



#MDPPreferredBrands CELEBRATING PURPOSEFUL AND INNOVATIVE BRAND EXCELLENCE

BS MARKETING INITIATIVE

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PERSONALIZATION: THE NEW CURRENCY OF TRUST

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In the modern marketplace, the greatest currency a brand can earn is not revenue, but relevance. We have entered the era of the Experience Economy, where consumers no longer buy products in isolation; they buy into stories, values, and a sense of belonging. This seismic shift has made personalization the critical differentiator between brands that merely survive and those that thrive. It is no longer enough to just understand the customer; brands must now anticipate their needs and reflect their individuality.

The 5th Edition of Most Preferred Brands 2025-26 was convened to recognize this very evolution. It served as a vital platform to celebrate the visionaries who are redefining the rules of engagement. These are the organizations that have successfully moved beyond transactional relationships to build ecosystems rooted in authentic connection, proving that in a world of endless choice, trust is the ultimate competitive advantage.

Those recognised as part of this gala ceremony included:

- HP Lubricants
- TVS Jupiter
- Bajaj General Insurance Limited
- Brigade Group
- Chola MS General Insurance
- CRIF India
- Enrich
- Fenesta
- Haier Appliances India
- Lenovo India Pvt Ltd
- Livguard
- Marks & Spencer Reliance India Private Limited
- METRO BRANDS LIMITED
- National Insurance Company Limited
- Puravankara Ltd.
- TCI EXPRESS LIMITED
- Tira Beauty



(Panel Discussion L - R) Amol Ghadge, Pfizer Limited | Biswajit Dutta, METRO BRANDS LTD | Navin Baid, Lenovo India | Ankit Goenka, Bajaj General Insurance Limited | Karan Karayi, Team Marksmen Network

FROM THE CO-FOUNDER'S DESK



Trust is the cornerstone of any enduring relationship, and nowhere is this more visible than in the bond between a consumer and their preferred brand. This platform highlights those who have not just promised excellence but have delivered it consistently through transparent and consumer-centric practices. These winners demonstrate that when you prioritize integrity alongside innovation, you build a legacy that truly lasts.

◀ **Rajesh Khubchandani**



The landscape of brand building is shifting rapidly, driven by a consumer who demands both high-tech efficiency and high-touch empathy. This edition spotlights the organizations that have mastered this delicate balance. By integrating cutting-edge technology with deep human insights, these brands are not just meeting expectations but setting entirely new benchmarks for what a seamless, personalized consumer experience should look like.

◀ **Akash Tiwari**



In the Experience Economy, the brands that win are the ones that listen the loudest. We are witnessing a move where value is defined not by price, but by the depth of the personal connection. The leaders recognized here today have shown remarkable agility in adapting to this new reality, crafting journeys that make every customer feel uniquely seen, valued, and understood.

◀ **Sharad Gupta**

FROM THE CEO'S DESK



Personalization is the new frontier of relevance. The most successful brands of tomorrow will not succeed by selling more, but by meaning more to the people they serve. When organizations move beyond simple transactions to create a genuine sense of belonging, consumers become more than just loyal buyers; they transform into lifelong advocates who carry the brand's story forward.

◀ **Rishi Kapoor**

LEGENDARY PERSPECTIVES

When you look at a brand, it is not an object. It is a brand given birth to by a person, someone who dreams of the need for that product since there is no other like it. So when brands are launched, it is like bringing a child into an adult world. It is not an object. It is a living, breathing entity. We give it a destiny.



Prahlad Kakkar

Founder
Genesis Film Production Pvt. Ltd

INDUSTRY EXPERT

"Puravankara Limited is one of India's most admired and trusted real estate developers. Founded in 1975, the company has a sterling legacy of building international-quality homes delivered on time with transparency over the past five decades."

The group is present in Bengaluru, Chennai, Hyderabad, Pune, Mumbai, Kochi, Goa, Coimbatore, and Mangaluru. It has also entered the redevelopment space in Mumbai by securing the redevelopment rights for housing societies in Lokhandwala, Pali Hill, Breach Candy, Chembur and Malabar Hill."

Rajat Rastogi

Chief Executive Officer- West & Commercial Assets (Pan India)
Puravankara Limited



PURAVANKARA

IN THE EXPERIENCE ECONOMY, RELEVANCE IS A SUCCESS CRITERION

> **Sachin Seth, Regional Managing Director, CRIF India & South Asia, reveals the measures taken to ensure personalization is a reality and not merely a promise**

Personalization is not the future of finance; it is the present. Today, experiences define value, financial institutions must move from one-size-fits-all to one-size-fits-one. The question is: how do they achieve this transformation at scale?

The answer lies in data and at CRIF, we believe that personalization begins with understanding. In today's Experience Economy, where every interaction shapes loyalty, data is the fuel that powers this transformation. CRIF enables financial institutions to move beyond generic offerings and create meaningful, personalized experiences for every individual.

Our Global Journey: Using Data Innovation to Build Trust

The story of CRIF started more than thirty years ago in Bologna, Italy, with the goal of using data-driven insights to empower consumers and businesses. Today, CRIF serves more than 10,500 financial institutions, 1,000 insurance companies, and 82,000 businesses worldwide, operating in more than 40 countries on four continents. This size has made it possible for us to consistently innovate, create cutting-edge credit bureau services, predictive analytics, and open banking solutions that completely change the way financial services personalization operates.

