

# ASIA *INC.500*

MARCH-APRIL 2026

EXCLUSIVE



PRICE: INR 500 | RM 30 | \$ 10

VISIONARY

**A Legacy in Motion**

**T G Vishwa Prasad & T G Krithi Prasad**

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**Ngo Hoang Anh**  
Chief Editor

“

## Legacy, Leadership & the Architecture of Tomorrow

There are editions that  
celebrate success.  
And then there are  
editions that examine  
how success sustains itself  
across generations.

”

# FROM THE EDITOR

This issue of Asia Inc 500 is dedicated to a question that quietly defines the future of global enterprise:

How do we build businesses that outlive their founders?

Across India and the world, family businesses form the backbone of economic growth. Yet statistics consistently remind us that sustaining success across generations is far more difficult than creating it. Growth is hard. Succession is harder.

In this edition, we spotlight the compelling journey of T G Vishwa Prasad and T G Krithi Prasad — a father-daughter duo redefining what modern entrepreneurial continuity looks like.

From building a global technology enterprise through People Tech Group to shaping cinematic narratives under People Media Factory, their story is not just about diversification. It is about disciplined growth, structured leadership, and intentional grooming of the next generation.

What makes their journey particularly significant is the balance between stability and innovation. One generation builds the institution. The next strengthens and evolves it. Not through entitlement — but through earned credibility and shared vision.

Around the world, we have seen global business families institutionalize succession planning, professional governance, and intergenerational collaboration. India is now entering that phase — where family enterprises are transforming into structured, globally competitive institutions.

The Prasad story reflects this evolution.

It represents:

Growth with governance

Creativity with capital discipline

Expansion with mentorship

Succession as strategy, not accident

At Asia Inc 500, we believe that the future of entrepreneurship will not be defined only by unicorn valuations or quarterly profits. It will be defined by continuity, culture, and character.

This edition invites business families, founders, and emerging leaders to think beyond individual success and toward institutional legacy.

Because building a company is admirable.

Building a legacy is transformational.



# ASIA INC. 500

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## About ASIA Inc. 500

Asia Inc. 500, along with its valued partners, lays emphasis on exploring and recognizing 5000+ individuals and organizations every year across Asia and to help them reach out to a wide audience, prospective clients & investors.

Our platform is a great source of information and connect in areas of AI, Machine Learning, Blockchain, Internet of Things (IoT) and other upcoming technologies and frameworks. At the end of every quarter, we evaluate and rank the best 500 organizations in various aspects all throughout Asia.

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**MARCH & APRIL 2026**

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# Visionary Entrepreneur: T G Vishwa Prasad

*T G Vishwa Prasad stands at the intersection of technology, business leadership, and cinematic innovation — a rare combination that illustrates both entrepreneurial depth and creative courage. He is widely recognized as the Founder & CEO of People Tech Group, a global technology services organization with a strong international presence.*

## From Tech Roots to Global Leadership

Trained in computer science and beginning his career as an NRI software professional, Vishwa's entrepreneurial journey began with a bold idea: to build a business that integrated deep technical expertise with a people-centric approach. This vision became People Tech Group in 2006, a company that today serves enterprise customers in application development, cloud services, ERP, digital transformation, and more. Under his leadership, the company expanded to over 1,200 employees with delivery centers across three continents — evidence of his ability to scale globally and nurture world-class teams.

His strategic foresight also led to the creation of Triangulum Labs, the venture incubation arm within People Tech Group, which supports early-stage startups across industries — merging corporate strength with entrepreneurial innovation.



# A Visionary Film Producer

Beyond technology, Vishwa has carved an influential place in Indian cinema as a film producer. Founded under the banner People Media Factory, his production house has quickly become one of the most dynamic forces in Telugu film production. Starting in 2017, he backed significant films such as M.L.A (2018), Oh Baby (2019), and Venky Mama (2019), blending commercial appeal with strong storytelling.

His portfolio includes successful titles like Dhamaka, BRO – The Avatar, and more — with upcoming productions across Telugu and Kannada cinema. His creative partnerships and pan-India approach reflect an ambition to influence Indian cinema at scale.

Most recently, Vishwa co-produced The Raja Saab starring superstar Prabhas — which emerged as a blockbuster hit, earning widespread box-office success and critical acclaim for its grand visual experience.

Through every project, Vishwa balances business discipline with artistic courage — a testament to his unique ability to bridge boardrooms and studios.



# Rising Star in Cinema & Entrepreneurship: T G Krithi Prasad

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*While Vishwa's is well established, a compelling subplot is emerging through his daughter, T G Krithi Prasad — a young producer, filmmaker, and entrepreneurial talent in her own right.*

## Creative Initiation & Professional Growth

Krithi has carved her own identity in the film world, stepping beyond the traditional “next generation” narrative to contribute meaningfully behind the scenes. She holds the roles of Chief Director & Producer, with a presence on professional networks underscoring both creative vision and industry seriousness.

Her early work has spanned production involvement, creative oversight, and critical decision-making at People Media Factory — a hands-on role that goes well beyond legacy and into genuine operational acumen. Filmmakers and industry peers have acknowledged her ability to spot inconsistencies, elevate production standards, and drive quality outcomes.



## A New Generation of Filmmaking

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Krithi's growing filmography includes collaborations on major projects like *The Raja Saab*, where she was the creative producer alongside her father — a milestone that both celebrates familial partnership and underscores her rising influence.

Interviews and media appearances show a young producer who is not just learning but actively shaping creative and strategic directions — blending storytelling instincts with entrepreneurial energy.

Her journey reflects a new model of leadership in the arts: one that combines technical literacy, business sensibility, and artistic courage.



## Father & Daughter: A Shared Vision, Distinct Paths

What makes the story of Vishwa and Krithi Prasad uniquely compelling is the blend of generational continuity with individual authenticity.

*Vishwa built a reputation through risk-taking in business and media — breaking from technology into cinema with strategic precision and creative ambition.*

*Krithi builds on that foundation while carving her own narrative — not just as “the founder’s daughter,” but as a producer and creative leader in her own right.*

Together, they represent a next frontier of Indian entrepreneurship — one that marries technology, entertainment, global ambition, and creative innovation.



# Redefining Growth & Succession: The TGV Model for Modern Business Families

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**In India — and across the world — family businesses face a defining question:**

**How do you scale aggressively while transitioning leadership responsibly?**

Too often, succession is reactive. Too often, the next generation either inherits authority without experience or walks away to build independently. But the journey of T G Vishwa Prasad and T G Krithi Prasad presents a powerful alternative model — one rooted in structured growth, earned leadership, and strategic diversification.

Their story is not merely about films or technology.

It is about how modern business families can build enduring institutions.

# Growth Before Succession:

## Building a Strong First Generation Foundation

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**Before succession can succeed, scale must exist.**

Through People Tech Group, Vishwa built a global enterprise grounded in:

- Governance discipline
- Financial structure
- International market exposure
- Operational systems

This mirrors Western examples like Bernard Arnault, who built LVMH into a structured global conglomerate before gradually introducing his children into leadership roles.

The key lesson:

Succession works best when the business is system-driven, not personality-driven.

By the time Krithi entered People Media Factory, she wasn't stepping into chaos — she was entering a professionally structured ecosystem.

What makes the story of Vishwa and Krithi Prasad uniquely compelling is the blend of generational continuity with individual authenticity.

## Earned Authority, Not Entitled Authority

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One of the biggest challenges in family businesses is perception.

**Second-generation leaders often face skepticism. The Prasad approach addresses this directly:**

- Krithi is involved in production oversight and operational review.
- She participates in creative decisions.
- She works within the system, not above it.

This reflects the approach of leaders like Megan Ellison, who built credibility in Hollywood through bold, hands-on production rather than legacy entitlement.

### The lesson here is clear:

Credibility must precede control.

For business families globally, this is transformative. When the next generation earns operational respect, succession becomes smooth — not forced.

# Diversification as a Succession Strategy

Traditionally, succession meant inheriting the same industry.

**But Vishwa introduced a powerful twist:**



Technology enterprise  
→ Film production



Corporate discipline →  
Creative industry



Structured capital →  
Cultural IP creation

By creating People Media Factory, he opened a new vertical where the next generation could grow independently yet remain aligned.

This is similar to how Mukesh Ambani diversified Reliance into telecom and retail — enabling structured leadership roles for the next generation across distinct verticals.



# Mentorship Over Control

Many founders struggle to let go.

The Prasad model demonstrates something more evolved — mentorship-driven transition.

Vishwa remains visionary and strategic.

Krithi develops operational and creative depth.

**This gradual power-sharing model resembles global examples such as:**

- *Rupert Murdoch transitioning influence across generations*
- *Leadership grooming within global media conglomerates*

## The difference?

The Prasad transition is unfolding in real time, in a high-growth industry, with collaborative visibility.

## The takeaway for business families:

Succession is not an event.  
It is a structured process.

