

Grey Matter



From tambola to talent hunts, shopping, financial literacy sessions and dementia support, elder care's newest ally might just be our trusty smartphones, as age-tech start-ups take off in India

SUCHETA CHAKRABORTY

MUMBAI residents Orlando, 72, and Volzia Fernandes, 69, joined Khyaal in 2022 after Orlando chanced upon an advertisement put out by the app, now India's largest age-tech platform catering to over five million senior citizens in the country.

Locked indoors in the pandemic, the app's virtual community club presented the couple with something to look forward to, especially, as they recall, "Tambola in the afternoons". They also joined hobby-based programmes like yoga classes, crochet workshops, a weekly interactive community cooking and storytelling session called Food Stories, along with guidance sessions on booking cabs and pre-

venting bank fraud, each using the platform for approximately two hours a day.

"Every morning we log on to Khyaal to see what events are on for the day," says Volzia, who has also used the app to shop for varicose veins stockings with a special prepaid Khyaal card given to members for safe online transactions. In November 2025, the couple participated in 50Above50, a two-day senior talent hunt across 50 categories including singing, dancing, cooking and photography,

hosted by the platform at NESCO where they met other members of the "Khyaal family" and made new friends. "I also got about 15 of my friends and neighbours to join them," Orlando, who hopes to go on one of Khyaal's senior-focused tours, tells us.

For Hemanshu Jain, founder and CEO of Khyaal, prior experience with Diabeto, a medical technology company centred on diabetes therapeutics, revealed how much seniors struggled with devices, a problem that intensified during the pandemic when those who were resistant to change had no option



HEMANSHU JAIN

Olendo and Volzia Fernandes joined Khyaal, an app for senior citizens, in 2022, and have since inspired as many as 15 of their neighbours and friends to be a part of the community. **PIC/SATEJ SHINDE**

but to transition to paying bills and ordering daily essentials online. "That was the time seniors needed the most amount of support, and we thought that the best way to solve problems for the elderly is through tech and to solve it via the most powerful device they already have: a smartphone," Jain shares.

Started in 2020 as a WhatsApp group in Mumbai to help isolated seniors, Khyaal is one among several age-tech companies in India today spanning healthcare, emergency support, financial care, family caregiving, remote management, and social and community engagement, offering services ranging from digital payments, investments and insurance, to everyday assistance with travel, learning, fitness, and entertainment.

"Now is the best time to build for age tech as a category," insists Jain. Seniors have time on their hands, a matter intensified by the fact that younger generations are moving away for professional opportunities. "If they have spent all their lives working professionally or building wealth, this is their time to pursue passions, to keep themselves physically and mentally active and find new purpose too," says Jain.

He also points to developments occurring worldwide not only from the mobile perspective, but also with companies building in the sensors space (shifting from wearable gadgets to ambient, invisible home infrastructure), and working with assistive humanoids and robots, all with tremendous potential for the eldercare industry.

Moreover, "longevity is now the new theme, and there's an overlap between longevity and age tech," says Jain, pointing to the larger cultural shift towards extending healthspan and merging biotechnology with lifestyle changes.

With telecom companies penetrating smaller cities and digital adoption among seniors being much higher in India compared

to other countries, age tech in India has evolved more than it has in other countries, says Jain. The typical Khyaal user, we learn, is an urban woman in her mid-60s. "This stems from the fact that women outlive men because they are much more social. Sixty-five per cent of our members are women and they are active — both ex-professionals and homemakers," says Jain. They are also the ones, he says, who push their spouses to join the app. "Men hesitate. I see this with my father: he hesitates to come forward in a social setup," shares the founder.



PRASHANTH REDDY

Anvayaa Kin Care is an elder-care platform that provides 360-degree home healthcare, emergency response, and daily assistance services. Users typically come as a pair — an elder between 65 and 80, including women living alone, often widowed; and their adult child who is in their late 30s or 40s, settled in a metro or abroad. "Both are users. Both have needs. You can't serve one well without understanding the other," says Prashanth Reddy, founder and MD of Anvayaa.

Early challenges for the platform which turned 10 this year, included building trust with families and technology adoption, which led to a focus on intuitive wearables and a service-first model driven by on-ground care managers trained by geriatricians.

But the pandemic "nearly broke the model". "We're a business built

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Grey tsunami incoming

Age-tech, despite its attentive advancements, is still wholly limited to India's urban population. Dr Aabha Chaudhary, social gerontologist and founder and chairperson of Anugraha, a national voluntary, non-profit focusing heavily on the rural elderly, points out that the urban elderly is by and large educated and have their basic needs of shelter,

medical aid, pensions and financial security met. "One of the main difficulties of this urban well-to-do middle-class or upper-middle-class generation is loneliness," she highlights, which technology, by connecting them with peer groups and providing access to basic preventive health care, i.e., information regarding diet, non-communicable diseases, mental and brain health, can alleviate.

