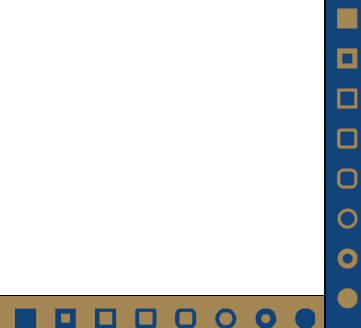




AiDPi 2026

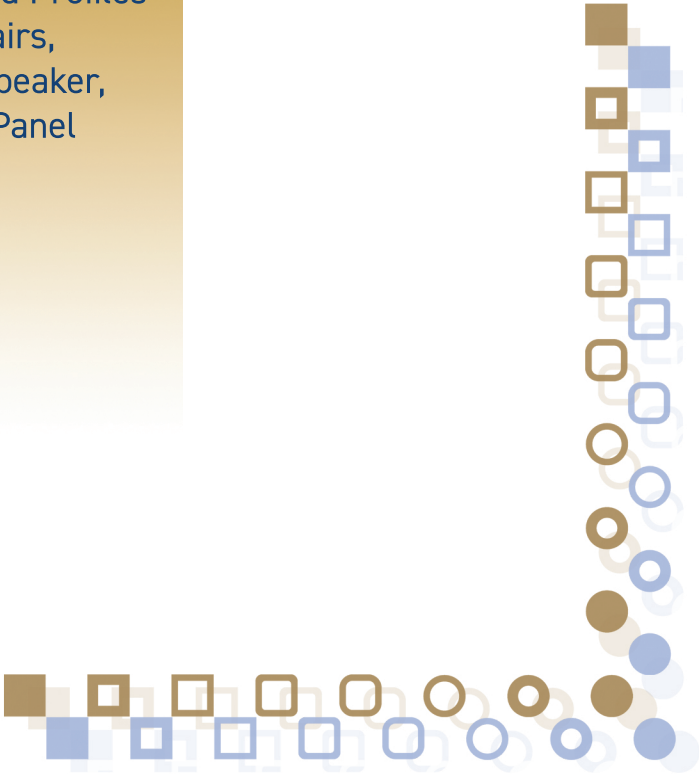
AI & DIGITAL PUBLIC INFRASTRUCTURE

5-6 June 2026



AiDPi 2026

5-6 June 2026
Programme and Profiles
of Authors, Chairs,
Discussants, Speaker,
and Research Panel
Members



Welcome Note

India's new tryst with destiny is a unique, digitally-inspired journey towards an economy of US\$10 trillion GDP and US\$10k per capita income. If our mission as a newly minted state was mass democracy, our 21st century pursuit is mass prosperity. The inaugural 'NCAER Economics of AI & DPI Workshop' on June 5-6 in New Delhi has been conceived to catalyse a data-driven research agenda that seeks to analyse, influence and propel this journey.

India has pioneered a model of digital public infrastructure which has (i) delivered significant welfare benefits to vast swathes of Indian society, and (ii) generated a substantial volume of granular data that has the power to inform policy making, its delivery and its impact. As we ride this giddy wave, we would do well to pause: how do we build frameworks that are responsive and nimble enough to govern fast-moving AI systems without stifling the innovation that has made India's DPI stack a global model?

India's ambitious Viksit Bharat 2047 vision is predicated upon the delivery of universal access to quality education, skill development and healthcare to help attain a higher standard of living. DPI has already proved itself as a powerful tool of inclusive access, and its time has come as an engine for mass prosperity. Data-driven insights are critical to the core of this agenda, and NCAER's new AI-DPI centre is modelling itself to respond to this imperative.

Over June 5-6, the AI-DPI workshop will field ground-level perspectives on a multiplicity of related topics, from the prospects and applications of AI and DPI to associated risks. We believe much of the work of our participants – from policymakers to researchers and practitioners – is helping define the very use of AI in leveraging the power and potential of DPI for India's 1.4 billion citizens. The panel discussions will specifically focus on the role of AI and DPI in financial inclusion, governance, development, big tech, labour and regulation. We encourage you to participate in all the panel discussions - joining the dots will formulate a context for your own curiosities, from the broad 'AI and the brave new world of DPI' to the more granular 'enterprise DPI as the next big thing'.

We have two days of keynotes, presentations and panel discussions. The workshop's deliberations will conclude in a research framework for NCAER's new centre for AI & DPI, a vertical that is being launched in July 2026.

Thank you for making time for this mandate. Your participation is a privilege.

Yours sincerely,

Mr. Suresh Goyal
Director General
NCAER

Prof. Ravi Bapna
Curtis L. Carlson Chair Professor in
Business Analytics & Information Systems,
University of Minnesota
Curator – AI-DPI Workshop 2026, NCAER

NCAER Inaugural Workshop on the Economics of AI and Digital Public Infrastructure

June 5–6, 2026 | NCAER, New Delhi

10:00 am	Registrations Open	
June 5, 2026		
11:00 am to 1:40 pm	Setting the Agenda: Why Economics of AI & DPI Matter for India	
11:00 to 11:15 am	Chair and Moderator	Manish Sabharwal, Vice-Chairman, NCAER Governing Board; Co-Founder, TeamLease Services
11:15 to 11:30 am	AI-DPI in NCAER's Vision	Suresh Goyal, Director General, NCAER
11:30 to 11:50 am	Why Economics of AI and DPI Matters in India	Ravneet Kaur, Chairperson, Competition Commission of India
11:50 to 12:20 pm	AI & DPI as Gamechangers for Indian Electronics	S. Krishnan, Secretary, Ministry of Electronics & Information Technology, GoI
12:20 to 12:40 pm	India Stack: What Next?	Saurabh Garg, Secretary, Ministry of Statistics & Programme Implementation, GoI
12:40 to 01:00 pm	Engaged Scholarship: Research with Rigour and Relevance	Ravi Bapna, Curtis L. Carlson Chair Professor in Business Analytics & Information Systems, University of Minnesota
01:00 to 01:20 pm	Antitrust Regulation of Big Tech: Insights from the Field	Anindya Ghose, Heinz Riehl Chair Professor of Business, New York University
01:20 to 01:45 pm	Panel discussion with speakers	Moderated by Manish Sabharwal
01:45 to 2:45 pm	Lunch	

