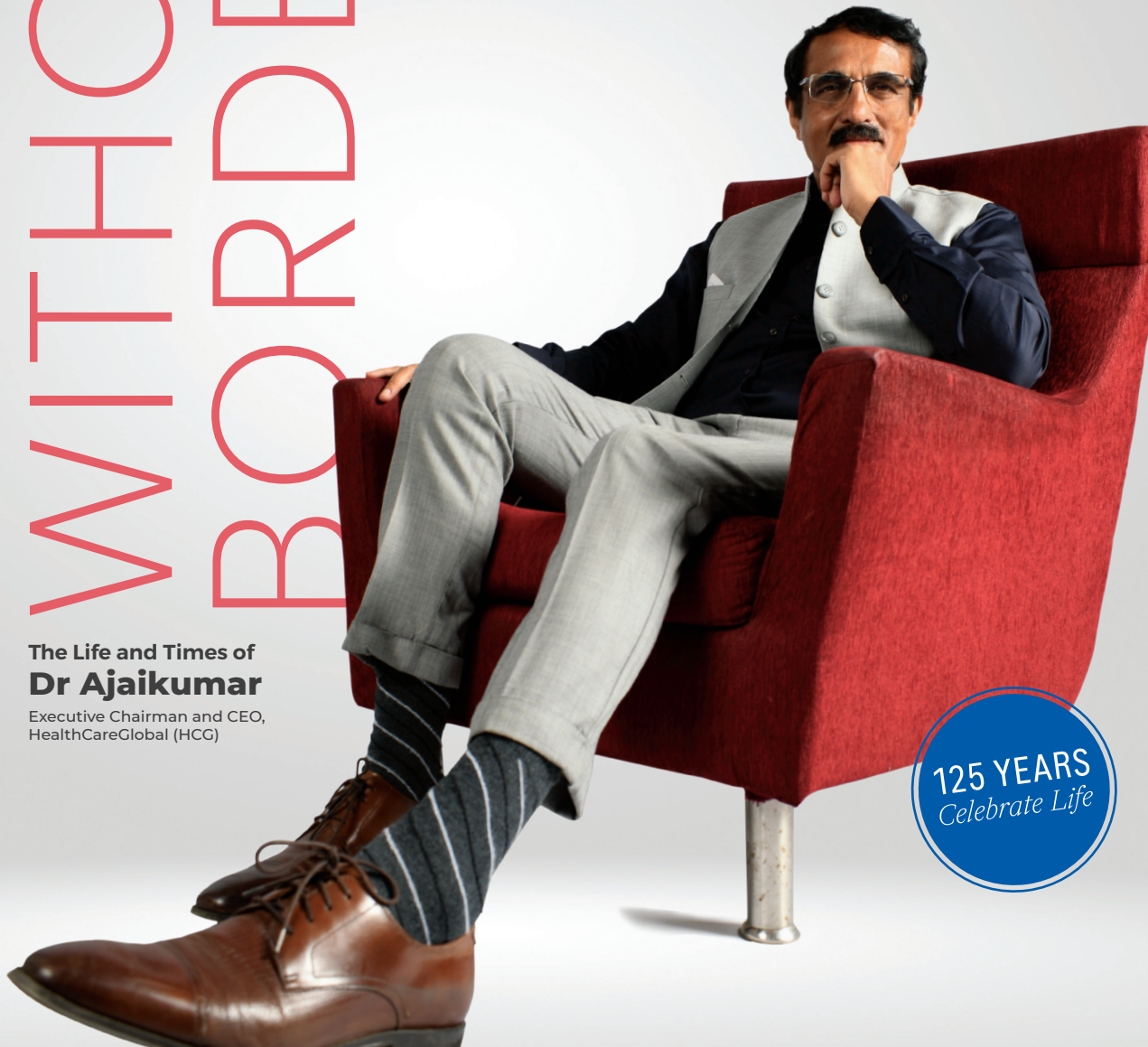


EXCELLENCE WITHOUT BORDERS

The Life and Times of
Dr Ajaikumar

Executive Chairman and CEO,
HealthCareGlobal (HCG)



125 YEARS
Celebrate Life

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Origins and Outlooks

It was just another day at school for 12-year-old Ajai. The academic pressure was high, and the conscientious 7th grader had his work cut out for him. A minor indiscretion by a classmate broke the concentration of the class and resulted in the boy being berated by the teacher. Indian schooling in the sixties was firmly in the grip of the Guru-Shishya Parampara, and rebellion was out of the question. Appalled by the severe punishment meted out to his friend, Ajai took up the cause of the boy and marched to the Principal's office to report the incident. Unexpectedly, the Principal agreed with his views, and the teacher was taken to task.



