



MEDHARMONY

A CONFLUENCE OF HEALTHCARE LEADERS



2nd Edition



Co-creation for Medical Fraternity

www.medharmony.org



MEDHARMONY: A Confluence of Healthcare Leaders

VISION

To inspire and empower healthcare change-makers by uniting clinical excellence, innovation, and compassion.

MISSION

To bring together visionary healthcare professionals across specialties, fostering a collaborative space to explore, discuss, and shape the future of medical advancements & healthcare innovations.

OBJECTIVES

- + Foster Innovative Collaborations
- + Gain Insights from Renowned Thought Leaders
- + Facilitate Dynamic Knowledge Exchange
- + Enable Cross-Specialty Networking
- + Inspiring Leadership in Healthcare



A Distinguished Conclave of Medical Excellence

Pune, the host city of this distinguished conclave, is a land of revolution—a place where history, innovation, and progress converge. It is the birthplace of Chhatrapati Shivaji Maharaj, the great Maratha warrior who defied oppression and laid the foundation for self-rule. In this city, India's first school for girls was established in 1848 by Savitribai Phule, a visionary who championed women's education against all odds, and where Dr. Anandibai Joshi became India's first female doctor, breaking barriers to earn a medical degree in the United States. Pune has also been at the forefront of the IT revolution, evolving into one of India's leading technology hubs and fostering innovation across industries. The city has played a crucial role in India's social, economic, and industrial transformation, from the freedom movements led by Lokmanya Tilak to pioneering cooperative movements that revolutionised banking and the dairy sectors. Pune has long been a hub of education, research, and intellectual discourse. It is home to some of India's finest medical institutions, producing doctors and researchers who have made remarkable contributions to global healthcare.

Imagine a place where the greatest medical minds converge, expertise meets innovation, and the future of healthcare is shaped through collaboration. Hosting MedHarmony in Pune is not just a coincidence—it reflects the city's enduring legacy in shaping the country's medical landscape. The event will be an extension of Pune's historical role as a centre for learning and progress, where ideas take root and transform into reality.



Medicine is evolving at an astonishing pace. What was once thought impossible is now becoming reality—robot-assisted surgeries, AI-driven diagnostics, personalised medicine tailored to an individual's genetic makeup. The medical landscape is shifting, and with it, the need for doctors to adapt, collaborate, and innovate. MedHarmony is a testament to that evolution, where leaders in healthcare will not just discuss the future but actively shape it. It is a rare opportunity to witness the merging of tradition with technology, wisdom with innovation, and experience with fresh perspectives.

Beyond the exchange of knowledge, MedHarmony is a celebration of the spirit of medicine, a field that transcends disciplines, borders, and barriers. It is about the shared commitment of every doctor, researcher, and healthcare professional to one singular goal: saving lives and improving the quality of healthcare for all. Medicine is not just a science; it is an art, a calling, a relentless pursuit of excellence.

To be a part of this is to be part of history in the making.



Organizing Committee MedHarmony



DR. ADITI KARAD

Executive Director
VishwaRaj Hospital &
Member Trustee
MAER's MIT Pune



DR. ANKIT THAKKAR

Managing Director & CEO
Jupiter Hospitals



SHRI. JEHANGIR H C JEHANGIR

Chairman of Jehangir
Hospital Trustee of Sir
Ratan Tata Trust, Pune



DR. P. K. GRANT

Chief Cardiologist &
Chairman of
Cardiovascular services
& Managing Trustee at
Ruby Hall Clinic, Pune



