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CIO&LEADER

TRACK TECHNOLOGY • BUILD BUSINESS • SHAPE SELF

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AI LAUREATES

Insights from the Leaders Defining Enterprise AI's Next Era

Pg. 10

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RPG Group

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Akasa Air

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Chief Digital Transformation Officer
CEAT

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Chief Technology Officer
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The dangerous downside of unchecked AI dependency

AI HAS changed the way I do my writing and research assignments, letting me work at an incredible pace and meet deadlines more effectively. Tools such as Gamma, ChatGPT, and Perplexity have helped me create research presentations faster than ever, reducing my dependency on creative teams..

Yet, it's equally apparent that irresponsible or blind dependency on AI can lead to serious consequences. Sometimes, the risks become painfully tangible: The Wall Street Journal recently reported that a former Yahoo manager tragically killed his mother and himself after repeated interactions with ChatGPT led him to believe his mother might be spying on him and might attempt to poison him. Extensive engagement with the chatbot appears to have worsened his distress.

In another unfortunate incident, a 19-year-old student in Faridabad, Haryana, died by suicide after he was blackmailed with AI-generated obscene photos and videos of his sisters, created by a classmate who had allegedly hacked his phone.

These are just two among many recent cases of AI misuse, highlighting how these tools can be exploited, misinterpreted, or trusted without critical oversight, causing harm at the hands of criminals, or even through well-intentioned but flawed use.

From an enterprise perspective, the dangers of excessive AI adoption extend well beyond individual tragedies. As organizations scale their use of AI, concerns grow about data breaches, misinformation, and biased decision-making. Overdependence on AI systems can also erode critical thinking skills and create vulnerabilities to cyberattacks or flawed automated actions.

It has become all the more important to educate everyone that trusting AI without applying common sense is dangerous. For organizations, placing blind trust in AI can also lead to compliance failures, reputational damage, and costly business disruptions. ■

"Overdependence on AI systems can also erode critical thinking skills and create vulnerabilities to cyberattacks or flawed automated actions."

Jatinder Singh
Editor
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COVER STORY

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Editor: **Vikas Gupta**

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CIOmovements

Aadarsh Rohira joins Orient Electric as Chief Digital & Information Officer (CDIO)

Aadarsh Rohira, CDIO at Orient Electric, will lead digital transformation, data innovation, and technology modernisation.

Ajit Kumar appointed as Chief Technology Officer at BharatPe

Ajit Kumar, CTO at BharatPe, will lead the technology vision, architecture, and product engineering.

Sanjay Jain appointed Chief Technology Officer at Axis Direct

Sanjay Jain, CTO at Axis Direct, will lead technology strategy, engineering, and digital experience initiatives.

Reema Jain takes on Global VP Digital Technology & Head – GCC (India Hub) at Unilever

Reema Jain, Global VP Digital Technology, Unilever, will spearhead global digital transformation and capability building.

Sajith Chakkingal joins Anthesis Group as Group Chief Technology Officer (CTO)

Sajith Chakkingal, Group CTO at Anthesis, will drive innovation, scalability, and technology excellence globally.

Chandra Sai D takes charge as General Manager & Head – IT at SCHOTT Poonawalla

Chandra Sai D, GM & Head – IT, SCHOTT Poonawalla, will lead IT strategy and digital transformation.

Dr. Vineet Bansal takes charge as Chief Information Officer at Greenpanel Industries Limited

Dr. Vineet Bansal, CIO at Greenpanel Industries, will drive IT strategy and digital transformation initiatives.

Sandeep Agarwal takes charge as CTO – Security for India & SAARC at Cisco

Sandeep Agarwal, CTO – Security, Cisco India & SAARC, will lead cybersecurity strategy and innovation.

Siddharth Saxena appointed Chief Technology Officer at Business Next-Gen Finance (BNF)

Siddharth Saxena, CTO at BNF, will build secure, scalable digital lending platforms for MSMEs.

Atish Bhanushali elevated to Senior Vice President II – IT at HDFC Bank

Atish Bhanushali, SVP II – IT, HDFC Bank, will lead cloud, DevOps, and AI transformation initiatives.

Rahul Sangal takes charge as Chief Strategy & Digital Officer at Dixon Technologies India Limited

Rahul Sangal, Chief Strategy & Digital Officer at Dixon, will drive enterprise strategy and innovation.

Gaurav Mishra appointed Chief Technology Officer at Bluspring Enterprises Limited

Gaurav Mishra, CTO at Bluspring Enterprises, will lead technology vision, product innovation, and digital transformation.

Tejas Shah takes charge as Chief Technology Officer at Carnelian Asset Management and Advisors Pvt Ltd

Tejas Shah, CTO at Carnelian Asset Management, will drive IT strategy and digital transformation.

Bhaskara A R takes charge as Chief Information Officer at Exide Energy Solutions Ltd

Bhaskara A R, CIO at Exide Energy Solutions, will lead IT modernization and digital initiatives.

Amit Kumbhat takes on role of Associate General Manager – IT at Brigade Hotel Ventures Limited

Amit Kumbhat, Associate GM – IT at Brigade Hotels, will drive digital transformation and IT innovation.

Sanjay Kumar Tripathi takes charge as Vice President – Digital & IT at Indian Hotels Company Limited (Taj Group)

Sanjay Kumar Tripathi, VP – Digital & IT, Taj Group, will lead technology strategy and digital innovation.

Vijay Jerome takes charge as Chief Digital & Information Officer at Bajaj Auto

Vijay Jerome, CDIO at Bajaj Auto, will lead enterprise-wide digital transformation and innovation.

Shibin Chullipparambil takes charge as Head of Information Technology at Malabar Group

Shibin Chullipparambil, Head – IT at Malabar Group, will lead digital transformation and technology modernization.

Karthick Raja S takes on role of Chief Information & Digital Officer at Granules India Limited

Karthick Raja S, CIDO at Granules India, will drive digital innovation and data-driven transformation.

Ashwani Chopra steps into role of Senior Vice President – IT at NetAmbit Value First Services

Ashwani Chopra, SVP – IT at NetAmbit, will strengthen automation, IT operations, and enterprise efficiency.

How Google and Adani Are Building the Nerve Centre of India's AI Age

Google and Adani's $15 billion Vizag megaproject aims to reshape India's digital future.

By **Musharrat Shahin** | musharrat.shahin@9dot9.in

WHEN GOOGLE and the Adani Group announced plans to jointly develop a $15 billion AI data center campus in Visakhapatnam, it was a significant step in India's effort to strengthen its digital infrastructure. The multi-year project, scheduled to run between 2026 and 2030, aims to establish the country's first large-scale, AI-focused data hub.

However, this initiative raises essential questions about India's readiness in terms of its energy capacity, environmental sustainability, data protection framework, and its ability to manage and maintain such extensive, high-density infrastructure.

A Strategic Shift Eastward

Google and Adani's $15 billion Vizag megaproject marks a shift from India's traditional data center hubs of Mumbai, Pune, and Chennai. With a deep-water port, a planned submarine cable station, and strong Asia-Pacific connectivity, Visakhapatnam offers strategic advantages. The facility, developed by AdaniConneX in partnership with EdgeConneX and supported by Airtel, will deliver gigawatt-scale computing for advanced AI workloads with improved latency and reliability.

According to Sanchit Vir Gogia, Chief Analyst at Greyhound Research, Vizag represents India's pivot from digital consumer to digital producer. However, he cautions that infrastructure alone is not AI sovereignty; it requires indigenous ownership of algorithms, datasets, and R&D. "AI leadership comes from building, training, and governing models within one's borders," he notes.

Aligning with India's AI Ambitions

The project aligns with India's AI Mission and DPDP Act by enabling local data processing and sovereignty. It will strengthen domestic cloud capacity and resilience. Gogia emphasizes that the true value lies in how India builds on this foundation by demanding local innovation, capacity transfer, and participation in global AI development to turn infrastructure into a sovereign intelligence ecosystem.

Energy and Environmental Challenges

The data center's one-gigawatt power need equals that of a small city. Google and Adani plan to rely on renewable energy in line with Google's 24×7 carbon-free goal, though India's grid dependence on thermal power presents hurdles. Cooling and water management in a coastal zone add further sustainability tests. Gogia notes that AI campuses must treat energy as infrastructure, firmed through renewable PPAs, battery reserves, and redundancy to ensure reliability.

Economic Potential and Employment

The Andhra Pradesh government estimates ₹48,000 crore in economic impact and nearly 1.9 lakh jobs. Yet, the greater benefit may lie in developing specialized skills in AI operations, power systems, and network management. Gogia adds that true success will depend on capacity-building and democratizing compute access for enterprises and public institutions.

Policy and Regulatory Landscape

The project requires multiple clearances and long-term policy stability across election cycles. Gogia warns that India's AI future depends on coherent alignment between renewable energy, data localization, and R&D policies without which "India risks settling for infrastructure when the prize is intelligence."

Technology Supply and Hardware Constraints

With global chip shortages, details about Google's TPUs in India remain unclear. Gogia sees this as both a limitation and an opportunity for India to strengthen local hardware and service ecosystems, turning data centers into sites of continuous innovation.

IMPACT ON INDIA'S DIGITAL MAP

The Vizag hub could decentralize India's data infrastructure and attract global hyperscalers eastward, enhancing network resilience and reducing latency for AI-driven services. Its benefits, however, will depend on how cost efficiencies translate to end users.

India's AI future depends on coherent alignment between renewable energy, data localization, and R&D policies ~ Sanchit Vir Gogia, Chief Analyst at Greyhound Research

SUSTAINABILITY AND RESILIENCE

As AI workloads grow, the Vizag campus can set new benchmarks for sustainable, resilient data infrastructure through transparent energy, water, and emissions reporting. Gogia notes, "When AI powers critical sectors, uptime becomes an issue of sovereignty." Designed to Tier IV standards with dual substations and flood-immune systems, Vizag could redefine coastal data center resilience.

THE LONG-TERM TEST

The Google–Adani partnership signals global confidence in India's digital ambitions but also exposes the challenges ahead; energy reliability, skilled talent, and cohesive regulation. If executed well, Vizag could transform India from an AI consumer to an AI infrastructure producer, marking a defining test of its readiness to host the intelligence it aims to create. ■

CEOs and CIOs Urged to Close Strategy Gap for Effective AI Adoption: Study

A new global study by cloud security and networking firm Netskope underscores that strengthening CEO–CIO alignment is becoming a defining factor for successful enterprises.