# Blending Tradition with Modernity

Indian family businesses often emphasize:

- Trust
- Legacy
- Relationship capital

**Modern enterprises demand:**

- Governance
- Data-driven decisions
- Global scalability

**The father-daughter dynamic here blends both.**

Vishwa represents strategic stability.

Krithi represents adaptive innovation.

Together, they embody what many Indian and global business families aspire to achieve:

Continuity without stagnation.

Change without conflict.





# A Blueprint for Indian & Global Business Families

Across India, thousands of family-run businesses face generational crossroads.

**Common pitfalls include:**



Power struggles



Lack of role clarity



Emotional decision-making



Unstructured delegation

**The T G Vishwa Prasad (TGV) model offers a practical blueprint:**

Traditional Model	The TGV Model
Authority transferred by age	Authority earned through contribution
Succession within same vertical	Expansion into new growth vertical
Founder dominance	Founder mentorship
Emotional governance	Structured governance

**This is not just a family story — it is a case study in modern succession architecture.**

# Why This Matters Globally

Globally, nearly 70% of family businesses fail to transition successfully to the second generation.

## The reasons are consistent:

- Lack of grooming
- Misaligned expectations
- Poor communication
- No defined long-term roadmap

## The Prasad story suggests something powerful:

When succession is planned alongside growth — not after growth — longevity becomes possible.

And in industries like entertainment — where volatility is high — this model becomes even more remarkable.

# The Larger Legacy

The father-daughter partnership signals a shift in how success is defined.

## Not merely by:

- Revenue
- Box office numbers
- Market size

## But by:

- Continuity
- Institutional building
- Intergenerational leadership
- Cultural impact

*They are not just building films.*

*They are building frameworks.*

*They are not just building companies.*

*They are building continuity.*

## A Lesson for the World

For business families in India, the Middle East, Europe, or the United States, the lesson is clear:

- ✓ Build systems early
- ✓ Groom leadership gradually
- ✓ Encourage independent identity
- ✓ Align through vision, not control
- ✓ Treat succession as strategy

**The story of Vishwa and Krithi Prasad represents a new archetype:**

Entrepreneurship that evolves.

Leadership that multiplies.

Legacy that sustains.

And in a world where businesses rise fast and fade faster, that may be the most powerful success story of all.



## The Legacy Ahead

From robust global businesses to cinematic milestones, the Prasad family's story is far from complete. With an expanding slate of films, global partnerships, and an evolving creative ethos, Vishwa and Krithi are shaping not just projects — but new paradigms of cultural impact and entrepreneurial legacy.

Whether in boardrooms or on film sets, their journey speaks to the transformative power of vision, mentorship, and intergenerational collaboration — making them a perfect feature for Asia Inc 500's celebration of emerging global icons.

# Why Every Doctor Must Think Like an Entrepreneur

For years, we were trained to diagnose anemia, manage preeclampsia, perform safe cesarean sections, and counsel anxious families. No one trained us to read a balance sheet, negotiate rent, build a referral network, or understand digital marketing analytics.

Yet today, the survival of a medical practice demands both clinical precision and entrepreneurial clarity.

Medicine is no longer just a calling. It is also a system — and systems require sustainability.

As a gynecologist, I have learned this the same way many of you have — not from textbooks, but from the consulting room, the operation theatre, and the monthly expense sheet.

## Medicine Is a Mission. Practice Is a Business.

We must make peace with one uncomfortable truth:

*A financially unstable clinic cannot deliver stable patient care.*

*If your cash flow is irregular,  
your stress levels rise.*

*If your margins are thin, investments in better equipment get postponed.*

*If your operations are chaotic, patient experience suffers.*

Thinking like an entrepreneur does not mean commercializing medicine. It means professionalizing it.

Just as we monitor hemoglobin levels to prevent postpartum hemorrhage, we must monitor revenue streams to prevent operational hemorrhage.



A Prescription for Clinical  
Excellence and Sustainable  
Practice

By:

**Dr Shruti Raghavendra**  
(Obstetrician & Gynecologist)

# Why Entrepreneurial Thinking Matters for Doctors

## 1. Healthcare Is Becoming Competitive

Patients today are informed. They compare clinics. They read reviews. They expect transparency. The small single-doctor clinic now competes with multi-specialty hospitals offering package deals and EMI-based maternity plans.

*If we ignore branding and positioning, someone else will not.*

## 2. Technology Is Redefining Care

Teleconsultations, EMR systems, digital appointment booking, AI-based diagnostic support — these are not future concepts. They are current realities.

*Doctors who resist adaptation risk professional stagnation.*

## 3. Rising Operational Costs

Rent, staff salaries, consumables, medico-legal insurance, compliance — costs are rising faster than consultation fees.

*Entrepreneurial thinking helps us optimize without compromising ethics.*

## What Does It Mean to Think Like an Entrepreneur — As a Doctor?

It does not mean upselling unnecessary procedures.

*It means:*

- \* *Designing efficient systems.*
- \* *Creating predictable patient flow.*
- \* *Building trust-based branding.*
- \* *Managing resources wisely.*
- \* *Planning long-term growth.*

*In clinical language:*

*You treat not just acute symptoms but prevent chronic complications.*



# Practical Strategies for Small Clinics & Individual Doctors

Let me share practical insights I have applied in my own gynecology practice.

## 1. Build a Clear Clinical Niche

*In gynecology, one can specialize in:*

- \* High-risk pregnancy
- \* PCOS and infertility management
- \* Adolescent gynecology
- \* Menopause clinics
- \* Preventive women's health

When patients think of you, they must associate you with expertise.

*For example, many independent IVF specialists built strong brands by focusing on outcomes and transparency rather than scale.*

*Clarity attracts consistency.*

## 3. Understand Basic Financial Metrics

You do not need an MBA. You need awareness.

**Track monthly:**

- \* Fixed costs (rent, salaries)
- \* Variable costs (consumables, lab tie-ups)
- \* Average revenue per patient
- \* Procedure conversion rate
- \* Follow-up retention rate

*In medicine, we track vital signs.*

*In business, cash flow is the vital sign.*

## 2. Optimize Patient Experience Like You Optimize OT Protocol

Observe your clinic like you observe a labor ward.

**Ask yourself:**

- \* How long does a patient wait?
- \* Is the front desk empathetic?
- \* Are explanations clear?
- \* Is billing transparent?

Small improvements make large impressions.

*A smiling receptionist reduces patient anxiety as effectively as mild sedation.*



#### 4. Build Referral Ecosystems

*As gynecologists, our ecosystem includes:*

- \* Pediatricians
- \* General physicians
- \* Sonologists
- \* Nutritionists
- \* Physiotherapists
- \* Diagnostic labs

Strong inter-professional relationships generate organic growth.

*Remember how obstetricians collaborate with anesthetists for safe deliveries? Business growth requires similar collaboration.*



#### 5. Digital Presence Is No Longer Optional

*Even a small clinic must have:*

- \* Google listing with verified reviews
- \* Simple website
- \* Online appointment booking
- \* Educational content (short videos, FAQs)

Many doctors hesitate, thinking marketing is unethical.

*Patient education is not marketing — it is empowerment.*

#### 6. Invest in Skill Upgradation

*Just as we attend CME programs, we must also upgrade operational skills:*

- \* Communication workshops
- \* Legal awareness
- \* Practice management tools
- \* Basic negotiation skills

*Medical competence builds trust. Communication builds loyalty.*



# Lessons from Real-World Medical Entrepreneurs

Consider independent fertility specialists who started with modest clinics and built respected centers through:

- \* Transparent pricing
- \* Clear success rate reporting
- \* Compassionate counseling
- \* Strong patient testimonials

Or think of dermatologists who leveraged social media education to build ethical, high-volume practices.

**The pattern is clear:**

**Clinical excellence + Systems thinking = Sustainable growth.**

## Risk Management for Doctors

As doctors, we are trained to anticipate complications.

Apply the same mindset to your practice.

### Diversify Revenue Streams

- \* Antenatal packages
- \* Preventive screening camps
- \* Corporate tie-ups
- \* Annual women's health plans

### Maintain Emergency Reserves

Just as we keep blood units ready for emergencies, maintain a 6-month expense buffer.

### Invest in Insurance & Legal Compliance

Medico-legal protection is non-negotiable.

### The Emotional Block Doctors Must Overcome

Many of us feel uncomfortable discussing money.

But we must remember:

Financial stability enables:

- \* Better equipment
- \* Better staff
- \* More charitable care
- \* Work-life balance

A burnt-out doctor cannot heal others effectively.

*Entrepreneurial thinking protects your mental health.*

# A Gynecologist's Reflection

When I counsel a pregnant woman, I always say — preparation prevents panic.

The same applies to practice management.

If we think only like clinicians, we may survive.

If we think like clinician-entrepreneurs, we can thrive.

Entrepreneurial thinking is not about becoming corporate.

It is about becoming sustainable.

And sustainability, in medicine, saves lives in more ways than one.

Final Thought

Every delivery teaches us something profound:

Life requires both science and support.

Similarly, a medical career requires both compassion and strategy.

