after collaborating with AstraZeneca to produce the Indian version of the Oxford-AstraZeneca vaccine has been overwhelming. Covishield, as the vaccine is known in India, has taken care of 90 per cent of the COVID vaccine requirements in the country till now. The SII has also inked deals with Novavax (Indian name Covovax). Together, with both the pharmas, SII committed to manufacture one billion doses of each vaccine, priced at \$3 a shot, for low- and middle-income countries. (The Gates Foundation and GAVI are backing the efforts.). Covovax will, however, be rolled out in September 2021.

In the same interview, Adar had said that the SII and the Poonawalla group, hitherto unknown on the international level, is now feted and recognised. In fact, Adar had tweeted and brought up the issue with the US president himself, when the super power put an embargo on the export of raw materials required for producing the novel coronavirus vaccines. The glamorous and versatile Poonawalla scion now roams the power corridors.

But popularity has its murky side. In an interview with a London-based newspaper in May, Adar complained he was being "vilified and blamed". He highlighted how he was being harassed and coerced by state leaders, heads of business conglomerates, others and some "powerful men" in India to speedily deliver vaccines to them. He went on to say that "the level of expectation and aggression is really unprecedented". He was in London then with his wife, Natasha, and children, having rented an expensive mansion in Mayfair — one of the exclusive areas of London.

The threats created a stir in Indian politics with various political parties extending support to him. The Union Home Ministry later provided an all-India Y-level security after an SII director wrote to the Indian government. There were suggestions as well that the SII would look at producing vaccines in the UK.

The SII is a private family - Owned business and is the world's largest vaccine manufacturer by the number of doses produced and sold a year (1.5bn). It is being expected that when 2021 ends, the SII will be producing over 3 billion doses of vaccines annually, 1.5 bn of which will be COVID vaccines. In 2019, the company had invested close to Rs 3,000 crore to open the world's largest vaccine facility at the Poonawalla Biotech Park at Manjri, Pune.

The Poonawalla Group's motivation has always been to provide affordable vaccines to the low- and middle-income group countries. Delivering to 30 countries at one point, the SII now delivers vaccines to as many as 170 nations. Many vaccine candidates are also in the offing including for dengue and cervical cancer. The SII already produces vaccines for polio, diphtheria, tetanus, pertussis, ib, BCG, r-hepatitis B, measles, mumps and rubella vaccines

The SII has expanded its geographical reach in recent years by acquiring production facilities in Czechoslovakia – recently sold to Novavax – and The Netherlands, and is also working to develop a couple COVID-19 vaccines itself.

Adar who became the CEO of the Poonawalla Group in 2011, often grumbles how his headstrong father, who is “too soft”, overturns his decisions! But Adar is unstoppable. He has been investing in technology from abroad to launch new vaccines at SII. Cyrus had once famously said about Adar that “unless my son is capable of running the companies” he would not expand the group further!

The family ties among the Poonawallas are strong. Adar had moved out of their Pune mansion after his marriage, but such is his concern for Cyrus that he moved back once his mother Viloo passed away a few years ago. The man did not want his father to be lonely. This is the foundation values of the group that has kept it grounded for more than half a century now.

Adar said in an interview, “I take care of the finances (personal wealth). There is no one really managing, apart from us.” Adar and Cyrus head around seven companies together under the aegis of the Poonawalla group.

Adar has keenly focussed on the international markets and made sure the World Health Organization licenced

and pre-qualified all new products for supply to United Nations agencies like UNICEF and PAHO.

As a CEO, Adar has focused on decreasing prices of life-saving vaccines so that these can be afforded by developing communities. The leader Adar focuses on SII innovating and developing new vaccines against preventable diseases. His motto is to fight “health inequality by making access to vaccines more equitable”.

Adar is propelling the SII expansion with an aim to develop inoculations for global outbreaks – the COVID-19 vaccine at present – and for preventable diseases. The SII has produced and distributed over 280 million doses of the COVID-19 vaccine to 70 countries (as of June 2021) and continues to increase monthly production. Under Adar's captaincy, many new vaccines such as rotavirus and pneumococcal have been produced. The Poonawalla scion is also a former board member of GAVI, the Vaccine Alliance, focused on helping vaccinate the world's children against deadly and debilitating infectious diseases.

Loved and desired by women and adulated by men, Adar has sensationally been photographed with horses by a celebrity photographer and featured on covers of many magazines. Adar, who propagates giving back to the society, lays credence to his recognition as a philanthropist. Vastly recognised, his recent awards include Fortune's Greatest Leaders (2021), Economic Times Entrepreneur of the Year (2021), Hurun National Icon of Philanthropy (2019), Indian of the Year – CSR Category (2020), Forbes India Leadership Awards GenNext Entrepreneur (2018) and CNBC Asia's Corporate Social Responsibility (2018).

Adar and Natasha are also the founders of the Viloo Poonawalla Charitable Foundation launched in 2012 with a target to providing education, healthcare, safe water and environmental sanitation. The foundation runs eight schools with over 10,000 children and a charitable hospital in Pune, the cultural capital of Maharashtra. The Adar Poonawalla Clean City Initiative gathers and processes city waste and provides clean drinking water at 30

locations in Pune. The Indian Prime Minister in 2017 appointed Adar as the brand ambassador for Swachh Bharat, a country-wide campaign initiated by the Indian government to improve waste management.

Poonawalla Finance, a fast-growing digital non-banking financial company established in 2019 and headquartered in Pune, is another one of Adar's brainchilds.

Adar is a shrewd investor and greatly believes in the power of smart investments. He describes himself as a risk-taker, but said, “I wouldn't take risks in things I don't understand. Maybe I will take more risks in the vaccine space than, say, real estate... In the stock market, I will take less risk because it is not an area I am fully familiar with.”

The family has bought – at auctions like Christie's and Sotheby's – great European art pieces which Adar proudly displays at his home in Mumbai that he visits on weekends. Adar has an enviable art collection “worth a \$70-80 million dollars... built partly as a passion and partly as an investment.” The family owns “at least two-three (works by) Claude Monet, Pablo Picasso, Auguste Renoir, Marc Chagall and Salvador Dali.”

Adar's money management mantra is diversification – having invested €200 million in Holland, €70 million in the Czech Republic and €400 million in Europe. He says, “We have spent over Rs 200 crore on an SEZ (special economic zone) in India. We have spent close to \$1 billion in the vaccine space in the last five years. In real estate, the stock market and other things, I have invested close to about Rs 2,000 crore.”

He has also bought a lot of land and got some commercial real estate that has been developed and rented out in Pune. “We are expanding a little bit in real estate also... I don't want to spread myself too thin,” he said in an interview.

Adar has verily emerged as the vaccine emperor of India – a superhero who does not wear a cape, but a charming and winning smile instead.

The man behind MediSponsor's inception

Willingness and leadership to face the fight against the pandemic in India and around the world.

MediSponsor, under the leadership of the incredible Mr Rahul Pawar, is supporting the nation in the fight against the Covid-19 pandemic by providing a range of products and services for the Identification, Monitoring, Prevention, Analysis, Control and Treatment (IMPACT) of the SARS-CoV-2. One of its most innovative products is the **MediSponsor Black Box, an ultra-fast, portable Covid-19 testing machine that can accurately detect the virus in 50 seconds giving an instant positive or negative result.** Supporting a vision to implement changes that benefit the entire population, Mr Pawar is prepared to revolutionize the world with his powerful contributions starting with India by bringing the MediSponsor Black Box with the hope to mitigate the rise in cases with early and fast detection.

Rahul Pawar, the visionary behind MediSponsor Inc. is an inspiration in the business world by working tirelessly on strategic partnerships to ensure the vaccination and reach to rural communities. By launching its Covid-19 vaccine donation program, MediSponsor is committed to standing up to what it preaches. By edifying the weakest and poorest community, giving them the help they need to fight the virus, MediSponsor is firmly fulfilling its goal of supporting the nation in battling the virus. Companies, individuals, NGOs, private organizations and others are welcomed to be part of this cause by donating funds for the inoculation of the underprivileged.