The metamorphosis from Ajai to Dr Ajaikumar, Chairman & CEO of HealthCareGlobal (HCG) is dotted with incidents like this. Upholding his values in the face of opposition, and taking up for the underdog has been the hallmark of his life, both as a doctor and as a human being.

The Catalysts



Born in August 22, 1951 to Mr and Mrs Sadashivaiah, Ajai grew up in Bangalore as part of a large and loving family. Of all the members of this large and loving family, he was closest to his mother. As with many women of her generation, she was traditional and devout, yet made her opinions known whenever needed. She introduced her children to the wondrous world of the Ramayana and Mahabharata, and Ajai enjoyed listening to the



She introduced her children to the wondrous world of the Ramayana and Mahabharata, and Ajai enjoyed listening to the enchanting tales from both texts.

enchanting tales from both texts. Filled with stories of loyalty, optimism, kindness, and courage under fire, they formed a lasting impression on Ajai and gave him succor during dark times.

His father was the principal of the Government Law College and held an important post as a member of the Bangalore University Syndicate. Ajai was the protective older brother to three sisters – Manjula, Komala, and Pushpa. His older brother Amar Kumar was an academic genius and the pride of the household. Raised by a progressive father who was just as committed to the advancement of his daughters as he was to his sons', Ajai shouldered as much of the responsibility for their upbringing as he could. He helped Komala with her lessons, took great pride in Manjula's progress in college, and encouraged Pushpa who went on to become a doctor. They laughed and played together, and were a close-knit group.

He worked hard to gain his parents' approval. Although he often fell short in the early

He studied to the point of exhaustion for his Grade 10 board exams, and to everybody's shock, he scored 82%!



years, he was determined not to lose focus. He studied to the point of exhaustion for his 10th grade board exams, and to everybody's shock, he scored 82%! This was a very good score in those days, and proved to be a turning point in terms of parental respect. This incident triggered a lifelong

hunger for challenges in young Ajai. He would face rejection and skepticism, hurdles and competition in the years to come. And it would be this phenomenal achievement in 10th grade that set the stage for his grit and resilience in the future.



Ajai fondly reminisces about how he secured admission at St. John's Medical College. He had completed his Pre-University Course (PUC) in Physics, Chemistry, and Biology. But owing to his PUC marks being tampered with by a registrar at Bangalore University who held a grudge against his father, he was unable to get a seat at the prestigious Bangalore Medical College. He had applied to St. John's but was put on the waitlist. Angered by the injustice of it, his father met with the Vice Chancellor (VC) of the University and mentioned that he would take action against the errant registrar. The VC agreed that something seemed off with the paper, but gave him a more viable solution - St. John's had applied for ten extra seats, which he would agree to grant. He also promised to speak to them about Ajai's credentials as a bright and promising student, and they were sure to accommodate him. The conundrum was thus resolved.

Metamorphosis

Ajai would pursue his dream of becoming a doctor at his dream college - St. John's. This 'never-say-die' attitude would reflect

Ajai wanted to contribute to the betterment of the country by working at the grassroots in India.

both in his oncology practice and his personal life in the years to come.

This was a time of great socio-economic change across the globe. The emergence of Leftist movements worldwide saw class hierarchies being questioned. The Civil Rights movement pummeled its way into the American subconscious. Race and gender inequality were topics of conversation everywhere. Only in its third decade of freedom, India was no exception. Ancient and oppressive systems were being challenged, and equality was the watchword. Ajai was enormously influenced by these events. The hunger for a free and equal world was

the underlying tone of these struggles, and this era marked the cementing of his liberal Left mindset.