By **CIO&Leader** | editor@cioandleader.com

A NEW global study by cloud security and networking firm Netskope underscores that strengthening CEO–CIO alignment is becoming a defining factor for successful enterprise-wide AI deployment and long-term digital transformation. The report, Crucial Conversations: How to Achieve CIO–CEO Alignment in the Era of AI.

Key Findings: Strategic Gaps and Empowerment Barriers

- 39% of CIOs admit misalignment with CEOs on technology decision-making, while 31% say they lack clarity on CEO expectations.
- 34% feel insufficiently empowered to shape long-term IT strategy — a gap that could hinder AI maturity.
- Only 36% believe their organisation is adequately investing in IT modernisation, while 41% report underinvestment.
- One in four CIOs struggle to secure consistent CEO support for transformation plans.

CEOs' Dual Mandate: Innovate Responsibly, Control Costs

Interviews with CEOs and over 200 CIOs across the US and UK reveal that business leaders are giving CIOs a "double-edged mandate": integrate AI to drive measurable value and operational efficiency, while safeguarding against overspending and governance risks.

While CEOs remain bullish on AI's potential, they expect CIOs to balance bold innovation with rational, outcome-driven execution — avoiding the temptation of adopting technologies without a clear return on investment.

Expanding CIO Scope: From Tech Oversight to Workforce Design

The study highlights a new dimension in CIO responsibility — managing "agentic AI workforces." As digital agents augment or replace human tasks, CIOs are increasingly accountable for performance metrics, productivity outcomes, and ethical oversight.

Over a third (37%) now rank business strategy and stakeholder management as more important than technical depth, signalling a decisive shift from operational management to strategic leadership.

Six "Crucial Conversations" Defining AI Success

Netskope identifies six strategic dialogue areas that can foster better CEO–CIO partnership and AI success:

Cost, Risk, Innovation, People, Measurement, and IT Estate.

These conversations, the report notes, will determine how effectively enterprises modernise and scale AI safely in the coming decade.

Experts contributing to the study — including leaders from AstraZeneca, Bayer AG, Commonwealth Bank, Heathrow Airport, and Tenet Healthcare — emphasise that the most successful CIOs "speak the language of business value," aligning technology agendas with growth, resilience, and shareholder trust.

"AI has accelerated the convergence of business and technology leadership," Anderson added. "Organisations that master this partnership will define the next generation of digital innovation and corporate performance." ■

Passwords won't save us anymore; SEBI's bold plan for the Quantum age

SEBI is preparing India's capital markets for the quantum computing era with an action plan to ensure cybersecurity and data resilience.

By **Musharrat Shahin** | musharrat.shahin@9dot9.in

THE SECURITIES and Exchange Board of India (SEBI) is actively preparing for an imminent technological upheaval: quantum computing. SEBI Chief Tuhin Kanta Pandey cautioned at the Global Fintech Fest that as quantum computing advances, it may render today's encryption, particularly password-based systems, vulnerable to breaches.

To meet this challenge, SEBI has prepared a detailed "action plan" to make its regulated market participants quantum-ready. It's a multi-stage process: first, "discover," then "prepare," and lastly, "act" on a shift expected within the next two to four years. The operationalization window for quantum-safe cryptographic systems is set at 2028–2029. At the heart of the problem is that quantum computers utilize quantum mechanical principles to solve specific mathematical challenges significantly more efficiently than conventional machines.

The implication is that many cryptographic protocols previously considered secure, such as 128-bit encryption and generic password hashing, could be compromised in the quantum age. SEBI's proposed solution involves migrating toward post-quantum cryptography (PQC) and quantum key distribution (QKD), replacing vulnerable systems that use passwords.

Pandey also touched on the concept of "technology neutrality," noting that although it may be a desirable-sounding concept, it isn't always realistic, such as continuing to allow paper-based shareholding, which is becoming increasingly unsustainable in an environment that has dematerialized. He pointed out that interoperability and standardization are still critical.

Just like the Internet needed standard protocols to work internationally.

This step by SEBI positions India's capital markets at the vanguard of cybersecurity. With increasingly interconnected financial systems and the use of cloud platforms and third-party infrastructure, the risk of cascading risk increases.

The regulator is also strengthening capacity building, monitoring, incident categorization, and standard operating procedures under its current framework of cybersecurity and resilience. The success of such a transition, however, hinges on cooperation from regulators, fintechs, intermediaries, and the broader ecosystem. ■

AI LAUREATES

Insights from the Leaders Defining Enterprise AI's Next Era

By **CIO&Leader** | editor@cioandleader.com

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Sterlite Copper

AI LAUREATES celebrate CIOs who don't just keep up with technology—they redefine it. These leaders see beyond tools and trends. They pioneer change, rethink possibilities, and design blueprints that shape the intelligent enterprise of the future.

Building on the success of our first edition, this second volume of AI Laureates dives deeper into the evolving role of enterprise technology leaders in the age of artificial intelligence. For today's IT leaders, AI represents both an incredible opportunity and a formidable challenge—a one-time chance to reinvent how businesses operate, innovate, and deliver value.

Voices Defining the AI Decade

This volume brings together some of India's most forward-thinking technology leaders who are translating AI ambition into tangible business value:

- **Amol Deshpande,** Chief Data Officer, RPG Group – AI is Less a Magic Wand and More a Journey of Discipline
- **Anand Srinivasan,** CIO, Akasa Air – Why Tomorrow's Tech Leaders Must Be Part Strategist, Part CFO, and Part Parent
- **Debashish Roy,** Chief Digital Transformation Officer, CEAT – From Shop Floor to Smart Floor
- **Gaurav Duggal,** Senior Vice President, Jio Platforms – Reimagining Productivity, Scale, and Trust in the Software 3.0 Era
- **Kripyaduti Sarkar,** Group CIO, Ambuja-Neotia Group – Scaling AI Across Diverse Landscapes
- **Ramesh Narayanaswamy,** Chief Technology Officer, Aditya Birla Capital – Rethinking AI: Turning Hype into Hands-On Innovation
- **Srikanth Appana,** CTO, Bajaj Auto Credit – How Generative AI, Machine Learning, and Data Strategy Are Evolving the Credit Landscape
- **Vinod Khode,** Senior VP & Group CIO, Varroc Engineering – Rewriting the Rules of Enterprise Innovation with AI
- **Vinod Sivaramakrishnan,** Former Group CDIO, Essar Group – Winning Trust, Shaping Vision, and Avoiding Pitfalls

AI Laureates honours CIOs who go beyond embracing technology; they pioneer change and craft the blueprint for the future.

- **Violet Jemimah Haris,** Chief Digital and Information Officer at Sterlite Copper – Why Digital Intelligence Is Becoming the Heart of Manufacturing

Their stories remind us that AI isn't plug-and-play—it's a strategic discipline grounded in purpose, governance, and trust. From manufacturing and financial services to aviation and infrastructure, these leaders are shaping the playbook for responsible, scalable, and value-driven AI adoption.

From Pilots to Purpose

A new consensus is clear: AI success lies in moving beyond pilots to meaningful, enterprise-wide transformation. It's about embedding intelligence into business processes, ensuring explainability, protecting data integrity, and cultivating a culture of mindful innovation.

These CIOs urge their peers to view AI as more than an enabler—as a new operating model for the digital era. Agentic and generative AI are no longer experiments confined to labs; they are driving measurable improvements in productivity, decision-making, and customer engagement.

The Laureates of Intelligent Leadership

The AI Laureate series brings together this collective wisdom. Each featured leader offers a unique lens shaped by industry realities, but together, they form a tapestry of shared purpose. They are the new laureates of leadership—pioneers recognised not only for their technological prowess, but also for their courage to experiment, their willingness to learn from failure, and their determination to keep innovation human at its core.

We will continue to hear from you, learn with you, and feature your perspectives as we collectively shape the next chapter of the AI revolution. ■

AI at RPG Group: A Journey of Discipline, Data, and Discovery

Amol Deshpande, Group Chief Digital Officer & Head of Innovation at RPG Group, believes that the real story of AI isn't about instant gratification; it's about a disciplined evolution built on data readiness, collective learning, and a pragmatic approach to innovation.

By **Amol Deshpande** | editor@cioandleader.com

WHILE THE world envisioned AI composing symphonies and solving world hunger, RPG Group set out with a purpose-driven ambition to make AI a catalyst for meaningful, measurable transformation across the enterprise.

Leading the company's AI journey, Amol and Digital team have discovered that sustainable transformation grows steadily brick by brick, data point by data point. RPG's AI initiatives are progressively reshaping how the organisation thinks, decides, and operates.

"It's about building enduring foundations that enable continuous progress," Amol reflects. "We're developing long-term capabilities that create lasting impact."

AI: Built on Data, Driven by Insight

Amol emphasises that AI's potential shines brightest when powered by strong, well-curated data against applicable use cases.

"AI-ML is a dynamic engine; it thrives on clean, contextual, and well-governed data," he says. At RPG, this means reinforcing data infrastructure, embedding governance frameworks, and integrating human expertise as an essential pillar of success.

He adds, "AI elevates people it enhances their potential and extends their impact. It thrives through people who leverage technology with business understanding."

Beyond the "Me Too" Mindset

In a landscape filled with "AI-enabled" solutions, RPG Group stands out with clarity of purpose: AI must create genuine value.

Amol champions thoughtful innovation. "True transformation emerges from reimagining processes with intelligence and purpose," he explains.

This approach has helped RPG focus on initiatives that drive productivity, quality, safety, and customer value, all while ensuring scalability, sustainability, and long-term ROI.

The Real Value and Responsible Growth of AI

Every AI success story at RPG is rooted in strategic investment and mindful growth. Amol highlights the importance of balancing innovation with responsibility, ensuring optimal use of resources, talent, and technology.

"The key," he says, "is to channel AI where it amplifies value most effectively delivering both business impact and sustainable outcomes."

RPG's AI programs are guided by a three-tiered innovation framework:

- AI/Gen AI for everyday business tasks
- AI/Gen AI for operational efficiency and business process enhancement
- Game-changing AI for breakthrough innovation
- "Our philosophy is simple. Purposeful innovation creates enduring transformation," he said.