Credit for making MediSponsor prevail today goes to the founder and his team who, under his guidance and foresight, are prepared to make accessible medical equipment, Covid-19 vaccines, Oxygen Concentrators (with more than 90% Oxygen concentration) and test kits, anywhere in the world in partnership with the Dubai company Atlas Global Trading FZC.

Rahul Pawar is ready to offer competent services to companies, large and small, as well as to end customers. With a prophecy to improve patient care, provide timely healthcare solutions and support the nation in difficult times like today with the provision of healthcare, visual analytics and Fintech solutions, MediSponsor is a promising company with the motto: "Care with no boundaries".

“Through technology and an unrivaled commitment to patients and healthcare professionals, we can make an impact on people's lives and build a healthier future for all,” shares Mr Pawar.

FROM NAVI MUMBAI TO NASDAQ

Graduated with an MBA in General Management from the Institute of Technology and Management, Mr Pawar spent 14 years working for large organizations in managerial roles until 2014 when he decided to embark on the entrepreneurial wagon starting his own Management Consulting firm delivering projects in Business Consulting, HR, Web, Mobile Application Development and Enterprise Resource Planning (ERP) implementations and integrations in Dubai and India.

MediSponsor was not an overnight idea. After developing and implementing a Patient Booking System and researching in Afghanistan, Rahul Pawar fostered two important values: being self-actualization and the prominence of creating global change that brings benefits to all people. With these values, Mr Pawar has been building the idea that healthcare, along with care and availability for each person, could transform the whole industry.

For MediSponsor's Founder and CEO, the journey towards this innovative and disruptive healthcare company began in 2018. The following two years of incubation in the Netherlands, India, the United States, the United Arab Emirates and Singapore gave Mr Pawar a practical experience in-depth introspective and exposure to consulting, investment, management and private equity in various countries in Africa, Europe, the Americas and the Middle East.

Starting his career as a human resources specialist to form an organization, MediSponsor was founded with a dedicated team of like-minded professionals with experience in the IT and healthcare domain. They are committed to bringing next-level innovations in the care sector, promising to provide end-to-end products and solutions for today's needs, creating healthcare facilitation from predictive to cure technologies.

With the expertise and skills required, the founder and his team are ready to implement change for everyone within various verticals by maneuvering cutting-edge and innovative healthcare solutions, specialized in Visual Analytics, Artificial Intelligence, Provision of Health Services and financial Technology, aiming to provide cost-effective, timely and high-quality healthcare solutions for everyone, including businesses and customers.

“The knowledge, understanding and efforts invested in MediSponsor will make it the most trusted and valued brand in healthcare technology by 2024,” proclaimed Mr Pawar.



Mr Pawar says

Founder & CEO

"I think medical care shouldn't be static. We should constantly work together to improve our ecosystem and create the best possible experience for caregivers and care-receivers".

#PeopleToPeople

Success is a continual journey and Mr Pawar is prepared to face every obstacle that comes his way with his innovation and dynamic approach. His plan is to be listed as the trusted company by Nasdaq in 2024 with a focus on earnings and volumes produced on the subscriber base. Rahul Pawar states that the team is perfectly guided by experts on the advisory board and mentors to strive for persistent innovation and success.

CARE WITH NO BOUNDARIES

With the grim rise of the pandemic, people are struggling to obtain basic health facilities. Therefore, the vision for MediSponsor's development was to create a social impact and solve the various challenges facing people today. Rahul Pawar has built this organization by painstakingly executing market analysis and considering how it can be a critical part of generating benefits for the nation and its people. With an eye for

detail, Mr Pawar has been transforming the healthcare industry -with his creative and innovative ideas- into intelligible and affordable experiences, with the goal of providing quality and care with no boundaries. His emphasis has been focused on providing better health, vitality and well-being.

Mr Pawar states: “I look forward to the next step in this process that I am sure will be nothing short of amazing because no matter what happens in the future, I will not stop taking this endeavor to reach its true potential.”

He also adds that he believes in the potential of this company that this

model will surely bring changes in the lives of many people around the world.

The company strives to be at the forefront of research and development in the healthcare industry. Currently, the effort area is around COVID-19 whereby the CEO and his team are conducting a thorough investigation and preparing indicative work to provide technological solutions to combat this pandemic. Additionally, they are also working on other researches for diabetes care, Alzheimer's disease and cancer care.

Combining its vision with cutting-edge technology, Fintech and cognitive solutions, MediSponsor has begun a journey to transform the social impact of healthcare globally and solve the challenges we face today. A journey to which everyone is invited.



Areej Mohsin Haider Darwish

business endeavors and values to meet the various challenges of the nation on the pathway to rapid development. Furthermore, the objective of MHD LLC was not only the success and growth but also to measure up to the aspirations of the people.

Areej Darwish has Bachelor's degree in computer science from Sultan Qaboos University. Started her career as a programmer with Petroleum Development Oman, Areej Darwish has always been a passionate person. In the year 1994, she joined her family business, where she was trained and motivated by her father Mohsin Haider Darwish. With his constant support and guidance, she learnt about business strategies and ethics. She gradually climbed the ladder of success to be where she is today.

In order to run a business, you have to be involved from ground up. Starting her journey from the grass-root level was the only way to understand the bits and bytes of the business. Areej Darwish was involved in every decision of the business, as she grew to understand the process of the business and its values meticulously.

Running a full-fledged business empire comes with various challenges and difficulties, but the way she was nurtured from the very beginning helped her to stay prepared to tackle any kind of challenges by the business house. Adding to this, the dedication and knowledge she possessed empowered her to make informed business decisions from the initial stage itself.

Organizations in the development mode can afford to take calculative risks. This outlook made Areej Darwish continue the legacy by leading the ACERE cluster, making her the best example of empowerment and inspiration to all. An organization can continue to succeed if it is run and managed by a well-informed and experienced person, and Areej Darwish is one of those. Her professional management, leadership, risk analysis, and ability to seize opportunities has taken the organization to the roads of success.

Success can be seen from far, and Areej Darwish proved it true. When one is appreciated, not only by peers but also globally, the motivation to achieve more will always strive. The nominations and awards motivated Areej Darwish to go above and beyond to climb the corporate ladder, and encourage everyone how dedication and hard work can pay off.

The Empowered Role Model For Omanis

Following the footsteps of her father to leading an organization to develop better practices that ensures the organization continues on the path of growth and success, Areej Mohsin Haider Darwish is an aspiring and empowered leader of today. She is the chairperson of automotive, construction equipment and renewable energy (ACERE) cluster of Mohsin Haider Darwish (MHD LLC) which is a distinguished enterprise and a leading business house in the Middle East. For two consecutive years, 2020 and 2021, Mohsin Haider Darwish was listed in the top 100 Arab family businesses in the Middle East by Forbes.

Late Mohsin Haider Darwish, father of Areej Darwish laid the foundation of the business in the year 1974. With persistence and dedication, he consistently steered his



AWARDS AND ACCOLADES

- Women of Influence Listed in CEO Middle East in Arab world 2021
- The Arab Power Listed in Arabian Business in 2021
- Most Influential Women Listed in Retail ME in 2021
- The Power Businesswomen in the Middle East Listed in Forbes 2021
- Blackswan Award for Women Empowerment in Asia One 2020-2021
- Outstanding Leadership OER Business Excellence Award in 2020
- Outstanding Businesswoman of the Year International Investor Award in Oman 2020
- Hall of Fame Award, Woman Super Achiever award, and Exemplary Leader Award by Oman Best Employer Brand Awards 2020
- Most Influential Business Leader and Global Excellence Awards by Acquisition International in Oman 2020
- The Middle East's top 100 Powerful Businesswomen in Forbes 2020
- Women Leadership & Excellence Awards (WLEA) for Excellence in Business and Most Inspirational Woman in 2020
- 'Female Business Leader of the Year, Oman' & 'Employee-Focused Chairperson of the Year, Oman' in 2019
- Women Leadership Excellence citation and Middle East Woman's Leaders 2019
- Most Influential CEO by International Finance in 2019

Areej Darwish's career is a journey towards empowerment in the corporate world. And her award list speaks about it. This list of her achievement and awards is long, just like her perspective to triumph with the best. Her belief to continuously look for new opportunities, build a strong business network, strengthen relationships with business partners, and expand their trail into the new sector has helped and this determination will keep on taking her and MHD LLC towards excellence and success.

