

Today, India has a health insurance penetration rate of 37 per cent, with about 500 million middle class people lacking any health insurance coverage, leading to high output of pocket expenses. So, **CarePal Money**, a healthcare lending marketplace, has forged a strategic partnership with Apollo Hospitals group, a vertically integrated healthcare provider. This alliance is poised to transform healthcare financing, granting patients the opportunity to avail loans with 0 per cent EMI for a duration of up to 18 months. "We are driven by the unwavering commitment to redefine healthcare financing," affirms **Piyush Jain**, co-founder & CEO, CarePal group, talking about the partnership. "By combining our expertise in medical lending with the unparalleled healthcare services of Apollo Hospitals, we aim to usher in a new era of accessibility, where financial barriers no longer impede individuals from receiving the best medical care they deserve in both critical and elective areas. With CarePal Money, we aim to disburse over ₹1,000 crore in medical loans in the next decade through our lending partners." CarePal Money's unique advantage is its ability to disburse medical loans for both critical and non-critical treatments with ticket sizes up to ₹15 lakh and tenure of up to 36 months. •



It's been in India for a long time and has expanded quite a bit in the meanwhile. Its 19th factory in India has gone commercial a few days ago at Oragadam, near Chennai, the phase I of which occupies a 44-acre plot and has come up at an investment of about ₹170 crore. The Germany-based auto parts supplier **ZF group** plans to make components and systems for electric vehicles in its initial phase. This will include the e-comp, a compressed air generation solution dedicated to electric and hybrid commercial vehicle applications, amongst others. A majority of the workforce at Oragadam



will comprise women. "India is a strategic market for ZF group and we have been increasingly focusing on India for design, engineering and manufacturing capabilities, as well as the growing domestic market," says **Peter Laier**, member, board of management & head, commercial vehicle solutions & industrial technology, ZF group. The Oragadam facility must also be viewed in the context of ZF's goal to be climate neutral by 2040. The plant, it is claimed, has a focus on sustainably-generated energy with 100 per cent renewable energy – both solar and wind power generation in long term contracts. It is also built with rainwater harvesting infrastructure to collect and reuse rainwater, targeting to be water positive by 2025. In the emerging dynamics, India appears to be the fulcrum for the global ambition of ZF. •



DP World, a leading global provider of smart end-to-end supply chain solutions, has received Platinum certification from The Indian Green Building Council (IGBC) for its Nhava Sheva Business Park (NSBP). This has become the first FTWZ in India to achieve Platinum certification under the IGBC logistics parks and warehousing rating system. Spread over 2 million sq ft, NSBP is designed as per global standards and Green Building Certification requirements. The project design promotes natural habitat and biodiversity onsite. The facility has realized substantial benefits through noteworthy sustainable features. These include a 1.5 MW solar PV system covering 18.6 per cent of annual energy consumption, 100 per cent electric material handling vehicles for business park, water-efficient fixtures achieving 38.9 per cent of saving, rainwater harvesting, and an impressive 75 per cent reduction in construction waste as it was reused and recycled. "The IGBC Platinum certification marks an important milestone in the journey of Nhava Sheva Business Park," acknowledged **Ranjit Ray**, vice-president, economic zones, Middle East, North Africa & Subcontinent, commenting on the achievement. "It is a testament to our unwavering commitment to pursuing eco-friendly practices in our operations that are beneficial to our customers and the planet. We prioritise customers' needs above all, striving to provide sustainable and scalable logistics solutions to our esteemed customers." •

Kyvos, a leading high-speed data analytics platform, is making significant strides in the industry by adding GenAI capability to its fully loaded, future-ready repertoire. Its AI-powered smart aggregation technology delivers 100x faster insights from 1000x more data at 4x lesser costs. The company has a global clientele, including ISVs and SMEs from the healthcare, retail, BPO, manufacturing, BFSI, FMCG, telecom, and logistics industries. "We are heralding a GenAI-driven era in the analytics sphere, where users will talk to their data in plain speak with full confidence in the accuracy of results -- all without any complex query formulation. It's a sea change for data-driven modern organisations, whether they are already on the course of digital transformation or forging their path to it. Our platform helps them reduce the time-to-value of their enterprise data using automation, natural language interfaces, and easy insights consumption at scale", explains **Rajesh Murthy**, COO, Kyvos Insights. The platform offers augmented capabilities to deliver natural language querying (NLQ) and summarization (NLS) based on LLMs for easy analytics on complex datasets. More importantly, it removes the barriers of usage for every user within an enterprise, regardless of their technical skill levels, promoting self-serve culture. •