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AIMA ALL INDIA MANAGEMENT ASSOCIATION | YOUNG LEADERS COUNCIL

YLC News

MONTHLY NEWS LETTER

From the Chairman

It is my pleasure to present the next edition of YLC newsletter.

We have received very positive feedback on the first two editions and Thank you all for your support and encouragement.

Young Leaders Council in its endeavor to provide a platform to young leaders to shape the management destiny of the country has started to pick up momentum. We have added several bright young achievers as new members from different walks of life.

Vineet Agarwal
National Chairman YLC, AIMA

It was a pleasure to meet Delhi NCR chapter members recently at a Integration meet. The enthusiasm of each member and their collective zeal to make YLC a unique body with a goal to lead management growth in country was truly inspiring. I urge other chapters to also interact and organize events regularly. YLC secretariat will be happy to support.

I encourage and request members to give feedback on the newsletter and proactively contribute to make it even more interesting and beneficial to readers.

YLC Office Bearers

Vineet Agarwal
National Chairman YLC, AIMA

Pranav Pai
National Vice Chairman

Radha Kapoor Khanna
Forum Chair

Suraj Dhingra
Chairman – Events

Nakul Saxena
Chairman - Membership

Published by

AIMA Young Leaders Council,
Management House, 14 Institutional Area,
Lodhi Road, New Delhi-110003
Tel : 01124645100, Fax : 01124626689
E-mail : ryadav@aima.in
Website : http://ylc.aima.in

Inside

Young Leaders Council Integration Meet

The Delhi NCR chapter of AIMA's Young Leaders Council (YLC) organised an Integration Meet on 19th January 2019 for YLC members with an aim to familiarise them with AIMA YLC as well as provide an opportunity to interact and engage with fellow members. The meet kicked off with the welcome address by Mr Vineet Agarwal, National Chairman Young Leaders Council & Managing Director, Transport Corporation of India Ltd followed by a brief introduction to the objective and vision of YLC by Mr Akshay Munjal, Delhi Chapter Chair & President, BML Munjal University.

An icebreaker activity 'Personality shield' was introduced by Mr Ajay Nahar, Member YLC & Director, E&Y in which members participated enthusiastically; while Mr Nishant Saini, Partner KPMG gave a quick brief on YLC's proposed National Management Competition. The meet ended with a YLC Forums formation activity moderated by Mr Vineet Agarwal. Over 25 Delhi NCR YLC Members participated in the meet.

Mr Vineet Agarwal, National Chairman Young Leaders Council & Managing Director of Transport Corporation of India Ltd addressing


Mr Akshay Munjal, Delhi Chapter Chair & President, BML Munjal University address YLC vision.


Mr Ajay Nahar, Member, YLC & Director, E&Y.

Particpants of Young Leader Council Integration Meet

Management Report

How AI is reshaping jobs in India

This is a report by AIMA–PwC on 'How AI is reshaping jobs in India'. The report is based on a survey which was conducted to gain insights from Indian industry into how AI is going to impact jobs and the industry readiness to adapt to an AI-led job scenario.

The objective of the AIMA–PwC report is to understand the tectonic shift which is taking place across industries due to the increased use of AI and automation and its implications for the current workforce in India.

Introduction

Artificial intelligence (AI), propelled by machine learning (ML), computer vision and the Internet of things (IoT), is fast evolving as a significant general purpose technology. It is no longer restricted to technology companies and is currently being pursued widely across all major sectors, such as manufacturing, agriculture, healthcare, retail, banking and financial services, and public utilities. AI is even being implemented in the fields of national defence and security. While an increasing number of industries have already embraced AI and started to reap its benefits, many others seem willing to explore the significant business opportunities and societal value offered by AI. Companies that are at a relatively lower maturity level along their digital roadmap need to identify the potential business cases for cautious AI application.

The government's enthusiasm, support and initiatives undertaken for building AI-led solutions have provided a further push to their adoption. This traction has already motivated innovators and early adopters to develop solutions integrating human touch and machine capability. A vast

How has AI percolated intothe Indian workforce?

The advancements in hardware and decreasing cost of computing resources have accelerated the application of AI across various sectors. Accordingly, private organisations, academic institutions and even government bodies started recognising the plethora of benefits offered by AI and its potential to help resolve some of the most challenging issues across the key sectors.