The magnificence in her ambition makes her dwell and create new opportunities for Omanis to develop and surge ahead in their careers. Her persistent quest towards brilliance and passion to succeed to be an accomplished leader makes her pave the way in this fast-paced business environment, by embracing opportunities that unfold in the process.

As an exemplary leader, who directs an organization in a way that makes it more cohesive and coherent, Areej Darwish is the new tomorrow. Optimism and positivity are her two unique traits, and by following these values, Areej Darwish is building a constructive business environment that serves as

the key to her successful venture. She values her employees, which is the reason she was awarded the Oman Best Employer Brand Awards. At a very young age, especially under the guidance of her father, she understood that listening, analyzing, and collaborative discussion is the key to resolving any pertaining or possible issues. Thus, she ensures to take the opinions and ideas of her employees into consideration, to gain additional insights so that she can form a sound decision, benefiting the organization and employees as well.

Guidance and leadership play an integral role in success. As her inspiration and role model was her father, she makes sure to follow the path set by him to take the legacy forward. Her profound leadership in the business took MHD LLC to greater heights, making it win various awards throughout the years.

- One of the prestigious awards - the "Top 100 Achievements Register Award" was headed to Mohsin Haider Darwish under the Business and Economy category. Consecutively, Areej also was awarded as Manager of the Year Award in the same event at

Achievements Forum 2019 held in London.

- Another award grabbed by MHD LLC was Celebrating Oman's Success by Forbes.
- Mena Award in the year 2019 for the Best Corporate Brand Award was won by MHD
- MHD was also awarded as the Automotive Supplier of the Year 2020 by Oman Prestige Awards

Entrepreneurial skills can take you from ground zero to the height of success and Areej Darwish is the living proof of that. Having a graduate degree in Computer Science, to leading the bequest in automotive and construction, Areej Darwish proves that nothing is impossible if you have the enthusiasm and dedication to do it.

Apart from being a successful businesswoman and empowered leader, she is also a dedicated mother. Just like her organization, she gives equal attention to her family and children and is up for providing them with the best education. She believes, it is essential to strike the right balance between personal and professional life. She has shattered the glass ceiling & is an inspiration and role model to Omanis and others throughout the world.

Grace

Grit and the golden touch of Feroz Khan

Feroz Khan is a towering man who juggles nick names and personalities effortlessly. From being endearingly called “Pappu mechanic” as a child for his ability to take apart all machines and fix them better than before, to being admirably addressed as a “geek techie” while a digital professional – Khan’s journey is what history is made of. The founder and CEO of DigiFlynt has traversed an interesting path – from studying in a small town at Gomia in Jharkhand, India, to now spending sunny days at beaches and balmy evenings at Burj Khalifa and Dubai Marina. His grit glitters bright, and he is a gentleman with the touch of Midas.

Khan is a graceful and compassionate individual who wants to propel digital transformation in India and his current career is spiralling him towards becoming a global thought leader in the field of technology. Socially applauded for being generous, Khan has kept his middle-class values intact and strenuously worked over the last 23 years in varied roles, verticals and industries and finally the successful establishment of DigiFlynt in 2021. But the journey has just begun for the man who swears by long drives with family and soulful ghazals as well as Hindi music.

Khan began with enterprise technology and now stands a stalwart in digital and emerging technology. He has a graduate mechanical engineering degree and a post-graduation degree in business administration. He is also a SAP, SFDC, PMP and ITIL certified professional.

Khan started his career as an engineering trainee with an oil company doing maintenance of heavy machineries and equipment. In his own words – one half of his career, 12 years, were spent in domains such as oil and gas, consumer goods and retail-led technology and the other (till now) has been consulting across various industry verticals. He has been involved in strategy and management at consulting firms like BCG and KPMG where he performed excellently in digital and emerging technologies and leading digital transformation projects for various banking and financial services.

A man who never fears rolling up his sleeves and getting his hands dirty in the game, consulting was the biggest turning point and, according to him, the best years of his career till now. Herein, he advised multiple clients, transformed



FEROZ KHAN
Founder and CEO, DigiFlynt

organisations and mentored many a young consultant with the biggest learnings from his youth on how to see out tough situations and become self-dependent.

The initial years wherein he would be clad in a boiler suit perspiring and greased as a maintenance person, a chance meeting with clients from the South East Asia left him thinking. He approached his manager and found that these suited and perfumed men, who had left him so impressed, were consultants of the SAP software. This is the point his career turned and, as the cliché goes, the rest is history.

This was the second phase of his professional studies, when he took a break from work and did his SAP PLM SCM course. He went on to learn ABAP coding, moved into technology and became a tech thought leader.

It would be fair to say that Khan's career has been brilliant. He started his corporate career at Reliance which he left as a Senior Manager. He then moved to PepsiCo as General Manager, Head SAP Operations and was soon a Vice-President (Head, Enterprise Solutions) at HCL Technologies Ltd. The next move was to the Boston Consulting Group (BCG) as a Partner and Director followed by a stint at KPMG India, as Partner and Head of Digital Advisory. In January, this year, his dream venture DigiFlynt took shape. After years of observing and implementing for others, he now helms his own company.

Having authored four books already, Khan decided on the name DigiFlynt after considerable deliberation. With his expertise in the digital domain came the first part of the name. His confidence and determination that leads to rock-solid planning, strategy and making gargantuan projects operational comes the word Flynt. Thus was named DigiFlynt that took roots in Dubai. Khan's motivation was to develop untouched geographies that had huge potential for growth, and he trained his vision on West Africa. Within a very short time, an expert team, development centres, tools, processes and technologies came into effect and the company formed subsidiaries in India, Togo and Gabon, with multi-million dollars project in the latter two nations as well as Dubai. DigiFlynt is, at present, transforming multiple countries digitally. Khan has moved beyond working for a company and enterprise, and is now in the realm of transforming nations. The company will soon also launch its own digital wallet and banking services in the Central African region and is confidently facing the future.

With sturdy operations in countries like UAE, Gabon, Togo and India, DigiFlynt is now aiding significantly towards the development of various West African countries. Through its digital technologies and products, DigiFlynt is helping countries improve their GDP through revenue collection. The company has developed its own IP-based VAT and personal income tax



collection and management solutions. DigiFlynt's main contributions are in government sectors like taxation, ports, healthcare, immigration, among others. The company has various functions such as business strategy, e-governance, customer experience, data engineering and technology enablement.

Such is the company's commitment to the society that it proudly did its maximum hiring in the COVID-pandemic period when most corporates were off-loading employees as cost cutting. DigiFlynt maintained its reputation of being a big employer even during the world crisis.

As an engineer, Khan's life was full of learnings and this is the base of his edifice as a business leader. Even as a child, he knew that it was not about exam scores but the knowledge that one garnered along the way. Khan retains his childlike eagerness that helps him be innovative and creative and thus take superior business decisions. Khan personally scrutinises all his projects granting DigiFlynt the finesse and expertise it enjoys as a company.

Khan is motivated by leaders like Elon Musk and Marc Benioff – their actions and innovations. Extremely flexible with his ideas, Khan is known to mix traditional beliefs, ancient philosophy with modern ideals. A believer that degrees help people sharpen their knowledge and skills initially, Khan feels experience is what makes a leader stand apart as their career advances.

Guided by positive emotions, Khan is known to follow what he preaches thus setting the tone of his company amongst his employees – a man who sincerely believes is empathy instead of doling out sympathy.

