



Confederation of Indian Industry

Workplace Health Reimagined: Corporate India's Readiness for Digital Health Leadership

**A National Imperative: Building a Resilient
Health Ecosystem for Viksit Bharat**



**A Data-Led Report on India Inc.'s Corporate Health Transformation—
From Episodic Care to Always-On, Digital-First Ecosystems**

EXECUTIVE SUMMARY

Workplace Health Reimagined: A Corporate Blueprint for a Resilient, Viksit Bharat

India stands at a pivotal moment, charting a course towards the ambitious goals of Viksit Bharat 2047. This national vision rests on the foundation of a healthy, productive populace. However, the COVID-19 pandemic served as a stark reminder of the fragility of our healthcare infrastructure. Today, that same infrastructure faces a silent, escalating crisis: the enormous burden of non-communicable diseases (NCDs), which now account for over 63% of all deaths in the country.⁽⁸³⁾⁽⁴⁾ To build resilience against future shocks and achieve our 2047 vision, we must fundamentally reimagine how healthcare is delivered.

This report argues that digital health is the indispensable fulcrum for this transformation. It is the only viable pathway to unburden our physical infrastructure and scale quality care to every corner of the nation. The solution lies in empowering a new frontline of care—a digitally enabled network of doctors, paramedics, nurses, and ASHA workers—who can manage preventive care and initial consultations. This model, proven effective by initiatives like e-Sanjeevani and built on the rails of the Ayushman Bharat Digital Mission (ABDM), requires supportive regulatory interventions to flourish and become our best strategy for building a resilient health ecosystem.

A critical component of this strategy is a cultural shift: empowering every individual to prioritize their own health. With the early onset of lifestyle diseases threatening our demographic dividend, activating proactive self-care is a national imperative.

THE WORKPLACE: INDIA'S MOST CRITICAL HEALTH FRONTLINE

In this national mission, the workplace is the most critical frontline. The challenges of an overburdened health system, the rising tide of NCDs, and the need for a proactive health culture are not abstract policy issues; they are daily realities for India's workforce. The health of an employee directly impacts the health of the business and, by extension, the health of the national economy. The data and imperatives outlined below provide a blueprint for how India Inc. can lead this transformation from the front. Central to this strategy is positioning digital as the hero—the core delivery mechanism for proactive care—and insurance as the enabler that makes this new model financially accessible, creating a healthier workforce that will power a Viksit Bharat.

The Corporate Catalyst: The report identifies employment as one of two primary levers for societal progress (along with education), positioning employer-led initiatives as a high-impact strategy to accelerate a nationwide wellness transformation.



KEY TRENDS SHAPING THE NEW WELLNESS MANDATE

- Presenteeism silently drains between ₹85,000–₹1.12 lakh per employee annually.⁽⁴¹⁾ Proactive, OPD-first care models have shown the potential to reduce chronic claims and hospitalization by up to 25%.⁽¹⁵⁾
- Mental health has become mainstream. A staggering 80-86% of employees report emotional distress, anxiety, or burnout—underscoring the urgency for normalized, stigma-free mental wellness access.⁽³¹⁾
- The post-pandemic era has seen a surge in corporate OPD adoption, quadrupling in recent years. This growth, however, starkly contrasts with insurance penetration for OPD, which remains below 0.1%—exposing a critical financial protection gap for the Indian workforce.
- Chronic disease onset is accelerating. Indian professionals now face lifestyle-related illnesses a decade earlier than global counterparts.⁽⁸⁴⁾
- Corporate wellness investments deliver 3–4x ROI through reduced sick days, higher retention, and fewer chronic claims.⁽⁴⁷⁾

ORGANIZATIONAL IMPERATIVES FOR LEADERS

- Shift to cashless-first models to reduce healthcare costs by up to 46% while boosting employee trust.⁽⁵⁶⁾
- Design wellness for diversity, equity, and life stage relevance, including remote teams, gig workers, and women's health needs.
- Use the Corporate Wellness Quotient (CWQ) to benchmark progress and guide investments.
- Embed care into performance—not perks, through manager training and integration with HR frameworks.

THE BOTTOM LINE

Workplace wellness is no longer a perk, a pilot, or a post-pandemic patch. It is national infrastructure. And when designed right, that infrastructure delivers returns for the company and the country.



Dilip Jose

Chairman, CII Health Technology Committee & Co Chair,
CII National Healthcare Council

Corporate India: A Vital Partner in the National Health Mission

India is currently architecting a new future for healthcare, built on the twin pillars of visionary policy and a world-class digital public infrastructure. Initiatives like the Ayushman Bharat Digital Mission and the push towards universal cashless care are creating an environment ripe for innovation. In this transformative landscape, the role of India's corporate sector as a key partner has never been more critical.

With Viksit Bharat 2047 as the national agenda, corporate wellness is evolving from an employee perk to infrastructure for resilience and growth. This timely report, a collaboration between CII and MediBuddy, provides a comprehensive look at this shift. It maps the evolution from basic insurance benefits to integrated, digitally-enabled wellness ecosystems that are preventive, personalized, and inclusive. The findings underscore a clear trend: employee well-being is now a strategic boardroom agenda, directly influencing talent retention, operational excellence, and business continuity.

CII is committed to fostering this evolution. We see corporate wellness not merely as an employee benefit, but as a powerful vehicle for achieving our national health objectives and closing critical access gaps for a significant portion of our population.

We present this report as a strategic resource for leaders across all sectors. Our goal is to equip them with the insights needed to assess their organization's digital health readiness and to build robust wellness strategies that create value for their employees, their businesses, and for India as a whole.



Prashant Tandon

Co Chair, CII Health Technology Committee

From Systems to Individuals: Technology as the Bridge to Trust in Healthcare

For today's employee, healthcare is no longer a distant service but an immediate, personal expectation. The central challenge for corporate India is no longer just about providing benefits, but about delivering care experiences that are seamless, empathetic, and worthy of trust. For too long, the friction of reimbursements, fragmented records, and reactive care has created a divide between employees and the support they need. It is here, at this critical intersection of need and access, that health technology finds its true purpose.

This timely report on "Workplace Health Reimagined," powerfully articulates this shift. It underscores that the goal of a digital health strategy is not merely to digitize old processes, but to fundamentally reinvent the care journey around the individual. The move from cumbersome reimbursement models to "cashless-first" ecosystems is a prime example—it's not just a process improvement; it is a structural shift that removes financial anxiety at the moment of care and builds deep institutional trust.

As a committee dedicated to the advancement of health technology, we see the next evolution moving beyond analytics dashboards and toward true, "N-of-1" personalization. The report highlights how integrating data from wearables, diagnostics, and consultations allows us to create a longitudinal view of an employee's health. This data becomes the engine for delivering hyper-personalized interventions, moving from generic wellness programs to specific, life-stage relevant support for every single employee.

Our mandate is to champion technology that is not just powerful but also inclusive and human-centric. This report serves as a critical blueprint for that mission, providing leaders with the insights needed to build digital ecosystems that are accessible to all—from a frontline worker in a non-metro city to a hybrid team leader in a major hub.

We present this report as an essential guide for leaders who understand that technology's greatest return is not just in efficiency, but in the resilience, loyalty, and well-being of their people. The future of corporate wellness will be won by those who use technology not just to manage health, but to build lasting relationships centred on trust and personalized care.



Shashank ND

Co Chair, CII Health Technology Committee & Chairman,
CII Sub Committee on Digital Health

From Digital Intent to Intelligent Implementation

For years, the promise of digital health has been a frequent topic of discussion. Today, we have moved beyond conversation and into a dynamic era of execution. The critical question for India Inc. is no longer if we should adopt digital health solutions, but how we can intelligently integrate them to build truly seamless and effective wellness ecosystems for our workforce.

The foundational digital highways are now being paved. The Ayushman Bharat Digital Mission (ABDM) is creating the rails for interoperability, and the private sector is innovating at an unprecedented pace with platforms that make healthcare accessible and data-driven as this report on “Workplace Health Reimagined,” articulates, the challenge now lies in the implementation—in creating an integrated care reality where a virtual consultation flows effortlessly into an in-person diagnostic test, and where employee health data translates into personalized, preventive action.

At CII, National Health Technology Committee and various other working groups are dedicated to the advancement of digital health, our focus is on ensuring this integration is secure, scalable, and user-centric. This report serves as a critical blueprint, offering tangible insights into how companies can transition from fragmented reimbursement models to real-time, cashless, and connected care platforms.

We believe this data-led exploration will be indispensable for technology and business leaders alike. It provides a clear-eyed view of the digital maturity across sectors and offers a roadmap for leveraging technology not just as a benefit, but as the core infrastructure for building a healthier, more resilient, and future-ready India.



Satish Kannan

Member, CII Sub Committee on Digital Health, Co-Founder & Chief Executive Officer (CEO) - MediBuddy

Reimagining Wellness: From Employee Benefit to Business Imperative.

As India accelerates toward its Viksit Bharat 2047 vision, workplace wellness is emerging as a critical enabler of national productivity and resilience. This report goes beyond the conventional view of employee benefits, positioning corporate wellness as infrastructure for a healthier, more productive workforce. It provides actionable insights for leaders and policymakers, mapping the journey from reactive care to proactive, digital-first ecosystems that strengthen both business performance and national health outcomes.

India's corporate health landscape is undergoing a profound shift. From rising healthcare costs to the surge in mental health needs, it's evident that wellness can no longer be seen as an optional benefit—it must become a core pillar of workforce strategy.

The data tells a sobering story. Today, over 62% of household healthcare spending in India goes toward outpatient care, yet insurance penetration for OPD remains under 0.1%. Healthcare inflation is accelerating at 14%, and the cost of presenteeism—lost productivity from employees who are present but unwell—runs into lakhs per employee annually. Meanwhile, mental health-related OPD claims have increased by 30-50%, indicating both rising stress and increased help-seeking behavior.

At the same time, we're seeing a steady move from reimbursement-based health benefits to cashless, digital-first access models. This shift is not just about convenience—it's a structural transformation that improves utilization, lowers out-of-pocket burden, and removes friction from care delivery.

At MediBuddy, we've had the opportunity to work with over 1,000 employers across sectors, witnessing first-hand the complexities and opportunities in scaling employee wellness. What's clear is that wellness must evolve from episodic events and one-size-fits-all plans to continuous, personalized, and tech-integrated ecosystems that empower employees and enable measurable outcomes.

This report—now in its second edition in collaboration with CII—aims to decode how India Inc. is responding to this inflection point. As part of this effort, we've introduced the Corporate Wellness Quotient (CWQ) — a directional framework to help corporates gauge where they stand on the path toward maturity. The goal is not to prescribe, but to spark self-reflection, benchmarking, and ultimately, action. Wellness is no longer a line item in the HR budget—it's a lever for business continuity, culture, and long-term growth. I hope the insights in this report serve as both a mirror and a compass for organizations striving to build healthier, more resilient, and future-ready workforces. Because in the age of Digital Health Leadership, care isn't just a benefit—it's a leadership choice.

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Part 1

The National Health Inflection Point



A National Imperative: Building a Resilient Health Ecosystem for Viksit Bharat



The vision for a Viksit Bharat 2047 is one of comprehensive national strength, with the health and well-being of its 1.4 billion citizens as its cornerstone. The recent pandemic stress-tested our healthcare system, revealing both its strengths and its critical vulnerabilities. Today, the primary challenge is not a single virus, but the silent, pervasive epidemic of non-communicable diseases (NCDs). The ICMR's latest reports confirm that India bears a massive NCD burden, with conditions like diabetes and heart disease appearing a decade earlier than in Western populations.⁽⁸⁴⁾ This reality places an unsustainable strain on our finite healthcare resources and threatens to derail our long-term growth ambitions.

The Core Challenge: An Overburdened Infrastructure

Our healthcare system is stretched thin, a problem defined by critical shortages and geographical imbalances.

1

- **Human Resource Gap:** With a doctor-to-population ratio below WHO recommendations, our specialists are a scarce resource. This creates bottlenecks in care delivery and makes scaling a doctor-led model to the entire population an impossible task.
- **Access Divide:** Quality healthcare infrastructure, including advanced diagnostic labs, remains heavily concentrated in urban centers. This leaves nearly 70% of the population in rural and semi-urban areas facing significant barriers to timely and reliable care, a key challenge highlighted in recent Ministry of Health reports.⁽⁸⁵⁾

NCD Crisis: A Looming Threat to Our Demographic Dividend

The rising tide of lifestyle diseases is the single greatest stressor on our health ecosystem.

2

- Economic Impact:** The premature onset of NCDs is not just a health issue; it is an economic one. Productivity losses due to these conditions are projected to cost the Indian economy trillions of dollars, directly impacting our national output.⁽⁸⁶⁾
- Need for a Proactive Model:** The current, reactive healthcare model—which engages only after a person falls ill—is ill-equipped to handle chronic, lifestyle-driven conditions. A fundamental shift to a proactive, preventive model is essential.

Digital Health: A Scalable Solution

Confronting these challenges with a purely brick-and-mortar approach is unfeasible. To build a resilient system that can serve 1.4 billion people, India must champion a digital-first healthcare model.

1

Empowering the Last Mile. A New Frontline of Care: The future of accessible healthcare lies in augmenting our doctors through a digitally enabled network. This integrated system empowers doctors, paramedics, nurses, pharmacists, and ASHA workers to operate as a cohesive unit. Equipped with point-of-care diagnostics and connected to specialists via teleconsultation platforms like e-Sanjeevani, this hybrid workforce can manage preventive care and initial screenings, escalating only when necessary. This is the most efficient way to optimize our resources and reach every corner of India.

2

Insurance as an Enabler of Proactive Health: In this new model, insurance is transformed from a safety net for catastrophic events into a financial enabler of proactive wellness. It provides the mechanism for individuals to access a suite of digital-first preventive services, making early detection and continuous care an affordable reality.

3

ABDM as the Unifying Architecture: The Ayushman Bharat Digital Mission (ABDM) provides the critical “digital highways” for this ecosystem, creating a seamless, data-driven care continuum for every citizen.

