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2026 | THE CIO–BOARD RESET

What Boards Will Hold CIOs Accountable for — and What CIOs Demand in Return PG. 10

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New accountability, new expectations

When our editorial team began discussions for the January cover story, the usual ideas came up quickly: the technology trends that will shape 2026 and the CIO agenda for the year ahead. Important topics, especially in a market as fast-moving as India.

Yet something felt missing.

For Indian enterprises, 2026 feels like a turning point. Growth expectations are high, margins are tight, regulatory scrutiny is increasing, and cyber risk continues to rise. At the same time, artificial intelligence has moved from pilot projects to real business expectations. Boards are no longer asking if AI will be used, but where it will be applied, how fast it can scale, and what new risks it brings with it.

In this context, the biggest shift is not just about technology. It is about the relationship between the CIO and the Board.

Our conversations with CIOs across Indian enterprises and members of our editorial board pointed to a clear pattern. Boards are getting far more involved in technology decisions, especially around AI, data, cloud, and cybersecurity. CIOs are being asked to explain AI investments in terms of productivity, competitive advantage, and business impact, while also being held accountable for data quality, regulatory exposure, model risk, and reputational fallout.

This has changed the nature of expectations.

In India, many organizations are building AI capabilities on top of complex legacy systems. CIOs are expected to move quickly and deliver visible business value, while also ensuring data sovereignty, compliance, ethical use, and operational resilience.

If boards expect CIOs to drive AI-led growth and technology-led outcomes, CIOs, in return, expect boards to play a more active role. They need shared ownership of AI and cyber risk, not hindsight blame. They need sustained investment in data and core modernisation, without which AI ambitions will remain shallow. And they need clear guidance on the trade-offs between speed, cost, control, and risk.

This cover story looks at what boards will hold CIOs accountable for in 2026 and what CIOs must ask of their boards in return. In an AI-first enterprise, success will depend as much on boardroom alignment as on technology execution. ■

"CIOs are expected to move quickly and deliver visible business value, while also ensuring data sovereignty, compliance, ethical use, and operational resilience."

Jatinder Singh
Editor
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2026 | The CIO–Board Reset

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CIOmovements

Chandresh Dedhia Appointed EVP – Technology at Medikabazaar

Chandresh Dedhia joins Medikabazaar as Executive Vice President – Technology to drive digital platforms, enterprise systems modernization, and scalable technology-led growth initiatives.

NEXT100 Winner Nitin Talwar Appointed Head – Global Delivery at Protectt.ai

Nitin Talwar joins Protectt.ai as Head of Global Delivery & Solution Engineering to strengthen global execution, solution architecture, and cybersecurity delivery capabilities.

Sriram Arthanari Appointed VP – IT at Kaleesuwari Refinery

Sriram Arthanari joins Kaleesuwari Refinery as Vice President – Information Technology to lead IT strategy, digital transformation, and operational technology modernization.

Deepak Gupta Appointed Group CTO & AI Officer at Automotive Manufacturers Pvt. Ltd.

Deepak Gupta is appointed Group Chief Technology & AI Officer to spearhead enterprise technology, AI adoption, and digital innovation across group companies.

Rashmi Jaiswal Appointed VP & Country Head at NxtGen Cloud

Rashmi Jaiswal is appointed Vice President & Country Head – Channel Sales & Partnerships to expand ecosystem alliances and accelerate partner-led growth in India.

Nishchai Nevrekar Appointed Chief Digital Officer at STL

Nishchai Nevrekar is appointed Chief Digital Officer at Sterlite Technologies Limited to drive digital transformation, platform modernization, and data-led business innovation initiatives.

Joydeep Mukherjee Appointed EVP at Infosys

Joydeep Mukherjee joins Infosys as Executive Vice President & Global Head of Data & Analytics, Digital and Creative Services to scale AI-led digital offerings globally.

Umesh Manathkar Appointed EVP & CIO at Advanced Energy Industries

Umesh Manathkar is appointed Executive Vice President & Chief Information Officer to lead global IT strategy, cybersecurity, and digital transformation programs.