Khan firmly believes the future is digital, especially with the influx of artificial intelligence and machine learning. The change management will nevertheless be a daunting task for business, society and people. The key to digital success is when it becomes an easy part of daily life.

The thought leader takes pride in two main contributions to the business world during his 23-year career — one is designing and developing a software which was used for managing and maintaining the assets of a refinery and petroleum depot and eventually got sold to an IT company as a significantly valuable packaged product. The second was starting and spear heading a digital advisory practice during his consulting tenure. The success helped him to confidently start DigiFlynt which got multi-million dollar worth of contract.

DigiFlynt's immediate plans are to expand the business to reach a target of 1 billion USD revenue and a branch banking operation. Till then, Khan who is an avid learner, wants to learn the French language and read books by Jim Highsmith.

The Time For Digital Is Now

Launched in 2018, LUXE Digital Now is a digital marketing and technology solutions company that specializes in delivering digitally elevated luxury. Established on the West Coast of America, the leading marketing agency strives to be the most innovative technology solutions company in the world, capitalizing on the advancement of digital marketing technologies. With the growing demand for progress becoming more prominent in the industry, LUXE's AI, technological and data solutions have gained international recognition in less than three years.

As specialists in the luxury and beauty industries, there are many attributes that have made LUXE stand out throughout its development. For instance, the firm's groundbreaking Artificial Intelligence Data Analytical System (AiDAS) is an artificial intelligence cloud program, designed exclusively for global corporations to gain complete autonomy of their digital marketing, e-commerce and digital technologies data. Not only does this allow C-Level and Marketing Executives to enhance their marketing strategies, but also to boost data collection and autonomy for marketing ROI and therefore enhance KPI on budgets, advertising control and more. AiDAS allows the exhibition of investment and profitability input scaling with real-time conversions and predictive data analytics for investment purposes, too.

Alongside this global leader of AI data analytics, LUXE is also the innovator of other market leading AI and AR tech for the luxury industry, such Liquid Beauty AI, which is a system for beauty retailers that offers a 3D augmented reality mirror that simulated cosmetics on a user's face photo-realistically in real-time. Premier Jet App,

another of LUXE's prominent innovations, is the world's first and leading private jet charter app, which can be downloaded to locate luxury brands around the world with the app's exclusive global mapping system.

In order to achieve LUXE's founding mission to keep the luxury and beauty industry moving forward, the firm works with some of the most preeminent brands and businesses in the industry. Since 2018, the agency has helped the likes of L'Oréal, Burberry, American Express and Jaguar to find their creative voice through digital mediums, guiding them through the ever-evolving, omni-channel environment of the modern world of commercialism and marketing.



JACQUELINE HUDSON
CEO, Founder, Partner & Owner

LUXE Digital Now is an innovative luxury digital marketing and technology solutions company that has become globally recognized for its drive to constantly stay ahead in the world of digital marketing and tech. Led by Founder and CEO Jacqueline Hudson, the leading US company works with the world's most esteemed brands in the luxury and beauty industries to move them and their customers forwards into the digital age.

All of LUXE's elite clients receive exceptional standards of professionalism and integrity in their service, which exceeds expectations and consistently outstrips LUXE's competition. Ardent believers in brand and client loyalty, LUXE emphasizes valuable commitment to the brands it works with and employs a team that the company and their clients can rely on. A group of talented and diverse individuals who are professionals in data science and software engineering, the LUXE team upholds the firm's core values as it adheres to meticulous and well-researched project methodologies that will ensure the successful delivery of products and services for their clients.

LUXE is able to deliver added value at any entry point that is identified by their clients, from which point the team is able to put together project methodologies that consider the scope of the project, appropriate technologies, brand management and best practices. Using shared internal knowledge and expertise from the firm's wide network of industry partners, LUXE is able to carefully manage project deliverables through consulting services in digital communications, marketing and content, as well as technology solutions, artificial intelligence and software development. The result is the creation of complete solutions provided under one roof that will effectively boost the marketing strategy of any luxury or beauty brand.

At the head of this successful one-stop company for digital marketing and



technology solutions is Founder and CEO Jacqueline Hudson, who has been an award-winning digital marketing executive for over ten years. She is a specialist in strategic planning and management, project leadership and design, data analytical designs and architecture, technology development, and all digital marketing principles, and her expertise is regularly sought as a global speaker at the BCMA (Branded Content Marketing Association), for which she has so far lectured in fourteen countries around the world.

An expert in 'designing and implementing communication campaigns using channel success metrics', Jacqueline received her PgD from the Digital Marketing Institute in Dublin, Ireland. She has since added an extensive roster of awards and accreditations to her name, including being named in the 'Top 40 under 40' in the Top 100 Magazine in the U.S. With the help of co-founder and Strategic Leader, Steven Thorsen, Jacqueline has

led LUXE to outstanding success in a relatively short period of operation.

A great deal of this success can also be put down to the diverse and inclusive team that the firm has cultivated, which has successfully launched almost two hundred campaigns since its inception. Seeking the best in talent and individuals who will enhance the driven and inclusive company culture, LUXE takes recruitment very seriously. The firm's core values of integrity and diversity are shared by every member and despite working as remote groups, LUXE has still been able to foster a close community culture in its organization.

The remote operations of LUXE have given the firm a type of new, virtual office that is not only well-suited to the tech-centric nature of the business but has proven instrumental in the continued success of LUXE throughout the global pandemic. Despite the notable impacts of Covid-19 on all industries, it has been a test of the resilience of this firm, which continues to stand strong thanks to its people and its leadership.

As such, LUXE is able to continue looking ahead to a bright and ambitious future. In the months and years ahead, the team at LUXE will continue to advance their technology solutions in the areas of space and holographic systemic technology. This unceasing progress in technological solutions will enable LUXE to drive towards its mission to move the luxury and beauty industry forward into an as-yet unexplored and exciting future.



The Samaritan and Poet

Entrepreneur Mansoorali Bhabha

The Bhabha family has been in Mumbai, erstwhile Bombay, for much over three generations. Each man heading a business... each one a success. It is little wonder then that Mansoorali Bhabha would tread the path of his forefathers, and, in his own words, "learn to spell entrepreneur faster than anything else!"

Growing up in the privileged surroundings ensconced in the posh neighbourhood of Bandra, Mumbai, Bhabha was a keen and intelligent gamer, who would never say no to long drives with friends. He would always be on the move, indulging in serious sports. However, he has travelled far from then to becoming the suave gentleman now who collects vintage watches and pens, while he loves to spend his spare time contemplating metre as he writes poetry, if not sky diving that is.

Business is obviously in his genes, otherwise how else would a 25 year old manage to gather Rs 15 crore – without a collateral and just on face value – for his first entrepreneurial outing and build a long-lasting partnership? Thus starts the story of the young businessman who is now the director and chief executive officer (CEO) of the Bhabha Group of Companies. He is also the director at schonberry network (India) Limited.

Bhabha had the best peer group one could hope for while he was still in college. Post that, he started work at DSP Merrill Lynch. In his early youth, he was delighted to be surrounded by a host of people who were all success stories on to themselves, or would soon be. He watched many a friend and mentor convert their passions into gargantuan businesses, which a few exited later via private transactions or IPOs.

These experiences were imperceptibly stoking the business blaze in Bhabha, who watched in awe and inspiration, as his peers and seniors created valuable concepts providing resolutions to critical businesses. He imbibed much of this to emulate in his own ventures later.

It is no surprise that the handsome biz honcho – now a regular at receiving awards – is inspired by none other than former British prime minister Winston Churchill. Silent waters run deep, and Bhabha has quietly burned the midnight oil perusing the life and struggles of Churchill. He is precise in his admiration for the British politician, who, according to him, was the "saviour of democracy." Bhabha greatly admires the wisdom, upright character and persistence of the leader, and wishes to reflect the same.