As recommended by the Artificial Intelligence Task Force in its latest report to the Government of India, 2 the following areas may hold some of the most pertinent opportunities to realise gains from AI-led developments:

- Manufacturing and supply chain
- Healthcare
- Financial services
- Education
- Consumer and retail
- Public and utility services
- Agriculture

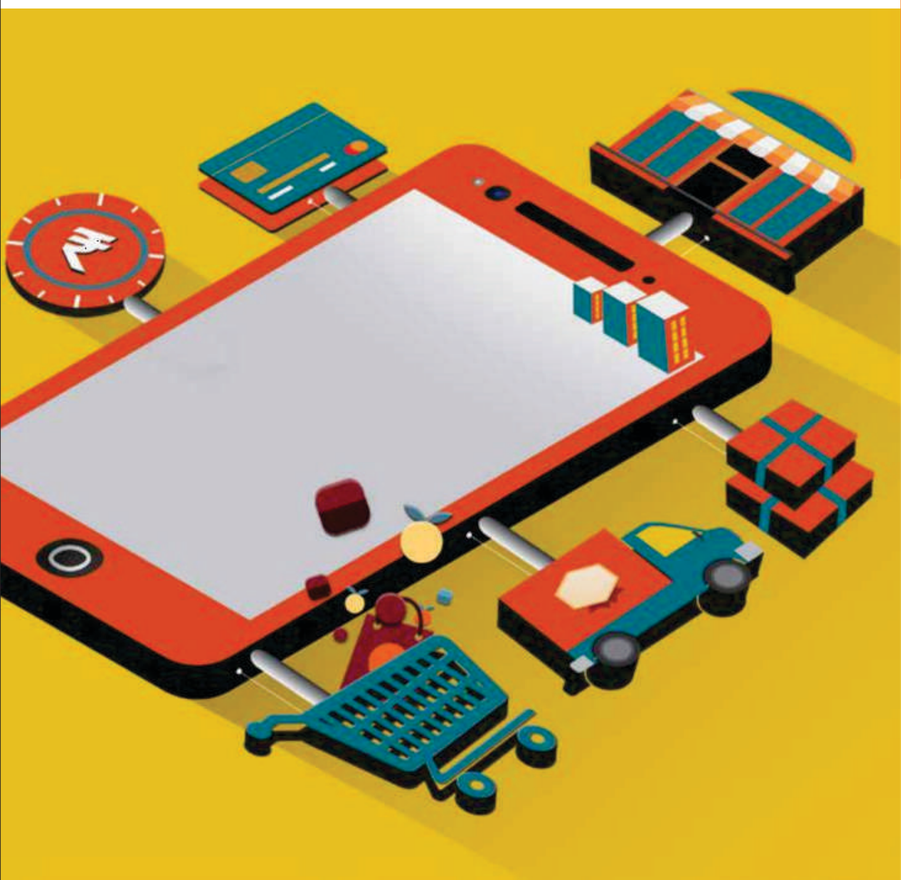
The adoption and implementation of AI across all these sectors are driven by its power to automate repetitive jobs, improve efficiency and productivity, and reduce errors in tandem with the wider objective of serving more people/businesses and helping them perform better.

To read full report

CLICK HERE

Disclaimer:

This report was originally published in the Economic Times on 23rd October 2018 all India Editions.



Management Article

The game changer

Fintech companies should understand the gaps in existing services/products and design their offerings to bridge these gaps. This alone will ensure tangible, long-term impact.