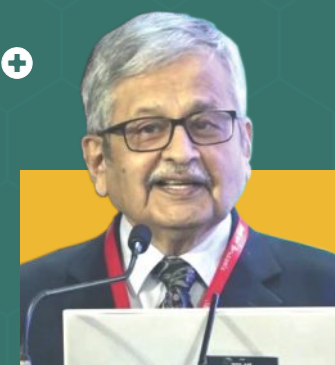
DR. PARAG SANCHETI

Chairman and Managing
Director of Sancheti
Hospital, Pune



DR. RAHUL KARAD

Managing Trustee
MIT-WPU Group of
Hospitals & Medical
Education, Pune



DR. SHIRISH PRAYAG

Managing Director &
Chief Consultant in
Critical Care Medicine at
Prayag Hospital, Pune

Meet Our Thought Leaders 2026



SMT. ANUPRIYA PATEL

Union Minister of State for
Health & Family Welfare,
Government of India



DR. SANGITA REDDY

Joint Managing Director,
Apollo Hospitals
Enterprises Ltd.



DR. P. D. SHENOY

Former IAS Officer
Secretary Government of India
& Ex-Member NCDRC,
Medico-Legal Expert



**ADV. DR. MAHESH
BALDAWA**

Senior Pediatrician &
Medico-Legal Expert, Mumbai



Meet Our Thought Leaders 2025



**DR. AROKIASWAMY
VELUMANI**

Founder & Former CEO,
Thyrocare Technologies Ltd.
Pioneer in Diagnostic Services |
Entrepreneur | Philanthropist



DR. A.V. GURAVA REDDY

Managing Director and Chief
Joint Replacement Surgeon
at Sunshine Hospitals,
Hyderabad



MR. DEVANG MODY

Whole Time Director & CEO,
Bajaj Finserv Health
Ltd. Group Head, Strategy,
Bajaj Finserv Ltd.



DR. NAGESHWAR REDDY

Chairman & Founder – AIG
Hospitals, Hyderabad





MEDHARMONY 2026 : 2nd EDITION

Access · Ethics · Policy

- **The New Era of Healthcare: Accessible, Affordable & High-Quality Care**
PMJAY at scale, ABDM, Jan Aushadhi and telemedicine — India's three-pillar architecture for reach, cost and quality.
- **Defensive Medicine vs Ethical Practice: Navigating Medico-Legal Realities**
The medico-legal cost of fear-driven practice. What Jacob Mathew, Bolam and BNS 2023 actually protect.
- **The Future of Healthcare Policy: Impact, Innovation & Inclusive Growth**
NHP 2017, the missing middle, gig-worker inclusion, AI-led delivery and Heal in India.

The New Era of Healthcare in India

India is now operating the world's largest publicly funded health assurance scheme, the world's largest public telemedicine platform, and a national digital health spine that covers one in two citizens. The architecture is in place. The next decade is about depth, equity and outcomes — moving from coverage to care.

Architecture of Access

PMJAY — Largest Health Assurance Cover in the World

Ayushman Bharat-PMJAY provides ₹5 lakh per family per year for secondary and tertiary hospitalisation to ~55 crore beneficiaries across 12.37 crore families. As of March 2025, 36.9 crore Ayushman cards have been issued. Coverage was extended in October 2024 to all citizens aged 70+, irrespective of income, through the Ayushman Vay Vandana card.

Out-of-Pocket Spend Falling, Public Share Rising

Government share of total health expenditure rose from 29.0% in FY15 to 48.0% in FY22 (Economic Survey 2024-25). PMJAY alone has recorded savings of over ₹1.25 lakh crore in out-of-pocket expenditure for covered families. The structural shift toward public risk-pooling is real and documented.

Ayushman Arogya Mandirs — Primary Care at the Doorstep

Over 1.78 lakh Ayushman Arogya Mandirs (formerly Health & Wellness Centres) deliver comprehensive primary care, NCD screening, maternal and child services, and teleconsultation linkages — the demand-side foundation that PMJAY rests on.



Affordability, Engineered

The architecture is in place. The next decade is about depth, equity and outcomes.