4

A Call for a Modern Regulatory Framework: For this digital ecosystem to thrive, it requires a forward-looking regulatory environment. This includes creating clear guidelines for telemedicine that empower our hybrid workforce and, crucially, establishing a robust regulatory framework for the safe and ethical use of medical data. Such a framework is essential to build citizen trust, encourage innovation, and ensure that India’s digital health revolution is built on a foundation of security and privacy.

Activating the Individual: A National Call for Proactive Health

A healthier nation requires a cultural shift where individuals are empowered to take ownership of their well-being. This is not just a personal choice but a national necessity to combat the NCD crisis.

From Passive Patient to Proactive Participant: Digital tools—from mobile health apps to wearables—provide the means. By giving individuals access to their own health data, personalized insights, and timely nudges, we can foster a culture of prevention.

Gamification for Sustained Engagement: To ensure long-term adoption, these platforms must be engaging. Using gamification, social challenges, and rewards can transform the often-tedious task of health management into a motivating and sustainable habit.

The Corporate Catalyst

The journey to a healthier Viksit Bharat requires a powerful catalyst to accelerate this digital transformation. India's corporate sector, with its organized workforce, is uniquely positioned to be that catalyst. By reimagining workplace wellness around this digital-first, preventive model, corporations can create scalable, real-world blueprints for the future of Indian healthcare. This report will now delve into specific strategies and frameworks that empower corporate India to lead this vital national charge.

Part 2

The Corporate Battleground: Cost of Inaction & The ROI of Wellness



Importance of Corporate Wellness Programs



Why Now? The Wellness Inflection Point

Corporate wellness is now a key pillar of India's economic resilience strategy, directly aligning with Viksit Bharat 2047 goals. Beyond HR policies, these programs are becoming a strategic lever for productivity and talent retention.

This report unpacks the emerging trends, benchmarks sectoral readiness, and lays out a forward-looking roadmap—designed for CHROs, benefit consultants, insurers, and leaders shaping the next era of workforce health.

The Indian corporate sector is witnessing a paradigm shift from basic employee benefits to comprehensive, holistic wellness programs. This evolution is driven by the recognition that employee well-being directly impacts productivity, talent retention, and overall business sustainability. The Plum Employee Health Report 2025, analyzing data from over 100,000 telehealth consultations, 25,000 insurance claims, and nearly 2,000 health camp participants, **indicates that 71% of employees were found to be at moderate risk of non-communicable diseases, yet only 20% of companies offer regular health screenings.**⁽¹⁰⁾

Importance of Corporate Wellness Programs



Reduction in Healthcare Costs & Insurance Premiums

- India's corporate **healthcare costs** are **increasing** at a rate of **14-20% annually**.⁽¹¹⁾
- Over 70% of employees exhibit at least one lifestyle-related health risk—such as high BMI, blood pressure, or blood sugar—driving employer insurance claims and costs.^{(10) (11)}



Minimizing Absenteeism

- A NASSCOM report states that Indian **employees lose about 14% of their working hours** due to absenteeism and presenteeism.⁽¹²⁾
- Absenteeism refers to missing work entirely, while presenteeism means being physically present but unproductive due to health issues or disengagement.



Compliance with Workplace Health & Safety Regulations

- The Occupational Safety, Health, and Working Conditions Code (OSHWC), 2020, mandates that employers provide safe working conditions, encouraging the adoption of wellness programs.⁽¹³⁾
- In key industries, programs focused on ergonomics and stress management have been shown to reduce workplace accidents by 30-40%.⁽¹³⁾



Boosting Employer Branding & ESG Commitments

- A strong corporate wellness program signals social responsibility, aligns with ESG goals, and attracts ethical investors.
- Investors and consumers are increasingly looking at how companies treat their workforce.

Different Demographics - Different Health Preferences

Corporate wellness programs are increasingly recognizing the need for customization based on generational preferences:



Work-Life Balance is the #1 Priority

1

- Both Gen Z and Millennials rank work-life balance as their top consideration when choosing an employer.⁽¹⁴⁾

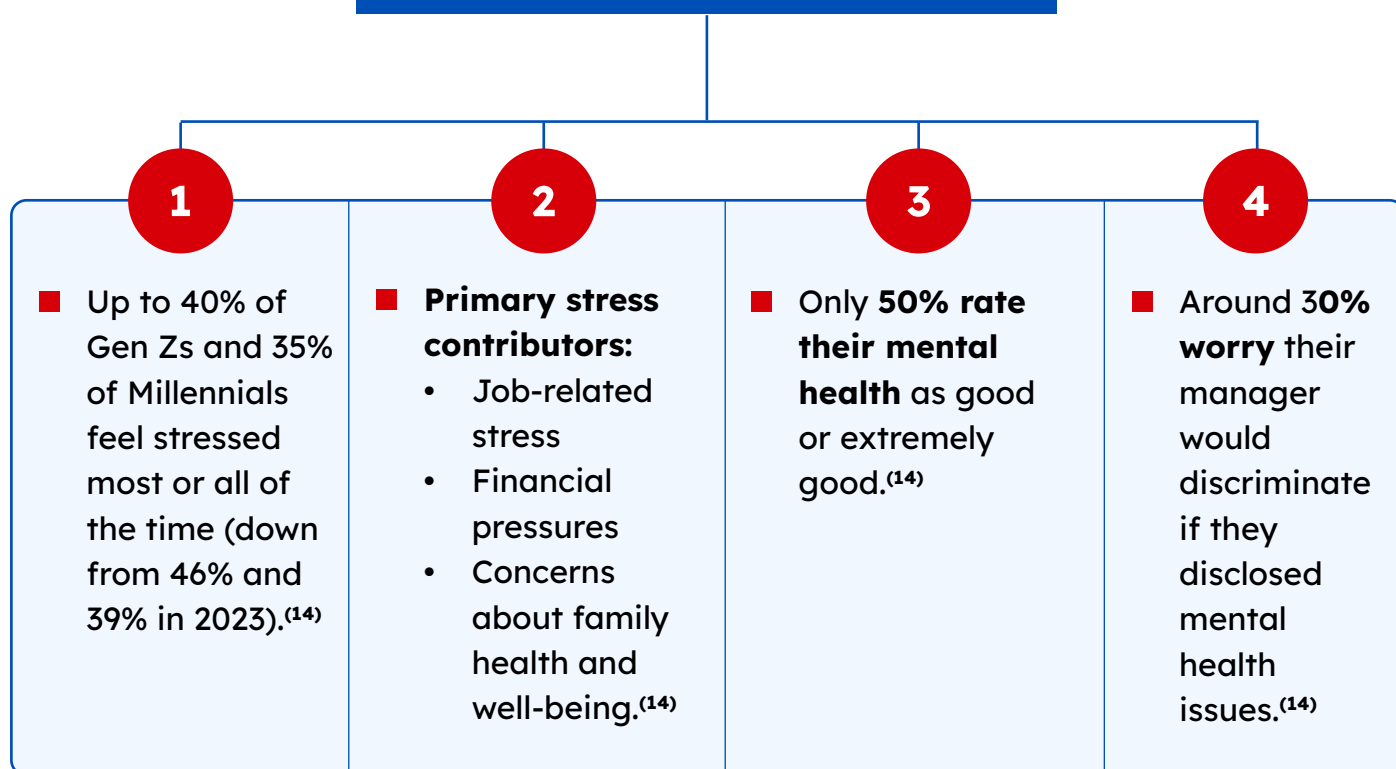
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- It's also the **most admired trait** in peers—**more valued than job titles or possessions.**⁽¹⁴⁾

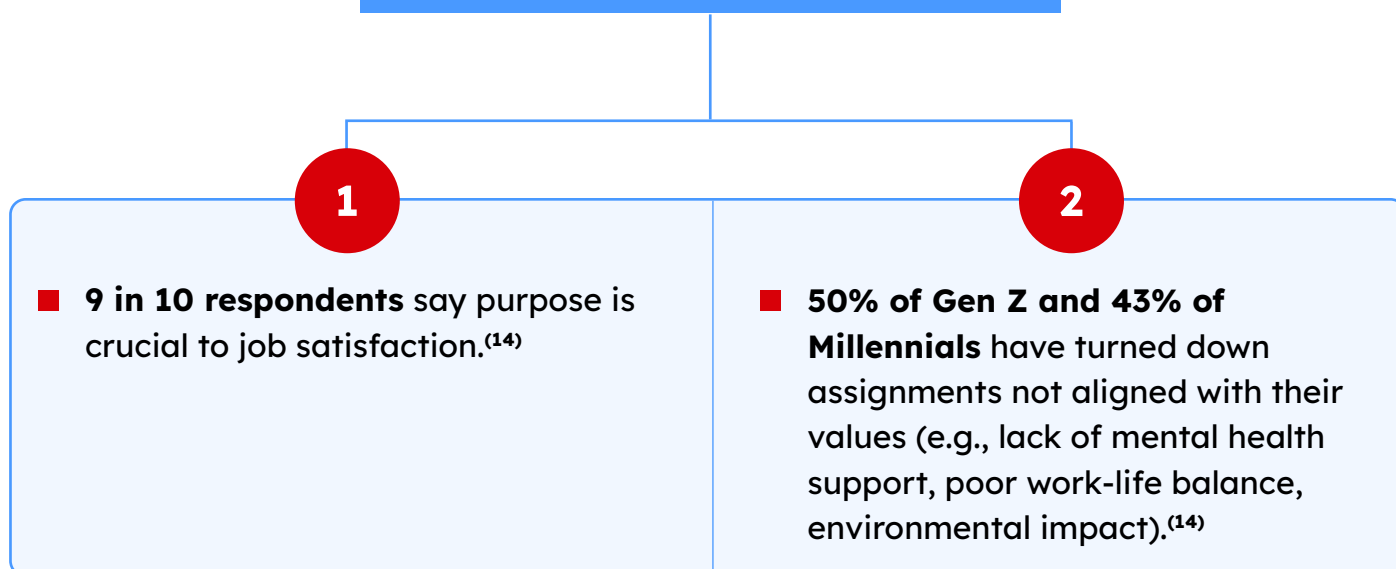
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- Yet, **many are not achieving it**—long working hours (51%) and lack of control over how/where they work (44%) are key stress drivers.⁽¹⁴⁾

Mental Health Is a Major Issue



Desire for Purpose-Driven Work



Wellness: New Cornerstone of the Employer Value Proposition

In today's competitive talent market, the contract between employer and employee has been fundamentally rewritten. While compensation remains a primary factor, a comprehensive commitment to employee wellbeing has emerged as the definitive tie-breaker, directly influencing an organization's ability to attract and retain top performers.

For high-performing employees, a robust wellness program is no longer a 'perk' but a clear signal that the company values them as people, not just as assets. It is a tangible investment in their health, resilience, and future, fostering a culture of care that is notoriously difficult for competitors to replicate.

This is not just a perception; it is a measurable business advantage. Data conclusively shows that organizations that lead in wellness see a direct impact on loyalty and engagement:

- Companies with integrated wellness policies are ****1.6 times more likely to retain their top talent.**⁽⁴⁶⁾
- These organizations also report **1.8 times higher employee Net Promoter Scores (eNPS)**, a key indicator of employee advocacy and satisfaction.⁽⁴⁸⁾

Ultimately, in the war for talent, a sophisticated, digital-first, holistic wellness strategy is a powerful competitive differentiator. It empowers talent acquisition teams to move beyond salary discussions and showcase a culture that actively supports and invests in its people.

OPD

as a New Frontline



Outpatient services have become the cornerstone of corporate healthcare in India, with over 62% of employer health interventions now centered around OPD needs.⁽⁵⁶⁾



Reflecting this rapid shift, **corporate OPD adoption has quadrupled** in the post-pandemic years.⁽⁵⁶⁾ This trend is further supported by data showing that **corporate OPD utilization has surged by 27% year-on-year**, as highlighted in the KPMG OPD Readiness Index 2024.⁽¹⁵⁾



India's OPD benefit share remains below 20%, while mature markets like the U.S. and Singapore allocate nearly 45% of employer health spend to OPD—revealing a substantial growth gap.⁽⁵⁰⁾

A Day in the Life: Anjali, the Face of Today's Workforce



For working professionals like Anjali, a 32-year-old team lead in Bengaluru, an online OPD consultation at 9PM—covered under her employer's wellness plan—meant the difference between postponing care and acting on early symptoms.

Her story isn't the exception. It reflects a growing expectation: access to always-on, personalized, preventive care.

How India Compares Globally on OPD Coverage

Country	% Population with OPD Coverage	OPD Spend as % of Total Health Spend	Employer-Led OPD Programs
India	<0.1%	~58% (mostly out-of-pocket)	Emerging (<12% of orgs)
USA	>85%	~32%	Mature (standardized benefit)
UK	~100% (via NHS)	~20%	Limited (NHS-led)
Singapore	~95%	~24%	Widespread via Medisave
UAE	~85%	~30%	Strong among large employers
Australia	~90%	~26%	High (govt + private hybrid)
South Africa	~17%	~38%	High among corporates

India (<0.1% OPD coverage) lags significantly behind global benchmarks like Singapore (95%) and the U.S. (85%), highlighting a critical access and prevention gap.

The disparity in OPD adoption between India and global peers reveals a significant healthcare access gap. Despite India's OPD market exceeding \$37.7 billion, insurance penetration remains below 0.1%, leaving most individuals to bear out-of-pocket expenses. In contrast, countries like the U.S., U.K., and Singapore have embedded OPD coverage into national systems or corporate plans—making preventive and primary care widely accessible and financially protected.

This difference reflects varying levels of insurance maturity and policy focus. High OPD inclusion correlates with stronger preventive care, fewer hospitalizations, and a lighter healthcare system burden. For Indian employers, this is both a challenge and a strategic opportunity: the lack of OPD insurance leads to delayed care and higher treatment costs, but also enables corporate-led innovation in employee health.

The benchmark data makes it clear—OPD is no longer a discretionary perk. As India advances toward its Viksit Bharat 2047 goals, scaling OPD access through employer programs is vital to improving health equity and long-term economic resilience.