SOURAJIT AIYER, *FLYING WITH THE WINGED ELEPHANT*

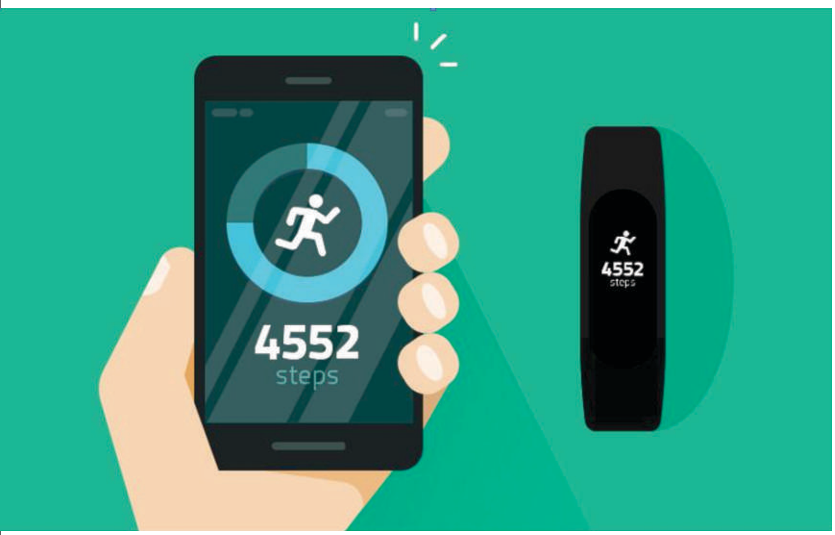
The next time you visit Disneyland in Orlando, you may notice folks wearing a wristband. It is not a fashion accessory; rather it is a technology innovation involving finance, operations, and logistics. The wristband operates as your mobile wallet to pay for your rides in the amusement park, thus more convenient than carrying cash and cards in a crowded place and risk being pickpocketed. It operates as your entry ticket, helping you avoid long queues; as your hotel room key if you are staying in one of the hotels in the park, ensuring you do not carry the physical key and risk losing it; and as a location finder for your children, in case they get lost in the crowd. Similar examples of innovation abound today, where technology is combining finance, operations, and marketing to provide a unique client experience, more convenience, and reduced waiting time, all at a lower cost. This helps businesses garner repeat visits and referrals in a hyper-competitive environment.

What is fintech all about?

While the Disneyland example combined technology with finance, operations, and logistics, fintech is specifically the confluence of technology and finance, wherein technology is leveraged to provide a convenient, faster, holistic, and cheaper access to the financial product or service. Fintech initiatives may be from new startups focusing on one or more pieces from the offering's value chain, or it may also be from traditional financial services companies trying to transform their business model across the value chain. While the impetus to fintech started to reduce costs, it has now moved to improve revenues. The focus on costs meant innovations in processes and efficiencies, while that on revenue meant innovations in access, channels, and partnerships.

It is all about algorithms

Fintech innovation boils down to algorithms using



business data in an intelligent manner, be it through data analytics, business intelligence, machine learning, simulations, or artificial intelligence. This requires mapping of processes so that the reactions are set as per the possible scenarios that may occur when the innovation connects people and business. These algorithms replicate human processes on a technology interface, thus enabling the access of the service to those who were not able to receive it physically before, at a cost they did not enjoy earlier, and with a unique user experience. It may not always mean a single algorithm for the entire interface, rather a series of different algorithms based on the possible scenarios. These algorithms have to speak to each other without errors, helping actionate the client's instructions with minimal human intervention. They also have to interface with external data feeders seamlessly since most fintech innovations depend a lot on dynamic external data. The algorithms determine how the work gets done, and how everything will operate. Forming and continually updating these algorithms is the core of any fintech innovation.

Many financial services businesses believe that technology can just be added to their existing business model if they have to do a fintech innovation.

Resources invested to create algorithms

Innovation will only be as good as the algorithms that go behind it, which in turn, will only be as good as the structure and cleanliness of back-end data and quality of the data processing methods. The truth is that most Indian companies have outdated methods for maintaining business data. Data is not always accurate and not available in the format required to marry data from across multiple systems on a single warehousing platform—essential to build a data analytics engine as the first step for any fintech innovation. This is one of the reasons why the biggest successes in the fintech space have come from startups rather than from veteran financial services companies; the legacy data problems of these companies have proved to be a huge challenge. Also, many financial services businesses believe that technology can just be added to their existing business model if they have to do a fintech innovation. That does not really work, as many struggling managers will point out. Innovation in fintech involves an entire overhaul of the business model, to ensure all the pieces of the jigsaw fit together. Else, the innovation will always be a misfit either in terms of integration of data across multiple platforms or in terms of structuring the sequence of responses to the client's enquiry on the interface.

Change in mindset

Older companies have had to undergo a toughprocess of changing their mindsets with respect to technology investments. This is because they have grown with the mindset that finance is ultimately a people-driven business, and hence investments involve talent. That outlook is changing in the fintech age since finance is now at echnology-driven business. Hence, investments in technology are becoming more crucial than those in talent. Yes, people still remain important, but the kind of people needed is changing. Many older companies in the industry have been slow to recognise and accept this; hence investments into necessary resources have been inadequate. However, while their expectations from their workforce of ensuring a revival in the changing environment remain high, the work force struggles to meet those expectations without the correct resources. That is leading to a disgruntled workforce and attrition in many Indian financial companies, ultimately causing discontinuity or delays in the innovation processes. Without the right resources, the lifespan of such companies will be as good as doomed. In short, a lot depends on the quality of resources being invested in.