> **"It's about building enduring foundations that enable continuous progress,"**
>
> **—Amol Deshpande**
> Chief Data Officer, RPG Group

The Discipline Behind the Breakthrough

Amol describes AI adoption as a journey of disciplined experimentation and continuous learning. Each initiative at RPG follows a cycle of explore, validate, scale, and evolve, building strength and expertise with every step.

Quoting poet Majrooh Sultanpuri, he reflects:

"Main akela hi chala tha... log saath aate gaye aur karwan banta gaya."

("I started alone, but others joined, and soon it became a movement.")

That, he says, captures the true essence of AI at RPG Group – a movement driven by collaboration, curiosity, and consistency.

A Quiet Revolution of Mastery

AI at RPG is ushering in a transformative era, redefining how the company thinks, decides, and operates. From supply chains to customer engagement, the change is evident – not as disruption for disruption's sake, but as purposeful, data-led value creation.

In Amol's words, "We're cultivating mastery, not chasing miracles. And mastery is what powers transformation that endures." ■

Why Tomorrow's Tech Leaders Must Be Part Strategist, Part CFO, and Part Parent

Anand Srinivasan, CIO at Akasa Air, redefined the CIO's role as far more than technology; it's about strategy, cost discipline, and leadership.

By **Musharrat Shahin** | musharrat.shahin@9dot9.in

"**IN TODAY'S** boardrooms, the CIO isn't just the tech guy anymore. You're a strategist, a financial steward, a negotiator, and sometimes even a parent who must say no when everyone else wants a yes," said Anand Srinivasan, Co-founder and CIO of Akasa Air, during his keynote session.

With humor, candor, and sharp insights, Srinivasan unpacked the evolving role of the CIO, drawing from his own journey in aviation and beyond. His message was clear: success in the digital age is no longer about coding prowess alone; it's about vision, fiscal prudence, and people management.

The Expanding Role of the CIO

Gone are the days when CIOs could succeed solely as technologists. Today, Srinivasan argued, the role demands a broad portfolio of finance acumen, legal awareness, HR sensitivity, and the ability to manage a complex ecosystem of stakeholders.

"You're not just running IT," he emphasized. "You're managing senior executives, business partners, your team, and vendors all while keeping the ship afloat in a rapidly changing tech landscape."

Saying "No" as a Leadership Skill

In one of the keynote's most memorable moments, Srinivasan likened CIO leadership to parenting teenagers. "If you don't learn how to say no, you'll break everything else," he quipped. Whether it's refusing insecure system requests or unrealistic business demands, the ability to hold firm is what preserves security, cost efficiency, and long-term strategy.

> **"You're a strategist, a financial steward, a negotiator, and sometimes even a parent who must say no when everyone else wants a yes."**
>
> **—Anand Srinivasan**
> CIO, Akasa Air

Building for the Long Game

Srinivasan cautioned against short-termism. He outlined a three-step roadmap for technology leadership:

- **Year 1 – Foundation:** Establish the essential building blocks.
- **Year 2 – Path to Excellence:** Build solutions with focus and speed.
- **Year 3 – Industry Leadership:** Position as a global benchmark, not just a local competitor.

"The big picture is like the cover of a jigsaw puzzle," he explained. "If you don't know what the picture looks like, you'll never get the pieces to fit."

The Cost Trap CIOs Can't Ignore

The hardest-hitting part of his talk was on cost. CIOs often clash with CFOs, but Srinivasan reframed the real danger: it's not the large ticket items; it's the hidden costs.

- **Shelfware:** Software bought but never used.
- **Overlapping tools:** Vendors selling similar solutions that confuse operations.
- **Lazy design:** Systems are patched instead of being properly built, creating mounting technical debt.

Hidden pricing models: "Pay-as-you-go" costs that silently balloon, much like compounding interest.

"You don't hemorrhage in IT, you bleed slowly. It's death by a thousand paper cuts," Srinivasan warned.

Rethinking Data and Real-Time Obsessions

While real-time analytics is a corporate buzzword, Srinivasan challenged its blind adoption. Real-time, he said, is costly and should only be deployed when machines—not humans—need immediate decisions.

Instead, he advised segmenting data into three buckets:

- Historical (for trends)
- Live (for human monitoring)
- Event-triggered (for machine-to-machine automation)

This pragmatic approach, he noted, prevents waste and sharpens business focus.

The Five Traits of a Future-Proof CIO

Srinivasan closed by outlining what it takes to thrive as a CIO of tomorrow:

- **Adaptive –** Navigate ambiguity with ease.
- **Fiscally minded –** Innovation dies when the budget does.
- **Influential –** Shape both war-room and boardroom conversations.
- **Visionary –** See around corners with the help of partners.
- **Inclusive –** Build teams that combine tech expertise with business consulting skills.

"Stop hiring just coders," he urged. "Hire storytellers who can sell your vision. Because if you don't sell the story, the strategy never takes off, and it certainly won't land." ■

From Shop Floor to Smart Floor

Debashish Roy, Chief Digital Transformation Officer, CEAT, on how AI is rewriting the rules of manufacturing.

By **Musharrat Shahin** | musharrat.shahin@9dot9.in

"RECALLING THE famous words of Stephen Elop, then Nokia's CEO during its acquisition by Microsoft, the speaker reminded the audience: 'We didn't do anything wrong, but somehow we still lost." recalled Debashish Roy, Chief Digital Transformation Officer at CEAT, during the keynote, setting the tone for a candid discussion.

Technology at the Core, Not the Periphery

The speaker opened with a stark observation: the world's valuable companies like NVIDIA, Microsoft, and AWS are not just leaders in their sectors; they are companies with technology at the very core of their strategy. Once, businesses revolved around products. Today, customer-centricity and digital innovation are driving growth. For manufacturing and IT leaders, this shift underscores a hard truth: technology is no longer a support system; it is a matter of survival.

Industry 5.0: Human-Centric, Sustainable, Intelligent

The evolution from Industry 4.0 to 5.0 marks a more profound transformation. Automation and IoT have matured, but the next wave is defined by human-centric design, collaborative robots (cobots), and sustainability. Smart factories aren't just efficient, they're safer, greener, and designed to work with, not replace, people. For C-suites, this translates into opportunities to link operational excellence with ESG priorities and workforce satisfaction.

Once, businesses revolved around products. Today, customer centricity and digital innovation are driving growth.

—Debashish Roy
Chief Digital Transformation Officer, CEAT

The New Playbook: Foresight and Purpose

Two emerging concepts stand out. Foresight factories extend the digital twin idea by predicting supply chain and production outcomes before changes occur, giving executives unprecedented control over volatility. Meanwhile, purposeful production utilizes data to precisely align output with demand, thereby reducing waste and minimizing environmental impact. These tools allow leaders to move from reactive firefighting to proactive, predictive decision-making.

Redefining ROI in the AI Era

AI challenges traditional metrics. As the speaker noted, today's ROI is not just value divided by cost; it must factor in recurring cloud expenses, one-time investments, and most critically, the probability of success. For IT and business leaders, this means adopting a portfolio approach to AI investments: experiment, fail fast, scale what works, and measure impact holistically.

Real Use Cases, Real Impact

AI is not a theory; it's already reshaping operations. At CEAT, AI-driven models cut tire development lead time by 30% and reduced scrap by 22%, improving operation cost by 20% and over 80% of the workforce has been equipped with digital tools, enabling data-driven decision-making and automation-enhanced workflows. Another initiative optimized raw material mixing, cutting process variation by 58% and increasing productivity by ~20%. These examples demonstrate how AI directly enhances competitiveness by compressing cycle times, reducing costs, and improving efficiency.

The Foundation: Data and Talent

From 2015 onward, CEAT invested in digital foundations, MES systems, and, critically, in talent — specifically, data engineers, scientists, and translators — who bridge the gap between AI and shop floor realities. The message to executives: Without clean, consumable data and skilled personnel, AI initiatives fail, regardless of ambition.

The Leadership Imperative

The keynote closed with a sobering reminder. Nokia didn't perish for lack of effort; it failed because the world changed faster than it did. For today's leaders, the lesson is urgent: embrace AI as a strategic necessity, not an experiment. The shop floor of the future isn't just bright, it's adaptive, sustainable, and intelligent. And those who fail to evolve may find themselves repeating Nokia's fate. ■

Reimagining Productivity, Scale, and Trust in the Software 3.0 Era

Agentic AI is redefining how enterprises think about productivity, trust, and scale. From healthcare to finance, the Software 3.0 era is proving that the future of intelligence is not coded but autonomous.

By **Musharrat Shahin** | musharrat.shahin@9dot9.in

"SOFTWARE IS no longer just written, it is evolving to write itself." This belief lies at the heart of what I call the Software 3.0 era, an era where autonomous, agentic AI is reshaping industries, workforces, and the very way enterprises operate. Having witnessed this transformation closely at Jio Platforms, I can say with confidence that Agentic AI is not just a trend, but a tectonic shift.

From Coding to Autonomy

The journey of software has been fascinating. In Software 1.0, we wrote structured code and sent it to machines. With Software 2.0, predictive AI models started guiding outcomes. Today, in Software 3.0, we are instructing AI to develop software that can adapt, optimize, and act independently without human intervention.

At Jio, we are living this shift. Our vernacular AI bots handle more than 300 million queries in 12 Indian languages, solving problems across 22 domains. In healthcare, our Jio Health platform utilizes predictive intelligence for diagnostics and recommendations, enabling patients to understand potential health risks proactively. This is not a distant vision; it is happening today.

The Measurable Impact on Enterprises

The numbers tell their own story. By embedding agentic systems across telecom, finance, and healthcare, we have achieved productivity improvements of over 35%.

- In call centers, AI copilots personalize responses and resolve issues faster. In fact, AI has reduced human call volumes by 50–60%.
- In healthcare, predictive diagnostics offer early insights, enabling clinicians to focus on what matters most.
- In e-commerce, agentic AI enables dynamic pricing and just-in-time inventory management, both of which are crucial in a price-sensitive market.
- In finance, we utilize agent-based systems to assess loan risks and inform investment decisions.

If applied across India's 10 million software engineers, even automating 10–15% of their routine decisions could save $10–20 billion annually. That is the scale of opportunity we are talking about.

> **"Software 3.0 era is an era where au tonomous, agentic AI is reshaping in dustries, workforc es, and the very way enterprises operate.**
>
> **—Gaurav Duggal**
> Senior Vice President, Jio Platforms

Building for India Scale: My Guiding Principle

At Jio, we operate on a simple but uncompromising principle: if a project cannot serve 100 million users, we don't attempt it. That is the essence of "India-scale readiness."