Bhabha joined the Bhabha Group of Companies in 2005, and restructured it immaculately. The group has its fingers in a lot of pies and takes equal pride in all. It is a renowned business conglomerate with headquarters in Mumbai, and a striking presence in various diversified industries



MANSOORALI BHABHA
Director & Chief Executive Officer

that include real estate, infrastructure, healthcare, education, technology, luxury and corporate brands.

Keeping the bearings simple, Bhabha ensures the group stands synonymous with excellence and commitment to advancement and innovation. The key is to continuously reinvent themselves and recommit to new avenues of creation and knowledge. The group has a broad portfolio since he believes that as a long-term investor, ensuring the end well-being and daily requirements of the populace is a must.

Bhabha is convinced that money alone cannot be the sole purpose of any business and, consequently, the group does not chase profits. As he says, "this was never the purpose of the company – not when it was founded, not when I joined, not now and not ever." The primary principle of the group is commitment and dedication as responsible citizens of the country and the world. The Bhabha group aspires to build people and communities through housing, education, healthcare and research. He sincerely says with conviction, "We are also deeply committed to rebuilding the lives and livelihoods of people devastated by major natural disasters."

A glimpse of the group's ventures shows how large a ship Bhabha is helming – it is verily a business juggernaut! He feels that this is nothing and that the opportunities waiting to be explored are manifold. The group is happy to partner and collaborate, because the CEO is firm this is the future of all business ventures now. Marking its presence on the globe, Bhabha Realty – the infrastructure company – has signed two major projects in Africa expected to be a game changer for the group.

He introduces his many businesses as one would close family members – such is his ownership and pleasure. Bhabha Luxury & Lifestyles has parked a 450 cr. venture capital wherein entrepreneurial teams propose ideas and the group invests, if they like the aspirations. Bhabha's SchonBerry networks, the group's company incorporated in Stockholm, Sweden, specialises in construction, trading, IT, infrastructure, ecommerce, fashion apparels and healthcare. It is constructing a state-of-the-art first sports academy at Lucknow, India, called CricBerrys – to be ready

by December this year. Come March 2022, and SchonBerry School will open its gate in Lucknow, based on an IGCSE / SAT I & II curricula.

Bhabha keenly oversees the group's medical tourism that has already been creating waves. On the healthcare aspect, he has also supervised the soft launch of a cloud-based medical app called DuckBerrys in Libya. The medical app connects clinicians, pharmacists, labs and patients in a virtual environment. A deal has also been signed with Wockhardt Hospitals for medical tourism this year.

But first on the podium, for the group head, stands Bhabha Realty and Infrastructure. He holds it close because of the value of infrastructure assets, both domestic and abroad, and its steady contribution to the group portfolio.

A shrewd player always knows which horse to bet on, and a sharp businessman knows what to invest in. For the Bhabha group, the next big thing is the tech business. The man says that the group is already expanding its trade through joint ventures, acquisitions, strategic alliances and investments. Bhabha intends to leverage its international network to enter new markets and explore new opportunities. On cue, healthcare and infrastructure operations have already reached many African countries providing the company an advantage.

But home is where the heart is... and however much he may train his vision on the international market, the Bhabhas are finally always homeward bound. The group wants to bridge the urban-rural divide and their clarion call is equality for all – be it development or opportunities. Bhabha says he is perpetually devoted to fulfilling all dreams of the new India.

Bhabha diligently feels the group's presence in all ventures must have a defining impact on the millions of lives being touched by projects important to a nation's being. So whether it is essentials like delivering cooking gas to rural kitchens or protecting the country's staple food produce – the happiness index of the country is crucial and must be boosted.

Bhabha takes on the role of a Samaritan and feels that when business sites emerge these must always empower the immediate communities, making

them self-reliant. They must not shadow but provide shade to the dependents. He views his business as a national obligation and feels that nation-building is their primary duty – which pretty much explains why the Bhabhas are quite unique as a conglomerate.

The Bhabhas have grown with Bombay and then Mumbai. "Every person here is a sort of a businessman. 'Dhandha' (colloquial Hindi for business) is in the blood of Mumbaikars," smiles Bhabha, adding humbly, "How could we be removed from it?" He points out, in his words, "The old city is home to hundreds of legacy organisations, family businesses, large conglomerates, leading banks, financial institutions, and, lately, start-ups."



Bhabha says his mantra is always, "I want more!" The thought keeps him alive and passionate – the excitement of converting ideas into reality. Translating dreams into something palpable that one can always look back at with pride and enthusiasm. He says it is not about one product or service, or experience – it is about leading people onwards like Moses so that they reach their destinies and become what they are meant to be.

Bhabha wants to be known as a genteel and gentle person... someone who propagates kindness and good. He wants to lead by example and hopes he could be forgiven for all his mistakes – making one wonder whether a man as socially aware and promising as him has any.



THE MEN BEHIND NEXTGEN INNOVATION LABS

It was about two years ago that Munish Rishi asked his long-time friend and colleague, Mayank Purwar, to join hands and help re-build Nextgen Innovation Labs. Nexgen Innovation Labs, as the name suggests, had the vision to create innovative technologies that solve critical business problems in the new digital age. Since joining hands, the company has gone on to become a leader in its space, recently winning the Dallas100 award for being one of the top 100 business in the Dallas area conferred by the prestigious Cox School of Business and being recognized as the fastest growing dynamic company by the Caruth Institute of Entrepreneurship at the Southern Methodist University.



MAYANK PURWAR

President & MD



MUNISH RISHI

CEO, Founder & President

Today, Nextgen Innovation Labs remains at the fore front of technology. Whether building drone-based platforms for surveillance and logistics or helping medical tech companies with video streaming solutions to broadcast live surgeries across the globe or working on 5G products and solutions, the innovation never sleeps at Nextgen.

Mayank Purwar

Where Spirituality Meets Biz, You Find

Mayank Purwar — President and Managing director of NextGen as well as President and Co-founder of Austin One Technologies — is a heady combination of spirituality and keen business sense. A business expert who never fails to discuss his ideas of life, Mayank follows the learnings from the Bhagwad Gita, and is deeply inspired by historical leaders like Maharana Pratap, Shivaji Maharaja and Guru Gobind Singh as well as business greats like Dhirubhai Ambani, Steve Jobs and Jeff Bezos.

Mayank's spiritual inclination started in China in 2008, when he and his family met their revered Guru Mrs. Amita Sinha, who not only helped view the Bhagwad Geeta as a practical manual but motivated them to transform by imbibing the learnings in their life. He holds Geeta Goshthi every Sunday with nearly 25 people participating. Even during the pandemic he has continued the Goshthi through Zoom. Even otherwise he imparts Geeta lessons to interested groups in corporates.

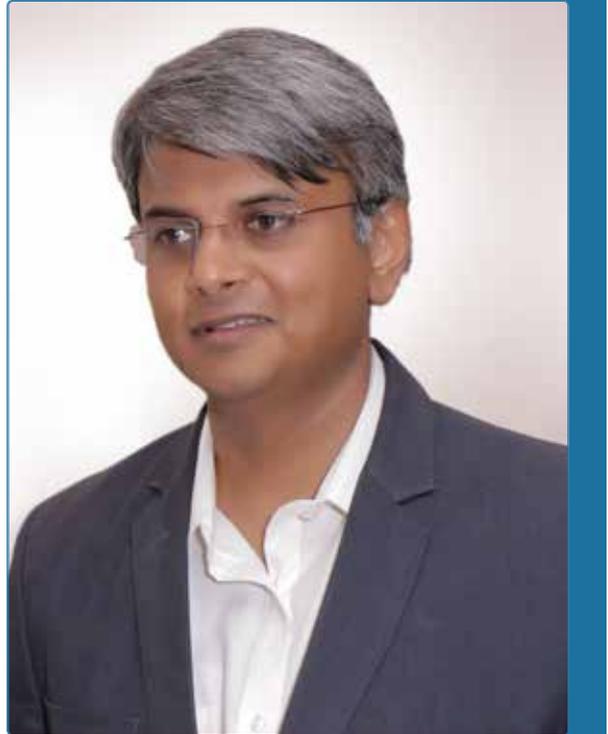
The man who propels change with incisive organising abilities always looking full of hope and energy, will seldom hang up his boots. After 26 years of being in the industry with robust and qualitative experience, Mayank refuses to slow down. His vision is clear and futuristic and he dreams big. He is of the conviction that if one has strong will and right objectives — success will be a life-long companion.