Identifying critical components from the value chain of services

Most have seen how unbundling of services is occurring in the airlines business, with a number of services added separately during the booking

process, all adding to the ultimate fare paid. In a similar manner, fintech has unbundled some components from the service value chain. Today, one sees specialist startup vendors in the market who provide the best service for one need in the value chain, while another provides the best service for another need. An example is of a firm which helps in lead generation, while another helps in product suggestion, and yet another in reporting. Very few firms in the fintech space offer a holistic suite of services that encompass the entire value chain. This is another area that companies innovating in fintech have realised, and one reason why old companies have struggled to deliver fast and nimble innovations. It is very rare that all the components in the value chain can be reorganised by the company inhouse. It may need to use external vendors on certain components, while driving certain critical components inhouse to protect the knowledge. For this, one has to identify the components in the value chain, disaggregate them, and rearrange them as per their criticality.

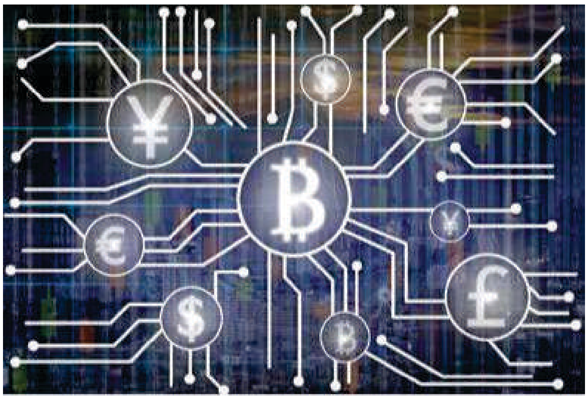
Very few firms in the fintech space offer a holistic suite of services that encompass the entire value chain.

Where is fintech making an impact?

In terms of specific financial services segments, fintech is making an impact on payments and transfers, savings and investments, loan-raising and protection segments. While fintech solutions have made an impact, big or small, on all these segments, its continuing impact on the segments apart from payments and transfers is debatable.

Payment and transfers

It was impossible to miss the plethora of mobile and online payment interfaces that hit the market in recent months. Even before demonetisation occurred, the combined user base of the three largest mobile wallet applications in India was 13% of the country's population. Post demonetisation, this must have increased leaps and bounds. This is one segment where probably



the most number of platforms have launched shop, across both startups and platforms of banking or telecom companies. Of course, a number of discount marketing schemes in this segment have also ruined, or will ruin, many private equity/venture capital investments; but that is another discussion. The convenience offered by these platforms helped migrate many cash-only customers to cashless. The security features on these platforms, some of which rank amongst the best in the world, has given clients the comfort to use these platforms even for critical transactions. Not only mobile wallets, but even small tasks like bills payment through online payment channels have seen new service providers entering the market. Given the discount-based marketing dominating this channel, a consolidation among industry players is only to be expected, and it may not be too long before some of the new startups providing a niche value-add offering is acquired by one of the larger companies that wants to extend its suite of offerings. Those who cannot offer a niche value-add may face death eventually because there is a limit to which investors will bleed; unless the segment turns profitable soon. But since the price point of services is already low in most cases, it is more a battle for volume of users. Hence, the firm with most users will survive. One might also see a case of predatory pricing in this segment to accelerate the process of consolidation, just like it is occurring in the telecom space presently—an industry giant is pricing out all the competitors with rock-bottom tariffs just because it has deep pockets to do so, and eventually recover these losses after the competitors exit.

Savings and investments

This is an area where fintech initiatives face maximum challenges. Recognising the low penetration of financial products in India, automated financial advisory platforms came up, most of whom work on the same principle—they make a rough risk profile of users, capture their age and return expectations, and suggest a bunch of mutual funds to meet that need. All well so far? Good for the user, good for the platform, and good for the mutual fund? However, a number of such automated advisory platforms are struggling, unable to notch up the base number of users needed for it to earn a ROI. If Indians were really in need of proper savings and investment mechanism and the present penetration of products was so low, this should ideally have been a cash-cow opportunity. But no, the reality has proved otherwise. This is because most of these platforms did not address the basic reasons why financial savings is still low in the country:

Payment wallets should seriously look to integrate longer-term savings products in their system by negotiating the commissions accordingly.