Although he was doing well at medical college, the financial situation at home caused the family a fair bit of stress. His father's debts had now accrued to around 30,000 rupees, and something drastic had to be done. Despite the immense pressure, Ajai watched how his father's idealism and honesty never wavered. But it was a frustrating time with no solution in sight.

Amar had already left for the United States to help pull his family out of their financial woes. Besieged by



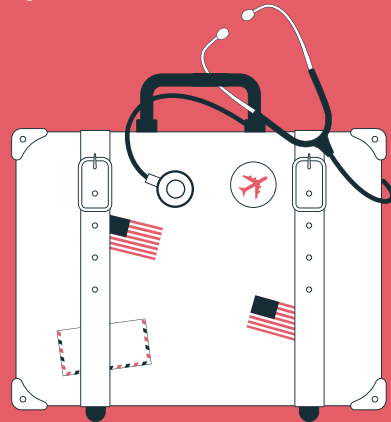
nationalistic fervor, Ajai wanted to contribute to the betterment of the country by working at the grassroots in India. But his father was of the opinion that the life of a doctor struggling to make ends meet in India would be a difficult one. Anxious at the thought of his children facing the same financial turmoil that he had, Ajai's father encouraged him to join Amar in the US and build a life there.

Ajai deliberated on this long and hard. A few years in the US would expose him to the very best medical care in the world. The learning and know-how would be invaluable. And the money would be great! A stint there would allow him to realize his dream of setting up a healthcare system in India so much faster. The immediate goal of getting his family out of their current debt would also be served.

And so the decision was taken. Ajai cleared the mandatory Educational Commission for Foreign Medical Graduation (ECFMG) exams and prepared to fly the nest. To no one's surprise, this decision went on to change the course of his life completely.

The mid-seventies were a turbulent time for both great nations. India was in the grip of the brutal Emergency, with violent protests erupting nationwide against the ruling Congress Government led by Mrs. Gandhi. America was reeling under the after-effects of the Vietnam War. Morale was low and resentments were high.

It was to this America that Ajai landed on 3rd May 1975. It was an anxious time for the conscientious young man. There had been no response to the numerous applications he had sent out to begin his residency so far. And then the unexpected happened. On the very last day of invitations to residency programs, Ajai received an interview call



Destiny



from The University of Virginia, Charlottesville. Ajai not only got the job, but also earned the respect of his bosses for coming fully prepared to join immediately.

Today, Ajai stands tall as the Chairman and CEO of HealthCareGlobal (HCG). He is a legend in India and across the world for his medical and humanitarian

work, and is one of the wealthiest individuals in the country. But he still looks back fondly at this time in his life.

The feeling of receiving your first pay-cheque is a magical one for any new employee, and it was no different for him. At a princely salary of eight thousand American Dollars per annum, it looked like he would finally help his family achieve prosperity.

The Enlightening

A relatively unknown aspect of Dr Ajai Kumar's life is that his original plan was to specialize in cardiology, as he was certain that therein lay his calling. But rotational duty at the ENT department at the University of Virginia changed his mind. He had the opportunity to observe cancer patients up close. They looked like they had lost hope. The cruel and discouraging language used around cancer was appalling; 'palliative', 'terminal', and 'victim' were commonly used terms, and nobody was discussing conquering the disease. So he decided to dive deep.