Insights

- India has **the highest out-of-pocket OPD burden** among major economies.
- In most developed markets, **OPD is integrated into primary care or employer benefit structures.**
- Employer-led innovation in OPD bundling is India's fastest path to catching up.



Bundled OPD plans are gaining momentum, especially in metro regions, driven by a growing preference for preventive and on-demand care over hospitalization-focused coverage.



Vision and dental OPD services are emerging as critical areas, with 38% of urban employees reporting unmet needs due to insufficient coverage.⁽¹⁶⁾

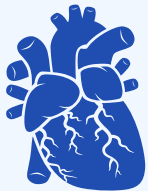


Corporate OPD wallet size in India varies widely:

- **Large corporates** in IT, BFSI, and consulting typically allocate ₹10,000–₹12,000 per employee annually.⁽⁴⁵⁾
- **This is significantly below global benchmarks**, such as the U.S., where OPD spend exceeds ₹35,000 per employee.⁽¹⁷⁾

India's Silent Epidemic

Chronic Diseases and an Ageing Workforce



1

Non-communicable diseases (NCDs) now contribute to 63% of all deaths in India⁽⁴⁾, largely driven by lifestyle factors and lack of preventive care.



2

As India's median age is projected to exceed 35 by 2036, managing chronic illnesses is becoming a national and workplace priority.⁽¹⁹⁾



3

Productivity loss due to chronic illnesses is severe, with absenteeism and presenteeism accounting for 25–35% loss among mid-career professionals.⁽²⁰⁾



4

Corporates are beginning to extend healthcare support to aging dependents, with offerings such as geriatric care packages, home-based medical plans, and digital caregiving platforms.



5

Eldercare as a benefit has seen a 3X global increase in adoption over the last five years, and similar trends are expected in India as caregiving stress rises.⁽¹⁸⁾

Chronic Disease Management Post Health Checks



Annual health checks are more common, but follow-through remains a major gap—52% of individuals with high-risk markers fail to take timely action within 90 days.⁽²¹⁾



Leading employers are now integrating chronic care management into OPD benefits, offering services like:

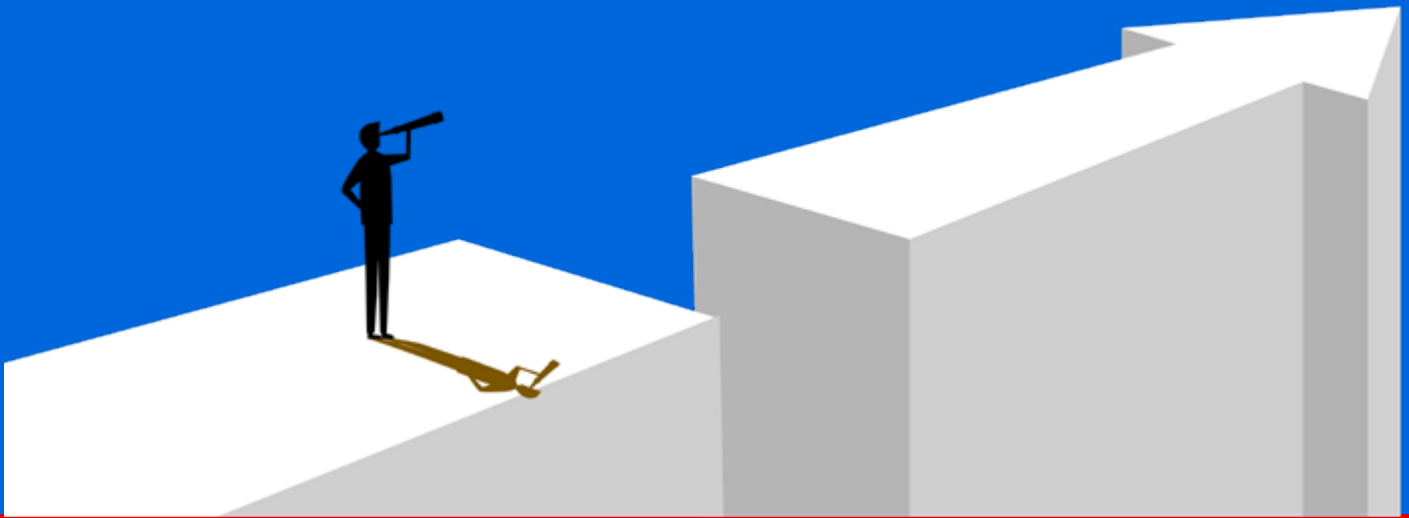
- Personalized health coaching
- Medication adherence reminders
- Lifestyle monitoring tools
- Regular virtual consultations



This marks a shift from episodic to continuous care, aligned with global practices where digitally enabled chronic disease programs now constitute up to **28% of corporate wellness budgets**.⁽²²⁾

Digital care management platforms, aligned with ABDM, are enabling corporates to monitor high-risk employees proactively.

Where Wellness Still Falls Short



Fraud, Waste, and Abuse (FWA) in Indian Healthcare: A Persistent Challenge

As OPD emerges as the frontline of corporate healthcare delivery, its increased usage has also introduced a new set of vulnerabilities—namely, fraud, waste, and abuse. With India’s digital health stack maturing and employer-sponsored benefits expanding, the need for robust safeguards and governance frameworks becomes critical. This next section explores how regulatory bodies are addressing these integrity risks, ensuring that access is balanced with accountability.



In developing countries, including India, financial losses due to FWA are estimated to range from **6% to 12% of total health spending annually**. This substantial diversion of funds compromises the efficiency and quality of care delivered.⁽²³⁾



Under the flagship **Ayushman Bharat Pradhan Mantri Jan Arogya Yojana (AB-PMJAY)**, a substantial number of fraudulent claims have been detected. As of early 2025 (data updated to February 2025), the National Anti-Fraud Unit had identified **2.7 lakh (270,000) inadmissible claims from private hospitals**, amounting to **₹562.4 crore (approximately US\$67.5 million)** nationwide due to abuse, misuse, or incorrect entries.⁽²⁴⁾

Regulatory Response and Technological Solutions



1

The IRDAI has implemented stricter rules to combat fraud, mandating anti-fraud policies, independent Fraud Monitoring Units (FMUs), and enhanced cybersecurity for insurers.⁽²⁵⁾



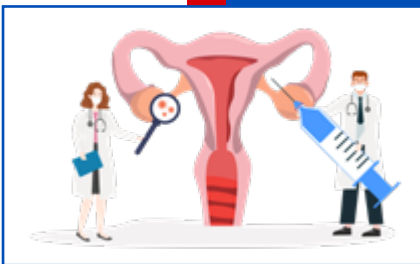
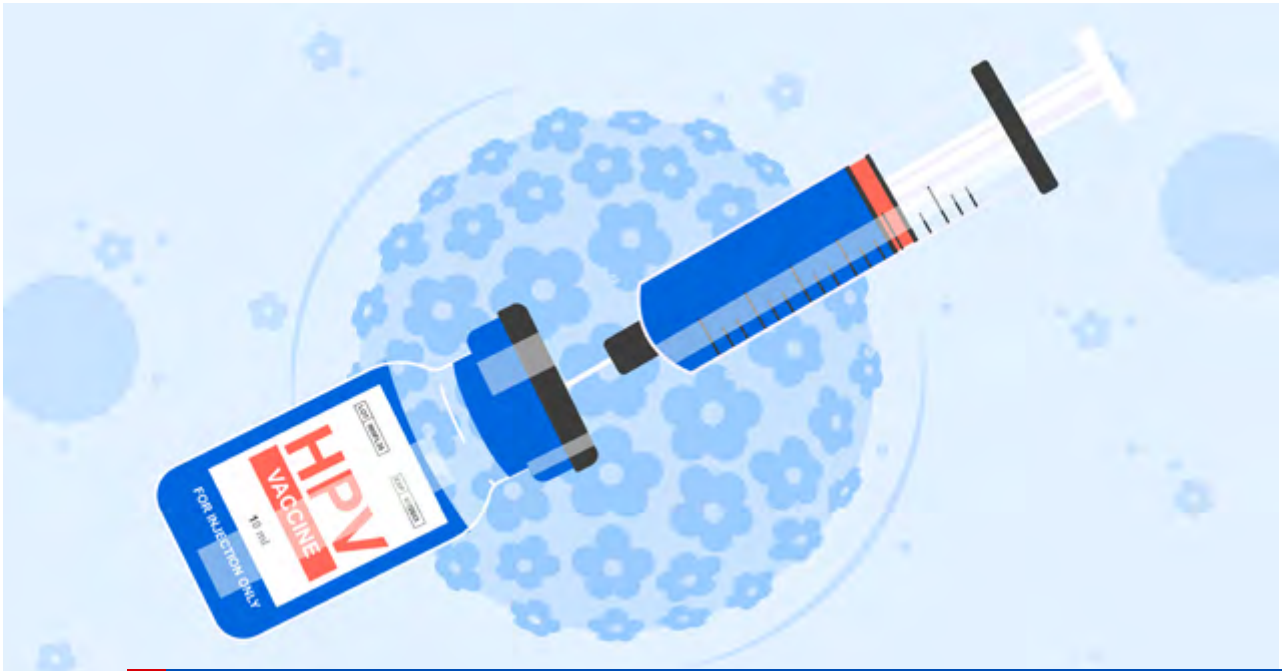
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For AB-PMJAY, the National Anti-Fraud Unit (NAFU) employs **advanced technologies** like AI-based systems, machine-learning algorithms, and rule-based triggers for near real-time detection of fraudulent claims.⁽²⁵⁾

Vaccination

HPV: Addressing the Cervical Cancer Burden in India

While systemic integrity is essential, equally urgent is addressing specific, high-burden health conditions—especially those impacting vulnerable populations. Among them, cervical cancer remains one of the most preventable yet under-prioritized diseases in women's health. The following section delves into the need for proactive vaccination, education, and screening to close this critical gap.



High Cervical Cancer Incidence: India reported an estimated 127,526 new cases of cervical cancer in 2023.⁽⁹⁾ This makes India a country with one of the highest cervical cancer burdens globally, underscoring the urgent need for widespread prevention strategies.



Global Elimination Goals vs. India's Reality: The World Health Organization (WHO) has set an ambitious global target to eliminate cervical cancer as a public health problem, aiming for 90% of girls to be fully vaccinated with the HPV vaccine by age 15 by 2030.⁽²⁶⁾ India's current HPV vaccination coverage, however, is significantly below this target, indicating a substantial gap that needs to be urgently addressed.

Indian data available with the HPV Information Centre shows a mortality-to-incidence ratio of 62%, which means that roughly two-thirds of women diagnosed are going to die of the disease.⁽²⁷⁾

Corporate-led vaccination initiatives can be a powerful lever in India's journey to reduce preventable mortality and meet its 2047 health milestones.

Corporate Wellness in India

A Wellness Wake-Up Call

Strategic Gaps Holding Back Digital Health Maturity



Measurement Deficit

- Only 2.2% of companies globally conduct dedicated health & well-being surveys.⁽²⁸⁾
- Lack of measurement = underinvestment or misdirected investment.



Presenteeism Is Underestimated

- Most employers focus on absenteeism but miss the larger hidden cost of presenteeism (being at work but unproductive).



Short-termism in Investment

- Companies tend to prioritize immediate cost savings over long-term health ROI, especially in low-margin sectors.

India is witnessing a sharp surge in mental health challenges among its corporate workforce. Only 33% of global employees reported feeling stressed daily — compared to 47% in India.⁽³¹⁾

Workplace Stress Impact

15%

rise in corporate mental health cases.⁽²⁹⁾

Increased risk of suicide by

22%

& distress cases by 17% YoY

80%

employees reported mental health challenges.⁽³⁰⁾

47%

cited stress/anxiety at work

Mental Health Scenario

80%-86%

of Indian employees are struggling or suffering.⁽³¹⁾

India may lose USD

1.03T

due to mental health issues.⁽³²⁾

Shifting Trends and Gaps

90%

of employees <25 show anxiety
vs. 67% >45 (Pan-India Report, 2024)⁽³³⁾

35%

feel angry daily (highest in South
Asia).⁽³¹⁾

Only

39%

value workplace mental health
programs.

R2C

Reimbursement to Cashless

1

Financial Relief at Point of Care

Employees don't need to pay out-of-pocket and wait for reimbursement—expenses are settled directly with the hospital.

2

Reduces Financial Burden During Emergencies

Immediate access to care without arranging funds reduces delays and anxiety in critical situations.

3

Improves Trust and Utilization of Health Benefits

Easy access builds confidence in the company's healthcare program, leading to better usage of preventive and curative services.

4

Simplifies the Process

No paperwork, bill collection, or claim submission required by the employee—making the experience seamless and stress-free.

5

Enhances Employee Satisfaction and Retention

Health security and hassle-free support increase overall well-being and loyalty to the employer.

Transforming Employee Healthcare:

Impact of Shifting from Reimbursement to Cashless (Case Study)

A leading global organization with a workforce of over 22,000 employees transitioned from a reimbursement-heavy healthcare model to a cashless-first approach. This strategic shift, enabled through a digital health platform, resulted in significant cost efficiencies and enhanced employee experience:

[Data from FY2024 timeline; company name anonymized for confidentiality.]



46% reduction in total healthcare expenditure,
driven by direct billing and negotiated rates.



51% lower average cost per claim
under the cashless model compared to reimbursement-based claims.



Despite an 8% rise in total claims
the overall healthcare spend declined by 1.08% (₹9.35 Cr to ₹9.25 Cr).



Claims processing time reduced by over 60%,
significantly easing administrative workload for HR and finance.



AI-powered fraud detection
mechanisms enhanced transparency and minimized claim misuse.

Source: MediBuddy Corporate Cohort Analysis (2024)

Part 3

The Inclusivity Mandate - Designing Wellness for All



Not One-Size-Fits-All – Sectoral Variation in Wellness Adoption

Wellness adoption across India Inc. varies significantly by sector, influenced by working conditions, workforce demographics, and digital readiness.

Findings from sectoral studies

1

Tech & BFSI sectors lead in mental health support, teleconsults, and cashless OPD adoption.

2

Manufacturing & Logistics focus on occupational health and ergonomics but lag in mental wellness inclusion.