NEXT100 Winner B. Venkatakishnan Given Additional CIO Charge at Mahindra Group

B. Venkatakishnan is given additional charge as CIO for six Mahindra Group companies, strengthening technology governance and digital integration across businesses.

Ramasubramaniam R Appointed Group CIO & SVP at Ramraj Cotton

Ramasubramaniam R is appointed Group Chief Information & Technology Officer and Senior Vice President to lead enterprise IT, digital transformation, and innovation strategy.

Umesh Kumar Appointed VP – IT at Incuspaze

Umesh Kumar joins Incuspaze as Vice President – Information Technology to oversee IT operations, digital workplace systems, and scalable technology infrastructure.

Prashant Goyal Appointed Head – Information Security at Indus Towers

Prashant Goyal joins Indus Towers Limited as Head of Information Security to strengthen cybersecurity posture, risk management, and compliance frameworks.

Santosh Rai Appointed Global CDIO at PGP Glass

Santosh Rai is appointed Global Chief Digital and Information Officer to lead enterprise digitization, IT modernization, and data-driven transformation initiatives.

NEXT100 Winner Aindri Kumar Jha Appointed Director at KPMG India

Aindri Kumar Jha steps into a Director role at KPMG India to strengthen technology consulting, digital transformation, and enterprise advisory engagements.

Karishhma Kumar Appointed CIO at Škoda Auto Volkswagen India

Karishhma Kumar is appointed Chief Information Officer to lead IT strategy, digital transformation, and technology enablement across automotive operations in India.

Vishal Khavnekar Appointed Vertical Head – IS Audit at Aditya Birla Capital

Vishal Khavnekar is appointed Vertical Head – Information System Audit to strengthen IT risk, governance, and audit oversight across financial services.

NEXT100 Winner Yogesh Kantak Appointed GCC Head at Simplify

Yogesh Kantak joins Simplify as Head of Global Capability Centre and Digital & Change Pillar Lead to drive global delivery transformation.

Premalakshmi Ramakrishnan Appointed MD & VP at NetApp

Premalakshmi Ramakrishnan is appointed Managing Director & Vice President – India & SAARC to lead regional growth, strategy, and partner ecosystems.

Dr. Naresh Yallapragada Appointed CTO at Maxivision Eye Hospital

Dr. Naresh Yallapragada is appointed Chief Technology Officer to lead healthcare IT, digital innovation, and technology-enabled patient care initiatives.

Deepak Sengupta Appointed CTO at Balasore Alloys

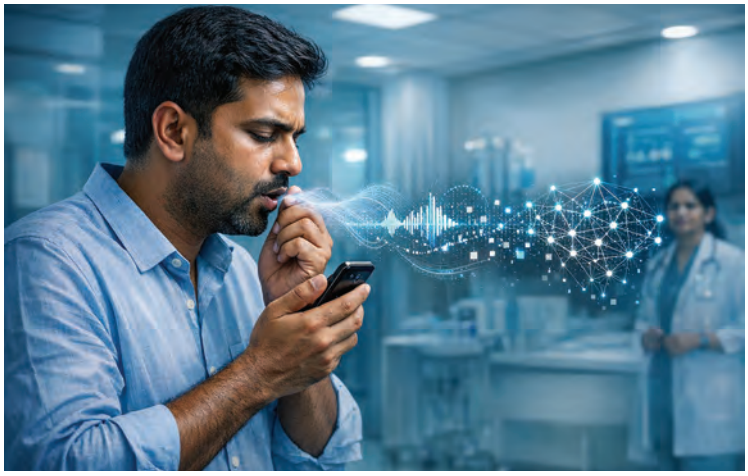
Deepak Sengupta is appointed Chief Technology Officer at Balasore Alloys Limited to drive technology modernization, automation, and operational excellence initiatives.