		Suresh Goyal , Director General, NCAER
2:45 - 3:00 pm	Report Launch India Transformation: The Evolving Landscape of Digital Inclusion	Manish Sabharwal , Vice-Chairman, NCAER Governing Board; Co-Founder, TeamLease Services
		Sonalde Desai , Professor & Director, National Data Innovation Centre, NCAER
3:00 to 4:50 pm	State of DPI: Financial Inclusion Research	
3:00 to 3:15 pm	Chair and Opening Remarks	T. Rabi Sankar , Former Deputy Director, RBI
3:15 to 3:30 pm	DPI - The Path Forward	Kamya Chandra , CEO, CDPI
3:30 to 3:45 pm	From Financial Access to Economic Opportunity: The Role of DPI	Shankar Maruwada , Co-Founder, EkStep Foundation
3:45 to 4:05 pm	Breaking Barriers to Financial Access: Cross- Platform Digital Payments and Credit Markets	Shashwat Alok , Associate Professor of Finance, ISB
4:05 to 4:25 pm	Financing the Token Economy: Peer Credit and Platform Outcomes	Pranav Jindal , Associate Professor of Marketing, ISB
4:25 to 4:50pm	Panel discussion with speakers	Moderated by Kamya Chandra
4:50 to 5:15 pm	Break - Coffee and Tea	
5:15 to 6:30 pm	Panel - From Transactions to Insights: Building a Research Ecosystem around UPI, FASTag, and GST	
5:15 to 5:30 pm	Chair and Opening Remarks	N.R.V.V.M.K. Rajendra Kumar Member (Finance), NHAI
5:30 to 5:45 pm	Moderator	Alok Gupta , Curtis L. Carlson Schoolwide Chair in Information Management, University of Minnesota

		Shomik Mehndiratta , Practice Manager - Transport, World Bank
		Jen JungEun Oh , Transport Practice Manager, World Bank
5:45 to 6:30 pm	Panellists	R. Srinivas , Professor of Strategy & Chairperson, Centre for Digital Public Goods, IIM Bengaluru
		Mudit Agarwal , CEO, Indian Highways Management Company Ltd. (IHMCL)
		Shivnath Thukral , Vice-President - Public Policy, PhonePe
		Geetam Tiwari , Emeritus Professor, TRIP Centre, IIT Delhi
6:30 - 9:30 pm	Cocktails, Dinner and Networking	
June 6, 2026		
8:30 am	Registration	
9:00 am to 11:00 am	Making AI Work for Humanity	
9:00 to 9:15 am	Chair and Moderator	Ravi Bapna , Curtis L. Carlson Chair Professor in Business Analytics & Information Systems, University of Minnesota
9:15 to 9:35 am	Guidelines versus Guardrails for AI	Marshall Van Alstyne, Allen and Kelli Questrom Professor in Information Systems, Questrom Business School, BU
9:35 to 9:55 am	AI, Inequality and Development: Rethinking Inclusion in the Digital Age	Jean-Louis Arcand , President, Global Development Network

9:55 to 10:15 am	Google AI Overviews and Publisher Traffic: Evidence from a Field Experiment	Saharsh Agarwal, Assistant Professor in Information Systems, ISB
10:15 to 10:35 am	What is Generative AI Worth?	Avinash Collis, Assistant Professor, Heinz College of Information Systems and Public Policy, CMU
10:35 to 11:00 am	Panel discussion with speakers	Moderated by Ravi Bapna
11:00 to 11:30 am	Break - Coffee and Tea	
11:30 am to 1:30 pm	Technology, Regulation and Behavioural Outcomes	
11:30 to 11:45 am	Chair and Moderator	Venkatesh Balasubramaniam, Professor, Department of Engineering Design, IIT Madras
11:45 to 12:05 pm	Amplifying Local News on Social Media: Evidence from a Field Experiment on 60 Million Users	Ananya Sen, Assistant Professor, Heinz College of Information Systems and Public Policy, CMU
12:05 to 12:25 pm	Revenue, Regulation, and Reaction: Evaluating India's Tax Reform in Online Real-Money Gaming	Madhu Viswanthan, Associate Professor in Marketing, ISB
12:25 to 12:45 pm	On Increasing Performance and Road-Safety Compliance in Life-Improvement Apps: A Field Experiment from Trucking in India	Uttara Madurai Ananthkrishnan, Assistant Professor of Information Systems, Michael G. Foster School of Business, University of Washington