3

Retail & gig economy players emphasize app-based access and gamified health nudges.

4

Public Sector / PSUs remain conservative, with coverage centered around IPD and little focus on personalization.

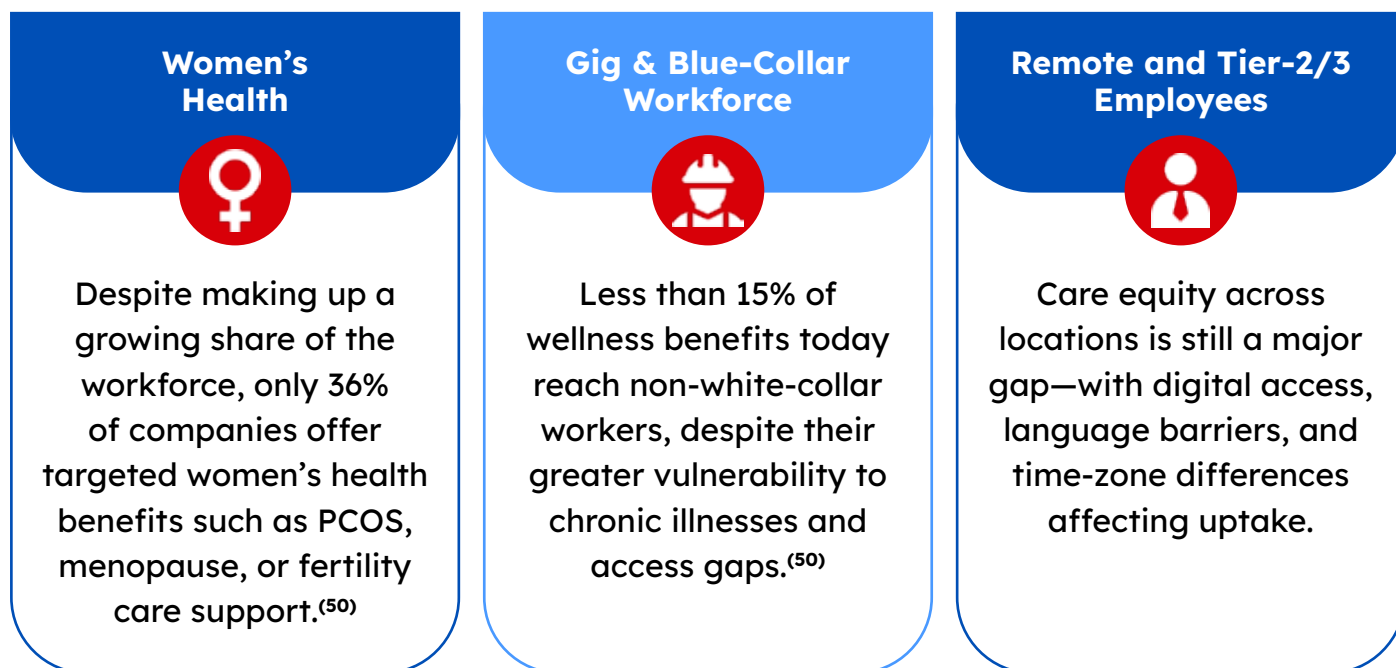
“India’s corporate wellness landscape is maturing unevenly—sectoral customization is critical to increase both utilization and impact.”

**Aon Asia-Pacific
Employee Benefits Trends
Report, 2023.⁽⁴⁵⁾**

The path to a modern wellness model requires nuanced playbooks. Sector-aware wellness design is the first step toward driving relevance and ROI.

Inclusive Wellness: Expanding the Lens:

As organizations build out their wellness strategies, inclusivity must be front and center—not just in gender or role, but in geography, employment model, and life stage. Today’s workforce is more diverse than ever, and wellness programs must reflect that.



A truly inclusive wellness program must adapt to these realities through hyper-personalization, mobile-first design, vernacular support, and modular benefit stacks.

Maternity & Return-to-Work Programs:

A Strategic Retention Imperative

While India’s statutory maternity leave is a progressive foundation, it only addresses one aspect of a complex journey. For Indian corporations, the period surrounding childbirth represents the single greatest point of female talent attrition—often referred to as the “leaky pipeline.” Data indicates that a significant percentage of women who take a maternity break do not return to the full-time workforce, representing a substantial loss of experienced talent.

A key reason is that current corporate health benefits, while present, are often superficial. Pregnancy is the most frequently claimed treatment, yet coverage is typically limited to

basic delivery charges, leaving families to face out-of-pocket expenses as high as 30%.⁽⁶²⁾ Furthermore, while 70% of organizations offer maternity cover, but caps as low as ₹5,000 make it inadequate for quality care, pushing families to incur up to 30% out-of-pocket costs.⁽⁶²⁾ Support for the pre-pregnancy journey is even rarer, with less than 20% of companies offering cover for fertility treatments.⁽⁶²⁾

This financial strain, combined with a lack of childcare options and the often-unaddressed issue of postpartum depression—which affects an estimated 1 in 5 new mothers in India—creates immense barriers for women seeking to reintegrate into their careers.⁽⁶³⁾

A reimagined approach to maternity care understands that true support must be holistic and continuous.

Pre-Natal Support: Offer meaningful coverage for consultations and nutrition, going beyond token amounts.

Post-Natal Care: Provide lactation consulting and crucial mental health screening and support for postpartum depression.

Return-to-Work Integration: Implement structured “phase-back” programs with flexible hours and mentorship.

Childcare Support: Offer on-site crèche facilities where mandated, or provide subsidies and partnerships with trusted childcare networks.

Inclusive Design: Extend support to both parents, including paternal leave and access to counseling, to normalize caregiving responsibilities and boost program engagement.



Organizations that invest in such comprehensive programs see a direct and measurable return. For example, after Google enhanced its paid maternity leave policy, the company saw a 50% reduction in attrition for new mothers, according to research highlighted by Boston Consulting Group (BCG).⁽⁶⁴⁾ This powerful outcome protects valuable institutional knowledge, strengthens the leadership pipeline, and builds a culture where women can thrive in their careers long-term.

Mid-Market Wellness: The SME Opportunity

India's MSMEs employ over 111 million people but often lack structured wellness support. Budget constraints, fragmented teams, and low insurance literacy create unique barriers to care.

Only 9% of Indian SMEs offer structured wellness programs.

What's Holding Wellness Back?

Lack of awareness, fear of cost escalation, and difficulty in integrating wellness partners.

To drive true nationwide wellness transformation, mid-market enterprises must be included in the ecosystem—with simplified, scalable, and modular solutions.

Closing the Loop:

How Corporate Wellness Fuels National Health Goals

A healthier Viksit Bharat requires strong public-private partnerships. Corporate wellness, now more than just an HR function, is vital for achieving national health targets, including increased life expectancy and reduced non-communicable diseases (NCDs). By scaling digital wellness programs, corporate India can directly support the Viksit Bharat 2047 vision.

Here's how corporate action supports national health objectives:

1

Driving Preventive Care at Scale

Corporations can significantly reduce the national burden of NCDs (63% of all deaths in India)⁽⁴⁾ by promoting preventive screenings and disease management. This shift from reactive to preventive care within the organized workforce fosters a national culture of proactive health, reduces strain on public healthcare, and contributes to a healthier, more productive populace.

2

Accelerating ABDM Adoption

Corporate wellness platforms that integrate with the Ayushman Bharat Digital Mission (ABDM) are crucial for a unified national health infrastructure.

By encouraging employees to use their Ayushman Bharat Health Account (ABHA), companies help build a rich, anonymized data pool. AI-powered tools enhance early detection and speed up diagnostics, making care more predictive and accessible. This data-driven ecosystem is essential for evidence-based national policymaking, enabling targeted public health interventions.

3

Closing the 'Missing Middle' Gap

India's "missing middle" of 40 crore individuals lacks health financial protection, with a significant portion in the MSME sector (over 111 million employees).⁽⁷⁷⁾ By offering simplified, scalable, and affordable digital wellness solutions to MSMEs, India Inc. extends a crucial healthcare safety net. This protects millions from catastrophic health costs and strengthens the nation's economic backbone by ensuring the health and productivity of its largest employment sector.

The **'Viksit Bharat 2047'** vision, with its ambitious goal of increasing life expectancy to over 85 years, cannot be achieved by the public sector alone. As the custodian of the health of millions of citizens, India's corporate sector is a vital partner in this mission. Strategic corporate wellness is no longer just an internal affair; it is a powerful engine for achieving national health targets.

By embedding wellness into the workplace fabric, India Inc. becomes a co-architect of national health security, ensuring workforce resilience and alignment with Viksit Bharat's ambitious 2047 milestones.

Dual Persona Spotlight: One Strategy, Two Realities

Digital wellness must address both ends of India's workforce spectrum—from urban professionals like Anjali to blue-collar workers like Sunita—ensuring health equity across geographies. This dual spotlight illustrates how inclusive, digital-first wellness strategies can bridge healthcare access and create impact across both urban and rural India.



Anjali
(Urban, White-Collar Persona)

The Challenge

A high-pressure, “always-on” corporate lifestyle leading to burnout, anxiety, and the need for convenient, on-demand care that fits a hectic schedule. She worries about her parents’ health in another city and struggles to find time for her own preventive care.

The Digital Solution: Convenience & Proactive Care

- **On-Demand Access:** Anjali uses the app for a late-night teleconsultation for a migraine, avoiding a trip to a clinic.
- **Preventive Nudges:** The platform reminds her to book an annual health check-up, where early signs of a lifestyle condition are detected.
- **Eldercare Support:** She finds and books a verified doctor for her father in his city through the platform’s network.

The Outcome

A wellness program that integrates into her fast-paced life, reduces stress, and empowers her to manage her and her family’s health proactively.



Sunita
(Rural, Blue-Collar Persona)

The Challenge

Limited access to specialist medical care, reliance on inconsistent local advice, and the anxiety of navigating cultural myths around health. Getting a second opinion or expert guidance for her family is a significant logistical and financial hurdle.

The Digital Solution: Access & Trust

- **Specialist Access:** Sunita connects with a top-tier specialist via video call to get a clear diagnosis for her father’s respiratory ailment, bypassing local limitations.
- **Dispelling Myths:** The doctor provides an evidence-based treatment plan in her local language, giving her the confidence to manage the condition effectively.
- **Affordable Care:** The consultation is covered by her corporate OPD benefits, removing the financial barrier to seeking expert care.

The Outcome

A wellness program that bridges the urban-rural healthcare divide, delivering trust, expertise, and affordable care directly to her doorstep.

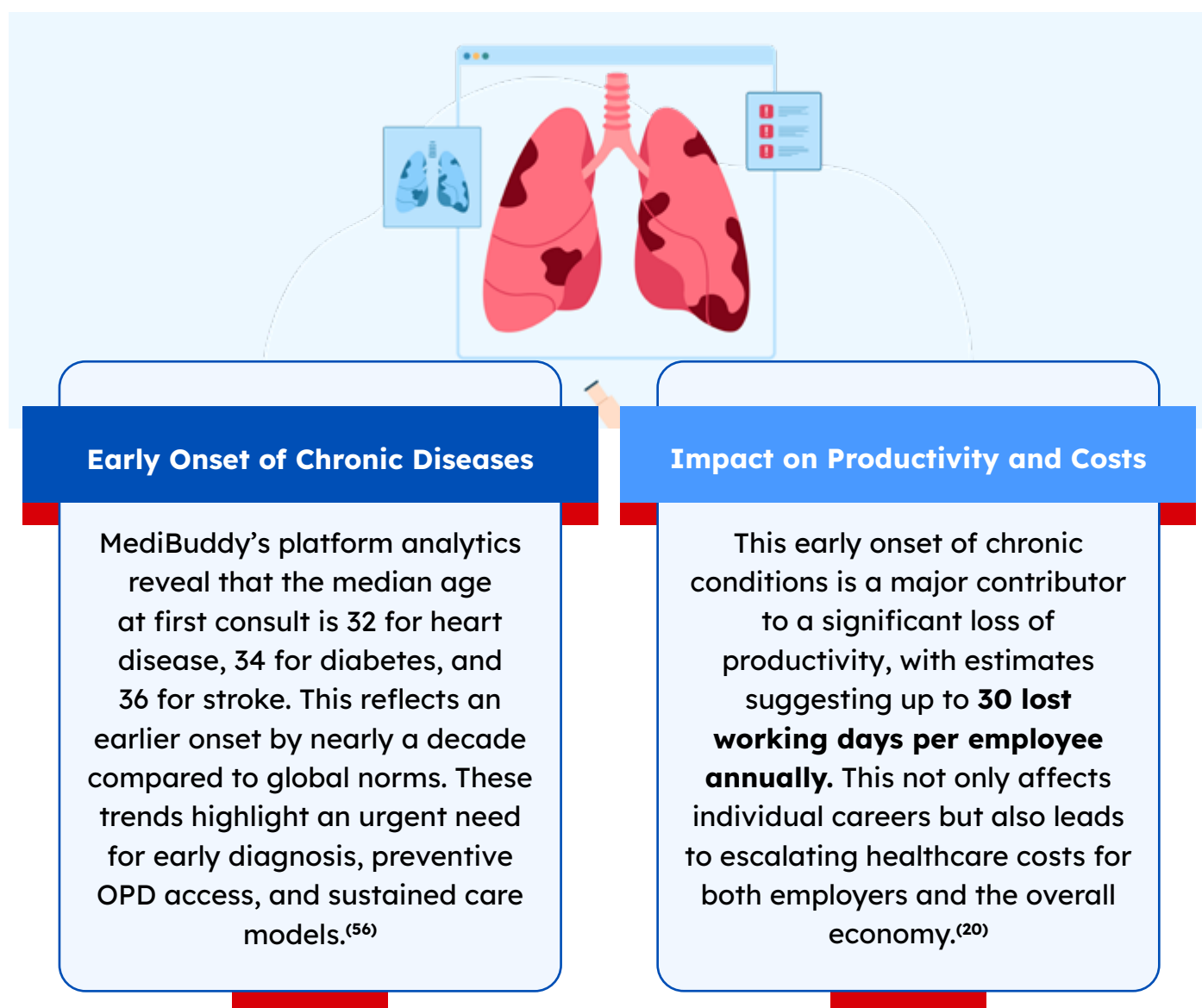
Part 4

The Digital Health Toolkit: Modern Solutions for a New Era



This next-generation care model isn't just a rebrand—it's a fundamental reinvention of how care is accessed, delivered, and measured. It is built on the pillars of technology, proactive prevention, and deep personalization. The future of employee wellness will be shaped by:

Chronic Disease at Work: An Urgent Call



This premature onset of chronic illness creates a substantial economic burden, with a 2022 CII report highlighting that productivity losses due to NCDs could cost the Indian economy upwards of **\$3.5 trillion** between 2012 and 2030.⁽⁸⁷⁾

Source: Based on MediBuddy cohort analysis (2023–2025).