Jan Aushadhi — Generics at 50-80% Discount

PMBJP operated 17,990 Jan Aushadhi Kendras as of December 2025, against a target of 25,000 by March 2027. Sales of ₹2,022 crore in FY24-25 translated into ~ ₹8,000 crore in citizen savings. Drug prices at JAKs are 50-80% lower than branded equivalents.

eSanjeevani — World's Largest Public Telemedicine Platform

31.19 crore patients have been served via 1.29 lakh AAMs as spokes, 16,447 hubs and 676 online OPDs (Economic Survey 2024-25). For the first time, specialist access in remote India is decoupled from physical proximity to a tertiary centre.

Defensive Medicine vs Ethical Practice

When a clinician orders a test for the file rather than for the patient, the system pays twice — in cost and in delayed care. India already has the legal architecture to protect honest clinical judgement; what is missing is the institutional confidence to use it. The way out of defensive medicine is not less law, but better practice.

The Anatomy of Defensive Medicine

What Defensive Medicine Looks Like

Hedging behaviours: ordering tests, imaging, referrals or hospitalisation primarily to avoid litigation rather than to advance diagnosis. International literature documents prevalence rates of 60–98% across surveyed physician populations. The financial burden lands on the patient; the clinical burden, on the system.

Why Indian Doctors Practise Defensively

An IMA survey reported 75% of Indian doctors have faced workplace violence and 80% report occupational stress. A 2023 Kerala study (n=1,948) found 65.6% of doctors had experienced workplace violence; 76.7% had considered relocating abroad. Defensive practice is a rational response to a real risk profile.

The Patient Pays Twice

Excess imaging, prolonged stays, reluctance to undertake high-risk but indicated procedures — defensive medicine inflates out-of-pocket spend and crowds out scarce capacity. The economic cost falls hardest on patients least able to bear it.

“The way out of defensive medicine is not less law. It is better practice.”

The Law Already Protects the Honest Clinician

Jacob Mathew v. State of Punjab (2005)

The Supreme Court held that criminal liability under (then) IPC 304-A requires gross negligence, not mere error of judgement. Before charging a doctor, an independent medical opinion must be obtained, and routine arrest must be avoided. The Bolam standard — peer-accepted practice — was formally adopted into Indian medical jurisprudence.

BNS 2023 & The Path Forward

Section 106(1) of the Bharatiya Nyaya Sanhita, 2023 has been read down for registered medical practitioners, with the IMA and MoHFW issuing procedural safeguards. The institutional answer is not over-testing - it is documented protocols, informed consent, peer review and contemporaneous records. Ethical practice is the strongest medico-legal defence.

The Future of Healthcare Policy

Healthcare in India is no longer a sector — it is national infrastructure. Three forces will define the next decade: the unfinished fiscal commitment of NHP 2017, the digital backbone now reaching scale, and the policy challenge of covering the 'missing middle' without breaking either the public exchequer or the private system.

Policy Foundations

NHP 2017 — The Unfinished 2.5% of GDP Commitment

The 2017 National Health Policy targeted public health spend of 2.5% of GDP by 2025. Actual spend remains near 1.9% of GDP; the Union health budget hovers around 0.3% of GDP. Closing this fiscal gap — through Centre-State coordination and dedicated health-care instruments — is the structural debate of the decade.

ABDM — A Digital Spine for One Billion+

As of August 2025: 79.91 crore ABHA accounts created, 4.18 lakh health facilities and 6.79 lakh professionals registered, and 67.19 crore health records linked. One in two Indians now carries a portable digital health identity. Continuity of care, fraud control and longitudinal data become system-level capabilities for the first time.

NMC Act 2019 — Reset of Medical Education

The National Medical Commission replaced the MCI, introducing the National Exit Test (NExT), common counselling, and tighter fee regulation in private colleges. The reform is calibrated to India's doctor:population ratio gap — ~1:1,500 against the WHO benchmark of 1:1,000.

“Healthcare in India is no longer a sector. It is national infrastructure.”