- Lack of investor awareness and education
- Ability to suggest the correct product as per their situation rather than just a basic risk profile
- Perception about financial instruments due to market uncertainties
- Making people aware why they are becoming net poorer in a high inflation nation like India if they just invest in fixed income products
- Difference between buying earnings vs. buying market when it comes to selecting securities
- Fallacies of investing in real estate in a postdemonetised India
- Selecting the right product considering investment surplus and need

All these still require human touch and the need for intermediation, and that is why pure, automated solutions that enable the client to buy a financial product or service are proving ineffective in the current context. When it comes to money management, people still want a second opinion—they want the comfort of human interaction. Once the platforms can replicate this, perhaps their effectiveness will also improve. While all the platforms have some sort of gamification and scenario-building, wherein users can see how much corpus they need to build in the future for a certain need, the input of expected returns has to be filled by the user. In reality, the average user in India is financially illiterate to even understand what an expected return should be in a specific scenario, let alone identify the correct return. I have made accounts in most of the financial advisory platforms in India just to see the user experience and what they involve, and this feedback is based on pure primary research. Only one Hyderabad-basedfinancial planning company proved to have a level of holistic information collection,

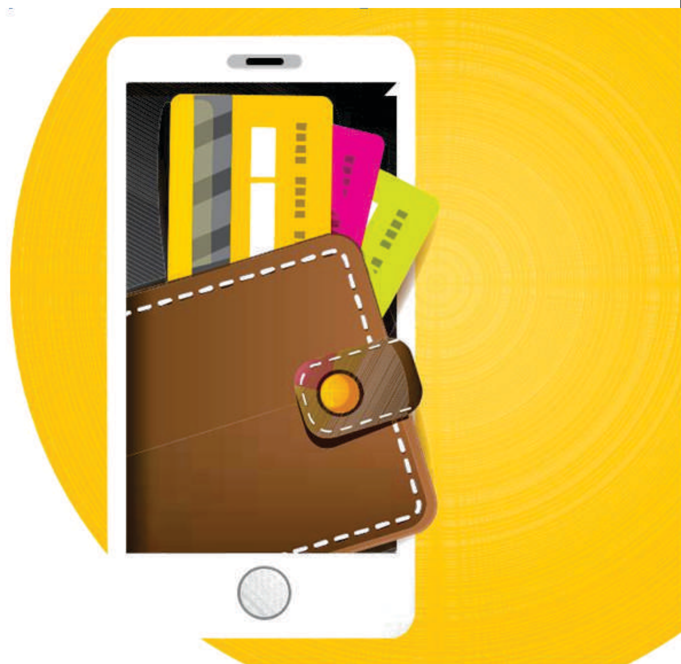
encompassing assets, liabilities, incomes, expenses, expectations and plans, following which a certified financial planner actually sits, chalks out, and discusses that plan with the user explaining all the why sand wherefores. This means the ideal solution is a hybrid of automated interface and human intervention in India, rather than a pure, automated interface. Perhaps once India becomes more financially mature, a pure automated interface can succeed for savings and investments need. But we are still a generation away.

Apart from automated financial advisory platforms, even payment platforms are integrating a savings angle by offering their users access to a liquid mutual fund or gold product if they want to park their surplus in a higher yield avenue, instead of just storing it in balance with the payment wallet where it does not yield anything. However, since the orientation of payment wallets is still to make people buy and buy more, it is in their interest that people do not park their money in longer duration securities. But that goes against the orientation of savings and investments since the wealth from investments is made over the long term, not short term. Perhaps, payment wallets should seriously look to integrate longer-term saving sproducts in their system by negotiating the commissions accordingly. This will go a long way towards transforming the savings and investment segment to a larger base of captive users in a more practical and impactful manner.