Elderly Care: A Looming Demographic Imperative



Growing Elderly Population

- By 2050, India is estimated to have over 300 million senior citizens, comprising nearly 20% of the total population.⁽⁵²⁾ This demographic shift, driven by increasing life expectancy and declining fertility rates, will place unprecedented demands on the nation's healthcare infrastructure and support systems.
- This shift will have major implications for healthcare, social support systems, elder care services, and economic planning.



Necessity for Corporate Support

- This demographic change will increasingly require corporate support for elderly dependents, who are often parents or in-laws of employees. Consequently, programs supporting geriatric care, caregiver assistance, and financial planning for retirement health will become crucial components of comprehensive employee benefits and societal welfare.

Wearable Devices: Integrating Data

Wearable tech is becoming a key tool in personal health management in India, now the third-largest market globally.⁽⁵³⁾ Growing at a CAGR of 26.33%, its adoption is rising fast.⁽⁵³⁾ According to PubMed, 62.2% of Indian users use wearables for health, with 29.3% using them daily.⁽³⁴⁾



Rise of AYUSH: Rediscovering Traditional Wisdom



Awareness of AYUSH

Approximately 95% of both male and female individuals aged 15 years and above in rural India were found to be aware of AYUSH.⁽³⁵⁾

In urban India, this awareness stood slightly higher at **around 96%.**⁽³⁵⁾

About 79% of households in rural India and 80% in urban India had at least one member aware of medicinal plants and home medicines.⁽³⁵⁾

Around 24% of households in both rural and urban India had at least one member aware of folk medicine or local health traditions.⁽³⁵⁾



Digital Therapeutics: Prescription-grade programs for chronic conditions and mental health.

Integrated EHRs: Seamless care continuity across diagnostics, pharmacy, and doctor consultations, enabling real-time data sharing, better clinical decision-making, and a unified patient experience.



AI-Based Solutions:

Revolutionizing Prevention and Fraud Detection

Artificial Intelligence (AI) is poised to revolutionize the Indian healthcare landscape, offering transformative capabilities in both preventive care and the critical area of fraud detection.

AI for Predictive Prevention

AI can leverage predictive analytics by integrating data from Electronic Health Records (EHRs), genetic information, and lifestyle patterns to identify individuals at high risk for various diseases. This proactive approach allows for early interventions and personalized preventive strategies.

AI in Fraud, Waste, and Abuse (FWA) Detection

Beyond prevention, AI's role in FWA detection is rapidly expanding. AI-powered systems offer real-time monitoring and advanced anomaly detection capabilities for insurance claims, significantly improving the ability to identify and prevent fraudulent activities that drain healthcare resources.



Global Recognition of AI's Importance

Deloitte's 2025 Global Healthcare Outlook explicitly emphasizes exponential technologies, including AI, as key priorities for enhancing efficiency, productivity, and patient engagement across global healthcare systems.⁽³⁶⁾

Generative AI (Gen AI) in Administrative Automation

Gen AI is being used to automate patient referrals, appointment scheduling, data entry, and discharge follow-ups, freeing up clinical time for preventive care activities.

Widespread Use of AI in Imaging for Diagnostics

Over 75% of AI-based devices authorized by the US FDA are designed to assist in analyzing CT scans, MRIs, and X-rays—supporting early detection and screening as a form of preventive care.⁽³⁷⁾

Integration with Virtual Health

AI is also supporting virtual health platforms, which improve access to preventive consultations and follow-ups, especially in underserved or remote regions.

India's digital health stack and NDHM framework will accelerate this integration, making real-time, outcome-driven wellness a reality.

The Omni-channel Imperative:

Integrating Digital and Physical Care for Seamless Access

1

Fixing the Wellness Access Divide

Telemedicine and digital consultations expand reach to non-metro employees, supporting equitable healthcare access.

An omni-channel care model integrates physical and digital touchpoints to ensure holistic, continuous care that is both accessible and personalized.

2

Enhancing Patient Journeys

A connected ecosystem using UHI and ABHA enables a unified flow between online consultations, in-person diagnostics, and specialist visits.

3

Reimagining Care: Always-On, Always-Personal

Wearables, health apps, and home diagnostics feed into Electronic Health Records (EHRs), enabling proactive interventions based on real-time health insights.

Vision Care for the Digital Workplace

In today's digital-first economy, the screen has become the primary workspace, giving rise to a modern occupational epidemic: Computer Vision Syndrome (CVS). Studies conducted among Indian IT and corporate professionals reveal an extremely high prevalence, with research indicating that between 70% and 90% of employees who work extensively with computers suffer from one or more symptoms of CVS, including eye strain, headaches, dry eyes, and blurred vision.

Despite directly impacting employee comfort, focus, and daily productivity, these symptoms are often dismissed by employees as 'normal fatigue' and go unevaluated.⁽⁵⁸⁾ This lack of proactive care allows minor, preventable issues to escalate into chronic discomfort and a significant drain on employee efficiency.

A forward-thinking wellness strategy must address the specific health demands of the modern workplace.

High-Impact Interventions:

1

Preventive Screenings: Integrate annual ophthalmology consultations and comprehensive eye check-ups into standard health packages to proactively identify and manage issues like digital eye strain and refractive errors.

2

Ergonomic Support: Offer blue-light filtering glasses as a wellness benefit and conduct workshops on screen ergonomics (e.g., the 20-20-20 rule) to mitigate strain.

3

Expert Access: Provide easy access to on-demand tele-consultations with eye specialists to address emerging issues before they become chronic, ensuring the long-term visual health of the workforce.

Ergonomics and MSK Health

The shift to hybrid and remote work has extended the corporate workspace into employees' homes, often without the necessary ergonomic safeguards. This has led to a measurable surge in musculoskeletal (MSK) issues. In fact, studies of Indian corporate employees show a high prevalence of work-related MSK disorders, with some systematic reviews indicating that over 60% of IT professionals report discomfort in the neck and back.⁽⁵⁹⁾ This is a direct consequence of suboptimal home office setups and represents a tangible cost to employee comfort, absenteeism, and productivity.

Addressing MSK health is a practical and essential component of managing a distributed workforce.

Proactive Solutions:

1

Ergonomic Assessments: Offer virtual and in-person ergonomic assessments for home office setups.

2

Targeted Support: Provide subsidies or a curated marketplace for employees to acquire ergonomic furniture like chairs and desks.

3

Digital Physiotherapy: Integrate on-demand access to physical therapists and digital physiotherapy programs that employees can use at their convenience to manage pain and improve posture.

The Fitness Imperative:

Meeting Employee Demand for Physical Wellbeing

While wellness is holistic, data reveals a clear hierarchy in employee priorities. When asked what their corporate wellness programs should prioritize, employees place physical fitness far above all other categories.

A staggering 45% of employees prioritize physical health and fitness memberships, nearly doubling the demand for mental health support (22%) and significantly outpacing interest in OPD coverage (17%).⁽⁷⁰⁾

This highlights a critical disconnect: many corporate programs are over-indexed on reactive or mental health support while failing to meet the primary demand for proactive physical fitness.

Data-Backed Demand for Fitness Access: The desire for physical fitness is specific and actionable. The top request from employees is direct access to facilities and diverse activities.

- **53% of employees demand access to a network of fitness centers and gyms** as a key component of their wellness benefits.⁽⁷⁰⁾
- **There is also strong interest in variety, with 36% wanting access to group activities** like Zumba, Pilates, and kickboxing.⁽⁷⁰⁾

Disconnect: Companies are falling short despite this clear demand, corporate offerings are lagging. **23% of organizations currently provide access to gyms and fitness centers,** creating a significant gap between employee expectations and reality.⁽⁷⁰⁾

This highlights a crucial strategic choice for leaders: balancing employees' expressed desires with underlying clinical and business needs. While fitness benefits drive high engagement, data on healthcare costs and productivity loss shows that integrated OPD and mental health support deliver the most significant long-term ROI. The ideal solution is a 'Flexible Wellness Wallet' model, which empowers employees to choose fitness options while ensuring the organization's investment is also directed toward critical, cost-saving preventative care.

Solution: A Flexible, Multi-Faceted Fitness Strategy to close this gap, a digital-first wellness strategy must prioritize physical fitness through a flexible, tech-enabled model. This includes:



- **Providing a “Fitness Wallet” or flexible pass** that gives employees access to a wide network of gyms, studios, and fitness centers, meeting the top demand of 53% of the workforce.
- **Integrating virtual and on-demand options**, such as online yoga or HIIT classes, to cater to hybrid work schedules.
- **Leveraging gamification and wellness challenges**, which 26% of employees value in a digital health application, to drive engagement and create community.⁽⁷⁰⁾
- By aligning wellness strategy with this quantified employee demand, organizations can significantly boost program adoption, satisfaction, and overall impact.

Dental Wellness: A Gateway to Systemic Health

Oral health remains one of India’s most significant yet overlooked public health issues. National studies and meta-analyses reveal a staggering problem hidden in plain sight: **dental caries affect between 60% and 80% of the adult population.**⁽⁵⁷⁾ Despite this widespread prevalence, preventive care is exceptionally rare. The vast majority of dental visits are for acute problems like pain rather than routine check-ups, meaning employees often ignore oral health issues until they become complex, debilitating, and costly to treat.

A digitally enabled wellness approach redefines dental care beyond cosmetic benefits, recognizing it as a crucial component of overall systemic health. A growing body of research has established clear links between poor oral hygiene and serious chronic conditions, including cardiovascular disease, respiratory infections, and complications in diabetes management.

Proactive dental wellness is therefore a powerful and cost-effective preventive health strategy.

High-Impact Interventions:



Preventive Care Integration: Bundle annual dental check-ups and cleaning services within standard corporate health packages or Outpatient Department (OPD) plans.



Cashless Network Access: Provide employees with cashless access to a wide network of accredited dental clinics for common procedures, removing the friction of reimbursement.



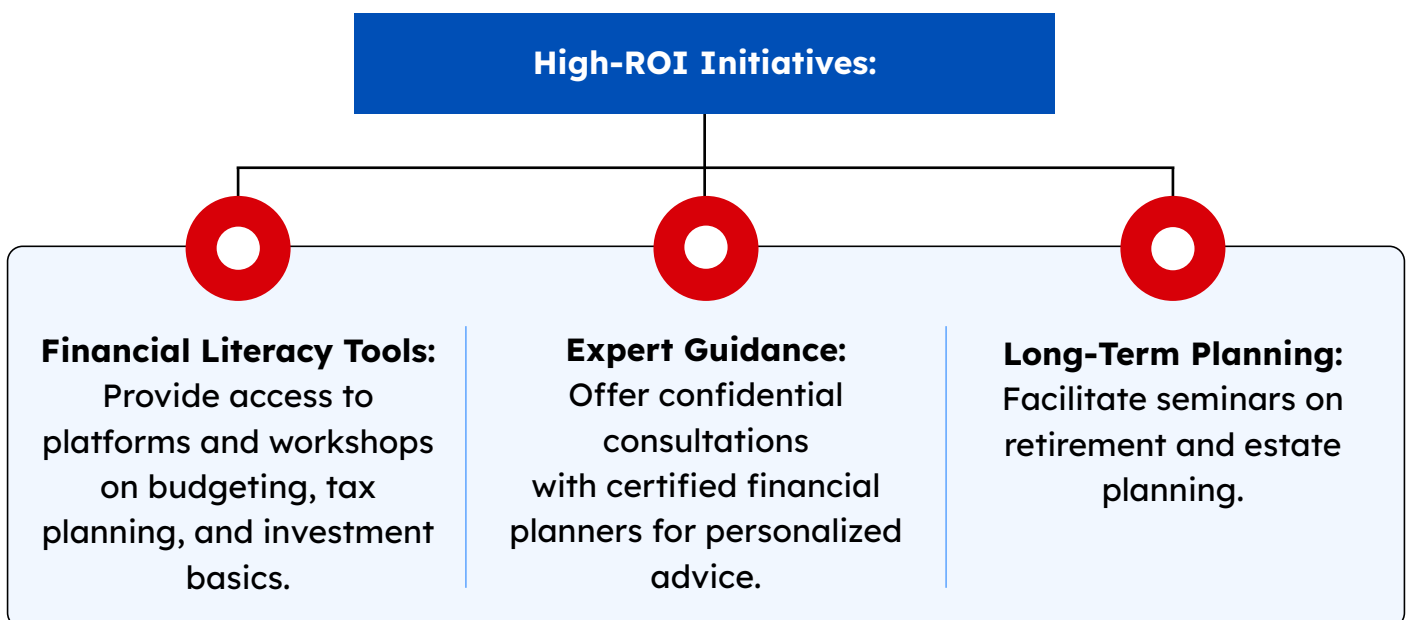
Comprehensive Coverage: Extend benefits beyond basic check-ups to include minor essential procedures like fillings and root canals, reducing the significant out-of-pocket burden for employees.



Educational Campaigns: Run workshops and awareness campaigns on the importance of oral hygiene and its direct link to an individual's overall health and wellbeing.

Financial Wellness, The Silent Stressor

Financial worries are a primary cause of employee anxiety, directly impacting mental health, focus, and workplace productivity. Recent surveys indicate that over half (55%) of Indian employees feel stressed about their financial situation, a distraction that carries a significant hidden cost.⁽⁶⁰⁾ A truly holistic wellness strategy must address this foundational pillar of an individual's security by moving beyond simply offering loans to a model focused on empowerment and education.