AI is listening to coughs and it's changing how TB is detected

AI-driven diagnostics improve tuberculosis detection in remote areas

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

Artificial intelligence (AI) is helping improve the detection of tuberculosis (TB) by making screening faster and more accessible in remote and underserved regions. In areas where healthcare infrastructure and specialist availability are limited, AI tools are supporting earlier identification of potential TB cases and more timely follow-up.



Using machine-learning models trained on large datasets, these tools can identify patterns in cough recordings that may indicate TB

One approach involves AI-based analysis of cough sounds. Using machine-learning models trained on large datasets, these tools can identify patterns in cough recordings that may indicate TB. Because they can be used through smartphones or portable devices, frontline health workers are able to carry out quick, non-invasive screening within communities, reducing the need for immediate laboratory testing at the initial stage.

AI is also being used to support the interpretation of chest X-rays. In regions with limited access to trained radiologists, AI-powered imaging systems help clinicians detect signs of lung abnormalities associated with TB. This assistance improves consistency in readings and helps prioritise patients who require further evaluation or referral.

Together, these technologies are contributing to a more decentralised approach to healthcare delivery, bringing diagnostic support closer to patients. Rather than replacing clinical judgement, AI tools are designed to assist healthcare workers and improve decision-making. As these systems continue to be tested and deployed more widely, they are expected to strengthen TB screening efforts and expand access to quality diagnostics, particularly in areas that face ongoing healthcare resource constraints. ■

Google debuts Disco with generative AI in web

Google's disco browser signals a shift toward AI-driven web interaction

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

Google has introduced Disco, an experimental AI-powered web browser designed to convert natural-language prompts and browsing context into task-specific web applications. Built on the company's latest Gemini 3 model, Disco explores a new approach to web interaction by embedding generative AI directly into the browsing experience.

Unlike conventional browsers that rely on manual navigation across multiple tabs and websites, Disco aims to streamline complex online tasks through a feature called GenTabs. This capability analyses a user's open tabs, prior searches, and written prompts to generate interactive, purpose-driven mini applications within the browser. For instance, a user planning a trip can prompt Disco to compile an itinerary that integrates maps, schedules, and relevant links into a single, organised interface.

Google has positioned Disco as a research-focused project under Google Labs, emphasising experimentation

The objective, according to Google, is to reduce the cognitive overhead associated with managing fragmented information across multiple web pages. Disco is built on the Chromium platform, allowing it to retain standard browser functionality while introducing AI-driven features at the interface level. Interaction with the system occurs through a chat-style sidebar, where users can initiate, refine, and adjust generated applications using natural language.

GenTabs remain connected to their original web sources, enabling users to trace information back to its origin and continue standard browsing when needed. Google has positioned Disco as a research-focused project under Google Labs, emphasising experimentation rather than immediate commercial deployment.

Disco is currently available in limited early testing via a waitlist for macOS users. While Google has not confirmed plans for a wider release, elements of the project, particularly GenTabs, could inform future enhancements across the company's broader product ecosystem. ■

Nirmala Sitharaman inaugurates Cyient AI & future skills hub

Nirmala sitharaman inaugurates Cyient AI & future skills hub in Andhra Pradesh

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

Union Finance Minister Nirmala Sitharaman inaugurated the Cyient AI & Future Skills Hub at Digital Bhavan in Pedamainavani Lanka village, West Godavari district of Andhra Pradesh. The initiative, developed by the Cyient Foundation, aims to equip rural communities with future-ready skills in artificial intelligence and digital technologies.

She noted that the training model combines hands-on learning with certification, placement support, and self-employment opportunities.

The facility has been established as an AI-enabled rural skill and livelihood centre, featuring smart classrooms, a 40-system computer lab, drone training equipment, high-speed internet connectivity, licensed and open-source AI tools, and a centralised learning management system. Training programmes are offered across three National Skills Qualifications Framework (NSQF)-aligned tracks: AI-enabled digital and IT literacy; AI-driven digital marketing and e-commerce; and agri-tech and aqua-tech, including drone operations.

