

TAP • THE APPRENTICE PROGRAMME • YASHADA, PUNE

The Role of Technology in Education

Shaping the future of Bharat

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CTO, InCred Money • 28 July 2026

Where I come from



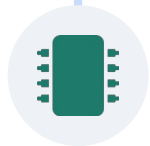
Kolhapur, then Sainik School, Satara

Where the discipline came from



IIT Bombay — MTech, Computer Science

Major in wireless networking



7.5 years in semiconductors

Wireless technology, before the leap



2015: Orowealth → 2023: CTO, InCred Money

Built with hostel wingmates; acquired after seven years

OFF THE CLOCK



Marathon runner,
turned triathlete



Yoga practitioner
and yoga teacher

Three things I believe



Potential

Every single individual has it.



Choice

You can always pick only the good from what surrounds you.



Advaita

All in one,
and one in all.

THE OPPORTUNITY

Every time technology reaches the masses, disruption follows.



Printing
press



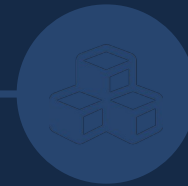
Radio



Television



Internet



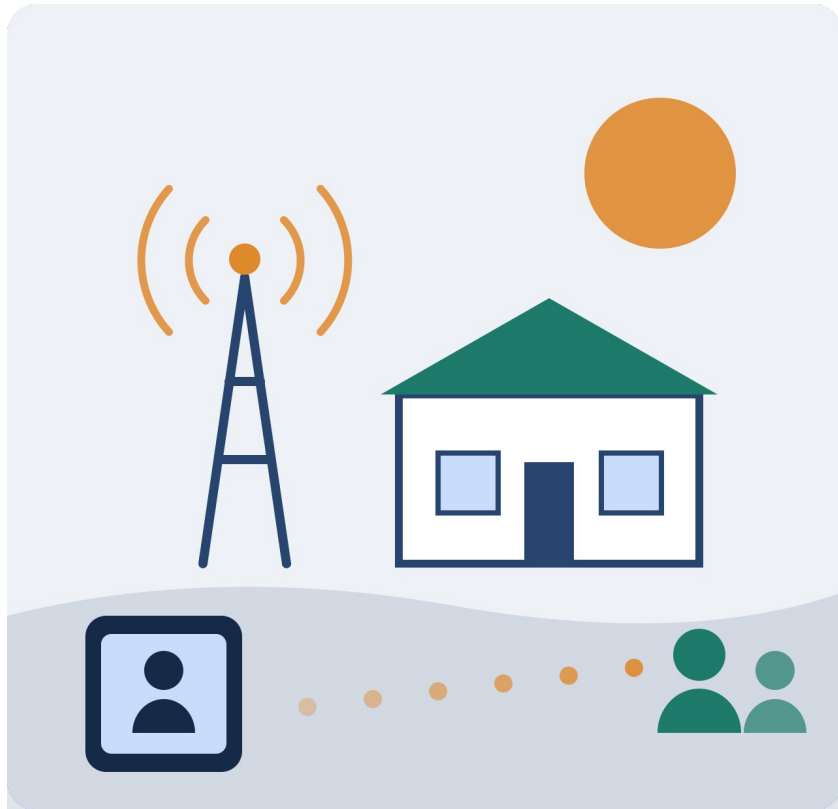
Blockchain



AI

A breakthrough starts in very few hands. The disruption begins when it reaches everyone.

The search for the next Ramanujan



1 Village by village

Logic tests for rural students,
one school at a time.

2 Then COVID

A sceptic of online learning
had no choice but to move to screens.

3 Reach multiplied

The same mission —
far more children than any road could reach.

None of it was possible without the internet and a handheld device — even in a remote village.

Learning keeps you in the game



20 YEARS AGO

An online course in finance

An engineer with no grounding
in the foundations of money.

It became my bridge into fintech.



THIS YEAR

Sanskrit, online

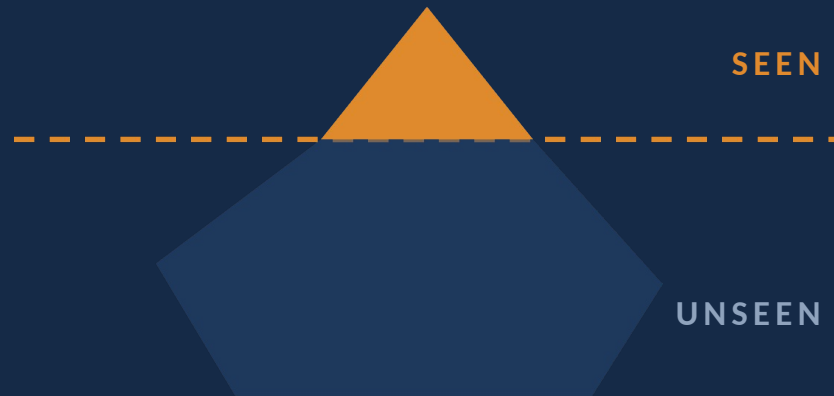
Late-evening classes, built around
working professionals.

Proctored online exams — so the
certificate actually means something.

As they say — always learning new things keeps you in the game.

THE RESPONSIBILITY

You can see smoke. You can see blood.
You cannot see this.



Physical harm

You see it the moment it happens,
and you react.

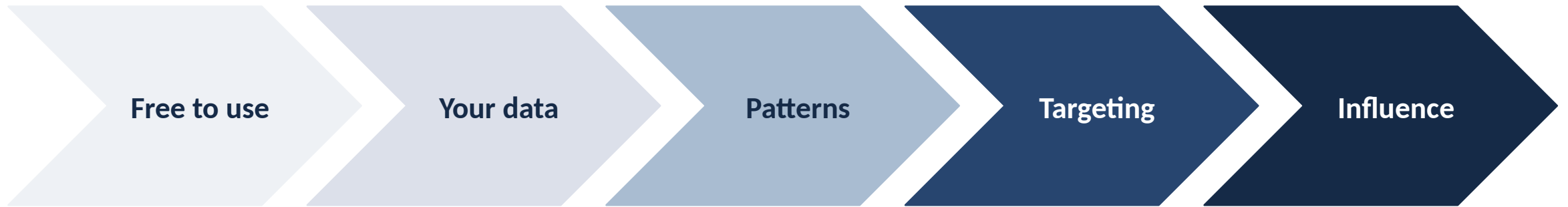


Digital harm

By the time the damage shows,
the addiction is already deep.

And it is not only children. Parents and elders fall to it too.

Power's true nature is to centralise



It begins free — to gather data and learn your patterns. **It ends with a handful of companies able to shape what you think.**



A monopoly is not only an economic problem. In education, it decides what a child is allowed to see.

No single answer. But there are directions.



Free & open-source in schools

Teach and use GNU/Linux.

By its licence — not by permission —
open to study, modify and share.



Digital boundaries at home

Guide the boundaries.
Watch the usage of devices.

Until the maturity to navigate
safely has actually arrived.



AI is the biggest elephant in the room. Its challenges are harder — and the solutions will be harder still.

TECHNOLOGY

gives skills



CHARACTER

gives wisdom

“

Education is not the amount of information that is put into your brain and runs riot there, undigested, all your life.

***We must have life-building, man-making,
character-making, assimilation of ideas.***

— Swami Vivekananda

Thank you. Yogesh Powar · CTO, InCred Money