But scale cannot come at the cost of security or trust. Agentic AI introduces new challenges to data privacy, ethical alignment, and accountability. This is why we have built bias detection protocols, explainability frameworks, and strong human-in-the-loop oversight. AI systems must not only be accurate, but also trustworthy and compliant with relevant regulations.

The Future Workforce: Beyond Coding

Much has been said about job displacement. I see it differently. Yes, routine coding tasks will be automated, but the future lies in multidisciplinary talent professionals who combine technical fluency with business acumen, ethics, and domain knowledge.

For young engineers, my advice is clear: don't restrict yourself to being "just a coder." The future belongs to those who can connect disciplines and bring context to intelligence. At Jio, we actively reward and invest in such cross-disciplinary growth.

My Roadmap for CIOs and Leaders

Adopting agentic AI is not about jumping in unquestioningly. At Jio, every initiative begins with a readiness assessment, followed by controlled pilots before scaling up. We evaluate not just technical feasibility but also market impact, compliance, and trustworthiness.

For today's CIOs, the call is to combine discipline with ambition. This technology can cut costs, unlock efficiency, and transform experiences, but only if it is deployed responsibly, with accountability built in from day one.

Closing Thoughts

Agentic AI is no longer futuristic; it is here, reshaping how we work, heal, shop, and invest. I have seen its potential firsthand: to drive efficiency at scale, enhance personalization, and create trust-driven automation.

However, I also know that the success of AI will not be measured solely by algorithms. It will depend on how we, as humans, guide, govern, and partner with intelligent agents. That is the real promise and responsibility of Software 3.0. ■

Scaling AI Across Diverse Landscapes

Kripyaduti Sarkar, Group CIO of AmbujaNeotia Group, shares blueprint for making artificial Intelligence production-ready.

By **Musharrat Shahin** | musharrat.shahin@9dot9.in

"AI ISN'T JUST about automation, it's about transformation," said Kripyaduti Sarkar, Group CIO of AmbujaNeotia Group, as he unraveled the realities of deploying artificial intelligence in diverse business environments. With operations spanning real estate, hospitality, and healthcare, Sarkar has lived the challenges of aligning vision with execution, budgets with impact, and innovation with business pragmatism.

The CIO-CFO Balancing Act

One of Sarkar's most striking insights was the tension between CIOs and CFOs. "The CIO dreams big with AI, but the CFO fears unguaranteed ROI," he explained. His strategy: start small, deliver fast. By executing small-ticket AI projects that yield visible results within a quarter, CIOs can establish credibility, secure funding, and strengthen their case for larger transformation projects.

Data: The Bedrock of AI

Sarkar cautioned against rushing into AI without ensuring a robust data foundation. Many initiatives, he argued, collapse because teams underestimate the challenge of data availability and integration. "Without the right data, your AI project will fail no matter how visionary it sounds." His advice: consolidate structured and unstructured data across departments, then build projects where datasets are rich enough to train and sustain AI models.

Smart Partnerships, Smarter Investments

Budgets are always tight, Sarkar admitted. His solution? Collaborative proof-of-concepts with partners. By contributing intellectual property (such as unique use cases) while expecting vendors to co-invest in pilots, companies can minimize risk and only scale solutions that prove their worth. "Your vendor should have skin in the game," he said, framing partnerships not as transactions but as co-innovations.

> **"Without the right data, your AI project will fail no matter how visionary it sounds."**
>
> **—Kripyaduti Sarkar,**
> Group CIO, AmbujaNeotia Group

Playing the Long Game: CIO as Innovator

For Sarkar, short-term wins are essential, but long-term vision is the accurate measure of a CIO. He argued that CIOs must be seen not just as technology custodians but as innovation leaders with a clear roadmap. Transformational AI projects that tackle larger business challenges over 12–18 months require patience, compelling storytelling, and the ability to manage expectations tightly. "Share the bigger vision with the board, not the entire organization," he advised, stressing the importance of controlling timelines and outcomes.

Lessons from the Frontline: AI at AmbujaNeotia

He highlighted several AI deployments across AmbujaNeotia's businesses:

- **Sentiment Analysis:** Leveraging customer reviews from social media to gauge brand health in hospitality and healthcare.
- **Customer Engagement Analytics:** Using CCTV footage in malls to map foot traffic, optimize rental negotiations, and improve space utilization.
- **Conversational AI Agents:** Building a chatbot trained on decades of company emails, contracts, and RFQs to serve as a digital assistant for senior leaders.
- **AI-Driven Design Automation:** Deploying Maced.ai to slash real estate design timelines from four months to just one, saving both time and executive bandwidth.
- **Construction Monitoring with Open-Space AI:** Using helmet-mounted cameras to detect deviations between actual builds and architectural drawings in real time.

Each project delivered a measurable impact, from cost savings and process acceleration to more substantial improvements in customer experience.

The Ethical Imperative

Sarkar didn't shy away from the pitfalls: data privacy, algorithmic bias, lack of explainability, and regulatory compliance. He urged leaders to avoid "AI for the sake of AI," insisting on clear KPIs and measurement frameworks before embarking on any initiative. "Understand, verify, and be convinced, then become passionate," he said, underscoring the importance of intentionality in adoption.

The Takeaway: Pragmatism Over Hype

In closing, Sarkar reframed the AI journey as a pragmatic balance of vision and execution. Quick wins build momentum, strong data underpins credibility, partnerships reduce risk, and ethical clarity safeguards sustainability. He positioned the CIO as business shaping the future of organizations. ■

Rethinking AI: How CTO Is Turning Hype into Hands-On Innovation

I believe AI is not about buzzwords or borrowed expertise; it's about rolling up our sleeves, building from scratch, and delivering results that redefine speed and scale.

By **Ramesh Narayanaswamy** | editor@cioandleader.com

ARTIFICIAL INTELLIGENCE is everywhere today in boardroom presentations, in investor calls, and in endless strategy discussions. Yet, I often feel we are drowning in buzzwords while missing the real point: delivering tangible outcomes. At Aditya Birla Capital, my focus has been clear cut through the noise, get our hands dirty, and build solutions that actually work.

I often say this to my teams and to industry peers: there's nothing called an "AI skill." You can keep searching for it, but unless you roll up your sleeves and build something, you're just telling stories.

Demystifying AI "Agent" vs. "Agentic"

One of our earliest challenges was simply understanding what AI could realistically do. We struggled with terms like "agent" and "agentic," which are often used interchangeably. Through trial and error, we drew a clear line: agentic systems are fully autonomous, while agents are designed for automation tasks. That clarity was liberating. It meant we could assess problems honestly: if a challenge could be solved without AI, then we didn't need to force-fit AI into it.

From 90 Days to 4 Hours: Our AI-Driven Audit Revolution

The example I'm most proud of is the AI-powered audit platform we built completely in-house. A team of just 10 people, none of them with prior AI expertise worked alongside me on this project. Together, we created a system that shrank compliance and audit timelines from 90 days to 4 hours. Today, near real-time compliance reporting is just a button-click away. That project proved to me and to the organization that AI is not about expertise on paper. It's about curiosity, persistence, and a willingness to learn by doing.

> **"AI is not about expertise on paper. It's about curiosity, persistence, and a willingness to learn by doing."**
>
> **—Ramesh Narayanaswamy,**
> Chief Technology Officer, Aditya Birla Capital

Moving Beyond Hype: Building the Technology Backbone

When everyone around us was rushing into customer-facing chatbots and flashy pilots, I made a conscious decision to focus first on the technology backbone. Without scale and speed at the foundation, no innovation can survive. For the next 18 months, my team's energy is dedicated to building strong, scalable technology use cases that will empower our business units to innovate with confidence.

The Orchestrator Mindset

I don't believe the future lies in building massive language models from scratch. Instead, it's about orchestration. We've created a system that can dynamically decide when to use rule-based automation, retrieval-augmented generation (RAG), small language models, or large language models. The goal is simple: optimize for cost, speed, and efficiency.

Lessons for the Industry

If there's one message I want to leave the industry with, it is this: AI's promise is real, but so is the knowledge gap. Teams must be trained on tools, not just theories. We need to think like systems architects, not tool collectors. And above all, we must acknowledge the pace of change. Our old estimation tools are obsolete. What once took 40 days now takes 4 hours and that's the new normal. ■

The Future of AI in Lending: How GenAI and Data Are Redefining Credit

Srikanth Appana, CTO at Bajaj Auto Credit shares how artificial intelligence (AI) is fundamentally reshaping the financial services sector.

By **Srikanth Appana** | editor@cioandleader.com

IN LENDING, where precision, speed, and risk management are paramount, AI is not just a technological tool; it is a revolutionary innovation force transforming how credit is evaluated, delivered, and managed. As generative AI, advanced machine learning models, and strategic data utilization become standard across banks and fintechs, the future of lending is evolving toward increased personalization, efficiency, fairness, and scale.

The Evolution of AI in Lending

For decades, lenders depended on traditional credit models like FICO, which assessed creditworthiness through limited metrics such as income, employment, and repayment history. While effective, these models often excluded people with "thin files" — including young borrowers, gig workers, and immigrants.

Machine learning began to close this gap by analyzing broader data sources — spending habits, digital payments, and social behavior — to uncover new credit insights. As lending platforms digitize, richer datasets enable smarter risk modeling and segmentation. Now, the industry is moving into its next phase, powered by generative AI and advanced data strategies.

Generative AI: Redefining Customer Experience and Efficiency

Generative AI is transforming how lenders communicate, assess risk, and innovate.

- **Personalized Engagement:** Large language models (LLMs) help automate customer conversations with empathy and precision. Borrowers get instant, tailored assistance, while lenders can deliver hyper-personalized loan offers using application data and behavioral signals.
- **Insights from Unstructured Data:** Generative models can interpret complex, unstructured data — from voice transcripts to bank statements — revealing income proofs, fraud risks, or financial stress patterns that traditional tools might miss. They can also simulate economic shifts to forecast loan performance.
- **Faster Product Development & Compliance:** AI streamlines documentation, regulatory monitoring, and model validation. It even creates synthetic datasets for testing, enhancing transparency and efficiency without compromising privacy.

The future of lending is evolving toward increased personalization, efficiency, fairness, and scale.