12:45 to 01:05 pm	<p>Mitigating Delays in Criminal Investigations: A Field Experiment of Punitive and Prosocial Messages on Police Work in India</p>	<p>Anandasivam Gopal, President's Chair of Information Systems and Innovation at Nanyang Business School, Nanyang Technological University</p>
01:05 to 01:30 pm	<p>Panel discussion with speakers</p>	<p>Moderated by Venkatesh Balasubramaniam</p>
1:30 to 2:30 pm	Lunch	
2:30 to 4:30 pm	AI, Governance and Future of Work	
2:30 to 2:45 pm	<p>Chair and Moderator</p>	<p>T. Koshy, Former MD, Open Network for Digital Commerce</p>
2:45 to 3:05 pm	<p>Job Rejection Message Content Shapes the Composition of Future Applicant Pools</p>	<p>Sofia Bapna, Associate Professor & Lawrence Fellow, Carlson School of Management, University of Minnesota</p>
3:05 to 3:25 pm	<p>Space to State Capacity: Using Machine Learning and Alternative Data to Inform Policy</p>	<p>Jonathan Hersh, Associate Professor of Economics and Management Science at the Argyros School of Business, Chapman University</p>
3:25 to 3:45 pm	<p>The Dynamic Effects of AI-based Livestreamers in Livestream Shopping</p>	<p>Amit Mehra, Professor of Information Systems, Naveen Jindal School of Management, UT Dallas</p>
3:45 to 4:05 pm	<p>Governing AI: Trust, Accountability and Public Interest</p>	<p>Shehnaz Ahmed, Senior Resident Fellow & Lead, Law & Technology, Vidhi Centre for Legal Policy</p>
4:05 to 4:25 pm	<p>AI and Jobs in India: Employment Growth, Productivity and Workforce Adaptation</p>	<p>Kanika Mahajan, Associate Professor of Economics, Ashoka University</p>
4:25 to 4:45 pm	<p>Panel discussion with speakers</p>	<p>Moderated by T. Koshy, Former MD, ONDC</p>

4:45 to 5:00pm	Break - Coffee and Tea	
5:00 to 6:30 pm	Panel - Defining Three Priority Research Programmes for India's AI and DPI Future	
5:00 to 5:15 pm	Chair	Suman Bery, Former Vice Chairman, NITI Aayog
5:15 to 5:30 pm	Moderator	Akhilesh Tilotia, Co-Founder, Thurro
5:30 to 6:30 pm	Panelists	Abhisek Singh, Director General, National Testing Agency
		T. Koshy, Former MD & CEO, Open Network for Digital Commerce
		Karthik Adapa, Regional Advisor for Digital Health, World Health Organisation
6:30 to 6:50 pm	Reflections and Future Direction	Bhagwan Chowdhry, Professor of Finance, ISB
		Manish Sabharwal, Vice-Chairman, NCAER Governing Board; Co-Founder, TeamLease Services
6:50 to 7:00 pm	Closing Remarks	Ravi Bapna, Curtis L. Carlson Chair Professor in Business Analytics & Information Systems, University of Minnesota
7:00 - 9:30 pm	Gala Evening	

Bios



KARTHIK ADAPA

Karthik Adapa is a distinguished physician-scientist specialising in digital health, governance, and artificial intelligence, with a career spanning government, academia, and international organisations. As an Indian Administrative Service (IAS) officer, he held pivotal leadership positions, including Health and IT Secretary for Punjab, where he spearheaded India's first blockchain-based recruitment system in healthcare, conducted the first-ever population-level real-world evaluation of AI-driven health interventions, and implemented transformative digital health initiatives, such as AI-based fraud detection in health insurance and digital public infrastructure for primary healthcare across 2,400 facilities. Currently serving as the Regional Adviser for Digital Health at WHO South-East Asia Regional Office, Dr Adapa led the development of national digital health blueprints for six countries across two continents, making the South-East Asia Region the first WHO region to achieve 80 per cent member state coverage in digital health strategy development. An accomplished academic and researcher, he holds a PhD in Health Informatics from the University of North Carolina at Chapel Hill, where he also serves as an Adjunct Faculty member. With over 100 peer-reviewed publications, he has secured more than \$150 million in research grants from US federal agencies. A recognised thought leader, he serves on the editorial boards of five leading scientific journals, including *Nature*, has co-authored WHO technical briefs, and has delivered keynote addresses at prestigious global forums such as the Global Partnership on AI Summit. As a Fulbright Scholar and recipient of multiple international awards, Dr Adapa continues to drive innovation in AI for clinical applications, patient safety, and digital health transformation worldwide.



MUDIT AGARWAL

Mudit Agarwal is the CEO of Indian Highways Management Company Limited (IHMCL), where he leads initiatives focused on digital transformation in India’s highway tolling and mobility ecosystem. He has played a key role in advancing intelligent transportation systems, FASTag adoption, and barrier-less tolling technologies such as Multi-Lane Free Flow. With extensive experience in technology, infrastructure, and digital payments, Agarwal has contributed to modernising highway operations and enhancing seamless travel across India’s national highway network. He is an alumnus of the Indian Institute of Management Calcutta.



SAHARSH AGARWAL

Saharsh Agarwal is an Assistant Professor of Information Systems at the Indian School of Business. His research focuses on the societal impacts of digital platforms and emerging technologies, with a particular emphasis on policy-related issues. His work has been published in leading academic journals and media outlets.

He received his undergraduate degree from Birla Institute of Technology and Science, Pilani, and earned his PhD from the Heinz College, Carnegie Mellon University.



SHEHNAZ AHMED

Shehnaz Ahmed is Senior Resident Fellow and leads the Applied Law and Technology Research (ALTR) at Vidhi, where she specialises in technology law and policy. She has worked with several Government Ministries/Departments and regulators on matters relating to digital public infrastructure, data protection, artificial intelligence, and fintech. Her work at Vidhi focuses on developing legal and policy solutions to ensure that innovation serves society equitably and responsibly. Before joining Vidhi, she worked with the Financial Regulatory Practice at Cyril Amarchand Mangaldas.