Loan-raising

Crowd sourcing to raise loan funds has emerged as a fast-growing financial service in the developed world, though it is yet to pick up in India. These platforms make use of social profiling of client data to estimate the credit worthiness of the customer, apart from actual documents. It indicates that one has to be careful about what one comments or posts on social media, since that may be considered to represent the complete you. This is actually debatable, and one can question how effective social media profiling can be for estimating creditworthiness, but it is happening. This type of P2P lending(peer-to-peer lending) has its own risks, which the business model of the innovation solution has to take cognizance of. In the loan business, it is easier to lend money than to recover it. So how does one ensure the money is returned in a technology-enabled automated world raises a lot of eyebrows. As of now, this may not be a segment that will see effective uptick in a country like ours, unless the systems and processes ensure the exact checks and balances. If it picks up without that, the lender will bear the entire risk.

Fintech is more relevant to the activities involved in a financial service offering than specific financial services segments.



Protection

Insurance protection is a segment least understood and hence the need for human advice and consultation exists. Whether automated fintech solutions can further the case for insurance segment remains debatable. Perhaps the ideal solution in the current context will be the hybrid one, where pieces of the value chain that can be hived off and automated to lower the costs are done so, while the pieces that still need human intervention to maximise the impact remains the way it was. Users have to under stand that insurance and investments are dishes best served separately. The fintech innovations in this segment have to build accordingly, if they really want to make a long-term impact.

How is fintech making an impact?

Fintech is more relevant to the activities in volved in a financial service offering than specific financial services segments. Fintech solutionshave made an impact on all the activities mentioned below although its continuing impacton the buying action remains debatable.

Lead generation and client acquisition

In an industry where there are no barriers to entry and was marked by hyper-competition, there was a dire need for institutionalised support for lead generation so that the flow of new clients continued. Specialised agencies have emerged in the fintech space that helps with online lead generation to tap a growing chunk of the device-savvy millennial generation. This is either through keyword strategies and SEO, or client referral programmes with portals, ortie-ups. Many Indian financial companies have tied-up SEO/SEM support, digital marketing, and adword management. Some companies have set up separate teams to manage the online lead generation initiatives. This also includes operational improvements to quicken the acquisition and on boarding process, be it through auto-populating of client data from various platforms. Not only does this help productivity, it also helps ensure the client's experience is smooth from the start. Fintech initiatives have also included gamification of products/servicesas per scenarios, to convince the customer about buying them. An example being a tool that depicts how availing a better financial planning service now can help them live a better life post retirement.

Client profiling and engagement

In an industry where multiple sources of data exist and each of these sources generate billions of data every day, client profiling has become an industry in itself. Today's age is all about B2I,rather than B2B or B2C. B2I means 'business to individual', which means a level of customisation far ahead than has ever been envisaged in the industry. This not only involves handling of structured data, but also unstructured data in various formats. These have to be aligned to tell a story about the client, so that companies can serve a customised offering. Big data methods analyse all the data, including the clients' past purchases, to arrive at the optimal customisation that will attract their attention. It tracks the cookies on their device to ascertain their online footprints. Based on the exact profile, the strategy has to be formed to ensure the client is gainfully engaged. Profiling is not only critical to identify whom to contact, but also to identify whom not to contact. Most companies cannot afford negative affiliation, hence the need for profiling. Engagement also includes identifying what people with similar profiles or inputs have demanded. That helps build more relevance when the client is exploring the interface.

Buying decision

In this segment too, automated financial advisory platforms are trying to capture the opportunity of the low penetration of financial savings products. While most fintech solutions are helping clients do the background work behind a financial decision, be it information gathering or servicing, the migration of the client to make the final buying transaction is still a struggle in most cases. Payment platforms still have it easy, since they sole thrive on the consumer spending habits of customers. However, most of the other financial services segments do not really thrive on the consumer spending habits, rather on the other aspect, i.e. the saving habits of India. Unfortunately, the savings habit of most Indians has dipped in recent years, given that the gross savings rate in India has declined to30-31% of GDP. Even within that, the savings is largely concentrated if one goes by the data. This indicates the broader Indian population is not really saving; rather they are spending most of what they earn. This intensifies the challenge for financial platforms trying to mobilise regular inflows from clients into financial products.

Product promotion and comparison

How many times have you felt overwhelmed by the flood of suitable products in the market and were unable to choose the right product finally? Fintech innovations have brought out interactive tools to help make better comparisons on crucial parameters. It helps advertise the benefits of that product to the client, instead of just advertising the product. The filter system eventually helps the customer narrow down to a few shortlisted options. Insurance and mutual fund comparisons are the best examples, wherein a number of platforms have helped disseminate the information in a more targeted way, simply because the client can pick and choose how he wants to view that information. Often, these include instructional text or videos, or scenario tools, which provide more clarity.