—Srikanth Appana,
CTO, Bajaj Auto Credit

Machine Learning: The Backbone of Smarter Credit

Machine learning remains central to credit decision-making, advancing toward explainable AI that clarifies the "why" behind decisions. By integrating alternative data – rent, utilities, transactions, education, or job history – lenders can build inclusive borrower profiles, especially in underbanked regions.

It also enables real-time borrower monitoring to detect early financial distress, allowing proactive support like flexible repayments. Meanwhile, AI-driven fraud detection systems continuously learn from new patterns, improving accuracy and protecting customers.

Data Strategy: Driving Ethical and Responsible Lending

As AI-driven lending scales, data ethics and transparency are becoming strategic priorities. Lenders are adopting privacy-first frameworks, data minimization, and federated learning to safeguard personal information. Regular bias audits, fairness checks, and explainable interfaces ensure decisions remain just and comprehensible to both regulators and borrowers.

The Road Ahead

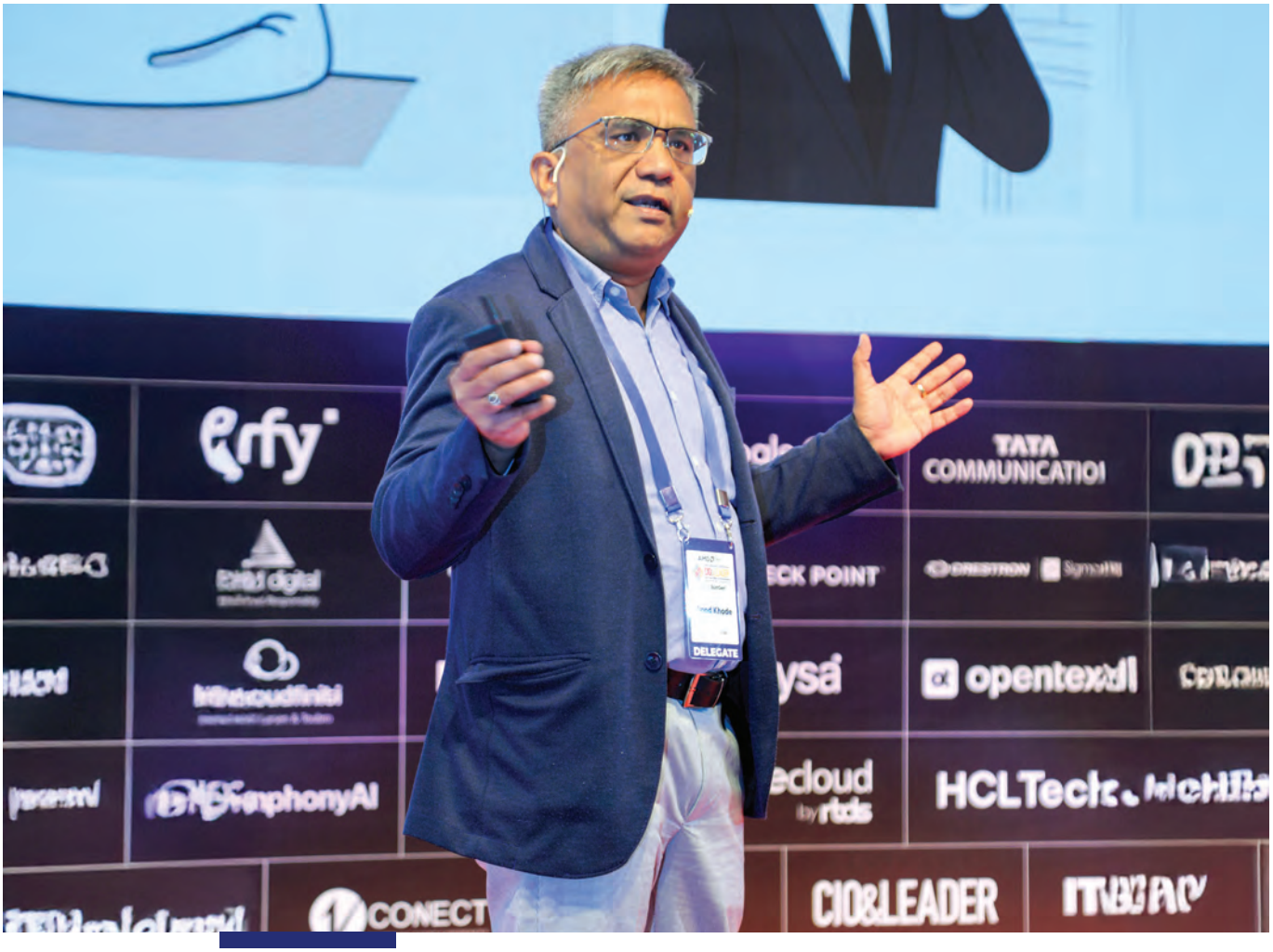
The fusion of generative AI, machine learning, and ethical data strategy is shaping a future of lending defined by:

- **Speed:** Instant approvals and faster service
- **Inclusion:** Broader access for underserved borrowers
- **Precision:** Real-time, adaptive credit decisions

However, lenders must remain vigilant against fraud and bias, and regulators must evolve in step with innovation. The next chapter of lending will depend on balancing AI-driven progress with fairness, accountability, and trust.

Conclusion

In the next decade, the most successful lenders will be those who harness the full potential of AI for enhanced underwriting, improved customer engagement, and effective risk management. The credit landscape is not merely being automated; it is being reimagined, with AI at the center of faster, fairer, and more responsive financial services for all. Businesses that embrace this evolution, grounded in a strong data strategy and commitment to responsible innovation. ■



How Varroc Use AI to Rewrite the Rules of Enterprise Innovation

Vinod Khode, Senior VP & Group CIO, Varroc Engineering, showed how AI coding cut weeks of work into days, proving IT can be both faster and more trusted by business.

By **Musharrat Shahin** | musharrat.shahin@9dot9.in

VINOD KHODE, Senior VP & Group CIO, Varroc Engineering, demonstrated how AI coding reduced weeks of work to days, proving that IT can be both faster and more trusted by the business.

"Innovation is not about building the biggest systems. It's about solving real problems fast, with the tools at hand." Vinod Khode, Senior VP & Group CIO, Varroc Engineering

In an era where enterprise IT often struggles under mounting technical debt, scarce budgets, and relentless internal demands, Varroc's Senior VP & Group CIO, Vinod Khode, is charting a different course. Speaking candidly at a recent keynote, Khode didn't offer theory or grand forecasts; he shared lived experience: how his lean team used AI-driven coding tools to deliver applications in days instead of weeks, win credibility with business leaders, and prove that the future of IT agility is already here.

The Everyday Challenge of IT Debt

Khode began by highlighting a scenario familiar to CIOs everywhere: endless demands for bespoke applications, limited talent, tighter budgets, and frustrated business partners. "This is the reality we all live in," he remarked. Large systems, such as SAP or PLM, may anchor core operations, but the real pain often lies in smaller, high-priority applications that require rapid delivery but consume disproportionate effort.

AI as the New "Trusted Associate"

Borrowing from pop culture, Khode compared AI-assisted coding to Circuit from the Bollywood classic Munna Bhai MBBS, a loyal companion always at your side. These tools empower developers, accelerating routine tasks without taking away their control.

> **"Innovation is not about building the biggest systems. It's about solving real problems fast, with the tools at hand."**
>
> **—Vinod Khode,**
> Senior VP & Group CIO, Varroc Engineering

But he went further. With what he called "Vibe coding," the role of IT shifts to simply describing the need, while AI platforms generate the solution, select the right tech stack, and even deploy it. "Think of it as James Bond's 'M', the invisible force making everything work behind the scenes," he explained.

From Pilot to Production: Real Results

Varroc's journey began with small pilots. One early test of a critical HR application was estimated at 15 days of development. Using AI coding tools, Khode's team delivered it in just one day, with room for business iterations.

A manufacturing plant in Pune faced penalties for a flawed product shipment process. Traditional estimates put the fix at six weeks. Khode's team, working side-by-side with plant managers, built, tested, and integrated the solution within a week. "It wasn't just faster, it was true agile co-creation," he emphasized.

The Ripple Effect: Trust, Agility, and Strategic Value

Beyond cost savings and speed, Khode highlighted a subtler, but more profound, impact: business trust. When stakeholders see their priorities turned around in hours instead of months, IT shifts from a bottleneck to a strategic partner. "One of the biggest benefits is that business leaders now believe in us," he said.

At the same time, he cautioned against overuse. Not every problem calls for AI coding. Core ERP tasks, analytics, or low-code platforms remain better fits in many cases. Success, Khode stressed, comes from brilliant selection and close collaboration with subject matter experts.

Lessons for CIOs: The Prompt is the New Blueprint

Khode shared a key learning: the quality of prompts defines the quality of results. His team often crafted two-page prompts for applications, ensuring clarity, context, and precision in their writing. "Don't think of it as a shortcut, it's a new way of coding," he advised.

His recommendation for peers: experiment boldly, but selectively. Pilot small, high-impact projects, involve business users early, and treat AI coding as a capability-building journey.

A Strategic Imperative, Not Just a Tool

For Khode, AI coding is not a fad; it's a strategic enabler. "This is a fundamental shift happening in our industry. Please don't shy away from it. Try it out. It won't cost you much, but it will prepare you for what's next."

By combining speed with credibility, Varroc's CIO has shown how even modest IT teams can leapfrog traditional bottlenecks. The message to CIOs is clear: in the race to stay relevant, AI isn't just an accelerator; it's a trust builder. ■

How to Win Trust, Shape Vision, and Avoid Pitfalls

Vinod Sivaramakrishnan, former Group CDIO, Essar Group, on presenting the AI strategy to the Board.

By **Musharrat Shahin** | musharrat.shahin@9dot9.in

AS A former CDIO at the Essar Group and having occupied senior IT leadership positions in GE, Walmart and Indus Towers, Vinod Sivaramakrishnan has spent decades in boardrooms, bridging the gap between technology and leadership. His message was clear: delivering an AI strategy isn't just about technology; it's about clarity, trust, and foresight.

Why Presenting to the Board Is Both Opportunity and Threat

Sivaramakrishnan highlighted that presenting to the board is more than a procedural exercise. It serves as a platform for educating, reassuring, and aligning leadership. Boards, by nature, are cautious and often demand reassurance that management has a clear stance on emerging issues, such as AI or cloud.