SHASHWAT ALOK

Shashwat Alok is an Associate Professor of Finance at the Indian School of Business (ISB) and Research Director at the Digital Identity Research Initiative. His research focuses on corporate finance, particularly the impact of law, government policy, and institutions on firms and individual behaviour, with an emphasis on emerging markets. His recent work examines the role of fintech and alternative data in expanding financial inclusion, as well as the impact of climate change on firms and capital allocation.

He joined ISB in 2013 after earning his PhD in Finance from the Olin Business School, Washington University in St. Louis.



MARSHALL VAN ALSTYNE

Marshall Van Alstyne is the Questrom Professor of Information Economics and former chair of the department at the Boston University Questrom School of Business. His research focuses on network business models, information economics, communications markets, and the social and productivity effects of technology. As co-developer of the concept of “two-sided networks,” he has significantly contributed to the theory of network effects, now taught worldwide. His work has appeared in leading publications including *Science*, *Nature*, and *Harvard Business Review*. He has received multiple National Science Foundation awards and has been recognised by Thinkers50 as one of the world’s leading management thinkers.



UTTARA ANANTHAKRISHNAN

Uttara Ananthakrishnan is an Assistant Professor of Information Systems at the Foster School of Business, University of Washington. Her research focuses on the societal impacts of technology, with particular emphasis on AI-generated content, digital platforms, user-generated content, and online consumer behaviour. She uses econometrics, natural language processing, and machine learning to study issues such as social media toxicity, online reviews, and the economic effects of digital platforms.

Before joining the University of Washington, she served as faculty at Carnegie Mellon University and worked as an analyst at Google. In 2025, she received the Gordon B. Davis Young Scholar Award from the INFORMS Information Systems Society for her research on technology and society.



JEAN-LOUIS ARCAND

Jean-Louis Arcand is the fifth president of the Global Development Network, the international organisation founded by Joseph Stiglitz, headquartered in New Delhi and with offices in Clermont Ferrand and Washington D.C., which has supported capacity building in the social sciences in the Global South since 1999. Born in Ebolowa (Cameroon) and a Canadian citizen, Jean-Louis Arcand is Professor in the Department of International Economics at the Graduate Institute in Geneva, which he joined in 2008. From 2017 to 2020 he was department chair, from 2012 to 2016 he was the founding Director of the Center for Finance and Development and from 2009 to 2012 he was Chair of Development Studies. He is also Affiliate Professor at the Université Mohammed VI Polytechnic in Rabat. He is a Founding Fellow of the European Union Development Network (EUDN), a Senior Fellow at the Fondation pour les études et recherches en développement international (FERDI) and has been a Visiting Professor at Renmin University of China in Beijing, the Universidade Federal da Bahia, and several universities in Africa and the Caribbean. He was Assistant and then Associate Professor at the University of Montréal, and Professor at the Centre d'études et de recherches en développement International (CERDI) and holds a PhD in Economics from the Massachusetts Institute of Technology (MIT).



VENKATESH BALASUBRAMANIAN

Venkatesh Balasubramanian is a Professor in the Department of Engineering Design and Heads the CoE on Road Safety (CoERS, a think-tank funded by Ministry of Road Transport and Highways (MoRTH), Government of India, at Indian Institute of Technology Madras (IITM). He works on addressing societal problems through a data-driven, systems approach that has resulted in various disruptive innovations in product and process.



RAVI BAPNA

Ravi Bapna is the Curtis L. Carlson Chair in Business Analytics and Information Systems at the Carlson School of Management, University of Minnesota, and Academic Director of the Analytics for Good Institute and Carlson Analytics Lab. He is a globally recognised scholar in analytics, Artificial Intelligence/Machine Learning (AI/ML), digital transformation, and the economics of information systems, with influential research published in leading journals and multiple INFORMS awards. He co-founded the MS Business Analytics programme and leads industry–academia collaboration through experiential learning initiatives at CAL. He has previously held faculty roles at the Indian School of Business and the University of Connecticut, and has extensive experience in executive education, consulting, and board advisory work worldwide.



SOFIA BAPNA

Sofia Bapna is an Associate Professor (with tenure) and Lawrence Fellow at the Carlson School of Management, University of Minnesota. Her research focuses on gender gaps, entrepreneurship in the digital economy, and AI in education. Her work combines perspectives from information systems, entrepreneurship, and labour markets, using field experiments and econometric methods to study causal impact.

She conducts her research in collaboration with industry partners and has published in leading journals such as *Management Science*, *MIS Quarterly*, and *Information Systems Research*. Supported by the National Science Foundation and the Ewing Marion Kauffman Foundation, she has received several early-career honours from INFORMS and the Association for Information Systems.



SUMAN BERY

Suman Bery is an Indian economist who served as the Vice Chairman of NITI Aayog from 1 May 2022 to 7 May 2026. He is known for his extensive work in economic policy, development strategy, and macroeconomic research. Over his career, he has held senior positions in international and Indian institutions, including the World Bank, the National Council of Applied Economic Research (NCAER), and Royal Dutch Shell. Since 2016, Mr Bery has been a Non-resident Fellow of Bruegel, the European think tank located in Brussels, on leave for public service while at NITI Aayog. He has also contributed to government advisory bodies and policy discussions on India's growth, structural reforms, and external sector strategy. His work bridges global economic analysis with India's domestic policy challenges.