Panel Discussion

“Rethinking Private Healthcare: Trust, Transparency & Transformation”

Private healthcare plays a critical role in delivering advanced, timely, and specialized care. However, evolving patient expectations, rising costs, and increasing scrutiny have made trust and transparency more important than ever.

Today, patients seek not only clinical excellence but also clarity in communication, fairness in pricing, and accountability in care delivery. At the same time, healthcare providers are navigating operational challenges, regulatory pressures, and the need for sustainable growth.

Sources & Citations

Every figure in this brochure is taken verbatim from the source listed below.

Theme 1 - Access, Affordability, Quality

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Theme 3 - Future of Healthcare Policy

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over 500 doctors representing
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MedHarmony 2025: A Confluence of Healthcare Leadership

13th July 2025 | www.medharmony.org

Pune witnessed MedHarmony 2025 – Bharat's first integrative, cross-speciality healthcare conclave – last year, on 13th July 2025. Conceived as a confluence of clinical excellence and visionary leadership, the event drew an audience exceeding 500 eminent medical consultants, researchers, policymakers, and healthcare entrepreneurs from across the country, all converging under a singular mandate: to shape the future of healthcare in India.

Distinguished Dignitaries & Keynote Voices

An exceptional roster of thought leaders graced the conclave, including Dr Nageshwar Reddy, Chairman and Founder of AIG Hospitals, Hyderabad — the sole physician globally to have received all three Padma awards — who delivered a landmark keynote on the transformative role of artificial intelligence in clinical practice. Dr. A.V. Gurava Reddy, Managing Director and Chief Joint Replacement Surgeon at KIMS-SUNSHINE Hospitals, Hyderabad, addressed the imperative of patient-centric care and experiential excellence in modern hospital management. Dr. Arokiaswamy Velumani, Founder and Former CEO of Thyrocare Technologies Ltd, brought an entrepreneurial lens to the challenge of making diagnostics affordable and scalable at a national level.

The organising committee, chaired by Dr. Aditi Karad, Executive Director of VishwaRaj Hospital and Joint Secretary General, MAEER's MIT Group, Pune, was further distinguished by the participation of Shri Jehangir H.C. Jehangir, Chairman of Jehangir Hospital; Dr. P.K. Grant, Chief Cardiologist and Managing Trustee, Ruby Hall Clinic; Dr. Parag Sancheti, Chairman and Managing Director of Sancheti Hospital; Dr. Sanjay Kulkarni, Director of Urokul Hospital; Dr. Sanjay Lalwani, Managing Director, Bharati Vidyapeeth Medical College and Hospital; and Dr. Shirish Prayag, Pioneer of Critical Care Medicine in India.

Panel Discussion Highlights

The high-calibre panel discussion, moderated by Dr. Aditi Karad and Dr. Parag Sancheti, engaged luminaries including Mr. Devang Mody, Whole Time Director and CEO of Bajaj Finserv Health Ltd, who examined the role of digital health platforms in democratising insurance access. Dr. P.K. Grant addressed the systemic inefficiencies in India's health insurance landscape, noting the urgent need for reform. The panel collectively deliberated on AI integration, medical tourism, the promise and peril of Health-Tech innovation, and India's persistent insurance coverage deficit — a country where barely 51% of the population holds any form of health cover.

Key Outcomes of the Conclave

MedHarmony 2025 yielded eight landmark declarations that are expected to inform policy and practice in the months ahead. Foremost among these was a unified consensus that artificial intelligence is not a supplement to clinical medicine — it is an imperative. The conclave further affirmed that cross-speciality collaboration, empathy-led care, expanded insurance coverage, and digital transformation through telemedicine and integrated hospital systems are non-negotiable pillars of India's healthcare future. The gathering also stressed the transformative potential of minimally invasive, algorithm-assisted surgical practices and called for systemic capacity-building to empower the next generation of medical professionals. The event concluded with a vision to evolve MedHarmony into a year-round platform driving interdisciplinary research and policy innovation for holistic well-being across Bharat.