But the stakes are high: a poorly delivered presentation can cast doubt on leadership potential, leave strategies hanging in limbo, or worse, create detractors within the boardroom.

What Boards Really Want: Effort, Clarity, and Conviction

According to Sivaramakrishnan, boards care less about buzzwords and more about demonstrating work done. They want evidence comparisons with competitors, engagements with partners, and alignment with global standards. Without this, strategies appear flimsy.

He advised presenters always to articulate:

- Where we stand today.
- Where are we heading?
- It will take resources, partnerships, and risks.
- How success will be measured.

"The conviction has to come across," he said, stressing that boards expect diligence as much as vision.

> **"Instead, presenters must clearly distinguish between what is aspirational and what is actionable."**
>
> **—Vinod Sivaramakrishnan,** former Group CDIO, Essar Group

Designing a Strategy: Vision, Reality, and the Sweet Spot

For Sivaramakrishnan, strategy is not a plan or a checklist. Instead, it is a narrative of how an organization intends to move from its current state to its desired future.

He warned against blending vision, aspiration, and commitment into one ambiguous slide, a common mistake that leaves board members interpreting promises differently. Instead, presenters must clearly distinguish between what is aspirational and what is actionable.

Equally important is striking the "sweet spot" of complexity. Too much jargon, and the board tunes out; oversimplify, and they disengage. The trick is layering complexity, providing basic overviews, adding detail when asked, and pushing technical content into appendices.

Handling the Unexpected: False Equivalences and Hypotheticals

Sivaramakrishnan recalled moments when board members drew false comparisons, such as equating a son's personal finance software installation to a global Oracle rollout, or posed unanswerable hypotheticals, like nuclear attack scenarios.

His advice:

- Welcome feedback calmly.
- Distinguish between operational and strategic issues.
- Defend principles, not specifics.
- Use the CEO and CFO to refocus discussions.
- Preparation, he emphasized, is as much about anticipating distractions as it is about presenting content.

The Golden Rule: Show the Work, Not Just the Dream

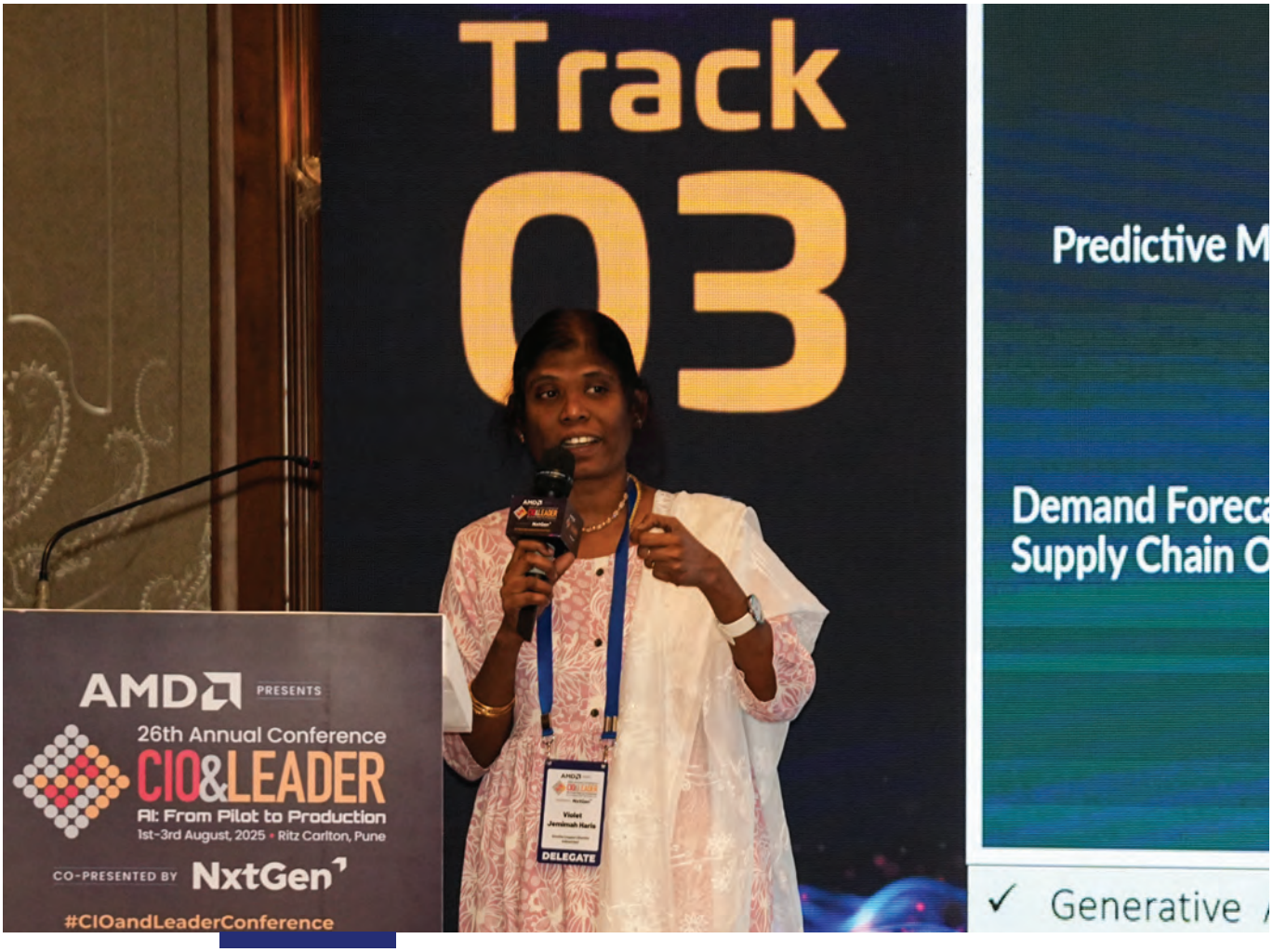
To win trust, Sivaramakrishnan recommended always showcasing the effort behind the strategy, benchmarking competitors, engaging consultants, or conducting field research. "Boards love pictures," he added, urging presenters to make strategies visual, engaging, and credible.

On cost, he was unequivocal: never give a single number. Instead, provide ranges and options like a restaurant menu, showing preparedness without committing prematurely. A fixed number, he warned, will only backfire.

The Essence of Boardroom Success

Sivaramakrishnan told that AI strategy to the board is not a battle to win but a dialogue to enable. It is about creating room for discussion, inviting participation, and leaving directors reassured that the company is not only aware of AI's possibilities but actively shaping its path.

Presenters must keep their explanations clear that even a child could understand them. In the boardroom, simplicity is not a weakness; it is the ultimate proof of mastery. ■



Why Digital Intelligence is Becoming Heart of Manufacturing

Violet Jemimah Haris, Chief Digital and Information Officer at Sterlite Copper driving digital Intelligence to transform manufacturing, operations, sustainability, and growth

By **Musharrat Shahin** | musharrat.shahin@9dot9.in

IN A world where manufacturing is no longer just about machines but about intelligence, Violet Jemimah Haris, Chief of IT and Digital at Sterlite Copper, captured the essence of the industrial future in her keynote: "Artificial intelligence isn't just a tool, it's the nervous system of tomorrow's factories." With three decades of experience, including two decades in manufacturing and a decade in IT, Haris brought clarity and conviction to how AI can transform industries from being reactive to predictive, from manual to intelligent, and from incremental growth to exponential impact.

The New Metrics of Success: Volume, Cost, and Turn around time reduction

At the heart of Violet JemimahHaris's address was a simple but powerful framework: AI in manufacturing thrives on three pillars: volume impact, cost impact, and turnaround time. Together, these determine how effectively companies can scale AI while boosting revenues. The future of industrial operations, she argued, is about embedding intelligence into every node of the system from sensors on machines to predictive algorithms that drive boardroom decisions.

Predictive and Prescriptive Maintenance: From Guesswork to Precision

One of the most transformative shifts is happening in maintenance. Haris drew a vivid analogy: "Just as doctors prescribe medicines to sustain human health, machines too need predictive and prescriptive care." By embedding sensors and implementing condition-based monitoring, manufacturers can forecast when a pump or smelter is likely to fail, plan for replacements, and reduce downtime. This not only reduces maintenance costs but also unlocks reliability as a competitive advantage.

> **"Artificial intelligence isn't just a tool, it's the nervous system of tomorrow's factories."**
>
> **—Violet Jemimah Haris,**
> Chief Digital and Information Officer, Sterlite Copper

Smarter Supply Chains: Demand Forecasting Reimagined

From production floors to global markets, AI is reshaping supply chains. Demand-sensing tools, Haris noted, help companies understand real-time market shifts and optimize product strategies. Likewise, raw material blending simulations powered by AI ensure higher product yield and customer satisfaction, making supply chains not just faster, but smarter.

The Power of the Digital Twin

Perhaps the most visionary element in Haris's keynote was her emphasis on digital twins, virtual replicas of physical plants powered by sensor data and machine learning. A digital twin doesn't just mirror operations; it becomes a living model that identifies inefficiencies, predicts failures, and supports real-time decision-making. "Without sensors and historic data," Haris explained, "there can be no digital twin." For her, digital twins are the gateway to scaling plants intelligently, cutting waste, and achieving quality excellence.

Smart Fuel and Sustainable Futures

Cost and sustainability are closely linked. Haris spotlighted innovative fuel models that regulate furnace oil consumption through AI-driven optimization, an ample of saving while reducing emissions. By integrating energy management with carbon footprint analytics, manufacturers can not only improve efficiency but also earn carbon credits, thereby directly tying industrial progress to global climate goals.

Safety, ESG, and Human Intelligence

Beyond efficiency and cost, Haris emphasized ESG, safety, and the role of human ingenuity. From behaviour-based safety monitoring to emission data analytics, AI becomes a guardian of both people and the planet. Yet, she cautioned, AI alone is not enough: "Artificial intelligence may power the system, but it's human intelligence and 10x thinking that will build the future."

The Road Ahead: Scaling AI Thoughtfully

The keynote closed on a pragmatic yet inspiring note. Scaling AI isn't about rushing to adopt every new tool; it's about integrating platforms systematically, ensuring quality management, and nurturing in-house talent alongside external partnerships. For Violet Jemimah Haris, the real success will be when factories operate as seamlessly in the digital world as they do in the physical, where every decision is data-backed, every machine is self-aware, and every operation is built for resilience. ■

Partha Iyengar's Cookbook for Building Future-Ready Enterprises

Partha Iyengar, Consultant and Ex-Gartner Fellow, outlines a practical 'AI Cookbook' to guide enterprises from pilots to production.