**To my fellow doctors and medical practitioners —**

**Let us not just run clinics.**

**Let us build institutions.**

**Let us not just treat patients.**

**Let us build practices that outlive us.**

***Because in the end, a healthy practice is the foundation of healthy patients.***



# Moksh – Dharma Meets Disruption: Using the Power of Blockchain for innovation in Dharma.

*Where Sanatana Dharma intersects with Silicon Valley. Where tradition becomes a trillion-dollar opportunity.*



In an era obsessed with disruption, MOKSH is doing something bolder—it’s reimagining continuity.

Rooted in the timeless tenets of Sanatana Dharma, MOKSH is not just a startup—it’s a scalable revolution. A new-age FaithTech platform born from Bharat but built for the world. It is where ancient rituals, spiritual wellness, and sacred traditions find a home in modern technology. This is Dharmonomics in action—the next evolution in purpose-driven, profit-backed innovation.

Founded by three visionary changemakers—K. Nihal Krishna, D.S. Rithesh Reddy, and Akshith Muppidi—MOKSH bridges India’s spiritual past with its digital future. Their mission: to build the world’s most comprehensive ecosystem for dharmic living. From online poojas to pilgrimage planning, temple e-commerce to immersive content, from global donations to decentralized services powered by Dharmic Coin—MOKSH is where faith, fintech, and future converge.

# The Vision:

## Dharma for the Digital Generation

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MOKSH is India's first full-stack FaithTech platform—built to empower seekers, devotees, and spiritual entrepreneurs alike. Whether you're a millennial in Mumbai or a devotee in Dallas, the Moksh app will be your digital priest, pathfinder, and pooja partner.

In a world of spiritual confusion and cultural disconnection, MOKSH offers clarity. It's a sanctuary of verified rituals, trusted priests, authentic content, guided pilgrimages, and sacred commerce. Imagine combining the trust of your family temple with the reach of a global startup—that's the magic of Moksh.

**But let's be clear:** this is not charity. This is profitable dharma.

## The Problem:

### A \ \$100B+ Economy, Still Offline

India's spiritual economy is vast—yet under-digitized.

- 90% of temples lack structured tech infrastructure.
- Spiritual services remain fragmented, informal, and unregulated.
- The next generation is drifting—not due to disinterest, but due to inaccessibility.

There are no unified platforms where dharma, commerce, and community co-exist. MOKSH is solving this with seamless integration—of culture, content, commerce, and currency.



# Revenue Flywheel: Powered by Dharmonomics

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*MOKSH is not a monolith. It's a marketplace, a media house, a service aggregator, and a spiritual social network—rolled into one. A \*multi-modal monetization engine\* designed to scale.*

- 1. E-Commerce:** From pooja samagri to Ayurvedic kits, temple prasadam to spiritual wearables.
- 2. Service Aggregator:** Priest bookings, astrology consultations, vratham, temple darshan—all bookable online.
- 3. Pilgrimage as a Product:** Curated yatra packages, dharmic retreats, heritage circuits for NRIs and tourists.
- 4. Content & Media:** Devotional podcasts, shloka series, online courses, and live rituals—monetized via ads, subscriptions, and brand partnerships.
- 5. Dharmic Coin:** A decentralized utility token for donations, peer-to-peer services, and gated content—creating a self-sustaining faith economy.
- 6. Affiliate & Embedded Listings:** Cross-promotion with wellness brands, yoga studios, and spiritual service providers.

This is not just innovation—it's Dharmonomics at scale.



# Market Landscape: Spirituality is the New Startup

- **\$60B+** global spiritual tourism market
- **\$50B+** Indian temple economy (95% unorganized)
- **\$5B+** Ayurvedic and holistic wellness boom
- **1.3B+** people with cultural DNA aligned to Sanatana Dharma
- Millions of NRIs and global Hindus seeking authenticity over appropriation

**MOKSH** is positioned to dominate the whitespace at the intersection of devotion and disruption.

## Why MOKSH is Built to Last

MOKSH is built with a simple truth: \**“Dharma protects those who protect Dharma.”*\*

But unlike donation-driven models, Moksh runs on impact, data, and sustainable revenue. It’s built as a high-growth venture with high-spiritual value. Revenue is reinvested into tech infrastructure, rural temple digitization, AI-based priest recommendations, vernacular content, and more.

It’s not just building an app—it’s building a cultural OS for Bharat and beyond.

## Unique Selling Propositions

- Full-stack ecosystem: Products, services, content, crypto—all in one dharmic platform.
- Authenticity Engine: Verified rituals, traditional protocols, and trusted practitioners.
- Youth Ready UX: Built for Gen Z attention spans with clean UI, gamification, and short-form shloka content.
- Fiat + Crypto Friendly: Serving both tech natives and the traditional donor base.

# The Founding Team Behind Moksh: Where Vision Meets Dharma, and Dharma Meets Venture



## K. Nihal Krishna(Founder)

**The soul of Moksh.**

A graduate in both Law and Business, and with years of leadership experience in Street Cause, Nihal Krishna brings to the table not just spiritual insight, but sharp legal acumen and real-world commercial experience. Having worked across sectors in the legal and business ecosystem, he developed a deep understanding of how systems operate, how markets behave, and how regulation intersects with innovation.

His exposure to India's policy and legal frameworks—as well as startup strategy—helped him recognize an untapped gap in the most sacred sector of all: Sanatana Dharma.

A law and business graduate with a deep spiritual compass, Nihal Krishna conceived Moksh after witnessing a recurring disconnect: NRI families struggling to access trusted pooja services and temple experiences during visits to India, and local priests—repositories of dharmic

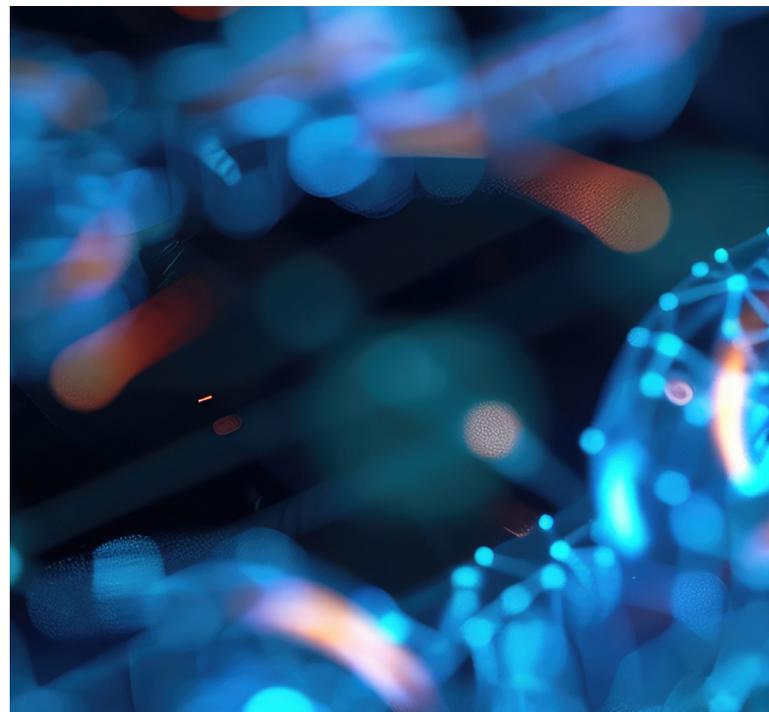
wisdom—being underpaid, underutilized, and overlooked.

Why were two ends of the same faith ecosystem unable to connect?

That question sparked a mission.

Nihal envisioned a world where Dharma becomes digital, discoverable, and dignified. Where blessings don't require logistics. Where priests don't need to pivot to other professions. Where every seeker—anywhere in the world—can access spiritual services with the same ease as ordering a cab.

A lifelong seeker and systems thinker, Nihal architected the blueprint of Moksh—a spiritually-aligned, tech-enabled, revenue-generating platform where tradition fuels innovation and culture creates commerce.





## D.S. Rithesh Reddy (Co-Founder)

**If the spark was Nihal's,  
the sculpture is Rithesh's.**

**Rithesh Reddy** is a storyteller, yoga practitioner, and creative force who believes that Sanatana Dharma isn't outdated—it's under-communicated. With a background in digital growth and brand storytelling with product building (from firms like GrabOn, WINIT, and Output Media), he reimagines the language of rituals for the Instagram era. 6 years of Street Cause experience and a sharp eye for marketing give a unique perspective to Moksh

A highly analytical and forward-thinking professional with a strong focus on strategic planning, business growth, and risk mitigation.

He doesn't just make dharma visible—he makes it viral.

Every reel, every caption, every post from Moksh feels native to Gen Z and still sacred to Gen X. He is the brand soul—the voice that makes ancient truths feel modern, meaningful, and monetizable. His strategic lens ensures every piece of content also serves as a business lever—amplifying both message and market value.