Living in Gurgaon, which Mayank calls a dynamic city, he feels opportunities are limitless when one is a sincere seeker and ready to adapt. With a BE (EEE) from BIT MESRA, Ranchi, and an executive MBA from the Duke University, the son of highly placed Govt. officer, Mayank has roamed the lanes and streets of many a town in the Indian heartland of Uttar Pradesh during his childhood. A passionate sports person, he still pursues field hockey and cricket with the same zeal, and any racquet sport has him bounding across the court. A multifaceted personality enables him to strike a work-family balance with ease.

In a leadership position at NextGen, Mayank is an expert in interpreting his corporate vision and strategy. He converts the company's objectives into actionable goals — thus providing decisive leadership to multi-functional and cross-functional teams. He terms himself a “performance accelerator inspiring the best from his team.” A believer of clear and categorical communication with peers and subordinates alike, Mayank feels this holds the key to any company's growth.

Mayank has enviable experience at multinationals like Siemens, Nokia and Fujitsu. He has an entrepreneur's vision and drives hard the revenue, EBITA growth and profits. A firm and result-oriented corporate man, he believes in delivering results and ensuring business value in high-growth environments. He has walked the corridors at Nokia in Indonesia, Singapore and India as the regional system marketing manager; at Siemens Mobile and Siemens One as vice-president in various verticals in China as well as Fujitsu India as the Country Sales Head.

He holds his experience at these companies dear to his heart high which have contributed to the individual and leader he has become. At Siemens, he



MAYANK PURWAR - President & MD

learnt the value of working in a structured environment and a process-driven organisation, which added to his learning of keeping things simple. He emulates the same in his current role at NextGen. At Nokia, he absorbed the art of being creative, imaginative and communicative. Life at Fujitsu was about ideas and innovations — and being quick enough to define customers' needs and market trends.

All these years culminated into the Go for Growth mantra that he finally imbibed as the MD of NextGen and Austin One Technologies in the fields of industrial automation, product engineering and innovation engineering services. They are now targeting a growth upto USD 100 million in three years with NOPAT of 25 per cent.

He keeps his functioning at NextGen simple and straight—construct the strategy for growth, define rationalised numbers, brainstorm with the management for the buy-ins, prepare an action plan and implement. Mayank envisages himself in the driver's seat steering NextGen to excellence in industrial automation, product engineering services and enterprise solutions and services. With feet firmly planted in the present, and a right combination of work and attitude — the companies future is looking up.

He spends his time creating vision, mission and strategy; aligning and motivating teams for strategic objectives — followed by recognition and rewards for mission accomplished. He is focused that in the next three years, NextGen's hard work, patience and persistent efforts will pay off and lead to valuable wealth creation.

This is exactly what makes Mayank tick as a human — the ability to create opportunities for all — of career, wealth and growth. He believes in sharing accomplishments to ensure that everyone has the opportunity at success and life. And this is what makes him content and unique as an individual.



MUNISH RISHI - CEO, Founder & President

Munish Rishi

The one who keeps going - Tenacity meets business

participated in extracurricular activities, including badminton and roller-skating at national level.

He completed his computer science and engineering science degree in India. Rishi was known for his effortless leadership even as a youth, when he began to heavily tilt towards rapid technology innovations. His initial job profiles — he started his career with technology sales — with leading technology firms like Digital/HP, Nokia, Hughes software and Capgemini engineering gave him immeasurable exposure. Thus he began developing his own thoughts, ideas and solutions — an ever-developing mind of knowledge that he still banks on. Rishi has also later served as the president and CEO of United Commtel and sits on the board of several exciting companies.

The group chief executive officer (CEO) and founder of NextGen Innovation Labs is a veritable doer, an avid traveller and a die-hard sports fan. He is a man who is a risk taker, for whom giving up is never an alternative. This possibly best defines the award-winning, skilful and resourceful business leader. Rishi just surges ahead, taking it all in his stride... eyes on the target — it is all about keep trying and excelling like a true sports loving person.

The “life-long-entrepreneur”, as he terms himself, has boosted multiple self-started entrepreneurial projects focused on the technology sector in a quarter-of-a-century career. He believes in connecting on a personal level with all — esteemed customers and the junior-most employee alike — thus according him unparalleled popularity. Rishi has immense faith in the power of people and often compares sports to business, where individual ups and down are a part and parcel and in the end it's the team that wins.

Rishi is grounded and level-headed. So whether it is about being a loving husband and a doting father to three boys, or sitting in the boardroom contemplating chances and risks — he does not blink an eye as he smoothly switches roles. As a supporter of start-ups, Rishi feels immense satisfaction about creating companies essentially because these provide limitless opportunities to a very large number of people, keeping their hearths warm. He fondly holds N3CTR.GG — an eSports start-up began by two teens — close to his heart. He is the chairman of N3CTR.GG and is very proud of such young entrepreneurs.

Born into a family of professors, Rishi grew up in a beautiful verdant university campus in the town of Kurukshetra in Haryana, India. While doing his initial education, Rishi was clear he would pursue his business ideals eventually. The campus life bolstered his skills as a sportsman as he

The university life of the USA beckoned him soon and he moved to pursue an MBA degree at the Kellogg School of Management at the Northwestern University in Chicago. Rishi weighs heavy his association with the world-class educational experience here — the professors that he learnt from and the life-long friends that he made.

For the last over 20 years, Rishi has been living in one of the fastest growing cities of the US — Dallas. He is widely feted for his contributions. The latest being when NextGen was recently recognised as one of the most dynamic and fastest growing companies in Dallas— awarded by the Cox School of Business at Southern Methodist University. Earlier in his work too, Rishi regularly received awards for his business acumen, revenue growth for companies, product innovation and above all leadership abilities.

Although COVID has adversely affected an entire generation, it has created humongous opportunities for technology to assist overcoming challenges and problems. It has trained the spotlight on the technology sector and most related companies adapted to the COVID environment, exhibiting tremendous growth even as other sectors floundered.

As a tech-entrepreneur, Rishi blossoms in the possibilities of modern technologies and ambitiously builds solutions to bring these into practical use to solve issues. Constantly evolving as an active leader, Rishi spends time to understand roles and responsibilities in a company. He is an involved key player, who creates effective visions for the company and converts them. At present, he is on the advisory board many companies in India and the US, investing time and passion everywhere he goes.

Rishi feels he retains his youth's passion, energy and ambition to build and grow as a business leader and as a person. But what he has now is something he would not ever trade, and that is the power of hindsight. He feels that experiences enrich a person and have helped him develop a stronger intuition to find and judge opportunities.

Today, one could easily find Rishi in a boardroom making tough decisions or in front of a TV rooting for the Dallas Cowboys or the Indian cricket team — for he is a lifelong sportsman and a business leader with a deep desire to win. He believes for what are losses, but only opportunities to learn.

Marching Sheep

“The two most important days in your life are the day you are born, and the day you find out why you were born.”

Mark Twain

Sonica Aron, Managing Partner, Marching Sheep, Founded the HR firm in the year 2013 with a purpose of making a tangible difference to people's lives and careers, to drive respect and equality for all. An XLRI post graduate in human resources, having worked with companies like PepsiCo, Vodafone, Roche diagnostics and AkzoNobel, She was heading HR for Philips consumer lifestyle in India before founding Marching Sheep.

In the last 8 years, the firm has gone from strength to strength. From being a one-woman army to being a team of passionate HR professionals striving to make a difference each day through their unique curated offerings in the areas of diversity and inclusion, bespoke learning interventions, employee emotional wellbeing and psychological safety, and OD consulting. Today the firm is amongst the most recognized firms in the country for their client centric approach. They do not push off the shelf programs but curate solutions relevant to the client needs.