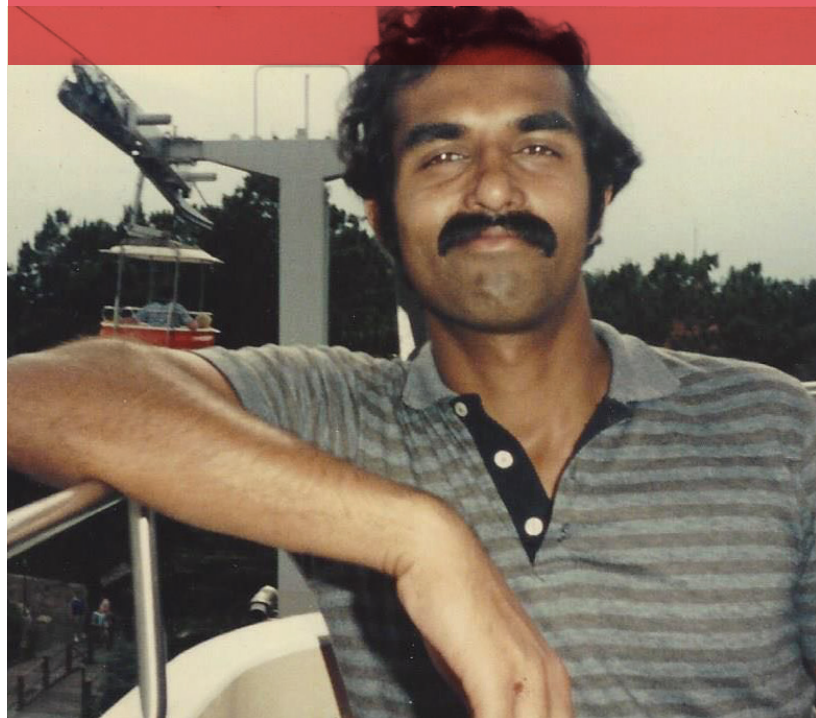
The MD Anderson Cancer Care Center in Houston was the mecca of oncology, and he decided to apply there. Impressed by the brilliant young doctor, MD Anderson decided to employ him right away as a cohort, at a significant salary hike. There was no looking back after that.



He began his stint at MD Anderson in July of 1976. Headed by Dr Fletcher, widely known as the father of radiation, MD Anderson was the best place for an aspiring oncologist. The multi-disciplinary approach

But the seeds of these great vision statements were sown long ago. When the heart and mind of a brilliant young Indian doctor were captivated by what he learned about cancer, in country so far away from home.

showed him the enormous possibilities of managing the disease efficiently. It was here that he began to think of cancer as a full-body disease, not just a localized one. Group treatment plans were conducted at the 'planning clinic', where doctors with different specialties weighed in on the treatment plan. It was a brilliant approach, one which he has replicated at HealthCareGlobal (HCG) today. Another genuinely progressive practice he put in



place at HCG was to keep the language around cancer factual and positive. The days of doubt and uncertainty were over. Dr Ajaikumar had a challenge, and like all others in his life, this would be beaten too. He vowed to understand the patient's personal goals, aspirations, and journeys before arriving at a treatment plan.

Today, HCG under his dynamic leadership is making giant

strides in redefining healthcare in India through global innovation. It traverses the road to medical excellence through value-based medicine. But the seeds of these great vision statements were sown long ago. When the heart and mind of a brilliant young Indian doctor were captivated by what he learned about cancer, in a country so far away from home.

Life and Leisure



One wonders how a busy specialist like Dr Ajaikumar finds time to have so many interesting hobbies and still manages to stay so positive and cheerful despite his busy schedule. He's an avid trekker, runs regularly, and manages to spend quality time with his friends and family. This is yet another characteristic that goes way back to his Houston days. Leisure times were even rarer then, and he used all of it to learn tennis, kayaking, and practicing Taekwondo. Week-long chess games with his roommate Prakash kept his mind agile, and he discovered that he was a fantastic dancer. Not many know that he hit the dance floors at Texas every night after work, and this energized him like few other activities could.

On the family front, his favorite sister Manjula got married in 1977. Especially in India, a sister's wedding is a landmark occasion in a brother's life. Sadly, Ajai was unable to attend it, but supporting his family and standing by them through their joys and sorrows was what kept him going.

Such familial feelings are also reflected in his work. Ajai wanted to help cancer patients in every way, not just through the one-dimensional approach afforded by his current line of work. After much deliberation, he made the unusual switch from radiation oncology to medical oncology, finally zeroing in on developmental therapeutics as his specialization. This was to be one of the best decisions of his career.



Broadening Horizons

He exited MD Anderson to branch out on a more independent path at Burlington, Iowa, where he established a cancer care hospital from the ground up. This experience proved invaluable when he eventually set up his hospitals in India. Dr Ajaikumar distinctly remembers this period as one that marked an upsurge in his confidence and overall personality.