## Akshith Muppidi

### (Founding Director & CEO)

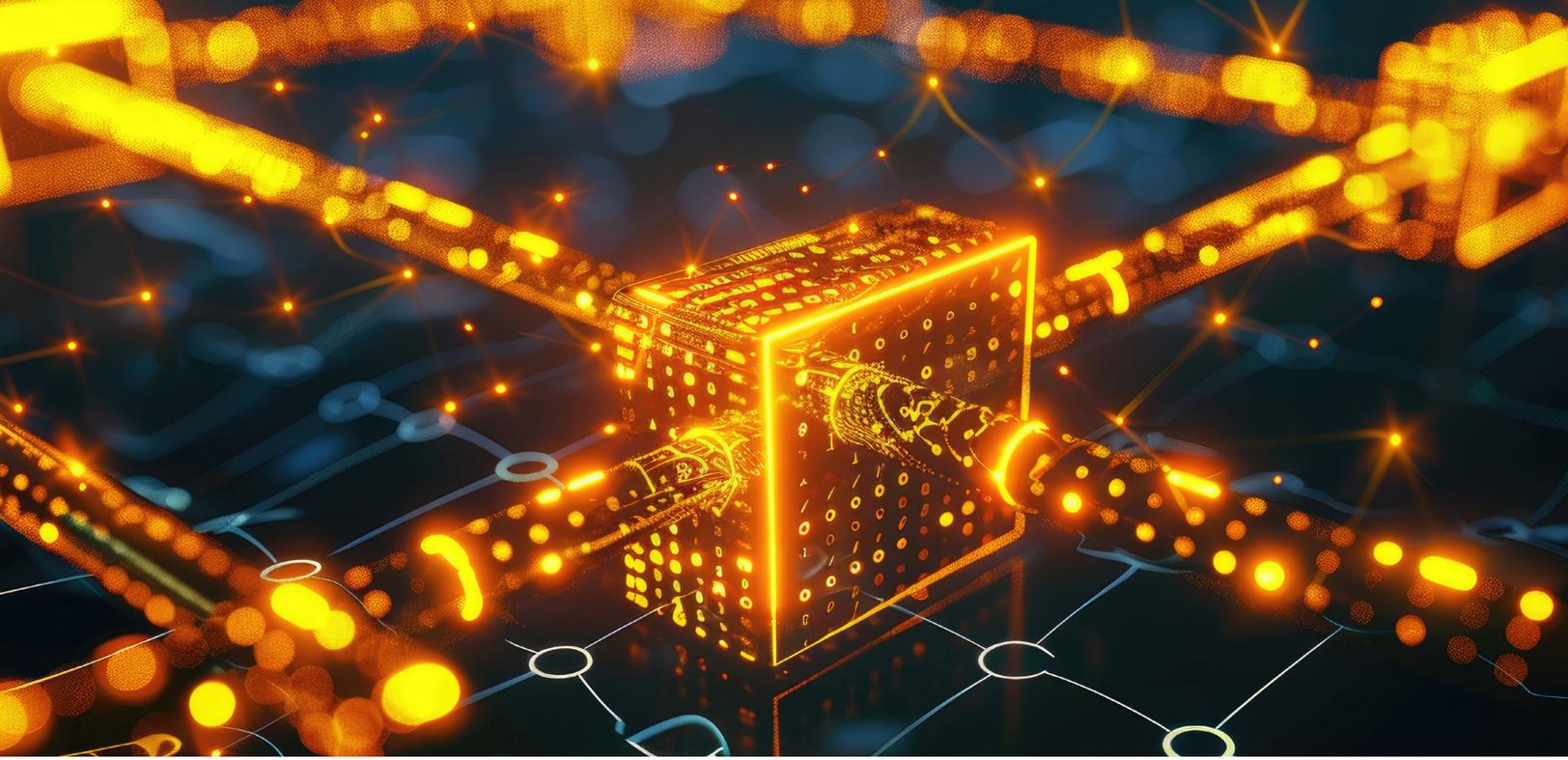
**Every revolution needs an operator.**

**Akshith Muppidi** is the executor—the operational mind transforming Moksh from blueprint to balance sheet. Raised in the culturally rich town of Warangal, where temple planning followed Kakatiya-era principles of Tank–Temple–Town, he grew up seeing spirituality not just as devotion, but design. As systems. As for sustainability.

Former COO of Street Cause, India’s fastest-growing student-run NGO. With 5+ years of ground-level experience, he’s worked with startups like Stumagz, Super Healthy (acquired by Yoga Bar), and even built the Under25 Hyderabad student community during engineering. He knows how to turn ideas into scalable systems. Akshith honed the rare ability to blend grassroots movement-building with structured execution.

At Moksh, he’s the CEO making sure everything flows—strategy to software, priest onboarding to pilgrimage curation, crypto utility to investor alignment.

He’s building Moksh not as a passion project—but as a process-driven, purpose driven and performance-oriented FaithTech company ready to scale globally.



## **The Unshakable Bond:** **Built by Dharma, Forged in Service**

What binds these three founders isn't just friendship—it's a shared spiritual core and impact driven approach.

Years of grassroots leadership through Street Cause, India's largest student-run NGO, gave them an on-the-ground view of youth behavior, rural needs, digital gaps, and cultural fractures. They saw firsthand what's missing—and now they're building Moksh to fill it.

Together, they're crafting not just a company, but a conscious capitalist revolution where:

Dharma meets demand.

Revenue powers rituals.

Innovation honors intention.

This is Dharmonomics at work—a **model where culture scales, faith monetizes, and purpose meets profit.**

Moksha is More Than a Company— it is a Civilization's Revival

Moksh isn't a detour. It's the roadmap to the next era of Indian innovation—where Dharma is the driver, Tech is the tool, and Profit is the byproduct.

This is not just another app. This is the rebirth of an ecosystem.

Moksh – Where Dharmonomics meets the Digital Age.

FaithTech. With a purpose. With a plan. And with the power to scale.

# From Analytics to Impact: Why Strategic Consulting Is My Natural Next Step

In today's dynamic business environment, consulting has become a cornerstone of organizational success. Companies no longer seek consultants merely for solutions—they seek clarity, structure, and the confidence to navigate uncertainty. For professionals driven by analytical thinking, leadership, and effective communication, consulting provides a powerful platform to create meaningful impact across industries.

My professional journey began in the field of pharmaceutical analytics, where I developed marketing mix models, automated campaign tracking systems, and supported investment decisions for global clients. These experiences demanded more than technical proficiency; they required the ability to interpret complex data and translate it into clear, actionable strategies. Over time, I realized that the true value of analytics lies not just in generating insights, but in shaping strategic decisions.

Strategic consulting particularly resonates with me because it operates at the intersection of analysis and decision-making. It goes beyond numbers and metrics to uncover the underlying narrative—the “why” behind business outcomes. Whether advising organizations on market entry strategies, growth opportunities, or transformational initiatives, strategic consultants bring structure to ambiguity and direction to complexity. My background in analytics has equipped me with the ability to identify patterns and insights, while my leadership experiences have enabled me to align teams around those insights. Together, these capabilities form the foundation for meaningful consulting impact.



What excites me most about strategic consulting is the breadth of exposure it offers. Unlike domain-specific roles, it provides opportunities to engage with diverse industries, markets, and business challenges. For someone who thrives on structured problem-solving and guiding teams toward shared objectives, this diversity is not just appealing—it is essential. It fosters continuous learning, broadens perspective, and cultivates the adaptability required to lead in an ever-evolving global landscape.

Ultimately, consulting is about more than frameworks, models, or presentations. It carries a deeper responsibility—the responsibility to guide organizations through uncertainty, empower teams, and deliver solutions that create lasting value. For me, strategic consulting is not simply a career choice; it is the natural evolution of the skills, experiences, and values I have developed throughout my journey.

**About Dashavidh:** He is a BITS Pilani Alumni, currently working with Atria, a US Head quartered pharma and healthcare consulting firm for 3.5 years. Skilled in analytics-driven solutions that optimize marketing strategies and patient outcomes. Passionate about sports like cricket, badminton, and table tennis, and an avid TV series enthusiast.

# The UPI Revolution: India's Digital Public Infrastructure as a Model for Asia



Visiting a small town on the outskirts of a major metropolitan center, one may find fluctuating electricity, irregular water supply, even missing chunks of roads. But there is something that has spread across India's myriad villages and towns in a way nothing else has – digital payments.

Across India, digital transactions now connect local vendors and major online retailers, marking a major shift from a traditionally cash-dependent economy. UPI, then, moves from being a mere payments app to a tool for financial empowerment for 1.44 billion Indians, bridging policy, tech and inclusion in a model with lessons for the continent and beyond.



## Backgrounder

Building on the base of the 'JAM Trinity' of 'Jan Dhan' bank accounts, a universal identity proof (Aadhar) and Mobile connections, India's digital revolution has taken off, as outlined by NITI Aayog, an Indian government think tank. The National Payments Corporation of India, a public sector company, has operationalized the Unified Payments Interface (UPI) and its complementary BHIM app and RuPay card systems, to allow seamless online payments. This has been opportunely aided by the rapid proliferation of mobile handset ownership and the plummeting of data charges. The latter occurring, in part, due to the entry of new players in the telecom space resulting in the formation of a semblance of a competitive market. Cheaper rates allowed more Indians to consume data on mobile phones that were increasingly being manufactured in India – making phones affordable to the common man.