CRIF has been at the forefront of data based customer-centricity on a global scale. Our solutions, which range from enabling ESG-based profiling for sustainable finance to introducing state-of-the-art credit scoring models, help institutions in anticipating rather than just responding to customer needs. Our strategy in India is based on this global expertise.

CRIF in India: Driving Inclusion and Personalization

Our path with Banks & NBFCs has been closely linked to financial inclusion, assisting lenders in comprehending and serving clients. This cuts across urban and rural settings, including those with credit difficulties. We enable institutions to create products that align with individual financial realities by integrating bureau data with alternative data sources and sophisticated analytics.

For instance, CRIF enables safe, consent-based access to real-time financial data via account aggregator frameworks. This enables lenders to provide highly customized credit solutions, such as a customized investment plan for an urban professional or a small loan for a rural business owner. In order to recommend products that are appropriate for a customer's life stage & goals, our predictive models incorporate behavioral and transactional insights in addition to traditional credit scores.

From Data to Experience: Making Personalization Practical

Personalization is more about trust and engagement than simply providing the right product. CRIF Solutions such as Bank Statement Analyzer, NEOS Account Aggregator, use of Business Rule Engine (BRE) with Agentic AI and Synesgy for ESG Profiling enable more comprehensive perspectives for our partners. This way, financial institutions can create experiences that will be based on the clients' set of priorities, whether affordability, sustainability, or ease of access.

Think of a scenario where a bank identifies, through analytics

offered by CRIF, that a young professional has emerging income with a passion for sustainability. The bank can then offer such an individual not just any credit card but a green rewards credit card, along with a tailored savings program – all made possible by insights derived from CRIF. That's how data becomes an experience.

The Impact: Long-Term Value for Institutions and Customers

Through personalization enablement, CRIF assists financial institutions in delivering better services to their clients. This not only boosts engagement but also results in effective risk management and loyalty for financial institutions. In the experience economy, relevance is a success criterion. In this aspect, CRIF makes sure that personalization is a reality and not a promise for financial institutions.



FENESTA WINDOWS AND DOORS: SHAPING BETTER LIVING SPACES

> **Saket Jain, Business Head and Executive Director, Fenesta, outlines how their end-to-end ownership of the supply chain translate into better reliability for customers**

Over the last decade, homeownership in India has been redefined. A home today is not simply constructed – it is curated. Every element is expected to contribute to a higher quality of life, delivering light, tranquillity, comfort, safety and a lasting sense of belonging. Windows and doors, once peripheral elements, now play a defining role in shaping that everyday experience.

At Fenesta, this evolution of the Indian consumer is something we deeply understand – and something we take pride in having helped shape. It is also why Fenesta's end-to-end solution model has become the core strength of our organisation.

Traditionally in India, the window and door industry has operated in a fragmented manner. Different organisations typically handle one or two – at best three – parts of the value chain: design, extrusion, selling, fabrication, installation or after-sales service. While this fragmented structure may work in isolation, it often creates gaps when brought together on a live project. Issues related to coordination, accountability, quality consistency, warranty ownership and long-term serviceability frequently emerge – especially after installation, when responsibility becomes diffused and difficult for homeowners to navigate.

Fenesta was built to solve precisely this problem.

We are the only brand in the country that exercises complete control across the entire supply chain – from design and extrusion to fabrication, installation and long-term service. This integrated ownership eliminates transfer of ownership, removes ambiguity and ensures single-point accountability throughout the customer journey. As a result, reliability for us is not an outcome. It is a design principle built into how the company itself is structured.

This framework rests on three deeply integrated pillars.

The first pillar is **Product Leadership**, encompassing product innovation, precision engineering and advanced manufacturing, including both extrusion and fabrication. Every Fenesta window and door is engineered as a complete performance system rather than a collection of parts. Design, profiles, glass, hardware and performance parameters are developed together to deliver superior structural integrity, thermal efficiency, acoustic insulation, safety and long-term durability. For homeowners, this translates into spaces that remain quieter, cooler, safer and more comfortable over the years, with products that retain their performance and aesthetic value long after installation.

The second pillar is **Service Excellence**, covering the entire journey from consultation to installation and after-sales support. Fenesta remains accountable at every step – from the first design conversation and detailed site surveys to manufacturing, delivery,



India's No.1 Windows & Doors Brand

professional installation, inspection, warranty and long-term service. There are no multiple agencies to manage, no gaps in responsibility and no ambiguity for the customer. This integrated approach reduces errors, shortens timelines, minimises disruption and ensures that what is promised at the start is delivered at the end – and sustained well beyond handover.

The third pillar is **Customer Experience and Consistency**, which encompasses selling, retail engagement and every consumer touchpoint across the homeowner's journey. Through a structured national network of studios and partners, Fenesta delivers a personalised experience to each customer – while maintaining consistency in communication, service standards and execution across the country. Whether a family is building in a metro, a tier-two city or an emerging township, they receive the same quality of guidance, clarity of information and reliability of outcomes.

When these three pillars operate as a single system, reliability becomes tangible. Homeowners experience smoother execution, fewer post-installation issues and significantly improved living comfort. Architects and developers benefit from predictable quality and dependable delivery across projects and geographies. Most importantly, families gain peace of mind.

In a fragmented industry where accountability is often diluted, Fenesta's end-to-end ownership stands apart. It is not merely a business advantage – it is a philosophy. By controlling every critical variable that influences performance, Fenesta converts engineering discipline and operational integration into something deeply human: long-term comfort, lasting confidence and homes that perform as beautifully as they look.

That is how end-to-end ownership translates into reliability – not as a back-end process, but as a front-line promise delivered consistently, every single time.