Addressing the event, Sitharaman said the initiative aligns with national priorities such as Digital India, Skill India, and Viksit Bharat 2047, and highlighted the role of corporate social responsibility partnerships in supporting inclusive and sustainable development. She noted that the training model combines hands-on learning with certification, placement support, and self-employment opportunities.

Cyient Founder Chairman BVR Mohan Reddy said the foundation has digitised over 120 government schools and reached more than 35,000 students through digital literacy initiatives. The event was attended by senior officials from state and central governments.

The hub is expected to enhance employability and entrepreneurship among youth, women, farmers, and self-help groups, supporting broader participation in India's digital economy. ■

IBM to acquire Confluent for US $11 bn

IBM has agreed to acquire Confluent in an all cash deal valued at 11 billion dollars

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

IBM has agreed to acquire Confluent in an all cash deal valued at 11 billion dollars, marking one of its most significant bets on real time data infrastructure for artificial intelligence. The agreement, announced in Armonk and Mountain View, will see IBM purchase all outstanding Confluent shares for 31 dollars each.

Confluent, known for its open source enterprise data streaming platform built on Apache Kafka, provides technology that connects and processes data in real time. This capability has become essential as enterprises deploy AI systems and AI agents that depend on reliable, connected data across cloud and on-prem environments.

IDC expects more than one billion new logical applications to be created by 2028. These applications, along with AI driven automation, need access to clean and trusted data without latency. IBM said the acquisition will allow it to deliver end to end integration of applications, analytics, data systems and AI agents across hybrid cloud environments.

IBM chief executive Arvind Krishna said the deal will help enterprises deploy generative and agentic AI faster by giving them a smart data platform that can move information across public clouds, private clouds and datacenters. Confluent co-founder Jay Kreps said joining IBM will accelerate Confluent's strategy with the support of IBM's global reach and broad product portfolio.

Confluent's technology prepares data for AI by keeping it clean, connected and free of silos. Its total addressable market has doubled in four years to reach 100 billion dollars in 2025, driven by demand for real time data and event streaming. IBM plans to integrate Confluent's capabilities with its automation and AI infrastructure software to target this growth.

The company said Confluent is a strong strategic fit with its hybrid cloud and AI roadmap. Global data volumes are expected to more than double by 2028. At the same time, rapid adoption of AI is increasing pressure on IT systems. IBM said the acquisition will create strong product synergies across AI, automation, data and consulting while improving operational efficiency.

Financially, IBM expects the deal to accelerate growth and become accretive to adjusted EBITDA within the first full year and to free cash flow in the second year after closing.

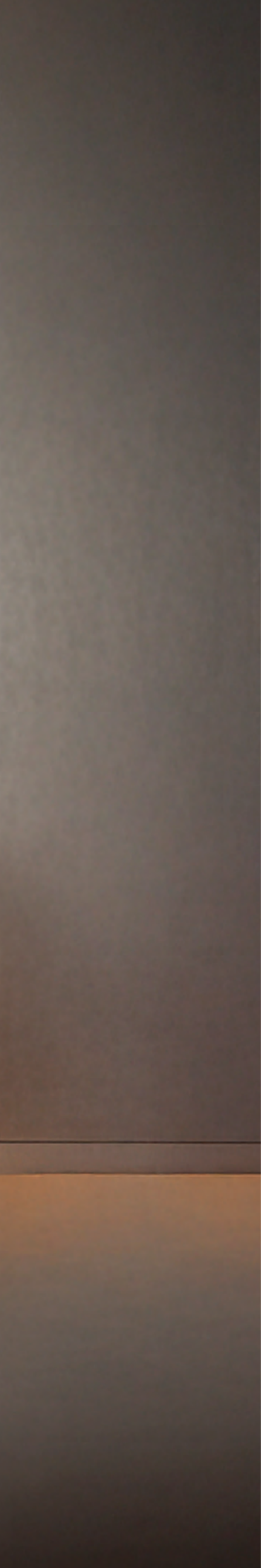
Confluent serves more than 6,500 clients, including over 40 percent of the Fortune 500. It works with major cloud and AI providers such as Anthropic, AWS, Google Cloud, Microsoft and Snowflake. Its portfolio includes managed cloud services, self managed platforms, hybrid models like WarpStream and private cloud options.