## UPI and DPI

The Digital Public Infrastructure, or India Stack, exemplifies how technology can be seamlessly woven into public governance to enhance service delivery and transparency. Portrayed as a major pillar of the 2023 G20 Summit, India showcased its UPI architecture -- enabling cashless payments during the COVID pandemic, governmental aid transfers to citizens, vaccine distribution and income support schemes for the marginalized. This demonstrates new ways in which the State can dynamically interact in the digital era within a flux of stakeholders.

Public-private coordination, too, got a boost due to the open-source nature of NPCI's products. Private companies could build upon the existing codes and offer better innovations, bringing about a flurry of fin-tech developments.

## Digital Boom

India has emerged as a global leader in fast digital payments, according to the International Monetary Fund ('Growing Retail Digital Payments: The Value of Interoperability', 2025). With a monthly rate of 18 billion transactions, Indians are increasingly being covered under the umbrella of financial inclusion – once a pipedream for many.

As of July 2025, over 490 million individuals and 65 million merchants are availing the UPI facilities (NPCI). Its popularity can be credited with its interoperable nature, allowing cross-bank payments without any time lags or hurdles.

# The UPI Dividend

UPI has allowed the digital economy to penetrate a rural hinterland that was hitherto left out of the formal economy. The spread of no-minimum-balance bank accounts under the ‘Jan Dhan’ program, coupled with affordable mobile connectivity, has gradually integrated many informal workers and enterprises into formal financial systems.

Simple QR codes and audio-enabled Point-of-Sale machines today, allow even the illiterate populations to make a living via UPI. Further updates to UPI allow offline digital payments in areas facing issues of connectivity. These customizations have made UPI a truly Indian innovation that solves real problems on the ground.



Women, in particular, have gained greater financial autonomy, as personal identity documentation and direct account ownership allow them to independently manage income and savings. Having their own bank accounts gives women much needed agency in a patriarchal society, allowing them the financial freedom to make their own decisions on savings and expenditure.

Self-Help Groups (SHGs) in India have incorporated UPI in their traditional models, building on collective savings and enhancing entrepreneurial opportunities. SHGs are a collectivization model that allows members to pool their resources and use the capital for employment generating activities. Usually made up of women, SHGs have become the face of poverty removal and women empowerment in India. UPI-based payments have eased the sales of their products – both offline as well as online – and their reach. Access to the formalized banking system due to ‘Jan Dhan’ accounts gives them better avenues of acquiring capital for expansion, removing hurdles in their path of entrepreneurship.

The advent of Direct Benefit Transfers (DBT) in 2016, also brought major changes. A mechanism that allows the government to transfer subsidies or welfare funds directly into the bank accounts of the beneficiaries was also based on the ‘JAM Trinity’. This has been an example of technology making lives easier. The people could receive their due on time, without any delays, courtesy of erstwhile middlemen, the government could avoid leakages and taxpayer funds were put to their intended use, instead of lining the pockets of unscrupulous agents. According to India’s Ministry of Finance, the DBT mechanism has saved the government almost Rs. 3.48 lakh crores from being wasted as leakages since its advent in 2016.

NPCI has also come up with an innovative model termed ‘e-Rupi’. Building on the digital payment ecosystem, it allows the State to transfer digital funds vouchers to beneficiaries for specific purposes – an input subsidy for a farmer or welfare support for a girl child’s education. They go a step beyond in the targeted delivery of benefits.

The surge of electronic transactions has pushed the Indian economy further along its goal of formalization – businesses that were earlier cash only were now having a digital footprint. Coupled with the Goods and Services Tax reform, this is resulting in an increase in the tax base – a welcome change for the State. Such structural reforms have shown their impact. The IMF in its ‘World Economic Outlook, 2025’ projected that the Indian economy will grow at a rate of 6.3% in FY26 and is the major driving force for the global economy, which would grow at 3%.

The UPI system is aiding India achieve its Sustainable Development Goals of No Poverty (SDG 1), Decent Work and Economic Growth (SDG 8) and Industry and Innovation (SDG 9) – through Direct Benefit Transfers (DBT) of subsidies to the marginalized sections, bringing the unbanked within the financial fold and boosting economic growth.

## Potential for emulation

Notwithstanding the immense socio-economic and cultural diversity of Asian nations, there is an underlying similarity in their history of colonization and its continuing ramifications, the inherent challenges of multi-cultural societies, burgeoning populations, and resilient economies. This shows the scope that digital payment models like UPI have for scalability and implementation across Asia.

Affordable cross-border payment systems could strengthen regional cooperation and lay the groundwork for a more integrated Asian economy resilient to global uncertainties. Recently, nations such as UAE, Singapore, Nepal, Mauritius and Sri Lanka have allowed UPI payments, further boosting remittance flows and cross-border transactions.

## The Future of UPI

The ‘UPI Revolution’ is only the beginning. It has set off chain reactions in the fields of blockchain, digital currency and e-commerce. Central banks are experimenting with digital currencies for the digital era, building on blockchain technology.

UPI plays a critical role in scaling up India’s Open Network for Digital Commerce (ONDC) – an open-source initiative by the Government of India in the e-commerce sector. It is aimed at improving access for smaller traders, by bringing them into the fold of the digital market and thereby increasing competition and growth. This model has potential for adoption beyond borders and can also be used to boost trade ties among nations.

To sum up, UPI and digital payments have broken the barrier. Transactions are taking place at break-neck speed. Apart from the obvious economic benefits, UPI has also had positive spillover effects in governance, society and geo-politics.

India’s journey can serve as a blueprint for emerging economies of the world to adopt and adapt. As suggested by India at the ‘Voice of the Global South’ Summit, Digital Public Infrastructure can be the road that links the Global South. With the 21st century being aptly termed the “Asian Century”, a resurgent Asia will only benefit from such a collaboration.



# The Modern Product Manager: Bridging Design, Innovation, and Technology in Asia's Fastest-Growing Sectors

By Venkata Prithvi Krishna Palle,  
Product Manager at String Metaverse



Who am I? What drives me? My answer changes, but two constants remain: I am happy-go-lucky and a technology enthusiast. Whether debugging at 2 a.m. or mapping a fintech user journey, curiosity fuels me — and I have learned to say ‘I don’t know, but I’ll learn’ as readily as ‘I know.’

I have worn many hats — UI/UX engineer, designer, researcher and developer — and now work as a product manager overseeing 11 products at String Metaverse. My career spans crypto, fintech and gaming, Asia’s fastest-growing sectors. It isn’t just hype: The Asia-Pacific fintech market is projected to grow at a 12.5% CAGR (MarketDataForecast), while gaming revenues in the region exceeded the US\$100 billion mark in 2025 (Cognitive Market Research), driven by mobile-first adoption, digital payments, and Gen Z’s unmatched expectations.

In such landscapes, product leadership is being redefined in real time. Yesterday’s PM managed feature lists. Today’s PM orchestrates diverse teams, balancing technical feasibility, user needs, regulatory requirements and business goals. At String Metaverse my portfolio sprawls Web-3 games and internal tools - different users, different stacks - so success is less about backlog grooming and more about orchestration: aligning engineers, designers, compliance experts and market data to move in sync.

Cross functional success is the key here. A LinkedIn study on cross-functional teams found that psychologically safe PM-led teams deliver 20–25% faster: a truth I see daily. In Asia’s dynamic markets, where competition can copy features in weeks, speed is survival. Sometimes, that means launching weekly iterations, always balancing ambition with executional focus.

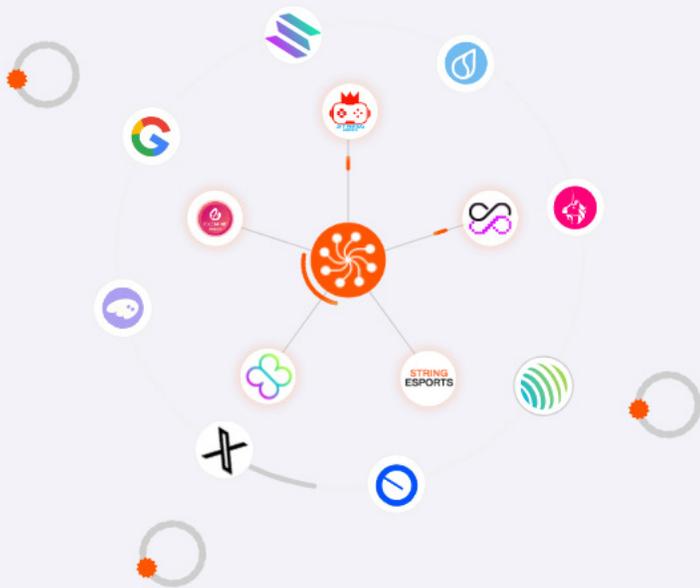
**“The new PM does not just keep projects on track - they lay the tracks ahead.”**

# A Designer's Lens in Product Leadership

Some say product thinking and design thinking are at odds with each other. I believe they are inseparable. My own journey, from obsessing over visual details in undergrad projects to leading holistic product experiences taught me the power of prototypes, empathy mapping and user studies in general. Research confirms it: Fintech UX trend reports show gamification boosts engagement 25–40% , while well-timed micro-interactions increase retention by 15%.