KAMESHWARI (KAMYA) CHANDRA

Kameshwari (Kamya) Chandra is the CEO of the Centre for Digital Public Infrastructure (CDPI), where she advises countries on designing and implementing Digital Public Infrastructure (DPI). She previously served as Advisor on DPI to India's Ministry of Finance, focusing on financial inclusion and large-scale digital systems. She was part of the founding team behind India's Account Aggregator framework, helping scale open finance to over a billion financial accounts, and contributed to digital KYC solutions for Small and Medium-Sized Enterprises (SMEs) through integrations with Udhyam and DigiLocker. Earlier, she worked with the World Bank's ID4D initiative and Boston Consulting Group. She holds an MPA from the London School of Economics and Political Science (LSE) and a BA in Economics from St John's University, New York City.



AVINASH COLLIS

Avinash Collis is an Assistant Professor at the Heinz College, Carnegie Mellon University. His research focuses on the economic implications of information technologies. He earned his PhD from the MIT Sloan School of Management, and his work has appeared in leading academic and practitioner journals. His research has also been featured in major media outlets including *The New York Times*, *The Wall Street Journal*, and *The Economist*.

He is also a member of the Federal Economic Statistics Advisory Committee (FESAC), which advises key U.S. statistical agencies on economic measurement and policy.



SONALDE DESAI

Sonalde Desai is a Distinguished University Professor Emerita in the Department of Sociology at the University of Maryland and Professor and Centre Director at the NCAER-National Data Innovation Centre. Her research focuses on social transformation in India, particularly education, employment, gender, and maternal and child health. She leads the India Human Development Survey (IHDS), a major longitudinal study of over 40,000 households examining changes in Indian society from 2004 to 2024. Desai earned her PhD from Stanford University and completed post-doctoral training at the University of Chicago and RAND Corporation. She was President of the Population Association of America in 2022 and is a Fellow of the American Association for the Advancement of Science.



SAURABH GARG

Saurabh Garg is the Secretary of the Ministry of Statistics and Programme Implementation, Government of India. He previously served as Secretary, Ministry of Social Justice and Empowerment, focusing on policies for vulnerable communities. As the Chief Executive of the Unique Identification Authority of India, he led the team for strengthening the technology stack of the Aadhaar ecosystem. His past roles include positions in the Ministry of Finance, Government of

India, where he played a key role in the Direct Benefit Transfer (DBT) programmes and Foreign Direct Investment (FDI) policy formulation. An officer of the Indian Administrative Service, he has over the years served as Secretary, Agriculture, Urban Development and Industries in the Government of Odisha. He was on a secondment as an Adviser at the World Bank in Washington D.C. Dr Garg holds a PhD from Johns Hopkins University, an MBA from IIM Ahmedabad, where he was awarded a Gold Medal for academic excellence, and a BTech from IIT Delhi.



ANINDYA GHOSE

Anindya Ghose is the Heinz Riehl Chair Professor of Business at New York University Stern School of Business, with joint appointments in the Technology, Operations, and Statistics and Marketing departments. He directs the Master of Business Analytics programme and is a Leonard Stern Faculty Scholar. A globally recognised expert in business analytics and digital transformation, he has received honours from Thinkers50, INFORMS, AIS, and Web of Science. Ghose was named among Poets & Quants' Top 40 Professors Under 40 and Analytics Week's Top 200 Thought Leaders. He is also the youngest recipient of IIM Calcutta's Distinguished Alumni Award.



ANANDASIVAM GOPAL

Anandasivam Gopal is the President's Chair of Information Systems and Innovation at the Nanyang Business School, Nanyang Technological University, Singapore. Previously, he served as Dean's Professor of Information Systems at the Robert H. Smith School of Business, University of Maryland, U.S.A. His research focuses on technology platforms, entrepreneurship, contracts, mobile platforms, healthcare, and technology-based services, with interests in sustainability and the social value of technology.

Before academia, he worked in strategy consulting at PwC (through PRM). He earned his PhD in Information Systems from the Tepper School of Business, Carnegie Mellon

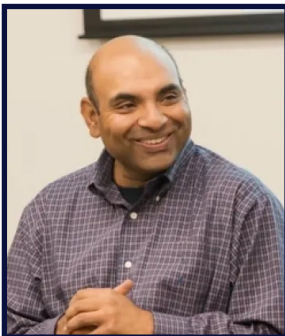
University, and holds degrees from the University of North Carolina at Chapel Hill and Birla Institute of Technology and Science, Pilani.



SURESH GOYAL

Suresh Goyal is the Director General of National Council of Applied Economic Research (NCAER).

He has over 30 years of experience across the private and public sectors. He joined NCAER after his assignment as the Managing Director and CEO of the National Highway Infra Trust (NHIT), which was set up by the Ministry of Road Transport & Highways and the National Highways Authority of India to support the National Monetisation Pipeline. Starting as the first employee in 2020, he built NHIT into one of the largest road platforms, with an enterprise value of ~INR 48,000 crore, thereby contributing significantly to the government's monetisation agenda. He successfully managed multiple stakeholders, steering NHIT to deliver consistent performance. Before moving to the government role, he had spent his career in the private sector, with his last stint at Macquarie Infrastructure & Real Assets as Senior Managing Director and Head of India and South-East Asia, based in Singapore.



ALOK GUPTA

Alok Gupta holds the Curtis L. Carlson Schoolwide Chair in Information Management at the Carlson School of Management, University of Minnesota. Until 2024, he served as Senior Associate Dean of Faculty, Research, and Administration at the Carlson School. His research focuses on the economic engineering of systems, including e-commerce, transactional systems, and Human-AI collaboration. He has published widely in leading journals such as *Management Science*, *Information Systems Research*, and *MIS Quarterly*, and received the prestigious National Science Foundation CAREER Award.