The boards of both companies have approved the transaction. Shareholders who hold about 62 percent of Confluent's voting power have agreed to support the deal. The acquisition is expected to close by mid 2026, subject to regulatory and shareholder approvals. ■

2026 | THE CIO–BOARD RESET

What Boards Will Hold CIOs Accountable for — and What CIOs Demand in Return

By Jatinder Singh & Musharrat Shahin | jatinder.singh@9dot9.in



In 2026, technology no longer just supports the enterprise, it steers it. Artificial intelligence, automation, and data-driven systems now influence pricing, supply chains, credit decisions, risk exposure, and customer experience in real time. As technology has moved closer to the balance sheet, so too has scrutiny from the boardroom.

This shift marks a decisive reset in the CIO–board relationship.

Boards are no longer persuaded by transformation narratives, pilot success stories, or the volume of technology activity. What they demand instead is proof—proof that digital systems deliver predictable outcomes, operate within defined risk boundaries, and scale without destabilising the enterprise.

As AI becomes embedded in financially material decisions, the CIO's mandate has evolved. Technology leadership is no longer about platforms or roadmaps. It is about decision quality, decision speed, and decision accountability.

When AI moved from insight to influence

By 2025, enterprises realised that AI was no longer just improving efficiency—it was shaping decisions. Predictive systems began guiding inventory movements, pricing adjustments, fraud responses, and investment priorities. Leader-

> "BOARDS TODAY DON'T CARE ABOUT HOW MANY AI MODELS YOU'VE ROLLED OUT! WHAT MATTERS IS WHETHER THE TECHNOLOGY ACTUALLY DRIVES VALUE, AND IF THE DECISIONS IT MAKES CAN BE UNDERSTOOD, EXPLAINED, AND CORRECTED WHEN THEY MISFIRE."
>
> **—Chitti Babu,** Group CIO, Aurobindo Pharmaceuticals

> "THE CIO AGENDA FOR 2026 IS ABOUT SCALING AI RESPONSIBLY, INTEGRATING IT END TO END, AND STRENGTHENING GOVERNANCE WITHOUT STIFLING INNOVATION. CIOS WHO MASTER THIS BALANCE WILL EARN BOARD CONFIDENCE AND DEFINE THEIR ORGANIZATION'S DIGITAL FUTURE."
>
> **—Anant Deshmukh,** CTO & Head of IT, ICICI Prudential AMC

Board-grade metrics that matter in 2026

Technology credibility now depends on measurable business impact. Three metrics are emerging as board-relevant signals of value:

- **Decision Velocity Index:** Measures how quickly the organisation moves from market signal to decisive action. Faster cycles directly support margin protection and competitive advantage.
- **Digital Operating Leverage:** Tracks how agentic and automated workflows scale output without proportional cost increases, freeing talent for higher-value work and improving operating margins.
- **Decision Integrity:** Assesses the reliability of autonomous decisions against expert benchmarks.

"THE INCREASED USE OF AI FOR BUSINESS BRINGS WITH IT SOME NEW RISKS, INCLUDING LACK OF TRANSPARENCY (THE "BLACK BOX" PROBLEM). MANY AI MODELS ARE OPAQUE, MAKING IT DIFFICULT TO INTERPRET HOW THE SYSTEM ARRIVED AT ITS DECISION, WHICH CAN CREATE ACCOUNTABILITY AND COMPLIANCE CHALLENGES."

—Vivek Srivastava,
Country Manager, Fortinet

"TO DELIVER OUTCOMES AT SCALE, CIOS NEED MORE THAN APPROVALS—THEY NEED ALIGNMENT. CLEAR STRATEGIC DIRECTION TO PRIORITIZE OUTCOMES OVER PROJECTS, INVESTMENT DISCIPLINE THAT FUNDS TRANSFORMATION RATHER THAN JUST COST CONTROL, AND, CRITICALLY, SHARED OWNERSHIP OF RISK."