At String Metaverse, we run diary studies to refine our apps. By mapping user friction points, we iterated toward interfaces that felt invisible: simple for first-timers, compelling for veterans. On a similar note, Codefulcrum's fintech-gaming study proved gamification raised financial education retention rates significantly.

PMs with a design mindset do not just listen to users and stakeholders, they interpret unspoken frustrations and aspirations, balancing soft signals from users into hard product bets from the stakeholders.



## Thriving in Startup Chaos

Crypto and fintech are notorious for **72-hour pivots and regulatory curveballs**. One must move at breakneck speed while keeping the long term vision in mind.

The key is speed with sustainability. We rely on **micro-MVPs** - small, data-backed releases that validate before scaling. **Digital Defynd's fintech case studies** show that staged rollouts reduce time-to-market by 30% while improving adoption.

In practice, that often means splitting ambitious visions into digestible iterations. At String Metaverse, we launched MVPs with laser focus on core value delivery, while keeping roadmaps ambitious enough to inspire teams and investors alike. The goal is always the same: balance growth hacks with trust, so users don't just jump in for the next shiny offer but stay for the journey.

For Asia, this means building not just for Singapore's tech elites, but for the "next billion" users: first-time smartphone adopters who demand intuitive design from day one.

## Data + Intuition = Impact

In regulated, high-velocity domains like crypto, ambiguity isn't a bug, it's the main flavour. Early in my career, I leaned heavily on analytics - heatmaps, A/B tests, retention curves. Over time, I learned that intuition shaped by experience matters just as much.

One neobank case study from Digital Defynd found that data-only decisions misread churn drivers, while intuition-led exploration revealed deeper emotional pain points. The alchemy of both is what separates feature rich bloated super apps from enduring products. We need the right mixture of both for products that last, this comes with knowing when to pause, when to pivot and when to scale.

## The Human Side of Product

Product leadership is as much about people as process. PMs are not just builders; they are coaches, facilitators, and culture-setters. Daily, I work with designers, align engineers, and temper stakeholder expectations - all while safeguarding against burnout. Because leadership without empathy is unsustainable.

**“Self care is not a luxury for PMs, it is a necessity. You cannot pour from an empty cup.”**

## My Mantra / Principles as a PM

As a developer turned designer turned product manager, my learning is that product management is more than just specifications and spreadsheets. It is creativity, empathy, ambiguity and above all, endless learning. It may sound cliched, but Steve Jobs' "Stay Hungry, Stay Foolish" and Steve Krug's "Don't Make Me Think" remain essential guides for product builders. Steve Krug wrote what the blueprint is for the internet way before any of the people in my generation even knew what it is. We have seen two iterations of the world wide web so far and are in the blockchain and crypto powered Web 3.0, but Krug's advice still holds true.

**These are my strengths that facilitated in my transition to a PM from a designer:**

- **Embracing ambiguity:** Enjoy puzzles, seek the "why" behind the "what."
- **Bringing my full self:** My background (design, coding, analytics) is my edge.
- **Investing in my team:** Happy, inspired teams build the best products.
- **Staying curious:** In product, stagnation is the only enemy.

## Conclusion: Golden Age of Product Management

We stand in a historic moment. Barriers to building world-changing products have never been lower. Capital is flowing, cycles are faster, and Asia is home to the next billion users. In this age, PMs are not task managers. We are bridges: between design and business, user needs and technology, what is and what could be.

For the Star Trek fans out there, “Technology, the wild frontier”. Technology just is, it is not a has been or a will be. There is no final frontier, we are just travelling across a truly infinite and wild landscape of technology that will only keep evolving and giving us more and more layers.

So when someone asks, “Who are you? What drives you?”, embrace your contradictions. I successfully managed my eclectic skillset of designer’s empathy, coder’s precision and strategist’s ambition, making me the modern PM, who is a tech monk: calm amid chaos, forever curious, forever leading forward.

Stay mindful. Stay ambitious (Ripping off Steve Jobs Again). And may your products delight generations.



# HungerZAP: A Timely Answer to India's Silent Metabolic Crisis

by Uday Lakshmi Singh,  
CMO at HungerZAP



India is standing at the edge of a metabolic storm. The country that once battled malnutrition is now battling over-nutrition. Sedentary lifestyles, long working hours, ultra-processed foods, sleep deprivation, stress, and screen addiction have created a perfect environment for obesity, diabetes, fatty liver disease, PCOS, hypertension, and heart ailments.

The numbers are alarming. India is often referred to as the “diabetes capital of the world.” Urban waistlines are expanding faster than urban skylines. Teenagers are developing insulin resistance. Professionals in their 30s are being diagnosed with lifestyle disorders that were once seen in their 50s and 60s.

This is not just a health issue. It is an economic issue. It is a productivity issue. It is a generational issue.

In this context, HungerZAP emerges not merely as a brand — but as a response to a crisis.



**HUNGER ZAP**





# The Modern Lifestyle Trap

**The modern Indian professional's day is predictable:**

- Wake up late after poor sleep
- Skip breakfast or grab a sugary beverage
- Sit for 8–12 hours
- Order food from delivery apps
- Stress-eat during late-night work
- Minimal physical movement
- Repeat

Add to this hormonal imbalances, irregular meal timings, excessive refined carbs, and emotional eating — and the body's metabolism slowly deteriorates.

## The result?

- Rising blood sugar levels
- Uncontrolled cravings
- Weight gain
- Fatigue
- Mood swings
- Declining confidence

Traditional advice has failed many people. “Eat less, move more” sounds simple but rarely works in isolation. The real problem lies deeper — in metabolic imbalance, insulin spikes, gut dysfunction, and hormonal dysregulation.

**HungerZAP addresses this at the root.**



**HUNGER ZAP**

## What Is HungerZAP?

HungerZAP is a structured metabolic health and weight management platform designed to help individuals:

- Reduce unhealthy cravings
- Improve insulin sensitivity
- Lose weight sustainably
- Stabilize blood sugar levels
- Build long-term healthy habits

It is not a crash diet. It is not a fad. It is not about starvation.

It is about strategic nutrition, metabolic alignment, and behavioral correction.



# Fighting Diabetes at the Core

Type 2 diabetes does not appear overnight. It develops gradually through years of insulin resistance and chronic blood sugar spikes.

**HungerZAP works on three foundational pillars to counter this:**

## 1. Blood Sugar Stabilization

Through carefully designed meal structures and glycemic-conscious nutrition plans, HungerZAP reduces sudden glucose spikes that strain the pancreas.

**When blood sugar stabilizes:**

- Energy improves
- Cravings reduce
- Brain fog disappears
- Long-term risk decreases

## 2. Insulin Sensitivity Restoration

Instead of constantly stimulating insulin release, HungerZAP's approach allows the body to recalibrate. Over time, improved insulin sensitivity means the body handles glucose more efficiently.

This is critical in preventing pre-diabetes from progressing to full-blown diabetes.

## 3. Sustainable Weight Reduction

Even a 5–10% reduction in body weight significantly improves metabolic markers. HungerZAP focuses on fat loss — not just scale weight — helping improve waist circumference, lipid profiles, and inflammatory markers.

The goal is metabolic healing, not cosmetic transformation alone.



# Weight Loss Without Starvation

Many weight loss programs fail because they rely on extreme calorie restriction. This leads to:

- Muscle loss
- Slowed metabolism
- Hormonal imbalance
- Rapid rebound weight gain

**HungerZAP takes a different route. It emphasizes:**

- Balanced macronutrient distribution
- Protein adequacy
- Fiber-rich meals
- Strategic timing
- Portion awareness

Instead of punishing the body, it trains it.

Clients report feeling lighter, more energetic, and mentally sharper — not exhausted or deprived.

# Lifestyle Alignment, Not Temporary Fixes

The biggest mistake in health transformation is viewing it as a short-term project.

**HungerZAP is designed to integrate into real life:**

- Busy professionals
- Corporate employees
- Entrepreneurs
- Homemakers
- Individuals managing diabetes or thyroid issues

**It combines nutritional strategy with:**

- Habit tracking
- Accountability systems
- Lifestyle coaching
- Stress management awareness

Because weight gain is rarely about food alone — it is about lifestyle architecture.



# Why HungerZAP Is the Need of the Hour

India's healthcare system is already burdened with chronic disease management. The real solution lies in prevention.

Today's problems demand structured, science-backed, behavior-driven solutions.

We live in an era where:

- Food delivery is faster than home cooking
- Screen time exceeds physical activity
- Stress is normalized
- Sleep is compromised

In such an environment, willpower alone is not enough.

HungerZAP provides a framework.

It bridges the gap between medical advice and daily execution.