By **Musharrat Shahin** | musharrat.shahin@9dot9.in

"IT'S NOT the strongest or the most intelligent that survive; it's the ones most adaptable to change," said Partha Iyengar, Consultant, Ex-Gartner Fellow, and former Country Manager of Research, invoking Darwin to frame the corporate challenge of artificial intelligence. In a keynote that was equal parts playbook and provocation, Iyengar outlined a "management cookbook" for AI adoption- a step-by-step recipe to move beyond hype, pilots, and isolated projects

toward truly resilient, future-ready organizations.

The AI Foundation: Readiness Before Ambition

Iyengar argued that the first step in AI success is not strategy decks, but organizational readiness. Leaders, he cautioned, must be literate in AI, not at the "airline magazine syndrome" level of hype, but with a realistic grasp of risks and possibilities. Enterprises must also adopt a "try fast, fail fast" mindset, promote digital dexterity across business units, and align their cultures with startup-style agility.

"AI will amplify whatever you already are," Iyengar warned. "If you're not ready, you can make a good situation bad or a bad situation worse."

From Pilots to Production: Avoiding the Traps of Scale

Too many companies, Iyengar said, get stuck in the "pilot purgatory." His framework emphasizes selecting the proper use cases, which are big enough to test concepts but small enough to fail safely. He urged leaders to measure outcomes in hard business terms, not arcane technical metrics, and to avoid emotional attachment to pilots that don't deliver.

Scaling, he explained, is not a single leap but a series of staged transitions, with HR, finance, and data governance integrated from the very beginning. "Don't scale from a six-month pilot to a multi-year production. That's too big a leap," Iyengar stressed.

Data, Skills, and Governance: The Hard Realities

Calling data "the heart of AI success or failure," Iyengar insisted on treating it as a corporate asset. Without clean, governed data, AI becomes "garbage in, garbage out." He also flagged talent as a bottleneck: companies will need not only data scientists but also unusual roles, such as AI ethicists, psychologists, and legal professionals, embedded within the IT department.

Equally critical, Iyengar said, is dedicated AI governance. Enterprises must create clear escalation paths and even appoint AI champions on their boards. "AI cannot simply fold into your existing governance processes," he warned. "The risk is too high."

Partha Iyengar
Consultant, Ex-Gartner Fellow, and former Country Manager of Research

Change Management: The Achilles' Heel of Indian Enterprises

In Iyengar's view, change leadership is where most companies stumble. Leaders underestimate the human factor, assuming people will adapt automatically. Instead, organizations must clearly communicate "what's in it for me" to employees and foster runners who are early adopters, driving peer pressure for adoption.

Small "culture hacks," he argued, often achieve more than endless workshops. He cited a CEO who reduced wasted meeting time by personally walking into rooms and demanding clarity on value, thereby shifting the culture in just two weeks without a single PowerPoint presentation.

The Endgame: Building Future-Ready Organizations

Ultimately, Iyengar reminded the audience, AI success is not about projects but about transformation. Companies must evolve to adopt flatter structures, decentralized teams, and social leadership, a shift that is particularly vital in India, where younger Gen Z employees resist traditional command-and-control models.

He urged leaders to anticipate new roles, such as autonomous system trainers and AI integration specialists, while also preparing to present AI success stories to investors as part of the corporate narrative. "The endgame of AI," he said, "is to create a resilient, future-ready enterprise; one where AI is part of the DNA, not an isolated initiative."

A Recipe for Leaders, Not Just Technologists

Partha Iyengar's "AI Cookbook" is less about coding algorithms and more about cooking up cultural change, governance discipline, and leadership agility. His closing words carried both urgency and optimism: "If you treat AI as just a series of projects, you're doing it wrong. The real goal is to reimagine your organization for the future. May the AI force be with you." ■

The New Mandate for Leaders: From Information Managers to Entrepreneurs of Innovation

Kalyani argues that tomorrow's CIOs and CEOs must embody speed, agility, and entrepreneurial spirit to keep pace with technological change.

By **Musharrat Shahin** | musharrat.shahin@9dot9.in

"INNOVATION AT scale is not just the privilege of big tech; it's the power of individuals and start-ups to create global impact," declared Babasaheb N. Kalyani, Chairman of the Kalyani Group, as he took the stage. A veteran industrialist who built Bharat Forge into the world's largest forging manufacturer, Kalyani brought both humility and urgency to a keynote that traced the arc of technological revolutions from slide rules to artificial intelligence and their implications for India's future.

A Journey Across Eras of Disruption

Kalyani, an MIT-trained engineer, admitted he was from "a different generation," one that learned engineering with slide rules, not supercomputers. Yet, his sharp recollection of how technology has repeatedly reshaped business painted a vivid timeline: the internet in the mid-1990s, Blackberry in 2000, the iPhone in 2007, and the Industry 4.0 wave that connected machines seamlessly to eliminate inefficiencies. Each disruption, he argued, transformed not only businesses but also daily human experience.

"I remember a time when calling Tata Motors from Pune took eight hours," he said. "Today, a villager on the roadside has instant connectivity in his palm."

The Inflection Point of AI

But if smartphones defined the digital age, Kalyani emphasized, artificial intelligence represents the new frontier. His visit to Google's New York offices in 2018, where devices like Google Home demonstrated machines processing information in a manner similar to the human brain, became an eye-opener. What struck him most was Google's philosophy: any innovation must impact at least a billion people and achieve 10x growth, Kalyani noted.

Today, the democratization of AI excites him even more. He pointed to startups like Open Evidence, whose AI-powered medical platform "Deep Consult" now enables millions of healthcare consultations each month. "This is not just innovation," he said. "This is impact at scale."

Babasaheb N. Kalyani
Chairman of the Kalyani Group

"The future isn't about machines replacing us. It's about people building a smarter world, and for us, a smarter country."

India's Opportunity and Responsibility

Kalyani did not shy away from the geopolitical undertones of technology adoption. For India to avoid being overshadowed by global powers, he stressed, it must not only adopt AI but also architect value, scale responsibly, and lead with purpose. The key expectation from business leaders today, he argued, is "speed and agility from innovation to execution."

His rallying cry was clear: AI should not just be about more intelligent machines, but about empowering people. "The future isn't about machines replacing us," he said. "It's about people building a smarter world and for us, a smarter country."

From Information to Innovation to Entrepreneur

Kalyani concluded with a provocative redefinition of leadership in the AI era: the "I" in CIO, he said, is evolving from Information to Innovation to Entrepreneurship. For a man who has spent over five decades transforming Indian manufacturing into a global force, it was both a reflection of lived wisdom and a challenge for the next generation of leaders. ■

When your phone rings, who's really calling?

Indian telcos are experimenting with AI as a defense.

By **Jatinder Singh** | jatinder.singh@9dot9.in

EVERY DAY, millions of Indians answer phone calls only to be welcomed by a stranger! A telemarketer pushing loans, an insurance agent trying to sell a policy, or worse, a scammer using a voice that sounds unnervingly real. Some of these calls are just frustrating. Others are sophisticated, AI-driven attempts to steal money or personal data.

The Hiya Global Call Threat Report 2025 identified approximately 137 million suspected spam calls daily worldwide, with India being a significant contributor to this number.

Surveys further indicate that many consumers in India receive at least three spam calls a day, often involving emotional manipulation or financial scams that aim to exploit their trust and confidence.

For a country with over 1.2 billion mobile subscribers, multiple languages, and varying digital literacy, curbing this menace is no small feat.

AI steps into the fray

While spam calls are a universal issue, Indian telcos are experimenting with AI as a defense. Bharti Airtel, for instance, recently reported that its network-level AI solutions resulted in a 68.7% decrease in financial losses and a 14.3% drop in overall cybercrime incidents, according to the Indian Cyber Crime Coordination Center (I4C).

As an Airtel subscriber, you may notice that suspicious calls are now flagged before your phone rings, eliminating the need for third-party apps that often compromise your privacy. "We see this as a small step in a much larger fight. We will continue to innovate until our networks are free of digital spam and scams," says Gopal Vittal, Vice Chairman & MD, Bharti Airtel.

Unlike traditional spam-blocking apps that rely on user reporting, Airtel's system operates deep within the network, analyzing billions of calls and links daily to detect suspicious patterns automatically.

Not all telcos are moving at the same pace.

- Vi (Vodafone Idea) has launched 'Vi Protect', an AI-driven safety suite that protects consumers and enterprises alike by filtering spam and phishing across voice and SMS.
- BSNL is using edge-level AI to block smishing (SMS phishing) before messages even reach the user.
- Jio, meanwhile, still relies heavily on user action, encouraging DND activation and reporting, though internal AI systems may soon automate detection.

The use of AI to deal with spam and cybercrime is not entirely new for telecom service providers. Between 2010 and 2012, operators such as Singtel began integrating AI and analytics for network-level spam detection.

Regulation: India vs. the World

In India, regulators have taken necessary steps to control spam and unsolicited communications. Two key measures are the Distributed Ledger Technology (DLT) system for A2P (application-to-person) messages and the Digital Consent Framework (DCF) for marketing communications.

The DLT system mandates that telemarketers register their numbers and message templates, enabling traceability and accountability. The Digital Consent Framework further empowers users to choose what promotional messages they wish to receive, putting greater control in their hands.

However, enforcement gaps remain. Scam calls still slip through via SIM farms, foreign VoIP numbers that appear local, or unregistered telemarketers. To tighten control, TRAI in August 2024 directed telecom operators to disconnect and blacklist for two years any entity misusing bulk connections for spam. Operators must also cut off unregistered telemarketers making spam calls. While this move is expected to curb robocalls and bring relief to consumers, complete eradication of spam remains a challenge.

Countries worldwide are combining regulation with technology to curb spam and fraud. In Singapore, the Infocomm Media Development Authority (IMDA) uses AI-based traffic analysis to detect spam patterns, supported by mandatory caller ID authentication to verify genuine numbers. The U.S. Federal Communications Commission (FCC) enforces the STIR/SHAKEN protocol to authenticate call origins and impose strict penalties for robocalls and spoofed numbers. Australia, meanwhile, operates a sender-ID registry for SMS to ensure messages come from verified sources and penalizes violations rigorously.