Ajai soon made a name for himself as a brilliant oncologist. In a town with a 99% white population, even patients from

surrounding counties started coming to Burlington for treatment. The experience he gained here would pave the way back to India 21 years later, to fight the enigma that was cancer.

'Oncophilosophy' – a word coined by Dr Ajaikumar, represents the unique lessons one learns from cancer patients battling the disease.



Spurred by his professional success, Ajai decided to put down roots in Iowa. Not many people had the swashbuckle to opt for a ranch when they could buy a home in the city instead. But that is exactly what he did in Burlington, and it was a dream fulfilled. Dr Ajai owns many beautiful homes across the world today. But that first experience of a ranch home always stands out in his memory.

Ardhangini

It was on a trip to India for Amar's wedding that his family persuaded him to meet a girl who they felt would match his aspirations and wavelength. Arranged by the two families, he met Bhagya for the first

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time. Their shared love of the outdoors, fascination with art, and matching temperaments sealed the deal, and they were betrothed.

Bhagya and Ajai were married in November 1982. She joined him in the US in May 1983, thus embarking on the delightful adventure that was marriage. They cultivated many hobbies, engaged in travel, and undertook many adventurous backpacking trips together. To

Ajai, travel not only broadens one's horizons, but it was also a way of getting closer to the ones he loved. A way of understanding them better.

Treating cancer patients had helped him understand the fragility of human life. Mortality was a valuable thing, and he would do anything to maintain bonds with those he loved. Hence, creating memories with Bhagya was a priority. On one of their most memorable trips together, Ajai would visit Nepal with Bhagya in 1985. That trek from Kanchenchunga base camp to Mount Everest base camp was a life-changing one for the couple, and Ajai often reminisces it fondly.

Shared encounters with grizzly bears, wolves, arduous climbs, and close shaves with death brought them closer, and they forged a strong and loving partnership. Bhagya would walk shoulder to shoulder with him as his inspiration, strongest support, and loyal companion in the years to come.



Doctorpreneur

As part of another long-standing plan, Bhagya and Ajai took some time off and traveled across urban and semi-rural India to get the pulse of India's cancer outlook. What they saw shocked them. It was hospital after hospital of broken-down equipment, lax patient care, and next to no facilities at most of the oncology departments they visited. Ajai had been at the forefront of the highest levels of cancer treatment at MD Anderson and Burlington. And in his home country, cancer patients sometimes

Ajai had been at the forefront of the highest levels of cancer treatment at MD Anderson and Burlington. And in his home country, cancer patients sometimes waited 12hrs just to get an audience with the doctor.

waited for 12 hours just to get an audience with the doctor. It was a shocking state of affairs. Dr Ajaikumar resolved then and there to come back to his native India and set up a cancer specialty unit. It may take time, but do it he would.

When his daughter Anjali was born on 7 May 1986, Ajai took the philosophical decision to give up meat. She had an unconventional upbringing by Indian standards, and demonstrated a delightfully independent streak early on. Anjali supports his Oncology practice today, and true to her liberated spirit, brings in a refreshingly modern perspective to the organization.

HCG was a long way off in 1987 when the seeds for the cancer center in India were sown. Dr Ajaikumar, in discussion with his family and advisers, decided that they would open two centers – a non-profit one in Mysuru, and another one in Bengaluru. Obstacles and skepticism dotted every move.

His plans were laughed off by governments and well-wishers alike. A few months prior, a 15 acre plot of land on Nanjangud Road had been allotted to him by the Mysuru Urban Development Authority. But just as they began work, the Mysuru City Corporation (MCC) and the press started a nasty smear campaign against him. Those were disturbing times made worse when the MCC occupied the land.