A financially secure employee is a more focused, engaged, and loyal employee, making financial wellness a high-impact investment in overall workforce resilience.

The Next Frontier - GLP-1 Drugs

A new class of pharmaceuticals, GLP-1 agonists (e.g., Ozempic, Wegovy), is creating a paradigm shift in the management of diabetes and obesity—two of the most significant chronic diseases affecting the workforce. While their clinical efficacy is proven, their high cost presents a novel strategic challenge. In fact, global benefits consultants are now highlighting that managing the cost of GLP-1s is a top priority for multinational corporations, a trend that will inevitably impact benefit design in India.⁽⁶¹⁾

As awareness and demand for these treatments grow, leaders will need to make critical policy decisions.



Coverage

Will these high-cost drugs be covered under our corporate health insurance plan?



ROI

How do we balance the significant long-term ROI from improved metabolic health and productivity against the immediate financial outlay?



Policy

What clinical criteria will we establish for eligibility to ensure responsible and equitable use?

Addressing the GLP-1 question proactively is a hallmark of a forward-thinking wellness strategy, preparing the organization for the future of pharmaceutical innovation.

Gamify to Amplify:

Reimagining Wellness Engagement in Corporate India

Engagement is the Achilles' heel of most wellness programs. Infrequent usage, low opt-in rates, and limited behavior change reduce their impact. Gamification offers a promising path forward. Game-based mechanics—such as points, challenges, streaks, and social leaderboards—are driving tangible behavior change in wellness adoption:

Proven Impact: The Proof is in Participation:

+60%

engagement from gamified programs⁽¹⁴⁾

+23%

physical activity via walking challenges⁽³⁸⁾



Savings

89% of employers report healthcare cost drops with gamification⁽³⁹⁾

Why it Works

Driving Motivation: 7 in 10 participants in gamified wellness programs felt more motivated to maintain healthy routines.⁽⁴⁰⁾
(Journal of Medical Internet Research).

70% Reported Higher Motivation

Builds habit through micro-rewards

Triggers dopamine via streaks and leaderboards

Encourages social participation

In a digital health-first world, gamification is no longer optional—it's essential to sustain long-term engagement and create wellness momentum in low-frequency usage categories

Part 5

Wellness Economics Counting the Cost of Inaction



The cost of inaction in workplace wellness contributes to broader GDP losses, which could cumulatively cost India \$3.5 trillion due to NCDs by 2030 (CII 2022).⁽⁸⁷⁾

Wellness is not a “soft” investment—it directly impacts P&L through cost avoidance, productivity gains, and talent retention.

Indian firms lose between **₹85,000–₹1.12 lakh per employee annually** due to presenteeism and productivity drag.⁽⁴¹⁾

This translates to ₹9–₹12 crore per year for a 1,000-person org—underscoring the high ROI potential of preventive care models.

Employee health isn’t just a people concern—it’s a business imperative. The cost of inaction is now measurable.

Foundational research on wellness programs confirms that preventive care can lead to reductions in hospitalization costs of 18-20%.⁽⁴²⁾







The McKinsey Health Institute estimates that improved workforce health could unlock \$3.7–11.7 trillion in global economic value.⁽⁴³⁾

Why Wellness Pays: ROI Dashboard

An economic case for investing in workplace well-being

Investing in corporate wellness has moved from intuition to evidence. Global and Indian research now points to measurable gains across performance, retention, and healthcare cost containment.

Every ₹1 invested in workplace wellness yields ₹3–₹4 in measurable savings and productivity gains.

Metric	Benchmark ROI / Impact
 Productivity gain	6–8% average increase in output per employee. ⁽⁴⁴⁾
 Reduced absenteeism	20–25% fewer sick leaves with structured OPD & mental health support. ⁽⁴⁵⁾
 Attrition control	1.6x employee retention among wellness adopters. ⁽⁴⁶⁾
 Claims cost reduction	Up to 20% lower chronic claims with preventive OPD care. ⁽¹¹⁾
 Return on investment	₹3–₹4 ROI for every ₹1 invested in preventive wellness. ⁽⁴⁷⁾
 Employee engagement boost	1.8x higher eNPS and performance scores. ⁽⁴⁸⁾

Estimates compiled from MediBuddy internal analytics (1,000+ corporates, FY2024–25), Aon's Global Wellbeing Survey (2024), and WHO-ILO Workplace Wellness ROI Report (2023–24). ROI figures may vary by sector, benefit design, and employee engagement levels.

Wellness is no longer a cost center. It's a strategic lever—impacting not just health outcomes, but also performance, policy cost control, and employer brand equity.

Part 6

Measuring What Matters The Corporate Wellness Quotient (CWQ)



Corporate Wellness Quotient (CWQ): Benchmarking Digital-First Wellness Leadership

To enable meaningful progress and accountability in wellness adoption, a standardized benchmarking framework is essential.



Introducing Corporate Wellness Quotient (CWQ)

Corporate Wellness Quotient (CWQ) was developed as a collaborative framework by MediBuddy to provide a structured way to evaluate how ready an organization is to deploy and scale modern, inclusive, and digitally enabled employee wellness programs.

The CWQ is built around four pillars:

CWQ scores are derived from over 30 metrics per company, benchmarked across anonymized data from 1,000+ Indian corporates collected by MediBuddy in FY2024-25.

- 1. Access & Affordability**
Scope and inclusivity of benefits (e.g., OPD, mental health).
- 2. Policy Integration**
How deeply wellness is embedded into HR policies and culture.
- 3. Digital Enablement**
Use of apps, telemedicine, real-time analytics, and gamification.
- 4. Employee Engagement**
Actual utilization, participation rates, and feedback loops.

Strategic Levers by Score Band:



0–40

Foundational

Minimal digitization, basic insurance access, reactive care.



41–70

Developing

Partial policy integration, early OPD focus, limited engagement.



71–100

Mature

Holistic, always-on ecosystems with gamified, preventive, inclusive care.

The methodology was inspired by global wellness benchmarking models:

1

Aon's Global Wellbeing Survey (2022, 2024)⁽⁴⁹⁾

2

Mercer's Health on Demand Index⁽⁵⁰⁾

3

McKinsey's "Wellbeing at Work" Framework⁽⁵¹⁾

Comparative benchmarks:

- In the Aon Global Survey (2022), 83% of organizations in developed markets offered personalized wellness journeys, versus 34% in emerging markets.
- McKinsey (2023) found that companies with integrated mental, financial, and physical wellness policies were 4x more likely to retain top talent.

CWQ data from 1,000+ Indian corporates (anonymized) reflects early leadership from BFSI and IT sectors. The tool is intended not as a performance ranking, but as a metric to guide long-term wellness investments.

The CWQ aims to help organizations move from measuring benefits offered to measuring outcomes delivered.

CWQ by Industry: Sectoral Readiness Scores (India 2025)

To further contextualize the Corporate Wellness Quotient, anonymized data from over 1,000 Indian corporates was analyzed across key industry sectors. These scores reflect the average CWQ maturity by industry and offer a comparative view of sectoral wellness investments.

Sector	Average CWQ Score (Out of 100)	Maturity Band
IT / ITeS	74	Mature
BFSI	71	Mature
Consulting & Professional Services	68	Developing
Manufacturing & Heavy Industries	55	Developing
Healthcare & Pharma	64	Developing
Retail & FMCG	48	Foundational
Logistics & Transport	43	Foundational
Education	50	Foundational
Startups / SMEs	39	Foundational

Source: Internal MediBuddy CWQ Analytics, 2024-25 – Aligned with industry trends captured by Aon (Global Wellbeing Survey 2024) and Mercer's Health on Demand Index.

Interpretation

- **IT & BFSI** sectors lead due to early OPD integration, digital benefit adoption, and wellness-linked engagement models.
- **Retail, Logistics, and SMEs** lag due to limited policy infrastructure, decentralized workforces, and low OPD uptake.
- **Healthcare sector**, while clinically aware, often focuses on clinical outcomes over employee-centric wellness programs.

CWQ Progression Roadmap

Score Band	What It Looks Like	Next-Step Levers
0-40 (Foundational)	Basic insurance, no OPD, low digital access	Introduce OPD & mental health benefits.
41-70 (Developing)	OPD + digital apps, low engagement, limited inclusivity	Add gamification, HR integration, and vernacular tools.
71-100 (Mature)	Gamified, personalized, multi-channel programs	Link wellness to performance KPIs and leadership dashboards.

Interpreting the Score: A Practical Snapshot

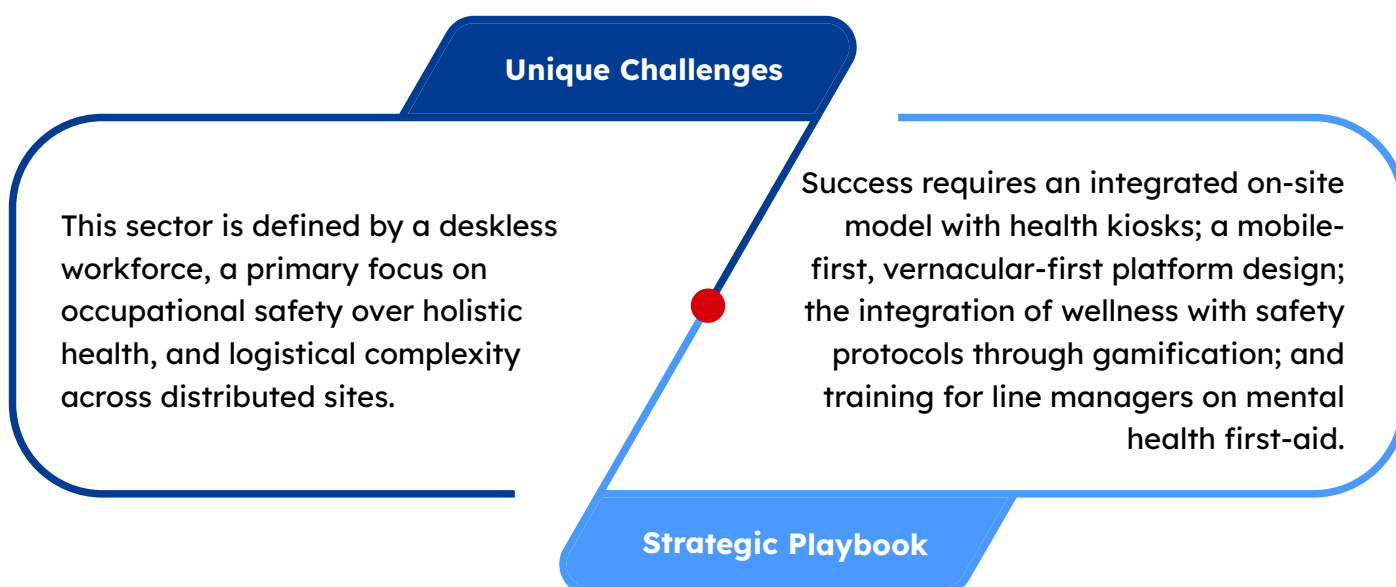
Here's how the CWQ applies in practice:

Our Corporate Wellness Quotient (CWQ) score is a weighted average derived from analyzing over 30 data points per company. These points are grouped across four key pillars: Access & Affordability (30%), Policy Integration (20%), Digital Enablement (30%), and Employee Engagement (20%). This methodology allows for a robust, comparative benchmark of wellness maturity.

Pillar	Weightage	Example Indicators
Access & Affordability	30%	OPD, mental health, eldercare, inclusivity for gig/remote workforce
Policy Integration	20%	Wellness in HR policies, onboarding, performance metrics
Digital Enablement	30%	Health apps, telemedicine, real-time dashboards, gamification
Employee Engagement	20%	Participation rates, feedback loops, utilization analytics

Sectoral Spotlight:

A Wellness Blueprint for Manufacturing & Logistics



The CWQ reveals that manufacturing and logistics sectors (CWQ Score: 55/100) lag in wellness maturity. Their unique operational environment demands a fundamentally different approach.

How to Read the CWQ: A Sample Corporate Profile

Let's decode the Corporate Wellness Quotient through an example:

Pillar	Score (/100)	Why It Matters
Access & Affordability	75	Offers OPD, preventive health checks, mental health & eldercare benefits
Policy Integration	60	Wellness mentioned in policies but not linked to performance or onboarding
Digital Enablement	85	Full teleconsult stack, wellness app, nudges, dashboards
Employee Engagement	70	Moderate participation. Needs gamification and better internal branding

Overall CWQ Score: 72 (Mature)

Implication: Ready for expansion but needs stronger culture integration & leadership visibility.



"As we move from policy to practice, it's the individual stories—like Anjali's—that remind us what's at stake. A culture of care isn't built by checklists, but by consistent access, empathy, and readiness. The CWQ is just the beginning."

Part 7

Corporate Wellness in Transition: Towards Prevention and Holistic Care



Hyper-Personalization:

From Life Stages to a Flexible Wellness Wallet

A digital health leadership strategy recognizes that wellness needs evolve. The key is to move from a one-size-fits-all approach to a hyper-personalized model that offers the right support at the right time. Understanding employee life stages is critical for curating a relevant menu of options.

Life Stage / Persona	Primary Focus Areas	High-Impact Program Examples
The Young Professional (22-30)	Mental Wellbeing & Habit Formation	Mindfulness Apps, Group Fitness, Financial Literacy
The Mid-Career Achiever (31-45)	Lifestyle & Family Health	Chronic Disease Screening, OPD for Family, Nutrition
Women's Health Focus	Gender-Specific Needs	Maternity Care, Reproductive Health, Menopause Support
The Senior Leader / Caregiver (46+)	Proactive Health & Eldercare	Advanced Screenings, Executive Check-ups, Eldercare

Life-stage specific data synthesized from platform engagement cohorts and CHRO consultations; designed to guide benefit personalization.

The Ultimate Solution:

Empowering Employees with a Flexible Wellness Wallet

The most advanced strategy puts the power of choice directly into the employee's hands. Rather than assigning a fixed plan, leading companies are adopting a flexible model where each employee is allocated an annual wellness budget or points. They can then spend this on a curated marketplace of services most relevant to them.