"But technology is yet to reach the rural elderly." She also points to the "huge gap of connectivity

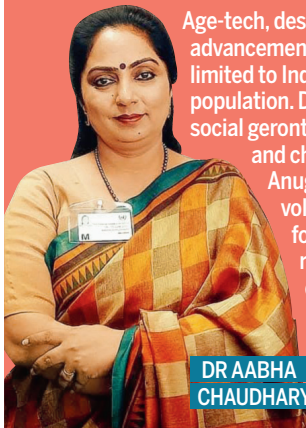
between these technological service providers and NGOs, civil society organisations, old age homes, senior citizens' and retired persons' associations and institutions working for the elderly." In a typical senior citizens' association, there can be as many as 4000-5000 members, she says. "If we get to know about these innovations, we can arrange for an interface with the elderly. But

these technological upgradation companies live in a separate universe. They are not connected with the target group. [Their services are] for a very exclusive group of people. It doesn't come to the people on the ground."

India is also looking at a demographic shift; its elderly population is projected to grow significantly in the coming decades. "We are not prepared for

this grey tsunami," says Dr Chaudhary, who has worked in geriatric care for 25 years.

"There are not enough systems of care in place. There is no manpower," she says, pointing to the need for a dedicated technologically savvy young generation trained as geriatric caregivers, support providers, and escorts. "The need for dialogue with civil society is very important," she insists. "We have extensive databases of senior citizens. Our teams who have worked in geriatric care for so long need a technological interface, they need application."



DR AABHA CHAUDHARY

230 MILLION

Estimated senior citizen population in India by 2036

* National Commission on Population

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Dementia support

A key area of focus for these start-ups has been building tech solutions specifically for dementia. Anvayaa's dementia care app is such a tool designed to manage home-based care for patients. Its features, says Prashanth Reddy, founder and MD of Anvayaa, were built out of conversations with caregivers. "The product couldn't feel like a database for tracking someone's decline." Thus, the daily routine structuring facet came from families describing how unpredictability caused the most distress for the patient, while the caregiver mood tracking feature came from realising that the caregiver is also a patient in these situations — "the most unacknowledged one in the room".

A finding that drove the platform's personalised approach was how deeply isolation affects health. "Loneliness drives health outcomes more than almost anything else," observes Reddy. "Members who feel socially connected deteriorate more slowly. Their health markers are better. That's not a soft feel-good finding. That is a clinical reality."

on physical presence. Suddenly we couldn't get in," he recalls, "We rebuilt everything in about six weeks: teleconsultations, remote monitoring, medicines, grocery, vaccinations at the door, virtual companionship calls. [Some of] those features are now permanent. I wouldn't have built them that fast without that pressure."

He also draws attention to the connection between the emergence of India's age-tech space with the acute pressure on its healthcare systems. "Our healthcare infrastructure was designed for acute illness, not for what ageing actually looks like," where a person doesn't necessarily need a hospital but someone paying attention every day.

The purpose of age-tech, he insists, is not to replace doctors but to "reduce the number of times you need one urgently," an objective it attempts to meet by leveraging AI, IoT wearables and predictive care, in order to monitor vitals, track medical adherence and manage post-operative recovery. The model, he believes, enables early detection of emergencies and reduces preventable hospital readmissions, thereby alleviating pressure on the clinical infrastructure.

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The many truths of Meghna

Director Meghna Gulzar returns with an investigative drama, *Daayra*, starring Kareena Kapoor Khan as a cop. She talks about justice, police brutality, budgets, and the box office

MOHAR BASU

MEGHNA Gulzar has made a career out of walking into complicated, uncomfortable corners of reality and making visceral cinema of them — be it with her debut movie *Filhaal*, or her recent works like *Talvar*, *Raazi* or *Chhappak*. With her new work *Daayra*, the upcoming investigative drama headlined by Kareena Kapoor Khan and Prithviraj Sukumaran, she finds herself once again dealing with a story rooted in real incidents and expecting strong reactions in all shapes and forms.

In her first conversation about the film, Gulzar sets the record straight on a question that has inevitably followed *Daayra* since its posters dropped — is it based on the 2019 Hyderabad gangrape and encounter case and subsequent police encounter? Her answer is unequivocal. "It is based on true events. It is not a fictional story. But it has been researched and taken from many cases that have happened. It's not one particular case in one particular town or city. Several incidents like this have occurred across the country and we've taken a little bit from everywhere to get a more comprehensive perspective."

That approach also explains one of the film's most intriguing creative decisions. Rather than locating *Daayra* in an identifiable Indian city, Gulzar has created an entirely fictional world for the story to unfold in. "Apart from that, and because it's not one particular incident, our entire world where *Daayra* unfolds is a fictional town in India. So I'm not saying it's based in Pune or Aurangabad or Nagpur or Bombay or whatever."