Reporting and servicing

Reporting is mostly an administrative function, where the need for cost-saving has forced many companies to think of technology-basedsolutions. Fintech innovations today provide ways to make a simple static portfolio statement more interactive and dynamic. It converts the typical two-pager portfolio statement into a more engaging interface, with links to relevant securities if clients want to know more about them, or red alerts beside securities if the they have to actionate any thing on them. Servicing has also leveraged technology solutions, either through chatbots or automated voice call centres. Not only does this help save operational costs, but also ensures that the actual human executive is called only for pressing queries.

Why is fintech making an impact?

Technology-based solutions in financial products and services have helped both companies and customers. It is giving them holistic choice and access to the financial product or service, and assisting them in various ways to take the decision. People may still need the human intervention for critical aspects, but much of the value chain is now covered through fintech solutions in a seamless manner.

It is helping companies offer additional and existing services at a lower operating cost and. increase revenues by bringing more clients in to the fold. It also aids businesses garner repeat visits and referrals from clients in a hyper competitive environment. Repeat visits and referrals are crucial today because the battle for market share has become primary, while that for market size has become secondary. Frequent disruptions to business models means the average life of a product in the market is shorter. The time a product has to hit the market, grab the buyer's attention, and make enough sales is reducing. Many products may not even reach break-even before evolutions necessitate moving on to the next big idea. In short, many product segments may not even offer the scope to capture its potential market size, before an innovation changes the very market altogether. It is all one can do to maximise the market share in that short duration. So while organic client addition will continue to be in focus, repeat visits and referrals from existing clients are a quicker and cheaper method to build market share. The cost of acquisition of an existing customer is typically less than that of a new customer. In a noisy market with numerous companies advertising numerous benefits for numerous products, customers now often rely on known people for unbiased advice.

Moreover, the proliferation of discount-marketing schemes means customer loyalty is zero. So market share is all the more crucial, and fintech solutions are helping achieve that objective.

In conclusion, we are living in interesting times indeed. While the business scenario remains tough and competitive, the fintech revolution has also given the opportunity to drive more business competitively. It has brought out the innovation and enterprising quotient of many middle-classIndians, as they have seeded several fintech solutions. Firms who are adaptable and nimble to change and willing to make appropriate investments in the right resources can gain in the fintech age. The rest will soon die

ABOUT THE AUTHOR

Sourajit Aiyeris an author, and has worked with financial companies in Mumbai, London, Delhi, and Dhaka.

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Member's Column

Reskilling & Retraining for Self Evolution– Target 2030

This article is contributed by Ms Charu Smita Malhotra

Rapid Advancement in Digital Globalisation is accelerating disruption in Industries and Business Models. As we talk about Industry 4.0 & more importantly with the onset of Industry 5.0 - adoption of leading digital practices, convergence of Traditional Industries and emergence of new ecosystems globally, a new Genre of Business Management is taking its shape. This is slowly & steadily resulting in seamless & sophisticated education wherein, MBAs would tack closer to the role of engineers. Schools, in turn, would openly need to encourage a pathway between the Business Administration & Sciences. MBAs might need to borrow the tools of the engineer or a data-scientist.

Indian education system in general – have a direct responsibility for equipping students to be "job ready". For India to utilize its significant socioeconomic advantages over other developing countries, there's a need to form a strong platform for a robust & internationally competitive economy addressing several challenges which are becoming increasingly evident.

Are business schools - or more importantly, their faculty & graduates - prepared for the changes ahead?

It is about Acceleration – with speed as an asset to stay competitive in today's marketplace, the premier & the Tier 2 & Tier 3 B-Schools need to self-Disrupt before AI/ Automation starts disrupting the traditional MBA. There're 7 steps to navigate through this dark tunnel:

1. Integrate deeper technical understanding of latest technological trends (Machine Learning, Block Chain, Cognitive Computing, How Chatbots function, Robotic process automation (RPA) etc.) into MBA curricula.
2. Increase collaboration between Industry and Higher education in curriculum design – The two can't run in silos. Integration is what is needed now more than ever.