This model is a powerful win-win: it maximizes employee satisfaction and benefit utilization while ensuring the employer's budget is spent with maximum impact and zero wastage. It is the ultimate expression of trust and flexibility in a modern workplace.

From Policy to Practice: How CHROs Are Reimagining Care

As India Inc. embraces digital health transformation, the conversation around wellness is evolving from transactional to transformative. To decode this inflection point, MediBuddy convened a focused roundtable with over 60 CHROs, HR leaders, and Total Rewards heads across industries. The objective: understand how leading employers are reimagining wellness—beyond benefits—to build preventive, inclusive, and culture-aligned care models.

This section distills their lived experiences, emerging practices, and shared aspirations—revealing how corporate wellness is no longer a siloed HR function but a strategic driver of workforce performance, retention, and resilience.

Audience	Cities Covered
HR & Total Rewards Leaders 60+ Attendees across India's Top Corporates	Bangalore, Mumbai, Delhi, Hyderabad

Key Highlights:



Wellness as a Business Driver

Leaders echoed that wellness has evolved from a ‘good-to-have’ to a core business strategy, directly impacting productivity, retention, and brand value. Wellness is no longer confined to physical health—mental, financial, and social well-being are equally prioritized.



Shift from Reactive to Preventive Healthcare

There’s a growing trend among employers to invest in early diagnosis and preventive checkups, reducing long-term healthcare costs and absenteeism.



Personalization is Critical

Organizations emphasized the need for customized wellness journeys—moving beyond standard packages to demographic, lifestyle, and cohort-based offerings that resonate with employees’ real needs.



Digital Wellness Enablement

HR leaders appreciated platforms like MediBuddy for offering seamless access, hybrid care models (virtual + in-person), and real-time analytics, which enable better decision-making and engagement tracking.



Measuring ROI is Gaining Ground

Companies are adopting data-driven approaches to track the ROI of wellness programs, including NPS scores, participation rates, productivity metrics, and insurance claims analytics.



Leadership Buy-in is Pivotal

Several participants shared success stories where CXO-level champions played a pivotal role in driving wellness program adoption and engagement across the organization.

Part 8

Leadership Perspectives – The Changing Boardroom View





In conversations with CHROs, CXOs, and Total Rewards leaders across sectors, one message is clear—corporate wellness is no longer confined to HR policy. It’s a boardroom conversation influencing talent retention, employer brand, productivity, and culture.

HR leaders and CXOs increasingly recognize employee wellness as a strategic priority tied to business performance:



“Well-being should be a habit, not a perk.”

(CHRO, One of the top consultancy)



“Wellness must go beyond insurance to address physical, mental, emotional, and financial well-being—through proactive support, preventive care, and open conversations.”

(CHRO , Multinational banking and Financial Services Company)



“Employees should have flexibility based on their life stage.”

(Head of HR, Artificial intelligence company)



“Expand OPD coverage to include broader mental wellness and modern medicine.”

(CHRO, leading provider of Customer Experience (CX) Solutions and Services)



“Create pull, not push; let employees own their well-being journey.”

(CHRO, Global leader in clinical diagnostics)



“Drive higher uptake of OPD benefits by making them more accessible and meaningful, beyond just being a checklist item.”

(Associate Director - Strategy & Delivery - Compensation & Benefits, One of the top consultancy)



“Technology today is not just storing employee health data—it’s generating actionable insights that are reshaping wellness programs and elevating the overall employee experience.”

(Head HR & Operations , Cloud security company)



“There’s a clear shift among organizations toward moving beyond traditional models and investing in innovations that serve a multigenerational workforce.”

(Head of People Relations, Large Enterprise software company)



“It’s about embracing gender-agnostic wellness, democratizing offerings by shifting from push to pull, and evolving from preventive to prescriptive health strategies.”

(Human Resources Lead, Emp Engagement, Healthcare IT)



“The goal is to embed wellness into the very DNA of the organization—going beyond policy to make it a lived, daily practice.”

(Head of HR, Information technology company)



“Let’s explore out-of-the-box ideas that spark an internal drive to make health a priority for every associate.”

(CHRO, Global leader in clinical diagnostics)



“The demand for digital-first, anytime-access care has changed the wellness playbook. Our employees expect care that’s proactive, not reactive.”

(CXO, BFSI)



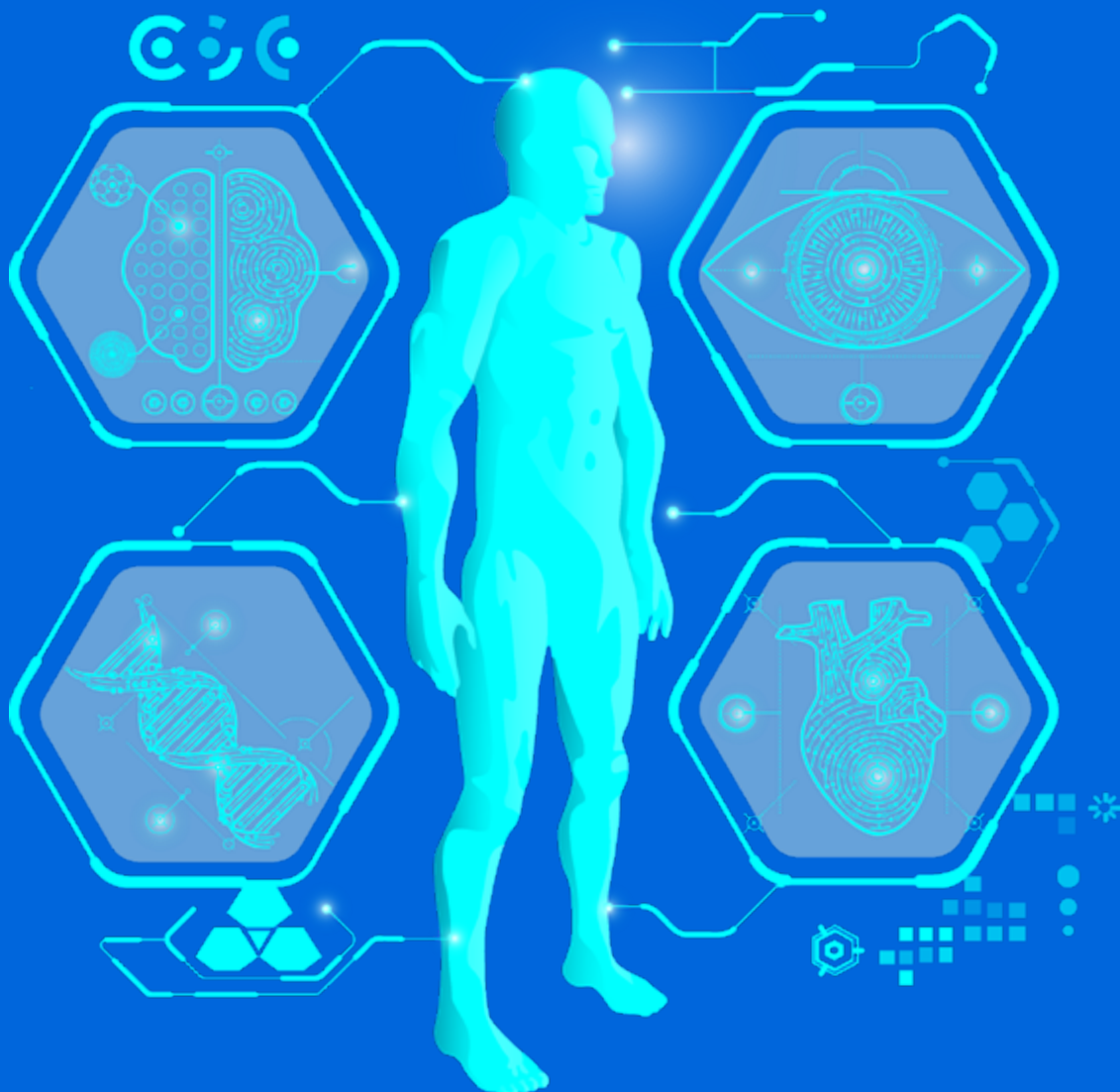
“Wellness used to be a checkbox. Now, it’s an essential part of our business continuity strategy.”

(CHRO, Technology firm)

These voices reflect a growing consensus: corporate wellness must evolve from check-the-box programs to personalized, data-driven, and inclusive strategies that empower employees across life stages. The future of well-being is proactive, flexible, and deeply embedded in workplace culture. These perspectives shape the evolving expectations from wellness platforms and underscore the need for scalable, personalized, and frictionless healthcare delivery.

Part 9

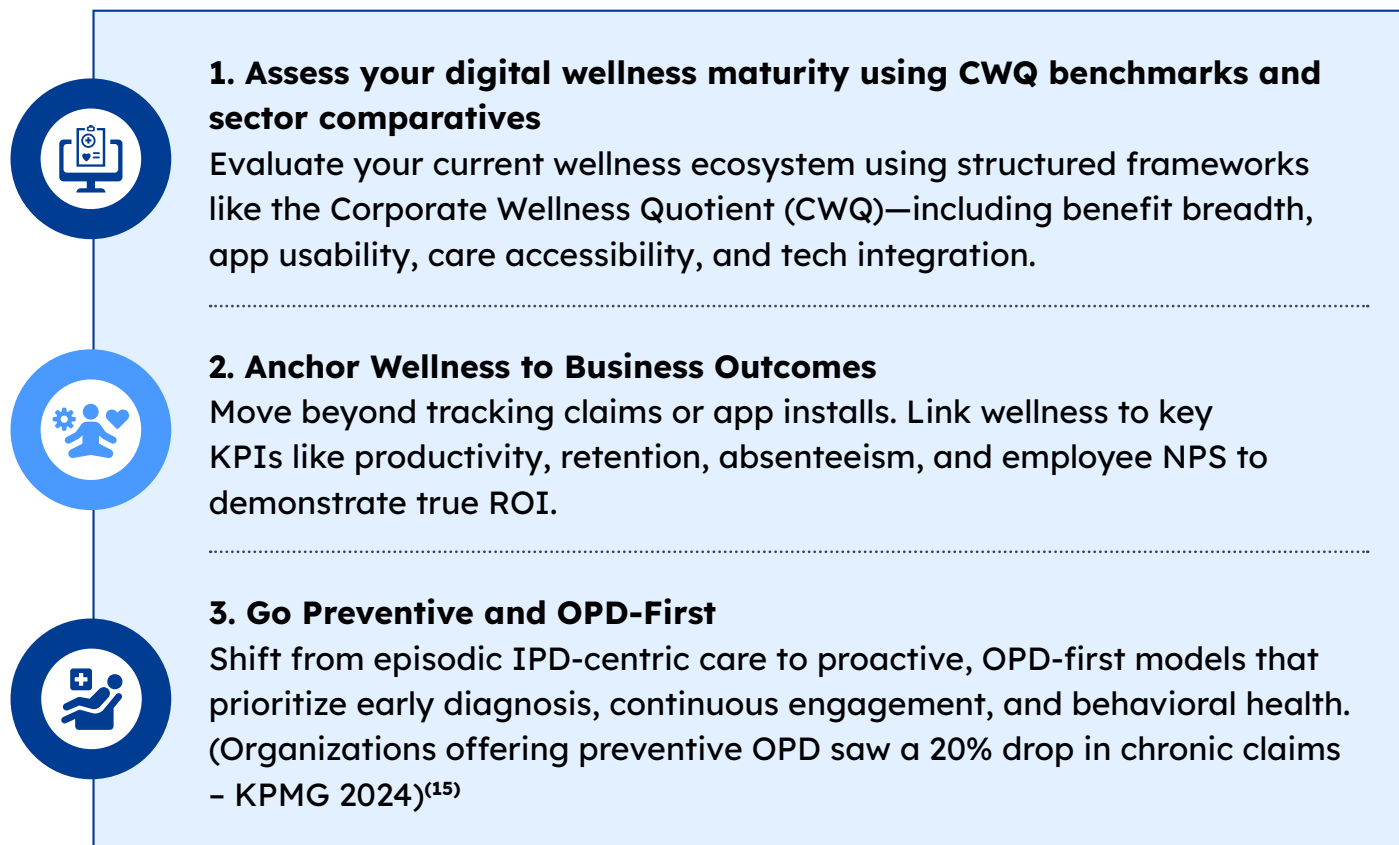
From Awareness to Action: A 10-Step Wellness Blueprint



The 10-Step Corporate Wellness Blueprint

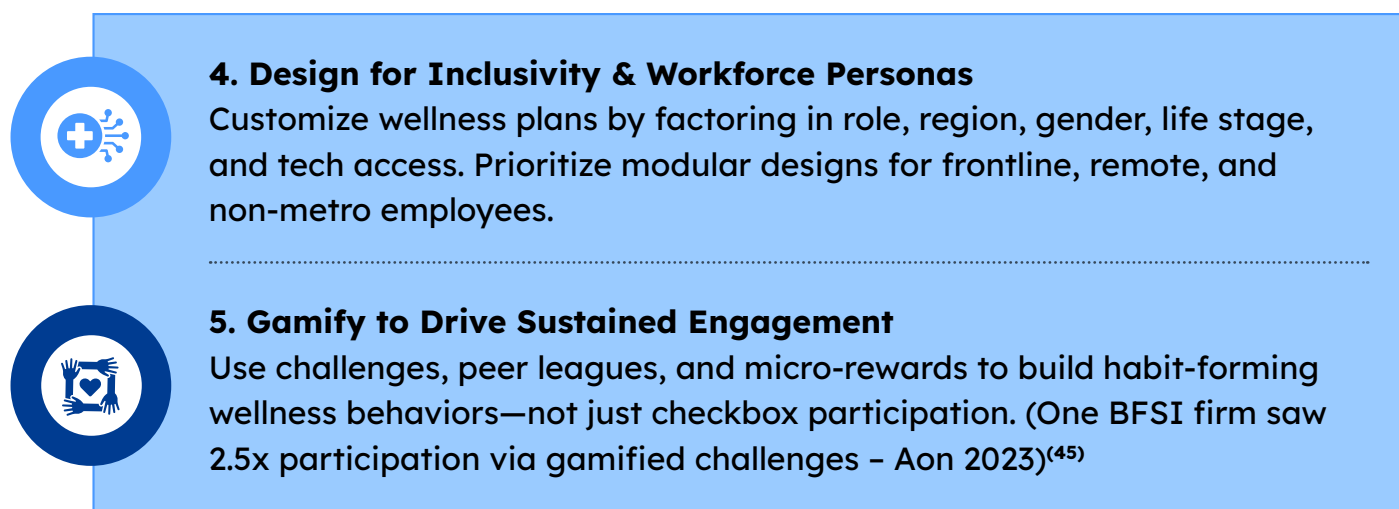
Theme 1: Strategy & Systems Alignment

A strategic roadmap across three themes to embed this new wellness paradigm into the DNA of the organization.