—Premkumar Balasubramanian,
CTO, Hitachi Digital Services

ship teams increasingly relied on machine-generated insights to act faster in volatile markets.

But with influence came exposure.

High-profile failures—from Taco Bell's viral AI drive-thru glitches to global retailers scaling back automated ordering after costly errors—became cautionary signals. Research from MIT showing that only a small fraction of generative AI initiatives delivered measurable revenue impact reinforced board-level scepticism.

The lesson was clear: technology that steers decisions also amplifies risk.

This marked the end of unstructured experimentation. Boards that once encouraged AI adoption began asking harder questions: Can this system be trusted? Can it be explained? Can it be stopped or corrected when it goes wrong?

The end of digital curiosity

Just three years ago, boards were comfortable funding learning journeys—proofs of concept, sandbox pilots, and exploratory AI deployments where value was expected to emerge over time. In 2026, that tolerance has largely vanished.

Across industries, one question now dominates boardroom conversations: Where is the value, and can it be trusted at scale?

"Boards today don't care about how many AI models you've rolled out," says Chitti Babu, Group CIO, Aurobindo Pharmaceuticals. "What matters is whether the technology drives value, and whether the decisions it makes can be understood, explained, and corrected when they misfire."

Analysts tracking board behaviour see the same shift. "Boards are done with transformation storytelling and deeply sceptical of vanity metrics," says Sanchit Vir Gogia, Chief Analyst, Greyhound Research. "They want compact, comparable scorecards that show progress quarter on quarter."

According to Greyhound Research, value measurement has consolidated into four non-negotiables: business impact, efficiency, unit economics, and risk reduction. Increasingly, boards favour recurring operating leverage over one-time wins, seeing it as evidence of structural improvement rather than chance success.

Running through all of this is a deeper issue: trust in data. Boards are questioning whether enterprise data is reliable enough to support faster, higher-stakes decisions. As a

The CIO–board alliance in 2026: Three critical shifts in board-level engagement

Board-level shift	What changes in 2026	What the board must do	Why it matters for CIOs & the enterprise
From Oversight to Co-Ownership of IT Risk	AI-led systems introduce probabilistic outcomes—model drift, agent errors, and unexpected behaviors are inevitable. Treating every failure as an IT lapse discourages innovation.	Act as a co-signer of digital and AI risks; shift conversations from fault-finding to resilience, recovery, and governance-by-design.	Enables CIOs to innovate without becoming defensive, while building organizational muscle for failure containment and rapid recovery.
From Cost Control to Funding Modernization	AI ambition is rising faster than investment in data hygiene, legacy decoupling, and foundational platforms.	Commit capital to modernization; treat infrastructure and data platforms as digital real estate, not discretionary IT spend.	A first-class AI strategy cannot run on second-class data. Sustainable AI value depends on modern, scalable foundations.
From Short-Term ROI Pressure to Strategic Patience	Boards increasingly demand immediate financial returns from digital initiatives, despite transformation being non-linear and structural.	Measure progress through long-term indicators like decision velocity, operational adaptability, and scalability—not pilot vanity metrics.	Protects transformation from premature judgment, allowing CIOs to build enduring capabilities rather than cosmetic wins.

result, data governance has shifted from an IT hygiene exercise to an executive speed issue.

"Measurement itself has become a power shift," Gogia adds. "CIOs who define clear scorecards shape the narrative and gain influence. Those who accept vague metrics remain permanently defensive."

From dashboards to decision leadership

The CIO agenda in 2026 is shaped less by architecture choices and more by governance discipline.

"Leaders no longer want tools that simply assist," says Vijay Sethi, Chairman Mentorkart and Chairman Crafsol Technologies. "They want systems that act autonomously to absorb shocks—rerouting inventory, adjusting pricing, or reducing decision latency before human intervention is required."