But a challenge only motivated him to fight harder, and soon Ajai and his team identified another plot on which to build the center. The birth of Bharath Hospital, Mysuru, was the beginning of a dream. It was a place of hope for those in despair. A not-for-profit hospital that would help cancer patients who could not afford expensive treatment. Ajai and his team had it up and running by 1989, and it was time to turn his sights on Bengaluru. The Bangalore center was always meant to be business focused. Now it was just a matter of finding like-minded partners and the right location. Discussions with a brilliant group of doctors helped him find what he was looking for,

and Dr Ajaikumar founded the Bangalore Institute of Oncology (BIO) in 1989.

After a series of tense face-offs and roadblocks in India, there was wonderful family news



awaiting him at Burlington. Bhagya was pregnant for the second time, and his son Adarsh was born in 1990. Ever the committed family man, Ajai sold his ranch and moved to downtown Burlington to give his kids a more comfortable life in the city. On a routine trip to India in late 1994, a good friend and orthopedic specialist

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who was visiting them at their Mysuru home remarked on something that had seemed perfectly normal to the family until then; little Adarsh was walking on his toes, and it was a matter of concern.

Thus started the darkest period of their lives; their son was diagnosed with Duchenne Muscular Dystrophy (DMD), a debilitating condition that causes muscle degeneration and progressive weakness. There was no treatment for the disease, and children with DMD did not usually survive beyond their early teens. They decided to take Adarsh back to the US for treatment, as the required facilities were not yet available in India. But although it was a bleak diagnosis, Ajai was not one to give up in the face of a challenge. He took Adarsh across the world for treatments and made him his top priority.

By 1991, it was clear that BIO was floundering. The partners were taking home their salaries, but doing little else to grow the hospital. Tough decisions are never easy. They had to be taken anyway, or the hospital would not survive. Once the board was shifted around and the focus realigned to delivering high-quality cancer care, things slowly started looking up.



Not many know that the HCG that we are so familiar with today was originally called Curie Care. It was a rival cancer center for General Electric (GE) at St. John's Hospital that Dr Ajai had taken over in a coup of sorts. And in a master stroke, he transferred his majority share in BIO to HCG, cementing his ownership beyond question. Ajai's rechristening thus breathed life into what would soon become the largest chain of cancer care hospitals in India. Although he had to fight some fires with the labor union in Bharath Hospital, it too was also slowly getting on its feet. He had set up the low-profit

Trials and Tribulations

Malnad Institute of Oncology in Shimoga shortly afterward, and things were looking good.

And then the ax began to fall. At the start of a series of blows,



Ajai's father passed away in May 1999. It was one of the most sorrowful moments of his life,

one that he describes as the crashing of his redwood. Shortly afterward, in 2000, he lost a whopping 20 million dollars in the dot-com crash. Wrongly advised by his stockbrokers, Ajai had lost all his wealth and was almost driven to suicide.

It is said that adversity does not build character; it reveals it. Not for long did Ajai wallow in hopelessness. He was back on his feet, as usual, fighting for his rightful place under the sun.

Another defining event in his life was when Adarsh had a near-fatal fall. It was a heartbreaking moment for Ajai as the parent. But years ago, he had taught himself the ancient Buddhist art of detachment. It brought the doctor in him

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to the fore, and that helped manage his son's illness more effectively. The practice of detachment was perhaps the most important lesson in this context. Adarsh is now 34 years old and leads a full life.

Yakshaprashne

It was a bolt from the blue that catapulted HCG to its position as one of the emerging leaders in cutting-edge cancer research and treatment. The Infrastructure Development Finance Corporation (IDFC), whom Dr Ajai had approached for funding, finally agreed to invest ten million dollars in HCG, no conditions attached. It was just the shot in the arm that they needed. It would help him do so much good towards progressing the nation. But once the excitement of the IDFC investment had settled, the challenge was how to use that money properly, in adherence to the investor's terms.

Dr Ajai had always held the position that a dilution of his vision would be more detrimental than a dilution of his stake. As a doctor who has been committed to the well-being of the nation above profit all his life, he was clear on the direction that HCG

would take. Adopting an unusual business model, he and his team proceeded to rope in investors and set up HCG partner centers across the country. With a formidable reputation for holding up the highest standards of quality and integrity in the cancer care space, a partnership with HCG would provide a fillip to any investor.