MedHarmony Conclave 2025





Event Flow & Time Plan

Proposed Schedule:



3:30 PM - 4:00 PM:
Registration &
High Tea



4:00 PM - 5:30 PM:
Guest Speaker
Session



5:30 PM - 7:00 PM:
Panel Discussion



7:00 PM onwards:
Networking &
Dinner

⊕ Session Topic

- ⊕ The New Era of Healthcare: Accessible, Affordable & High-Quality Care
- ⊕ Defensive Medicine vs Ethical Practice: Navigating Medico-Legal Realities
- ⊕ The Future of Healthcare Policy: Impact, Innovation & Inclusive Growth

⊕ Panel Discussion:

Rethinking Private Healthcare:
Trust, Transparency & Transformation

📍 The Ritz-Carlton, Pune

📅 Sunday, 19 July 2026

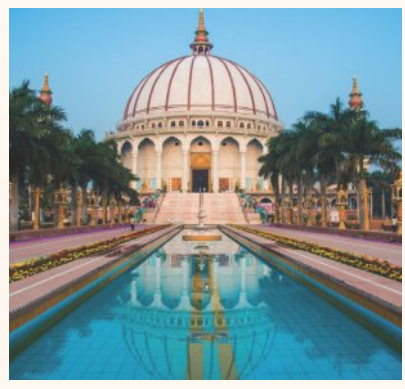
🕒 3:30 PM (Invite Time)

Pride of Pune

The Heartbeat of Heritage, Nature, and Innovation

Discover the spirit of Pune through its iconic landmarks- where history, natural beauty, and visionary progress come together. Each of these destinations reflects Pune's rich legacy and its vibrant, multicultural pulse—making the city a true symbol of pride, resilience, and innovation.

इतिहास, निसर्ग
आणि नवीनता!



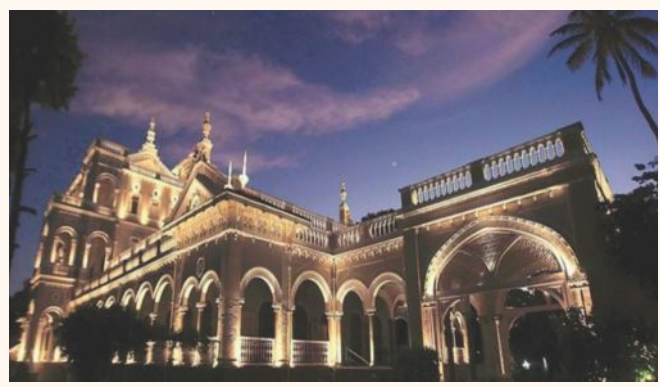
MIT WORLD PEACE DOME



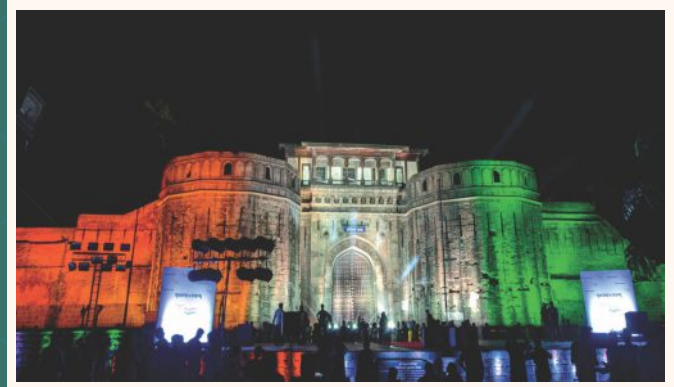
SINHAGAD FORT



RAJMACHI FORT



AGA-KHAN-PALACE



SHANIWAR WADA



MEDHARMONY

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Where science meets soul,
MedHarmony honours the hands that heal,
the minds that innovate &
the hearts that care.

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