3. Provide experience-based learning – Bots, Algorithms, automation & the future of Business functions. E.g. Recruitment Automation, Process Automation in Accounting & Finance etc.
4. Promote greater exposure and familiarity to new technologies – Data Organisation & Data Visualisation to Data Analytics. It is no longer a back-office job.
5. Focussed, Structured, Rigorous & Continuous Reskilling/ Retraining of the Faculty
6. More focus on most important requirements for success in the workforce & most significant shortfalls of students.
7. Incorporate new courses –
   - Business Intelligence from Big Data
   - Data and Decisions (Base and Accelerated)
   - Machine Learning and Causal Inference
   - Designing AI to Cultivate Human Well-Being
   - Decision Modeling and Optimisation in Excel
   - People Analytics
   - Online Marketplaces
   - Monetisation
   - Statistical Methods for Behavioral and Social Sciences

We need to Define, invest in, and prioritize innovative new solutions; and Enable individuals and advocate for personal responsibility. We need to define "The New Era of Business Education" to stay realistic & relevant.

Let's embrace the challenges & be optimistic keeping Target 2030 in view.

Contributed By Member
Ms Charu Smita Malhotra
CEO & Co-founder, Technology and Personality Development Center and Chartered Engineer, The Institution of Engineers India

Meet YLC New Members

Mr Deepak Jain
Partner
Bain & Company
Gurgaon

Mr Pallav Vikash Chatterjee
Director, PI, AMI (Advanced Manufacturing, Mobility & Infrastructure)
E&Y LLP
Gurgaon

Mr Avi Dutt
Assistant Director Strategic Management
Mumbai Port Trust, Ministry of Shipping
Mumbai

Mr Ashhish S Kumaar
Senior Manager HR
Prodapt Solutions Europe
Holland, Netherlands.

Mr Rahul Menon
Vice President
Genpact LLC
San Jose

Mr Avinash Yadav
CoFounder and CEO
Vigyanta Diagnostics Pvt Ltd
Gurgaon

Mr Kartik Sharma
Director
Agnitio Education Systems India Pvt Ltd
New Delhi

Mr Sunil Seth
Associate Director
KPMG
New Delhi

Mr Amit Kamra
Country Head
Onymos Inc.
New Delhi

Mr Karthik Manivachagam
Senior Manager
Deloitte Touche Tohmatsu India Pvt. Ltd
Gurgaon

Mr Karthik Viswanathan
Director of Products
Rivigo Labs
Bengaluru

Mr Kanishk Dugal
COO
Institute of Clinical Research India
New Delhi

Mr Anurag Saboo
Founder & Director
Eggsup
New Delhi

Mr Vibhu Aggarwal
Global Product Manager
Expedia Group
New Delhi

Mr Gautam Malhotra
Director
Bhartiya Valves Pvt. Ltd.
Faridabad

Mr Krishan Mishra
Regional Manager North and East Association of Chartered Certified Accountants
New Delhi

Ms Priyanka Bhargav
Director, Business Head Market Research Practice APMEA
InMobi Technology Services Pvt Ltd
Bengaluru

Mr Hardik Kapoor
Co Founder and Director
Jewelsify Commerce Pvt Ltd
New Delhi

To see all members

CLICK HERE

Above list is as updated on 25 January 2019

Upcoming Events

13th February 2019

Young Leaders Council
Delhi NCR Chapter

AIMA Young Leaders Council, Delhi Chapter plans to organise a Council Members Meet and visit to Ojas Art Gallery New Delhi on 13th February 2019. The programme will include presentation by Mr Anubhav Nath, YLC member on 'An Introduction to Indian Art' followed by Young Leaders Council Members Meet.

YLC Membership

The membership of Young Leaders Council (YLC) of the AIMA shall comprise of young people, with maximum cut off age limit of 40 years. The members could be Young Promoters, Founders of Startups, Young Professionals, Leaders in Art & Culture/Music, NGOs, Politicians. Bureaucrats, Diplomats. The membership will be at National level (Mandatory) and at Chapter level (currently there are six chapters).

For More Information Contact:

Rajni Yadav, Assistant Director
AIMA Young Leaders Council

14 Institutional Area, Lodhi Road
New Delhi -110003
Tel. 011-43128100, Ext: 157
Email. ryadav@aima.in

Visit Us @ https://ylc.aima.in

Become a YLC Member

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