## The Larger Vision

The fight against diabetes and obesity is not just about individuals — it is about families, workplaces, and society.

When individuals improve metabolic health:

- Productivity increases
- Medical expenses decrease
- Confidence rises
- Quality of life improves

Health becomes an asset rather than a liability.

HungerZAP is not positioning itself as a miracle cure. It is positioning itself as a structured ally in a chaotic lifestyle ecosystem.

# A Wake-Up Call

The question is not whether lifestyle diseases are rising — they are.

The question is not whether urban life will slow down — it won't.

## The real question is:

Will we adapt intelligently?

HungerZAP represents an adaptive solution — a practical, sustainable, science-informed pathway to metabolic resilience.

In a country where diabetes is becoming commonplace and obesity is silently rising, initiatives like HungerZAP are no longer optional luxuries.

They are essential interventions.

The need of the hour is not just treatment.

It is transformation.

**And that transformation begins with how we manage hunger, metabolism, and daily habits — one structured step at a time.**



# Trovo

*Primal instincts are defined as innate, hardwired behaviors present from birth, driven by ancient, subconscious impulses for survival, self-preservation, and reproduction. However, I think one primal instinct that has never truly been defined is the indomitable human spirit of Discovery.*

*Every strong brand begins with a personal truth, and for me, that truth is constant, relentless, brazen, and unrelenting discovery.*



Hi There! I'm Sugavignesh, a 20-year-old student and founder building Trovo without a legacy network, inherited supplier contacts, or a safety net. I'm currently studying at the Bower School of Entrepreneurship, where my brand is being incubated, and in my journey of entrepreneurship, I'm fortunate to have gained mentorship from Mahankali Srinivas Rao (Ex-CEO of T-Hub) and Pavan Allena, the founder of Bower School himself.

I grew up watching brands shape culture. Watching how people stood differently in certain sneakers. How a mere logo could change the confidence with which one spoke. How a product could feel like impenetrable armor. So to me, Sneakers were never just footwear. They were confidence. Expression. Belonging. Growing up, the sneaker you wore was the difference between being asked to play football after school or going home to study. A chasm between identities that started and ended below the knee.

Trovo was born from a universal yet deeply personal phase that almost everyone goes through at some point in life. The forever confusing, exciting, sometimes overwhelming process of figuring yourself out. That in-between stage when you're getting older and trying to understand the world where identity feels fluid. Where you try on ideas and new

lifestyles the same way you try on outfits. The name Trovo is the first person variation of Trovare, and means "I find" or "I discover," and that idea shapes everything the brand stands for.





I learned between running from the prospective career of Doctor to falling in love with a Pilot's seat that I couldn't meet the eligibility requirements for, that discovery of the self isn't linear. It's messy. You evolve. You contradict yourself. You change your mind. And that's not a flaw, it's evolution and growth.

When I looked at India's sneaker market, I saw a cultural gap. On one side were global giants with five-figure price tags: aspirational, indicative of status, but always distant. On the other were budget options focused purely on basic function, with little emotional connection or community built around it. There was very little in between for young Indians building their identity in real time. There was no shoe that was built for the vibrancy and chaos of being an adolescent. That gap didn't feel like a business opportunity to me at first. It just felt like something was missing.

Trovo exists to fill that space. It exists for the people who discover themselves and the world simultaneously everyday. I knew our generation deserved premium craftsmanship and identity-driven design at an accessible price point. Not cheap. Not unreachable. Intentional. Trovo was never built just for me, it was built for every person who exists in a state of constant evolution and discovery.

# TROVO

But storytelling alone isn't enough. Design may attract, but emotional storytelling means nothing if the sneaker hurts after two hours. Competing in this bracket demands real engineering, real work, and real thought behind every minute detail that a consumer puts their trust in. Cushioning, breathability, durability built for long Indian days and diverse climates. Thinking of our consumer before we ever think of revenue.

**“What’s trending?” We ask, “What are young people discovering about themselves right now?”**

Trovo began taking shape inside the ecosystem of the Bower School of Entrepreneurship, where Pavan Allena, the founder of the Bower School, a young 31 year old building his own ecosystem, recognised the world within my idea. I was incubated and started building with a small team. We learned manufacturing, supply chains, materials, and logistics from scratch. There were sampling errors, MOQ pressures, and overwhelming moments. But to me, not having a legacy meant not being trapped by legacy thinking.





We could build for the community, the culture, and the people before we ever built for assurances of stability or funding.

Trovo is built for the ambitious college student running side hustles. The first-job professional buying something with their own money. The creator balancing passion and survival. The startup founder choosing uncertainty over comfort. People who don't just wear sneakers as an element of an outfit, but the people who wear them while building their future. We want to bring our sneakers into worlds of art, music, and the ever-changing youth culture. Our customers are our collaborators, and while we start with footwear, our endpoint will always be our community. We don't want to sell finished identities, we want to walk with evolving ones. Crafted perfection is aspirational, but static. Progress moves. And Trovo will always be built for those who refuse to stand still.

*Trovo, true to its ideology, is a work in progress. We're prototyping, we're testing, we're failing one day and succeeding the next, and we can't wait to connect with YOU. You, the person who is currently reading this is the real reason Trovo exists, and we hope you can't wait to see us when we evolve from prototype to product. See you soon!*

# India's Real Estate Reckoning: Boom, Bubble or Billion-Dollar Opportunity?

A deep dive into the forces reshaping India's property market — and how smart capital can turn volatility into long-term wealth.

By Asia Inc 500 Editorial Desk\*

India's real estate market has always been a mirror to its economic ambitions — aspirational, volatile, resilient, and deeply emotional. In March 2026, the sector stands at a fascinating inflection point. After a strong post-pandemic rebound between 2022 and 2024, fueled by pent-up demand, rising incomes, and renewed confidence, the market is now navigating a more complex terrain shaped by higher interest rates, global uncertainty, selective oversupply, and evolving consumer preferences.

This is not a crash. Nor is it a blind boom. It is a market in transition.





## The Post-Pandemic Surge: From Fear to Frenzy

Between 2022 and 2024, residential sales across India's top metros surged to multi-year highs. Cities like Mumbai, Bengaluru, Hyderabad, and Gurgaon witnessed record absorption levels.

### Several structural drivers powered this:

**Work-from-home redefined housing priorities** – Larger homes, gated communities, and suburban living gained traction.

**Low interest rates (2020–2022)** – Cheap credit triggered end-user buying.

**Formalization of the sector post-RERA** – Institutional trust improved significantly.

**Developers deleveraging balance sheets** – Stronger players consolidated market share.

The market moved from distress to discipline. Branded developers gained disproportionate trust. Launches were measured. Unsold inventory in several markets fell to healthy levels.

## 2025–2026: The Cooling Phase

By late 2025, the tone began to shift.

### 1. Interest Rate Pressures

As central banks tightened liquidity globally, home loan rates moved upward. A 150–250 basis point increase meaningfully impacts EMI affordability for mid-income buyers.

### 2. Selective Price Euphoria

In micro-markets of Gurgaon and Hyderabad, prices appreciated 20–35% within short windows. In premium Mumbai localities, ultra-luxury inventory expanded rapidly. Whenever price growth outpaces income growth, friction emerges.

### 3. Investor-Led Speculation

Short-term investors re-entered aggressively in certain corridors. This behavior, historically, amplifies volatility.

### 4. Global Spillovers

Geopolitical tensions, energy prices, and global capital flows indirectly impact Indian real estate through liquidity cycles and foreign institutional investment.

**The result? Sales volumes have moderated in early 2026. Not collapsed — moderated.**

## The Structural Strength Beneath the Surface

Despite short-term cooling, three structural factors remain intact:

### Demographics

India adds millions to its working-age population annually. Urbanization remains under 40%. Housing demand is not cyclical — it is structural.

### Financialization of Real Estate

The emergence of REITs such as Embassy Office Parks REIT and Brookfield India Real Estate Trust has institutionalized commercial real estate. Transparency, yield discipline, and governance have improved.

### Infrastructure-Led Appreciation

New metro lines, expressways, GIFT City expansion, industrial corridors, and airport development are reshaping micro-markets. Infrastructure arbitrage remains one of India's most powerful real estate wealth generators.

## Segment-Wise Reality Check (2026)

### Residential

- \* Mid-income housing sees steady end-user demand.
- \* Premium segment faces longer sales cycles.
- \* Ultra-luxury remains brand-driven but thinner in depth.

### Commercial

- \* IT leasing slowed marginally.
- \* GCCs (Global Capability Centers) continue to expand.
- \* Flexible workspace models dominate new demand.

### Warehousing & Logistics

- \* One of the strongest performing segments.
- \* E-commerce and manufacturing-linked demand remains robust.

### Tier-2 & Tier-3 Cities

- \* Select cities benefit from reverse migration and digital infrastructure.
- \* However, liquidity depth is thinner — exit risk is higher.