Sonica is a strong advocate of diversity and inclusion. Having been a woman HR professional in the industry, she has seen the narrative of diversity and inclusion broaden and evolve. When she started her career, she recalls, “There was barely a focus on Diversity. There was no POSH. There were no articulated diversity and inclusion goals or even acknowledgment of the gap. Over a period of time, we saw a focus building on hiring more women professionals in the workforce. Even then, for a very long time, efforts remained recruitment focused and topical in nature, without getting deeper into understanding the deeper issues- why were we not able to retain women, why were there so few women at the leadership levels, why were there still male dominated functions and industries and so on. When I started Marching Sheep, the purpose was clear, to make a tangible difference by creating awareness about the real issues and solutioning around those issues...like life stage navigation.” Marching Sheep today carries out extensive research, awareness sessions and campaigns, panel discussions and a lot more not only to drive inclusion of women in the workforce, but also inclusion of PWDs, LGBTQIA, cultural diversity, and generational diversity.

Similarly, another area that Marching Sheep is extremely active in is building emotional resilience in the workforce. Here again they believe that employees need to be enabled with the life skills to deal with stress on an on-going basis. At the same time, managers need to be enabled to build psychologically safe work environments. While many organizations offer counselling services, but that is too late. By that time the employees have reached a stage where they need help. They need to be enabled to identify their stress triggers, their own emotional response, and identify their own coping mechanisms. Marching Sheep has worked



SONICA ARON
Managing Partner

closely with clinical psychologists to design high impact interventions in the space of building emotional resilience and psychological safety in teams, which have been particularly relevant during the covid pandemic.

Marching Sheep's strength is staying true to their purpose-making a tangible difference to people's lives and careers, driving respect and equality for all, and this reflects in all their solutions and interventions. As Sonica proudly points out-

“ All our clients are repeat clients. They all come back. We have a relationship of trust and mutual respect based on the quality of our delivery. ”

Having said that, she also believes there is still a lot of work to be done. “We have just scratched the surface as far as inclusion goes, or acceptance of importance of mental health. There are still naysayers, resisters, biases, and taboos. So our journey continues.”



JITENDRA PURI

Founder Director

Studioxp Management Consultants Pvt. Ltd.

Jitendra Puri, Founder Director of STUDIOXP is one of those few professionals who follow their passion and never driven or drifted away by society or industry conventionalism. Jitendra brings on board contemporary designs of International level mix with eco-friendly trendy materials to win & satisfy the prestigious clientele of STUDIOXP. Jitendra with his insight on voguish designs is successfully serving his clients and has modernized the Indian Corporate Interior Design Industry according to the International Standards.

Jitendra with M.Tech Degree in Construction Engineering and Management from IIT Delhi and B. Arch. from TVB school of Architecture with holistic knowledge on the subject matter, has achieved remarkable milestones in his career. Since entering the Architecture & Interior design profession in 1999, Jitendra has developed a reputation as a creative and accomplished professional. He is especially interested in projects that have an eco aspect to them and are dedicated to providing sustainable and creative solutions.

He has worked with an eminent Architect for 12 years on a leadership role prior to STUDIOXP and currently working with International & National clients on projects like corporate offices, Schools, Hotels, Hospitals, Food Courts, High-end retails, Labs and many more.

With more than two decades of professional experience, Jitendra is passionate about the future of design. He enjoys mentoring young designers and challenging them to be the best they can be.

Jitendra is a true entrepreneur who strived hard to reach his goal. He is working continuously

towards taking the Firm to the pinnacle of success in India and abroad through his command in Modern Interior Designs especially creating environment friendly green interiors with unique & timeless designs, cost optimized solutions, getting more for less, improved trust and end users satisfaction.

He believes in the philosophy that Sustainable & green development is the future ahead. As every professional spends one third of their life span at their work place which has to be conducive and the same can only be achieved through efficient design combined with technology to ensure the mental and physical health of an individual in addition to the aesthetics of the space. He feels sustainable design can be achieved by both simple and high-tech ways, initial cost is a bit more but human capital that occupies, is the supreme cost of any facility'.

Jitendra has designed and delivered several prestigious projects for Lumen Technologies, Kronos Group, Jubilant Foods, Decathlon, Brook Field, Black Stone, DLF, Spaze group, CSC, Alstom, Patni Computers, XL Catlin, Pine Labs, Concentrix, Huawei, Pearson, Ericsson, Jakson, Bank of America to name a few.

He has been honoured with various National & International awards & accolades for his professional achievements e.g., Times Business Reality Award 2018 & 2019 for Commercial Architecture and Interiors, Brand Leaders for Asia & GCC for Interior Infrastructure Projects by Asia One and URS media at UAE Business & Social Summit 2017 to name a few. He has also been featured in Asia One Magazine, A+D magazine, The CEO magazine & Business Connect magazine.

Jitendra believes in focus & hard work. His team is his core strength. His team members are addicted to his passion and diligence and continue to contribute towards the Firm's mission, vision & core values.

He Strongly believes in giving back to the society. He achieves this by his philosophy of reducing the carbon foot print using recycled materials, reuse waste, conserve or use renewable resources and using human friendly materials through innovative & green interior designs. Apart from this he is also helping in upliftment of school infrastructures for the under privileged.

Jitendra Emphasize that work of the Creative Person is one of constant adaptation, not only in how he works and engage each client, but also in how he address their unique vision and design challenges for each project.

He is passionate towards his dreams and believes that Dedication, hard work, humbleness, integrity & ethics can only take you to Success in your professional field and one should always experiment in Design and come up with Innovative and unique concepts not only satisfying client's needs but these should be according to the Current trends in the Design Industry.

KOHELI PURI
Founder & Managing Director



With a dream to revolutionize the Mindset & Landscape of Commercial Real Estate Developments, Koheli Puri is continuously working towards her dream to build her own I.T. Parks Pan India with her experienced team of professionals. Over two decades of experience in Commercial Developments and Corporate Design & Build Projects, Koheli is an adroitly skilled individual & a dynamic Real Estate Project Management Professional with M.Tech Degree in Construction Engineering and Management from IIT Delhi and B. Arch. from IEST Shibpur.

After working with one of the Top Multinational Corporate for 7 years in leadership role and Development group for 4 years, Koheli formed her own company & one of the most trusted brand STUDIOXP in 2011 to integrate People, Process & Passion and deliver commercial & corporate IT & ITES projects as per clients' business requirement with strict adherence to time, quality and Cost.

Due to her arduous work and "Never say Never" attitude she has won many clients till date and have delivered large scale, unique design & quality projects for top corporates like Brook Field, Black Stone, DLF, Ultimate Kronos Group, Lumen Technologies, Ericsson, HCL, Bank of America, Pine Labs to name a few. Prior to this, Koheli has successfully delivered several large-scale Commercial Development projects including Hotels, Schools, Large Corporate Campuses, Platinum LEED rated Green buildings and worked with several fortune 500 companies throughout her professional career.

Koheli's entrepreneurial journey is no less than a spirited voyage - as said **"actions speak louder than words"** -

Koheli demonstrates her strong will power to create effective business opportunities in any kind of market condition and transforming it into a successful venture. Currently she has tied up with global funds to undertake funded fitted out projects for corporate clients where client can payback in rentalise model. She has also tied up with eminent IFMS company to provide End to end solutions to her clients.

Koheli gives the credit of her success story so far to her super strong unstoppable team members who are working amidst of all odds to keep alive the Firm's core values which are Accountability for Quality Services, Commitment to Delivery, Trust in Relationship, Transparency and Utmost Integrity above all.

KOHELI TO HER CREDIT HAS WON SEVERAL PRESTIGIOUS NATIONAL & INTERNATIONAL AWARDS & ACCOLADES E.G.

- Indian Achievers' Award 2021 for Business Leadership by Indian Achievers' Forum.