He earned his PhD from the University of Texas at Austin and has held key editorial roles, including Editor-in-Chief of *Information Systems Research*. He is an AIS Fellow and

received the AIS LEO Award and INFORMS Fellow recognition for his contributions to the field.



JONATHAN HERSH

Jonathan Hersh is an Associate Professor of Economics and Management Science at Argyros College of Business and Economics, Chapman University, California. His research explores how artificial intelligence, machine learning, and data analytics shape business strategy, labour markets, and digital platforms. Hersh has earlier worked with the World Bank and has taught at Massachusetts Institute of Technology (MIT) and Wellesley College. His studies have appeared in leading journals such as *Management Science* and *MIS Quarterly*. In 2023, he received the BBVA Foundation Frontiers of Knowledge Award for AI research estimating war-related infrastructure damage. He holds a PhD in Economics from Boston University.

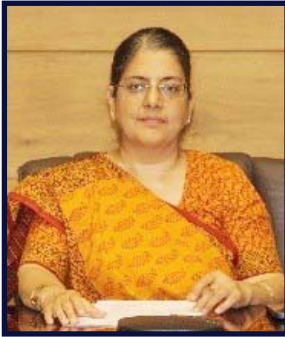


PRANAV JINDAL

Pranav Jindal is an Associate Professor of Marketing and the Associate Dean for Admissions and Careers at the Indian School of Business.

Pranav's research focuses on pricing, sales force management, sales compensation, behavioural economics, and conjoint analysis, with particular expertise in structural conjoint. He has published in leading journals such as *Marketing Science*, *Journal of Marketing Research*, *Journal of Marketing* and *Management Science*, and was named an MSI Scholar by the Marketing Science Institute in 2024. Pranav serves as Associate Editor at several top journals including *Marketing Science*, *Journal of Marketing Research* and *Journal of Business Research*.

He holds a PhD and MBA in Marketing from the University of Chicago Booth School of Business and a BTech from the Indian Institute of Technology Delhi. At ISB, he teaches courses on Marketing Analytics, Behavioural Economics, Managerial Decision Making, Customer Loyalty Programmes, and Marketing Strategy.



RAVNEET KAUR

Ravneet Kaur is Chairperson of the Competition Commission of India since May 2023. She has led implementation of the Competition (Amendment) Act 2023 by notifying the relevant regulations, including those relating to introduction of settlement and commitment frameworks, reforms in combination and leniency regimes. A senior IAS officer with over 37 years of experience, she has served in key departments of the Government of India and Punjab Government related to finance, industry and economic affairs. She has also worked as Chairperson of the National Anti-Profiteering Authority and the National Financial Reporting Authority. Ms Kaur holds degrees from Panjab University and the University of Birmingham, and was a Hubert Humphrey Fellow at Cornell University.



T. KOSHY

T. Koshy is an Indian business leader best known for his role as founding Managing Director and CEO of the Open Network for Digital Commerce (ONDC). He played a key role in building and scaling ONDC, a government-backed initiative aimed at creating an open, interoperable digital commerce ecosystem in India, designed to reduce platform monopolies and enable wider participation by small businesses. His leadership at ONDC helped shape its early architecture, onboarding strategy, and ecosystem partnerships. He is widely associated with India's efforts to democratise e-commerce through open networks and digital public infrastructure. Currently, he is involved in taking this idea of Open Network global, with the Indonesia Open Network scheduled to be inaugurated in July 2026 as the first one outside of India.

With a background spanning finance, consulting, and technology, and particularly DPI, Koshy has worked across sectors focused on large-scale systems design and governance. The key roles he has played include initiatives such as NSDL-India's first Securities Depository, Central Record Keeping Agency for Pension, Tax Information Network, SEZ Online, GSTN, UIDAI, and CoWin. He has also worked on a number of projects across multiple countries in the area of National ID and Social Security as part of missions with the World Bank and Asian Development Bank (ADB). Earlier he

was also part of the senior team at the Centre for Monitoring of Indian Economy.

His work bridges pioneering technology interventions with India's domestic policy challenges.



S. KRISHNAN

S. Krishnan is the Secretary of the Ministry of Electronics and Information Technology (MeitY), Government of India, New Delhi, since 11 September 2023. MeitY's vision is the e-development of India using technology as the engine for transition to a developed nation and an empowered society.

Krishnan is a member of the Indian Administrative Services for the past 35 years and has wide experience in a range of assignments in the Government of Tamil Nadu, Government of India, and International Monetary Fund.

He served as Additional Chief Secretary in Industries, Investment Promotion & Commerce Department, Government of Tamil Nadu, from November 2021 to August 2023. He was the founder CEO of the Tamil Nadu Infrastructure Development Board. He also served as the Chairman of the Fifth Tamil Nadu State Finance Commission.

He was Additional Chief Secretary in the Finance Department; Principal Secretary in the Housing and Urban Development and in the Planning, Development and Special Initiatives Departments; and Private Secretary to the Union Finance Minister for 2004 to 2007.

He served as the Senior Advisor in the Office of the Executive Director for India, Sri Lanka, Bangladesh, and Bhutan in the International Monetary Fund (Washington D.C.) and represented the Government of India in the G20 Expert Groups on International Financial Architecture and Global Financial Safety Nets.



N.R.V.V.M.K. RAJENDRA KUMAR

N.R.V.V.M.K. Rajendra Kumar serves as Member (Finance) of the National Highways Authority of India (NHAI). Prior to his role at NHAI, he held the position of Chief General Manager at the Reserve Bank of India (RBI), which he joined in 1997. At RBI, he worked across key areas such as public debt management, payment systems, currency management, bank supervision, foreign exchange reserve management, and financial markets policy. He has also contributed significantly to the National Highways Infra Trust by addressing operational and financial challenges, and supporting its mission of investing in infrastructure assets, especially in India's road sector.