These examples show that technology alone isn't enough. AI can flag suspicious activity, but meaningful impact comes when it's paired with strong regulation, telecom collaboration, and user awareness - together creating a more secure communication ecosystem.

The human impact

Spam calls are not just statistics; they have a real impact on people's lives. They can erode trust in phone communications, disrupt daily routines, and, in some cases, lead to financial loss. Certain groups, such as elderly users or those in rural areas, are particularly vulnerable to vishing, where scammers impersonate trusted entities over the phone to steal money or personal information.

While network-level AI systems can detect and block many of these fraudulent calls before they reach users, technology alone is not enough. User education is equally important, as it helps people recognize scams and respond safely.

"We see this as a small step in a much larger fight. We will continue to innovate until our networks are free of digital spam and scams," says Gopal Vittal, Vice Chairman & MD, Bharti Airtel.

The fight against spam is evolving, moving into a more sophisticated phase. Key strategies include:

- **AI-enabled networks** that analyze billions of calls and messages in real time to identify suspicious activity.
- **Collaboration between telecom operators** enables the sharing of threats and verification of caller identities, thereby preventing impersonation.
- **Public awareness campaigns,** especially in regional languages, should educate users about common scams and safe practices.
- **Independent audits** of AI systems to ensure they are accurate, reliable, and respectful of privacy.
- **Partnerships between telecom companies and banks** to detect and prevent fraud that involves impersonation of financial institutions.

If these measures are widely adopted, it may finally become possible for users to experience a phone that rings only when it should, free from the constant disruption and risk posed by spam. ■

Anand Jethalia
Country Head, Cybersecurity,
Microsoft India & South Asia

Trust as the New Currency: Reimagining Cybersecurity for the AI Era

Anand Jethalia, Country Head of Cybersecurity, Microsoft India & South Asia, on the company's shift from PC maker to AI-driven enterprise partner.

By **Jagrati Rakheja** | By jagrati.rakheja@9dot9.in

ANAND JETHALIA, Country Head of Cybersecurity at Microsoft India & South Asia, believes digital trust now depends on viewing security not as a cost, but as a catalyst for resilience, confidence, and innovation.

In an era where artificial intelligence and cloud innovation are redefining business models, cybersecurity has moved from the backroom to the boardroom. For Anand Jethalia, Country Head of Cybersecurity at Microsoft India & South Asia, the future of digital trust lies in seeing security not as a defensive cost but as a strategic driver of resilience, confidence, and Innovation.

At the heart of this transformation is Microsoft's Secure Future Initiative (SFI) — a blueprint for embedding secure-by-design principles, AI-first defense, and end-to-end Zero Trust into every layer of enterprise technology. Under Jethalia's leadership, this approach is helping organizations simplify their fragmented security ecosystems, accelerate the adoption of responsible AI, and turn compliance into a catalyst for growth.

In this exclusive conversation with CISO Forum, Jethalia unpacks how Indian enterprises are navigating the convergence of AI, identity, and trust, how Microsoft is reshaping cyber resilience across industries, and why he believes security is the true enabler of Innovation in the digital economy..

CIO&Leader: What key strategic objectives are your clients focusing on today, and how do you ensure Microsoft's cybersecurity solutions not only meet technical requirements but also support these broader business goals?

ANAND JETHALIA: Microsoft's strategy is to position cybersecurity not as a cost center that merely meets technical requirements, but as a strategic business enabler that fosters the trust necessary for clients to adopt transformative technologies like AI and the cloud confidently.

At Microsoft, our cybersecurity strategy is anchored in the Secure Future Initiative (SFI), which embeds secure-by-design engineering, AI-first defense, and default protections across our platforms—ensuring that security is not just a technical requirement but a strategic enabler of trust.

In client conversations, three imperatives consistently emerge:

the need to securely navigate the AI and agentic era, simplify and unify the Security Operations Center (SOC), and implement true end-to-end, identity-centric Zero Trust.

Clients are deploying generative AI tools like Microsoft 365 Copilot to reimagine productivity, but they want assurance that Innovation doesn't compromise security. Microsoft's approach ensures AI agents are governed, private, and secure by design—turning Copilot into a trusted copilot for transformation.

At the same time, SOC teams are under pressure to accomplish more with fewer resources. Our integrated platform—Sentinel, Defender XDR, and Security Copilot—helps reduce tool sprawl, operational overhead, and response time. Our unified data lake ingests signals from over 350 connectors, providing clients with comprehensive visibility without the burden of stitching siloed data.

As hybrid work and multi-cloud environments become permanent, organizations are moving beyond perimeter-based security to verify every user, device, and application explicitly. Microsoft Entra enables this shift, simplifying Zero Trust adoption across all platforms.

From unified security operations and agentic defense to proactive risk reduction and secure identity access, our solutions are designed to meet these strategic objectives head-on—helping clients build resilience, reduce complexity, and unlock Innovation with confidence.

CIO&Leader: With rapid digital transformation, what are the most pressing cyber risks you see organizations facing today?

ANAND JETHALIA: As digital transformation accelerates, CISOs are navigating a threat landscape that is more fragmented, sophisticated, and fast-moving than ever.

Exposure management is now essential, requiring defenders to map and reduce their attack surface proactively.

Identity has become the new perimeter, with attackers exploiting credentials and tokens to move laterally across environments. Software supply chains are increasingly vulnerable, as trust in third-party code and APIs becomes critical. State-level adversaries and ransomware groups are becoming increasingly stealthy, while tool sprawl continues to fragment visibility and response capabilities. Exposure management is now essential, requiring defenders to map and reduce their attack surface proactively. As AI adoption increases, threats such as prompt injection, model poisoning, and data leakage are no longer theoretical. These risks demand a security architecture that's engineered for resilience, governed by design, and ready to adapt at machine speed.

Microsoft's Secure Future Initiative addresses these challenges head-on by embedding identity and secrets protection into our engineering lifecycle, positioning Sentinel as a unified security data lake to reduce fragmentation, and treating AI as both a battleground and a defense accelerator. Our approach is designed not just for technical soundness, but for business resilience, regulatory trust, and continuous adaptation..

CIO&Leader: How do you balance Innovation in cloud and AI technologies with security and compliance requirements?

ANAND JETHALIA: At Microsoft, we believe Innovation without trust is just risk. We consider that Innovation and security are not opposing forces—they are co-drivers of confidence and resilience. Our Secure Future Initiative (SFI) embeds security into every layer of our engineering and operational

lifecycle, ensuring that every AI or cloud capability we launch is secure by design, compliant by default, and governed through responsible Innovation.

A leading private-sector bank, for instance, utilized Sentinel's unified log analytics and Defender's endpoint telemetry to meet the 24-hour incident-reporting guideline, demonstrating how secure-by-design Innovation accelerates compliance.

We believe AI innovation must advance hand-in-hand with responsible governance, and that's exactly what we enable through our Responsible AI Standard. When combined with Microsoft Purview and Entra, it ensures consistent data classification, retention, and access controls across all platforms.

Our integrated security platform—Defender XDR, Sentinel SIEM, Purview, Entra ID, and Security Copilot—helps CISOs consolidate fragmented tools, reduce detection times, and meet compliance across sectors. With Security Copilot, Indian SOC teams are transforming Level 1 triage into automated, AI-assisted investigations—freeing analysts to focus on proactive threat hunting.

In today's India, where digital acceleration is redefining every industry, we see security as the steering wheel of Innovation—not the brake.

CIO&Leader: What role does a Country Manager play in fostering a culture of cybersecurity across enterprise clients?

ANAND JETHALIA: At Microsoft, we view cybersecurity not just as a technological imperative, but as a national priority that underpins trust, fuels Innovation, and safeguards digital progress. My role is to help translate this vision into action by shaping the enterprise mindset around cyber resilience and responsible AI.

"In today's India, where digital acceleration is redefining every industry, we see security as the steering wheel of Innovation; not the brake."

—Anand Jethalia, Country Head of Cybersecurity, Microsoft India & South Asia

I work with CXOs to elevate cybersecurity from a cost center to a strategic boardroom priority anchoring it in business continuity, reputation, and regulatory assurance. We co-create resilience playbooks that map Microsoft solutions like Defender, Sentinel, Entra, and Purview to industry mandates, helping CISOs operationalize compliance and strengthen detection and response.

As India accelerates cloud and AI adoption, we guide enterprises in embedding Zero Trust and Responsible AI principles into transformation programs. Building a security-first culture also means empowering people through initiatives such as CyberShikshaa and Future Ready Skills with MeitY and NASSCOM.

Through close collaboration with government and industry, we advance shared threat intelligence, digital forensics, and AI safety policy. My mission is to make cybersecurity a shared national goal, helping organizations innovate confidently, protect data responsibly, and build digital trust that fuels growth.

CIO&Leader: How do you measure the impact of cybersecurity initiatives on business outcomes?

ANAND JETHALIA: At Microsoft, we see cybersecurity not as an IT expense but as a driver of business value and trust. The focus is shifting from technical metrics to board-level outcomes—risk reduction, resilience, and innovation.

We measure impact through indicators like ransomware protection, exposure reduction, and critical asset coverage. Metrics such as MFA adoption reflect progress against identity threats, while operational measures like time-to-contain and analyst productivity—enhanced by Security Copilot—show how AI is accelerating response speed and efficiency..

CIO&Leader: Can you share an example of a strategic cybersecurity solution that significantly improved client resilience?

ANAND JETHALIA: At Microsoft, we see cybersecurity not as an IT expense but as a source of business value and trust. Impact today is measured by outcomes that matter: risk reduction, resilience, and innovation.

We focus on how security is embedded and enforced, using indicators like ransomware protection, exposure reduction, and MFA adoption to track progress. With Security Copilot, AI now accelerates detection, containment, and analyst efficiency, turning security operations into a proactive capability.

As organizations advance their Zero Trust maturity, these metrics help CISOs demonstrate how security investments enable compliance, collaboration, and long-term resilience. ■

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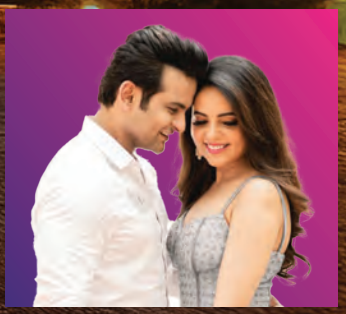

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