- Self Made Women award 2021 by Digilive in recognition of extraordinary contribution to the society.
- Times Business Reality Award 2019 for Commercial Architecture and Interiors.
- Women Empowerment Leadership Award 2019 by URS Media and Asia One in 12th Asian Business & Social Summit 2019.

She has also been featured in several National & International Business magazines like Asia One, A+D magazine, The CEO magazine, Fortune India, Silicon India, Business Connect, Mirror Review, The Business Fame, The Global Hues magazine to name a few.

Koheli with her infinite mindset & out of the box thinking, currently thriving to turn her dreams into reality. She is fascinated by the Architecture and advancement of construction technology in Dubai and wants to implement her technical knowledge and experience to create such wonders in India. Koheli is truly Indian at heart - she has tied up with well-established Indian Architectural Firm of UAE to design her Development Projects.

Koheli is a compassionate & unbiased individual. She is continuously working towards child's right to education and sponsoring studies of several deprived children across the country.

Koheli firmly believes that professionalism is beyond gender and anyone can achieve their dreams if strategically & intelligently planned and implemented with full conviction.



Started in 2008, Perfios was identified as a cutting edge product technology company in the Fintech space, even when the word Fintech was not as much of a buzzword as it is today. The opportunity for the company presented itself in the form of a clear absence of any technology solution that provided a 360-degree view of an individual's finances across different financial institutions and products, leading the serial entrepreneurs to decide to build one themselves as a one-stop shop for all personal finances.

Their products have become category creators and the go-to digital solution for Loan application processed by Banks, NBFCs and Fintechs. Today, Perfios serves more than 270 financial institutions across geographies.

Perfios's data analytics platform is used by leading Financial Institutions across 20 countries, including India, Singapore, Malaysia, Indonesia, Vietnam, Philippines, Hongkong, UAE, Middle East and Africa.

Perfios aspires to enable and drive an ecosystem where all financial decisions are data backed and taken in real time.

The company has been richly thriving on the theme of "One Thought One Dream One Team" from its inception to date

| ENABLING REAL TIME ANALYSIS

Perfios's platform has been designed to analyse Statements (irrespective of whether they are e-statements, online statements or paper-based scanned images) for credit-decisioning along with analysis of other financial documents like ITR, GST, Payslip, Financial Statements etc.

The technological solutions built at Perfios make the entire credit decisioning process faster, cheaper, and smarter for their customers. Activities that take up to a few weeks can potentially be done in almost real time with Perfios, thus supporting the theme of Digital India.

| INTEGRATE – E2E DIGITAL PLATFORM

- 50 + Pre-built integration
- Dynamic Rule Engine with fully configurable modules
- Credit Risk Assessment & Modelling
- Quick Go live

| USE OF ML & AI

Perfios makes extensive use of Artificial Intelligence (AI) and Machine Learning (ML) to automate what were once highly cumbersome and human-intensive processes, thus bridging the gap between data and intelligent insights to enable customers to automate data-driven, less risky and price-reducing decisions. Perfios extracts, categorises and analyses thousands of document types in real time, helping Financial Institutions take decisions in stringent privacy and compliance environments.

| FRAUD ANALYTICS

Perfios' Credit Assessment Memo (CAM) saves valuable time for personnel like credit managers by offering a report that is crisp, accurate and detects financial fraud.

CAM also assists with cross validation between different Financial documents to identify fraudulent behaviour by analysing variations among documents and identify any tampering to documents.

SCALE

- 10 Million + Financial Documents / Statements processed on average in a month
- 1 Million + Scanned Statements processed every month
- 500 Million plus transactions categorised monthly
- 755 + Institutions supported
- 2,500 + Bank Statement variations supported
- 1,700 + Data Formats supported
- Access to 850 + Data Sources

ROBUST GROWTH PLANS

Perfios has been growing consistently at an average rate of 100% year-on-year and the expected growth rate is also at least 100% year-on-year for the next three years. The projected growth will be the result of factors like expansion of the product portfolio, a robust international expansion strategy, and strengthening of existing customer relationships.

FUNDING

Series A funding of \$6.1 million led by Bessemer Venture Partners in 2017 and followed up with Series B funding of \$50 million led by Bessemer Venture Partners and Warburg Pincus in 2019.

NOTABLE RECOGNITION

Last year Perfios was recognised by FICCI for its 'formidable growth story' and by CB Insights as one of the Top 250 Global Fintech companies using technology to transform financial services in the Credit Score and Analytics space.

Previously Perfios has received the Emerge50 Awards 2019 by NASSCOM - Ranked Among the Top 50 Organizations in the Fintech Category, Business Today Award for Best Fintech - Value Added Service in 2018 and The Economic Times BFSI Innovation Tribe Award 2018, in the Tech category and many more similar accolades.

MR. V.R. GOVINDARAJAN

Co-Founder and CEO, Perfios Software Solutions

"Each stage requires different decision making process. However, a common trait is the adherence to the basic value system (that cannot be compromised under any circumstance) and the core belief and commitment to provide value to all stake holders." This is the corner stone that has influenced the decision making at every stage for the Co-founder and CEO of Perfios, V.R. Govindarajan (Govi)



MR. V.R. GOVINDARAJAN
Co-Founder & CEO

Govi has more than 32 years of experience in the IT industry in both US and India. Prior to cofounding Perfios Software, Govi was a co-founder, CTO and member of the Board at Aztecssoft.

Earlier in his career, Govi has worked extensively in the database technology area with Digital Equipment Corporation and IBM (India/Almaden research Labs). He is also the Co-Chair of the FICCI Fintech Committee.

His clear vision is to ensure that Perfios continues to play a pivotal role in digitization of financial data helping customers to derive meaningful insights & analysis thus rendering Perfios to be a thought leader and early mover in its space

Under his strong leadership, Perfios has been a pioneer in the Real-time credit decisioning space, powering most of the Banks, NBFCs and fintech companies in the digital lending area and has expanded the activities to the South East Asia and UAE markets as well, after having established its leadership position in India. Govi is also known to be an active voice in various Fintech events and is seen frequently in various conferences.

Govi always believes that he owes his success to the team that refined and translated his vision into action and execution with success.

His message to future entrepreneurs reads- "One needs to be passionate about the chosen goals/vision and sustain it throughout the journey, for the moment the passion goes away, everything else will go away too."

MR. SABYASACHI GOSWAMI

Chief Business Officer, Perfios Software Solutions

"It's not about the goal, it's about the type of person that can accomplish the goal." This

is the success mantra of Sabyasachi (Sabya) Goswami, Chief Business Officer, Perfios.

Meet Sabya, who has 20 years' of experience in proficiently managing P&L, Business Development, Strategic Account Management, Sales & Business Strategy, Marketing & Product Development, Client Relationship & Team Management.

Prior to Perfios, Sabya has worked with some prestigious organization like Axis Bank, Standard Chartered Bank, Kotak Mahindra Bank, IDBI, HDFC Bank and Sunoida Solutions in Dubai.

With deep domain experience in the Banking sector and a strong business acumen, he plays a vital role at Perfios and is known for introducing innovative solutions to the market. Sabya is often described as a keen strategist with expertise in managing the entire business, deep understanding of the changing markets and sharp perception of what the customer wants. In process his driving of revenue growth has immensely helped Perfios in achieving the targets.



MR. SABYASACHI GOSWAMI
Chief Business Officer

Sabya has been instrumental in the scaling up of Perfios from being a small pioneering start-up to a well-recognized innovative product company in the BFSI sector. Under his leadership, Perfios has made sure that customer satisfaction is prioritized for their 270 + Financial Institutions customers and is the face of the company at industry level events.

Some of his skills include strong communication, collaboration & team building and these are testified by his well feathered cap which holds many awards for exceptional performance. Sabya, known to be a well-loved leader, ensures that employees are encouraged to brainstorm and ideate such that their opinions and ideas are shared in an open forum and making the workplace amicable for all