KANIKA MAHAJAN

Kanika Mahajan is an Associate Professor of Economics at Ashoka University. Her research interests include labour economics and firm growth often at the intersection of gender and environment. She works extensively on women's labour force participation in India, analysing both supply- and demand-side constraints using household, firm, and digital platform data. Her research also examines how public policy influences labour markets and how firms in India grow and remain resilient, with implications for trade, labour, and capital. She previously taught at Ambedkar University, Delhi. She holds a PhD from the Indian Statistical Institute, Delhi, and degrees from St Stephen's College, Delhi University, and Jawaharlal Nehru University.



SHANKAR MARUWADA

Shankar Maruwada is the CEO of EkStep Foundation, a philanthropy he co-founded with Nandan Nilekani and Rohini Nilekani, in 2015. EkStep works at the intersection of cutting-edge techno-social ideas like Digital Public Infrastructure (DPI), open digital networks and Artificial Intelligence (AI), creating solutions for social transformation in collaboration with governments, for-profits, non-profits, academia and other philanthropies.

Featured in MIT Sloan Management Review India's 'Policy 50', a definitive list of the 50 leaders who are steering and

shaping India's digital economy, Shankar has three decades of experience across corporate, entrepreneurial, government and development sectors. He was part of the founding team of *Aadhaar* (India's Digital Identity programme) in 2009; and was responsible for naming it. He serves/has served on multiple government committees and advisory bodies on digital transformation, across education, capacity building, urban transformation, agriculture, DPI and AI.

Shankar is also a successful entrepreneur who co-founded one of India's first data analytics startups, Marketics. His entrepreneurial story is chronicled in Rashmi Bansal's 2008 bestseller, *'Stay Hungry, Stay Foolish'*. He currently mentors startups, social entrepreneurs, and not-for-profits.

He is an alumnus of IIT Kharagpur, and IIM, Ahmedabad.



SHOMIK MEHNDIRATTA

Shomik Mehndiratta is the Practice Manager for Transport in Europe and Central Asia at the World Bank. Previously, he served as Practice Manager for South Asia and has worked at the World Bank since 2002 across East Asia, Latin America, and Africa.

Shomik's work focuses on urban mobility and climate-informed transport policy. He has also worked as Director of Policy at Uber and previously at CRA International.

He holds a PhD from the University of California, Berkeley and an Executive MBA jointly from INSEAD and Tsinghua University.



AMIT MEHRA

Amit Mehra is a Professor of Information Systems at the Naveen Jindal School of Management, University of Texas at Dallas. He previously worked at the Indian School of Business where he directed the Srinu Raju Centre for IT and the Networked Economy. His research focuses on digital transformation, analytics, online retail, and IT-enabled services. He has published in leading journals such as *Management Science*, *MIS Quarterly*, and *Information*

Systems Research. He collaborates with industry on data-driven innovation and technology strategy and digital platforms research. He holds a PhD from the University of Rochester and a degree from IIT Delhi.



JEN JUNGEUN OH

Jen Jungeun Oh is the Transport Practice Manager for South Asia at the World Bank. Jen brings over 20 years of experience in transport, infrastructure, and related sectors, and across diverse client countries in Africa, Europe and Central Asia, East Asia, and South Asia Regions. Prior to the World Bank, Ms. Oh carried out transportation research and published on public policies, working in academia and research institutes in the USA and South Korea. Her areas of expertise encompass urban mobility, climate change, regional connectivity, infrastructure financing, transport sector reforms, and application of innovative technologies in infrastructure sectors. Ms. Oh holds a PhD in Engineering and a Master's in Economics from Purdue University, USA, and a Master's in Engineering from Seoul National University, South Korea.



MANISH SABHARWAL

Manish Sabharwal is Vice-Chairman of TeamLease Services, one of India's leading staffing and human capital firms, and a Member of the Governing Board of NCAER. Prior to co-founding TeamLease Services, he co-founded India Life, an HR outsourcing company in 1996 that was acquired in 2002 by a listed US company called Hewitt Associates. Consequently, he was CEO of Hewitt Outsourcing (Asia) based in Singapore for two years. Mr Sabharwal is a member of the National Skill Mission, Central Advisory Board of Education, and has served on various policy committees for education, employment, and employability. He served as an Independent Director on the Board of the Reserve Bank of India (RBI) and is a Member of the Advisory Board of the Comptroller and Auditor General (CAG). He is also Managing Trustee of the New India Foundation and is a columnist for *The Indian Express*. He received his MBA from The Wharton School and is an alumnus of Shriram College, Delhi, and Mayo College, Ajmer.



T. RABI SANKAR

T. Rabi Sankar joined the Reserve Bank of India (RBI) in 1990 and became Deputy Governor in May 2021. His responsibilities covered public debt management, foreign exchange reserves, digital payment systems including the Unified Payments Interface (UPI), IT infrastructure, currency management, and foreign exchange management. He also chaired the RBI's currency note printing press. Sankar played a major role in developing India's government securities market, including the creation of the Negotiated Dealing System (NDS) and the "Retail Direct" platform for retail investment in government bonds. He also advised the Government of Bangladesh and served as an IMF consultant on debt management and bond market development.