There has been no looking back since. With strategic tie-ups with Ramaiah Hospital, D. Kamini Rao x Milann, Astha, HCG Manavatha, Medisurge, to name a few, HCG is now a global brand in a unique win-win situation.

And this vision was not just meant for big cities. In a coming together of an

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unrealized dream, and a vision to make the long-term nature of cancer treatment a little more bearable to patients everywhere, Dr Ajai is finally on the road to taking his world-class brand of healthcare to the villages. Encouraged by the pro-women attitude that his daughter Anjali brings to the

table, Dr Ajaikumar started an organization called International Human Development and Upliftment Academy (IHDDUA). In a reflection of his commitment to rural society, IHDDUA has not only helped improve the economic conditions of women in rural Karnataka, but it has also empowered these women to realize their enormous

abilities and talents in deeply patriarchal, male-dominated societies.

Dr Ajaikumar undertakes these myriad ventures in a bid to help society at every level. He knows that human life is finite, and health cannot be bought with money alone. The most baffling thing in the world

is human beings behaving as if they are immortal, said Yudhishthira, in answer to a Yaksha's question. Although death is inevitable, nobody knows cancer as Dr Ajaikumar does. Doctors like him equip society with innovation, and a value-based healthcare system that helps fight it to the end.

Awards and Recognitions

EY Entrepreneur of the Year Award

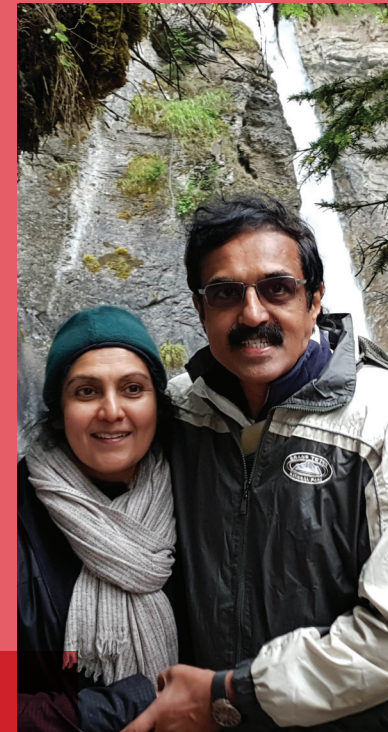
The CII Regional Emerging Entrepreneur of The Year award

The BC Roy Award by Indian Science Monitor

Recipient of the Karnataka Rajyotsava Award

An Enduring Partnership

Mrs. Bhagya Ajaikumar tells us about her spouse and soulmate



Ajai's most endearing quality has been his ability to empower others on his way up. He is an unselfish and encouraging person whose life has been a motivation to many. A fine orator, his rousing speeches are inspirational, and his leadership qualities shine through in every word.

Challenges drive the Ajai she knows. Bhagya looks back at the time when their son Adarsh was diagnosed with DMD in 1994, and the loss of his life's earnings in the dot-com bust of 2000. Like a true leader, Ajai prepared the family for the hardships ahead and met these setbacks head-on.



Their life together has been a true partnership of equals. Bhagya and Ajai have jointly taken decisions over the years. With love, humor, and strength derived from each other, they have steered their family through good times and bad.



Celebrating 125 Years

What does staring at a bear at the Grand Teton have to do with a successful medical practice? How does science incorporate the 'humanities' in cancer therapy? What is 'Oncophilosophy'?

Dr. Ajaikumar, Chairman and CEO of HealthCareGlobal (HCG), gives us an inspiring personal account of his journey towards becoming one of the most eminent cancer-care specialists of the country.

Roche celebrates its 125-year anniversary this year with the Celebrate Life campaign. In an aim to share knowledge, drive social and scientific innovation, and create awareness, we bring you a series of important conversations with healthcare experts and the scientific community as a whole. Through the Coffee Table Series, we take the opportunity to celebrate the enduring purpose that guides Roche towards a healthy and sustainable future, and we honor those who walk this journey with us.

With Celebrate Life, Roche highlights the importance of knowledge sharing and collaboration. For it is only when governments, citizens, countries and industries join forces, that healthcare solutions for the future can be found.