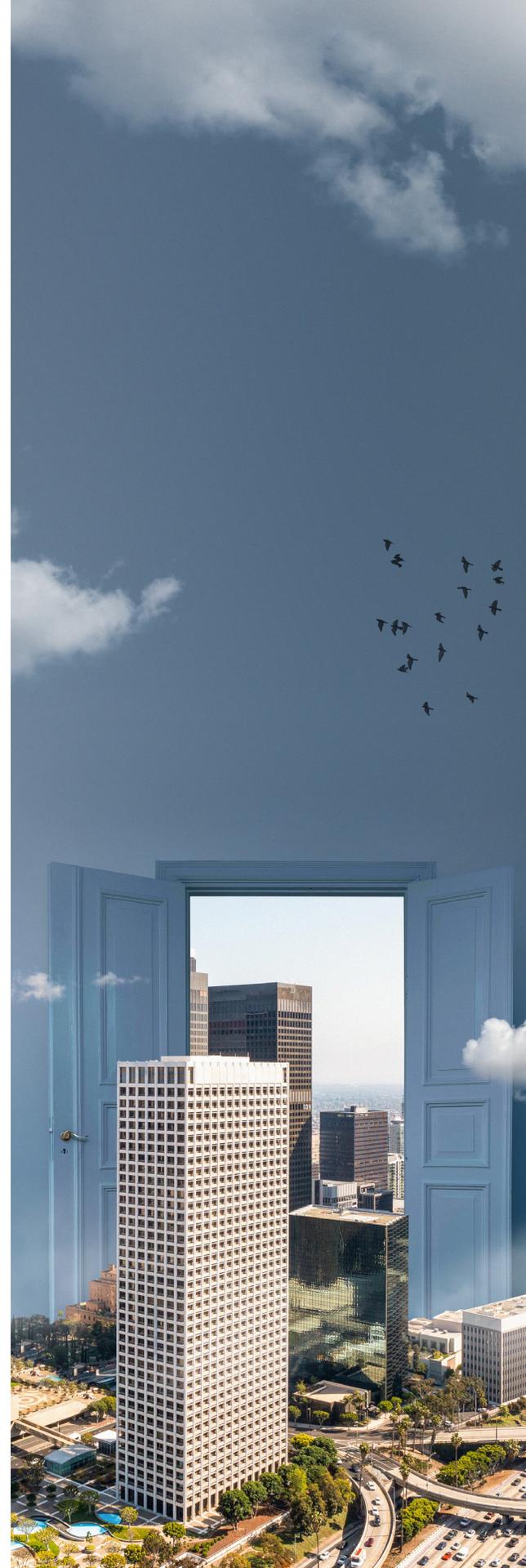
## The Psychology of the Market

Real estate in India is rarely just an asset class — it is identity, security, and status. This emotional overlay often distorts rational investment decisions.

In bull phases, buyers extrapolate infinite growth.

In cooling phases, fear exaggerates downside risk.

**Experienced capital does neither.**



# What Should a Wise Investor Do in 2026?

The intelligent investor in 2026 must move from speculation to strategy.

## 1. Differentiate Between End-Use and Investment

- If buying for self-occupation, timing cycles is less critical.
- If buying for returns, underwriting discipline is paramount.

## 2. Avoid Leverage Excess

High leverage amplifies both gains and pain. Rising rates make over-leveraged positions dangerous. A prudent debt-to-income ratio is non-negotiable.

## 3. Focus on Micro-Markets, Not Headlines

National narratives mislead. Real estate is hyper-local.

### Study:

- \* Infrastructure timelines
- \* Developer track record
- \* Supply pipeline within 3 km radius
- \* Rental yield trends

## 4. Prioritize Rental Yield Over Appreciation Hype

In a maturing market, steady yield + moderate appreciation outperforms speculative flipping.

## 5. Institutional Grade Developers Only

Post-RERA consolidation means trust matters more than discounts.





## Hedging Risks in Indian Real Estate

Real estate is illiquid. Hedging must be strategic, not reactive.

### Portfolio Diversification

Do not concentrate 70–80% of net worth in one property.

Blend:

- \* Residential
- \* REIT exposure
- \* Financial assets
- \* Gold

### REIT Allocation

REITs provide liquidity, transparency, and yield without direct ownership risk.

### Staggered Entry Strategy

Deploy capital in tranches rather than lump-sum commitments.

### Geographic Spread

Avoid putting entire exposure into a single micro-market bubble.

### Maintain Liquidity Buffer

Real estate cycles test patience. Cash reserves protect you from distress selling.

# The Bigger Picture

India's real estate story is not ending. It is maturing.

Unlike the pre-2013 speculative era, today's market is more regulated, more institutional, and more data-driven. Cycles will continue — they always do. But systemic collapse risk is far lower than in the past.

The smart investor in 2026 does not chase headlines. He studies balance sheets. She evaluates infrastructure maps. They ask: \*Who is the end-user? What is the rental demand? What happens if rates stay elevated for 24 months?\*

Real estate rewards patience, punishes greed, and demands discipline.

## Final Word: From Emotion to Strategy

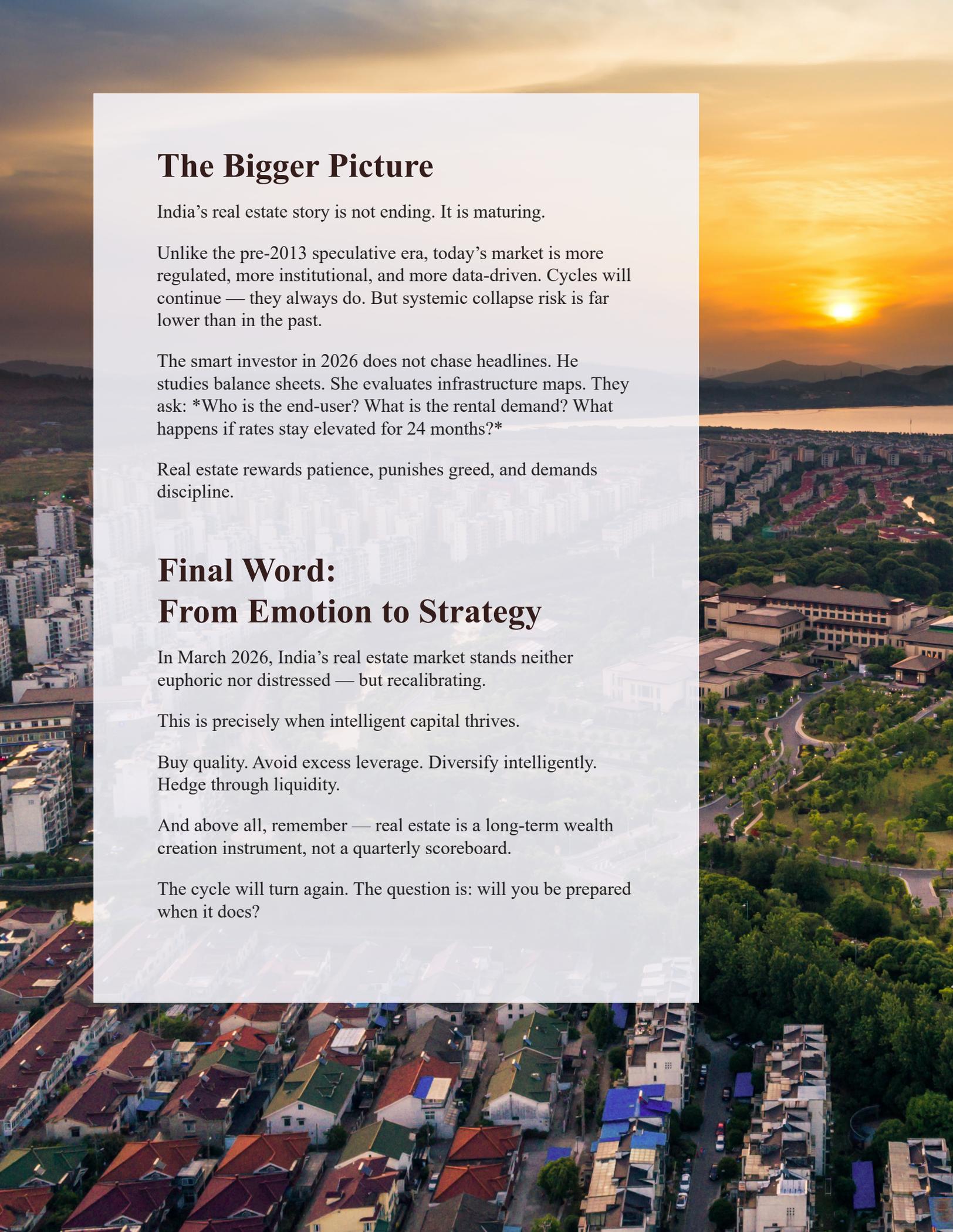
In March 2026, India's real estate market stands neither euphoric nor distressed — but recalibrating.

This is precisely when intelligent capital thrives.

Buy quality. Avoid excess leverage. Diversify intelligently. Hedge through liquidity.

And above all, remember — real estate is a long-term wealth creation instrument, not a quarterly scoreboard.

The cycle will turn again. The question is: will you be prepared when it does?





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