The film, in fact, began much earlier than its eventual production. Gulzar reveals that Junglee Pictures first brought her a 34-page story in 2020. "It grabbed me right at those pages, because it was so compelling and it was also extremely scary. And I could see where I could take the story once I got into writing with my co-writers, Yash and Sima."

Daayra may draw from incidents that have already happened, but the questions at its heart remain painfully current, particularly at a time when police brutality, encounters and questions around the use



In *Daayra*, DCP Ajooni Kohli (Kareena Kapoor Khan) and DCP Raman Kumar (Prithviraj Sukumaran) are placed on opposing sides of a controversial case within the same law enforcement system. PIC/BY SPECIAL ARRANGEMENT

of state power continue to provoke fierce public debate. For Gulzar, the way through that minefield was not to make a film that simply takes a position on the police, but one that attempts to understand the people inside the uniform.

"*Daayra* is basically a line. And what me, everyone on the film, and the story itself tries to explore is there is no right or wrong. It depends on where we are standing, on which side of the line. That defines what our perspective is, right? And so that is actually the fulcrum of what *Daayra* is about. For me, I think the main thing was showing the human being as well as the police officer. Why does that person make the choices that they make? We decide right or wrong later."

It is a balancing act Gulzar is particularly conscious of because of the responsibility that comes with making films based on real events. She has been exploring institutions; people and events rooted in reality since *Talvar*, and says the responsibility begins even before the camera rolls. "I've been doing that since *Raazi*. So you know that there is a tremendous responsibility that comes your way. Even if there is no uniform, the fact that it is based on true incidents already weighs you down with a sense of responsibility that you cannot be frivolous with it."

The film has an unexpected cast — Kareena Kapoor Khan and Prithviraj Sukumaran, who were not simply cast for their star value; Gulzar had very specific reasons for wanting each of them.

Whether its budget is ₹20 crore or ₹200 crore... the challenges may be different from film to film, but a film is never easy just because it has a big budget. That comes with its own problems.

Meghna Gulzar

Daayra may draw from past incidents, but the questions at its heart remain painfully current, particularly at a time when police brutality, encounters and questions around the use of state power continue to provoke fierce public debate

With Kareena, it was almost a case of perfect timing. Gulzar was looking for someone who could break away from the familiar image of a female police officer in Hindi cinema. "With Kareena, I think it was a moment of serendipity because I was looking at somebody to play this police officer and yet break the mould of the kind of female police officers we have seen in our film industry. I messaged her and she was like, 'I was also going to message you that I want to work with you.' That timing was that synchronised."

Prithviraj, meanwhile, was important for an entirely different reason. Gulzar wanted the casting to be geographically and culturally neutral, in keeping with the fictional setting of the film. "With Prithvi, what happened was that I knew that I wanted an actor who was not from the Hindi film industry. Because, like I said, this is a film that can happen anywhere in our country. So I don't want it to be a film about a case that happened in North India or a case that happened in South India."

She had barely begun the conversation with him when he agreed. "I just told him the story in like 45 minutes and he was like, 'I'm doing it.' I don't know how, because I have three films back to back. But I will make time, I will do this."

For Gulzar, that early conviction from her actors became a responsibility of its own. "When you start off, when your first step is with so much conviction, and you know that you have that faith of

your actors in you, it becomes your armour. And it also then becomes a big responsibility that you cannot let their belief down. You have to redeem their faith. What I did was that I made Prithvi and Kareena like the yin and yang of the film. So, where Prithvi has this inherent seething scowl, Kareena is doing everything and dismantling people and situations with a smile."

For a filmmaker whose films have often been discussed in terms of their box-office prospects, *Daayra* also arrives at a time when mainstream Hindi cinema is wrestling with what kind of stories can command a theatrical audience. *Raazi* made over ₹150 crore at the box office. Gulzar, however, refuses to accept that making a film like this is uniquely difficult simply because the theatrical landscape has changed. "It's hard to make any film. Whether its budget is ₹20 crore or its budget is ₹200 crore. It's never easy to make a film. The challenges may be different from film to film, but a film is never easy just because it has a big budget. That comes with its own problems."

She points out that filmmakers have always faced changing commercial realities. "You want it to be successful because it is somebody's money that has gone into it. Nobody sets out to make a failure of a film. Everybody wants their film to be successful. Every film has a challenge, no matter what the budget of the film is."

And perhaps that is also why she is unwilling to tell an audience what it should take away from *Daayra*. Asked what she hopes the film achieves once it reaches theatres, Gulzar declines to prescribe a response. "I never did that on *Talvar* also, I never did that on *Chhapaak* also. If you don't have an opinion on my film, I have failed as a director because it has not touched you. It has not affected you. The worst thing can be indifference. I would rather that you are opinionated about it, whether that opinion is a positive opinion or a negative opinion. At least you are not indifferent to what we created."

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