Theme 2: Inclusion, Access & Proactive Design

Shift from reactive, one-size-fits-all models to inclusive, OPD-first, always-on systems.





6. Enable Omni-Channel & Real-Time Access

Dismantle access barriers with 24x7 digital platforms, vernacular options, in-person support, and cashless OPD integrations that eliminate reimbursement friction.



7. Institutionalize Mental Health & Beyond

Embed mental wellness, nutrition, sleep, and financial literacy into core offerings—reflecting the multi-dimensional needs of the modern employee. (Mental health claims in India rose 30–50% YoY – Mercer 2024)⁽⁵⁴⁾

Theme 3: Engagement & Outcome-Driven Execution

Turn participation into behavior change, and programs into measurable impact.



8. Train Managers as Wellness Catalysts

Equip people managers with the tools to promote wellness, detect early warning signs, and build psychological safety within teams.



9. Measure Impact, Not Just Activity

Track outcome metrics—improved health scores, reduced sick days, lower claims trajectory—to steer data-driven improvements. (Top-quartile programs report 150–200% ROI – McKinsey 2024)⁽⁵⁵⁾



10. Embed Wellness in Policy & Leadership Culture

Make wellness systemic by integrating it into leave policies, onboarding, performance frameworks, and leadership rituals—moving from perk to practice.






Anjali's Wellness Journey From Burnout to Balance

Before



Anjali, 32, is a mid-level manager in a Tier 1 company. She juggles hybrid work, ageing parents, a young daughter, and looming project deadlines. Her employer offers insurance—but nothing beyond. She feels overwhelmed, unseen, and unsupported.

After the 10-Step Wellness Blueprint:

- 
Preventive OPD
 Annual check-up detected early signs of PCOS & Vitamin D deficiency.
- 
Mental Health Support
 Access to therapist via app improves sleep and energy.
- 
Gamified Engagement
 Competes with team in walking challenges—feels motivated.
- 
Workplace Policy Linkage
 New wellness leave + flexible hour policy eases pressure.
- 
Family Inclusion
 Her parents now covered under eldercare benefit. Daughter gets pediatric consults digitally.

Result

Anjali is more present at work. Her productivity, engagement, and emotional resilience improve. Her manager reports a 20% increase in output. Her story becomes the benchmark for wellness transformation at her firm.

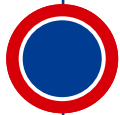
The Strategic Imperative:

Wellness as a Competitive Differentiator

As India navigates the path to 2047, the health of the workforce has become a core business imperative. Integrated, digital-first wellness ecosystems are the key to building a resilient, high-performance workforce—the ultimate competitive differentiator for both the corporation and the country.

The CXO Playbook: Leading India's Digital Health Shift

Your employees' health is no longer an HR checkbox—it's a strategic advantage. As a CXO navigating talent retention, productivity challenges, and cultural resilience, here's what you must act on:



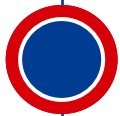
Make Employee Health a Board-Level Metric

- Institutionalize "Health Index" dashboards in quarterly reviews
- Align wellness KPIs with organizational OKRs



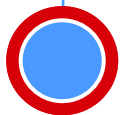
Fund OPD and Mental Health as Core Benefits

- Move beyond hospitalization-only insurance
- Bundle preventive check-ups, therapy sessions, chronic care



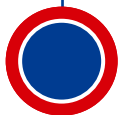
Adopt a Wellness-First Tech Stack

- Integrate digital health tools within work systems
- Use real-time analytics to monitor participation, fatigue, and gaps



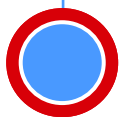
Normalize Health Conversations at Work

- Leadership role-modelling: from leaves to therapy usage
- Train managers in empathetic, proactive care conversations



Extend Care to Gig & Hybrid Talent Pools

- Redesign benefits for distributed, contractual, and gig workers
- Consider wellness subsidies or portable benefit wallets



Co-Create with Employees

- Use pulse surveys and feedback loops to co-design programs
- Create Employee Wellness Councils for continuous engagement

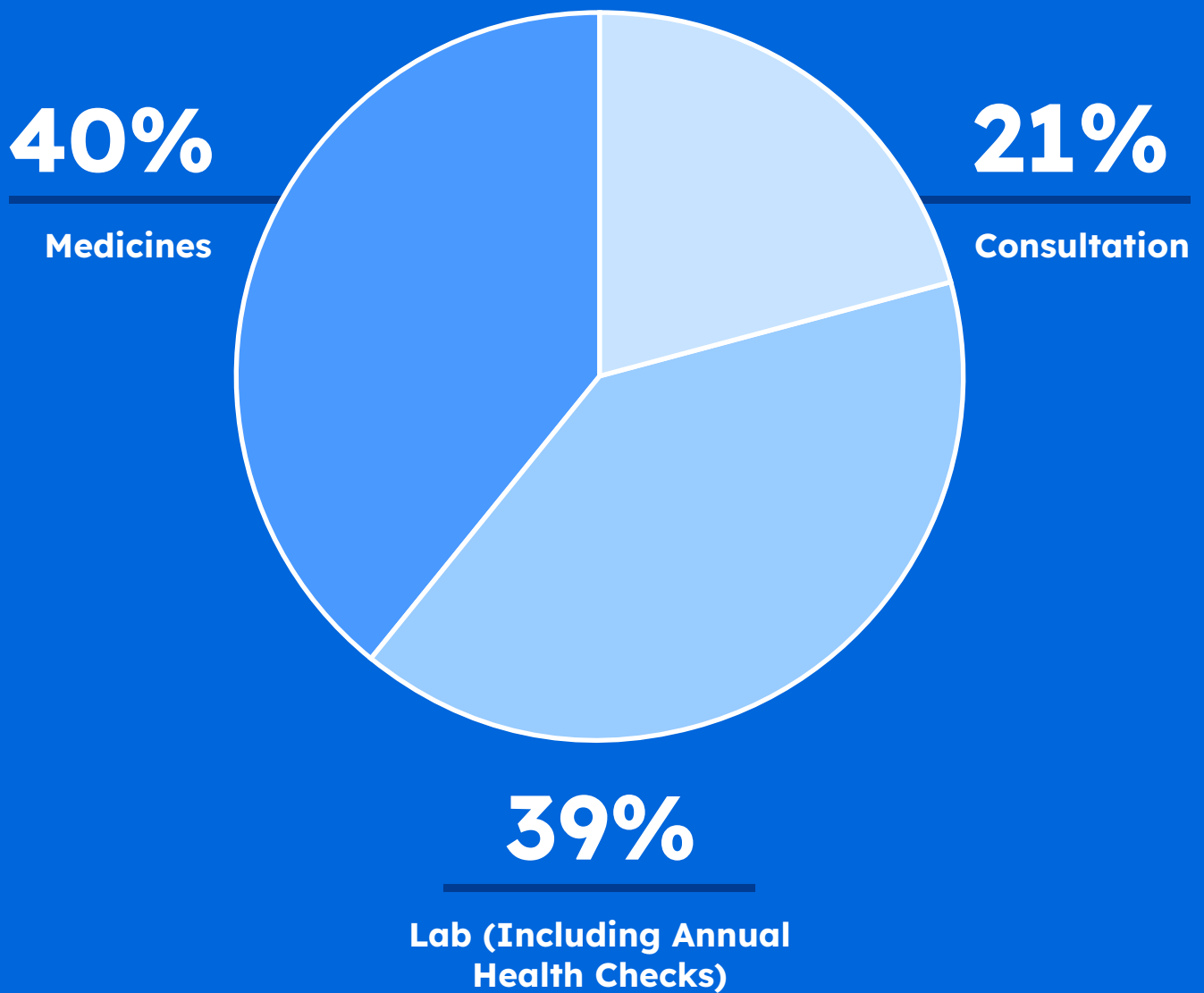
Part 10

Bonus data on Corporate Health & Wellness Utilization



Service Wise Utilization

FY 2024-25



Source: MediBuddy Platform Data Analytics, 2024-25.



Analyst's Insight: Decoding the Data

The utilization data tells a clear story of lifestyle-driven ailments. The most frequently booked diagnostic tests are for Vitamin D, Vitamin B12, and Glycosylated Hemoglobin (HbA1c). This powerful trio points directly to the consequences of a modern corporate lifestyle: potential deficiencies from limited sun exposure and indoor work, coupled with a primary marker for diabetes risk. In consultations, the high volume for Dermatology (13%) and Gastroenterology (6%) alongside General Medicine (20%) suggests a strong link between work-related stress and its physical manifestations, reinforcing the need for integrated mental and physical health support.

MediBuddy Data

Healthchecks & Investigations	
Package/test Name	Count
Vitamin B12 - Serum	12%
Glycosylated Hemoglobin (HBA1c) EDTA Whole Blood	11%
25 - Hydroxy Vitamin D - Serum	11%
Complete Blood Count (CBC) EDTA Whole Blood	10%
vHealth Classic 61	10%
Thyroid Profile (T3,T4 & TSH) - Serum	10%
Glucose Fasting (FBS) - Sodium Flouride	9%
Liver Function Test (LFT) - Serum	9%
Lipid Profile - Serum	9%
Comprehensive full body checkup with Vitamin D & B12	9%

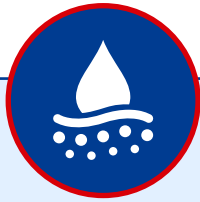
Source: MediBuddy Platform Data Analytics, 2024-25.

Online Consultation: Utilization FY 2024-25



27%

General Medicine



21%

Dermatology



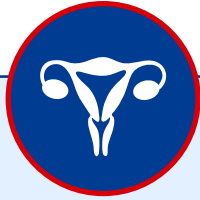
14%

Cold and Fever



9%

Pediatrics



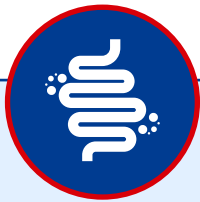
8%

Gynecology



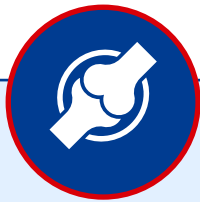
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Lab Report Analysis



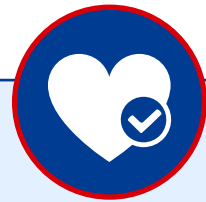
7%

Gastroenterology



4%

Orthopedics



2%

Others

Pharmacy/Meds



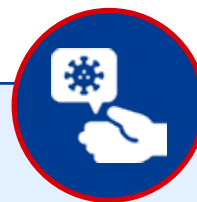
12%

Cardiac Issue Related



13%

Respiratory Related



9%

Anti Allergic



6%

Opthal Related



2%

Antibiotic



8%

Antifungal-Derma



22%

Gastric Issue Related



28%

Anti Inflammatory /
Analgesic

Part 11

Research Methodology - Data Sources - Primary & Secondary



Research Methodology - Data Sources: Primary & Secondary



Research Methodology

Qualitative Research	Quantitative Research	Secondary Research
Round tables with 60+ with CHROs & HR leaders	Quantitative survey filled by 250+ CHRO and HR leaders	MediBuddy's proprietary data (FY2025) Literature review

This report's findings are based on a multi-pronged methodology for a 360-degree view. We analyzed anonymized platform data from over 1,000+ corporate clients and synthesized extensive secondary research. To add depth, we conducted qualitative roundtables with over 60 HR executives across India. Crucially, this analysis is strengthened by a primary quantitative survey of over 250 CHROs and HR leaders, providing statistical validation of the key trends, challenges, and opportunities explored within these pages. This blended approach ensures our insights are data-driven and grounded in leadership reality.



Source: MediBuddy Platform Data Analytics, 2024-25.

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CII is a non-government, not-for-profit, industry-led and industry-managed organisation, with around 9,700 members from the private as well as public sectors, including SMEs and MNCs, and an indirect membership of over 365,000 enterprises from 318 national and regional sectoral industry bodies.

For more 130 years, CII has been engaged in shaping India's development journey and works proactively on transforming Indian Industry's engagement in national development. CII charts change by working closely with the Government on policy issues, interfacing with thought leaders, and enhancing efficiency, competitiveness, and business opportunities for industry through a range of specialised services and strategic global linkages. It also provides a platform for consensus-building and networking on key issues.

Through its dedicated Centres of Excellence and Industry competitiveness initiatives, promotion of innovation and technology adoption, and partnerships for sustainability, CII plays a transformative part in shaping the future of the nation. Extending its agenda beyond business, CII assists industry to identify and execute corporate citizenship programmes across diverse domains, including affirmative action, livelihoods, diversity management, skill development, empowerment of women, and sustainable development, to name a few.

For 2025-26, CII has identified "Accelerating Competitiveness: Globalisation, Inclusivity, Sustainability, Trust" as its theme, prioritising five key pillars. During the year, CII will align its initiatives to drive strategic action aimed at enhancing India's competitiveness by promoting global engagement, inclusive growth, sustainable practices, and a foundation of trust.

With 70 offices, including 12 Centres of Excellence, in India, and 9 overseas offices in Australia, Egypt, Germany, Indonesia, Singapore, UAE, UK, and USA, as well as institutional partnerships with about 250 counterpart organisations in almost 100 countries, CII serves as a reference point for Indian industry and the international business community.

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