ANANYA SEN

Ananya Sen is an Assistant Professor at Carnegie Mellon University's Heinz College. His research interests centre around platforms with a special focus on the media, innovation, and more broadly the digital economy. He uses a variety of empirical techniques to analyse data from field experiments as well as observational data to gain insight into broad research questions. Before moving to Carnegie Mellon, he was a Post Doctoral Associate at MIT Sloan School of Management. He received a PhD in Economics from the Toulouse School of Economics.



ABHISHEK SINGH

Abhishek Singh is a distinguished officer of the 1995 batch of the Indian Administrative Service and currently serves as Director General, National Testing Agency, Ministry of Education, Government of India. His work focuses on artificial intelligence, emerging technologies, cybersecurity, digital skilling, and technology-driven governance. He previously held leadership roles at the National e-Governance Division, Digital India Corporation, Karmayogi Bharat, and MyGov, playing a key role in India's digital transformation. He holds BTech and MTech degrees from the Indian Institute of Technology Kanpur and a Master's in Public Administration from the Harvard Kennedy School.



R. SRINIVASAN

R. Srinivasan is Professor of Strategy and Chairperson of the Center for Digital Public Goods at the Indian Institute of Management Bangalore. He earned his PhD from Indian Institute of Management Ahmedabad in 1998 and has over two decades of teaching and research experience. His work focuses on digital public infrastructures/digital public goods, platform business models, digital transformation, and strategic decision-making. He has authored various editions of a best-selling book on *Platform Business Models*, and has authored numerous cases and articles on platform businesses and digital public goods. He is a visiting professor at the Friedrich Alexander University of Erlangen-Nuremberg, Germany, and other European universities.



AKHILESH TILOTIA

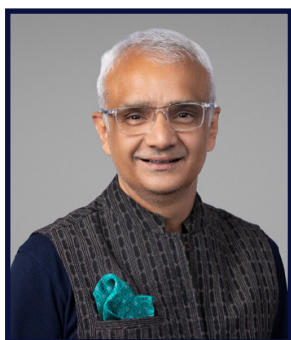
Akhilesh Tilotia is an Indian economist and entrepreneur, and co-founder of Thurro, a platform focused on macroeconomic, sectoral, and corporate intelligence via alternate data and artificial intelligence. He has worked across investment banking, policy advisory, and financial markets research, contributing to analyses of India's economy and corporate strategy. Through Thurro, he builds data-driven tools and analyses to help organisations interpret complex corporate, economic and geopolitical developments. As an author of two books on India's macroeconomy and administration, he is known for his commentary on India's economic transformation and structural reforms. He has contributed to public discourse on growth, markets, and policy in India.



GEETAM TIWARI

Geetam Tiwari is Emeritus Professor at the TRIP Centre (Transportation Research and Injury Prevention Centre), at the Indian Institute of Technology (IIT) Delhi. She has held various positions at IIT Delhi since 1990, including Head of TRIP Centre from 2021-2023. Her research focus includes traffic and transport planning and traffic safety focusing on pedestrians, bicycles and bus systems and highway safety. She is editor-in-chief of the *International Journal of Injury Control and Safety Promotion* since 2009.

She has been the Adlerbretska Guest Professor for sustainable urban transport at the Chalmers University of Technology, Sweden, during 2007-2010. She serves on the Board of IATSS (International Association for Traffic Safety Science) forum and LEAD India and DIMTS (Delhi integrated Multimodal Transport System Company). She is a recipient of many national and international awards, including American Public Health Association's (APHA) Injury Control and Emergency Health Services (ICEHS) Section International Distinguished Career Award 2024.



SHIVNATH THUKRAL

Shivnath Thukral heads Public Policy and Government Affairs at PhonePe, where he leads the company's policy agenda and external engagement across government, industry, and policy forums.

Shivnath brings over three decades of experience in the field of journalism and public policy. Prior to joining PhonePe in 2025, he led the public policy function for Meta India across Facebook, Instagram, and WhatsApp. Before Meta, he helped establish the India center for the Carnegie Endowment for International Peace, a leading international think tank, following a corporate role at Essar. He began his career as a journalist at NDTV in 1995, spending over 13 years reporting on political economy and business; a foundation that continues to shape his data-driven, research-backed approach to policy advocacy.

His contributions range from identifying early signals that help shape India's positions on critical issues of platform technology, AI, and financial technologies. A sought-after public speaker, Shivnath advocates strong engagement with policymakers, using research and data to support his view that India is poised to lead the world in policymaking and technology. He actively engages with trade bodies to build industry consensus and contribute to policy development.

Madhu holds a PhD in Marketing from the University of Minnesota Twin Cities and an undergraduate degree from BITS Pilani.

Beyond his professional pursuits, Shivnath is an avid long-distance runner and food enthusiast.



MADHU VISWANATHAN

Madhu Viswanathan is an Associate Professor of Marketing at the Indian School of Business (ISB) and serves as the Executive Director of the Srinu Raju Centre for IT and the Networked Economy (SRITNE). Prior to joining ISB, he was an Assistant Professor at the University of Arizona.

His research lies at the intersection of marketing, technology, and policy, with a focus on digital platforms, consumer behaviour, distribution channels, pricing, sales incentives, and technology-enabled markets. His work combines field experiments, econometric methods, and machine learning approaches to study questions in areas such as healthcare, retail, financial services, and platform ecosystems. His research has been published in leading journals including the *Journal of Marketing Research*, *Marketing Science* and *Journal of Economics and Management*. He actively collaborates with firms, startups, and policymakers on issues related to growth, digital transformation, and technology-enabled development.

Madhu holds a PhD in Marketing from the University of Minnesota Twin Cities and an undergraduate degree from BITS Pilani.



NCAER

National Council
Of Applied Economic
Research
11 Indraprastha Estate,
New Delhi 110002