This expectation places new demands on CIOs.

First, decision speed with integrity. Boards expect technology to compress the gap between signal, insight, and response—especially in domains such as supply chain disruption, fraud, and pricing volatility. Retrospective dashboards are no longer sufficient.

Second, institutional data trust. Imperfect data is no longer an IT inconvenience; it is an enterprise risk. Boards now expect near-perfect lineage, observability, and auditability, particularly as AI systems take on greater autonomy.

Third, security and compliance as resilience. Cybersecurity discussions have shifted from breach prevention to recovery readiness, provenance, and accountability. With regulations such as India's DPDP Act now in force, regulatory penalties and reputational damage are viewed as existential threats.

"AI is transforming how decisions are made and how value is created," says Vivek Srivastava, Country Manager, India & SAARC, Fortinet. "But model opacity and explainabil-

"DESPITE STRATEGIC ALIGNMENT, DELIVERY REMAINS FRAUGHT WITH TRADE-OFFS. LEGACY SYSTEMS CLASH WITH MODERN PLATFORMS. TECHNOLOGY HAS TO CREATE REAL BUSINESS VALUE, THE ORGANISATION MUST BE READY TO ADOPT IT, AND OUTCOMES MUST BE MEASURABLE."

—Vishal Gupta, Head–IT (India & SAARC), Godrej Consumer Products

"BOARDS NOW EXPECT CLEAR ANSWERS ON RECOVERY TIME, BLAST RADIUS, AND DECISION-MAKING AUTHORITY DURING INCIDENTS—NOT JUST PREVENTION SCORES. THE CONVERSATION IS NOT JUST ABOUT "CAN WE PREVENT BREACHES?" BUT ALSO "CAN WE ABSORB, RECOVER, AND CONTINUE OPERATING WITH MINIMAL VALUE EROSION?"

—Mukesh Rathi, Digital and AI Transformation Advisor and Coach

ity risks are moving rapidly up the governance agenda. Boards now expect AI systems to be interrogable, governable, and defensible."

Finally, boards expect predictable economics. Cloud, SaaS, and AI investments are governed by unit economics, not ideology. FinOps has become board-visible, and selective workload repatriation is increasingly seen as financial maturity, not regression.

Why execution remains hard

Despite strategic alignment, delivery remains fraught with trade-offs. Legacy systems clash with modern platforms. Cultural resistance slows automation. Budgets strain as organisations shift from capex to opex-heavy models.

As a result, CIO portfolios in 2026 are narrower and more deliberate. Low-return initiatives are killed earlier. Programmes that compound value are prioritised.

"Technology has to create real business value, the organisation must be ready to adopt it, and outcomes must be measurable," says Vishal Gupta, Head–IT (India & SAARC), Godrej Consumer Products Limited. "Change management and shared accountability are non-negotiable."

What CIOs expect from boards

If boards expect predictable, AI-driven outcomes, CIOs in turn require a different kind of board engagement.

First, shared risk ownership. In an era of autonomous systems, failures are inevitable. Boards that treat every AI misstep as an IT failure risk stifling innovation and encouraging defensive behaviour.

Second, investment discipline with conviction. There is no world-class AI on a second-class data foundation. CIOs need boards to treat infrastructure and data as digital real estate, not overhead.

Finally, patience for structural change. AI-led transformation compounds over time. Boards that demand immediate ROI from pilots risk undermining long-term competitiveness.

"To deliver outcomes at scale, CIOs need alignment, not just approvals," says Premkumar Balasubramanian, CTO, Hitachi Digital Services. "Risk, cyber resilience, and innovation bets must be co-owned at the board level."

The new partnership

The defining reality of 2026 is stark. CIOs are no longer evaluated on intent, vision, or volume of activity. They are evaluated on decision quality, predictability, and consequence management.

Boards, in turn, are no longer distant approvers of digital ambition. They are co-owners of digital outcomes.

The CIOs who succeed will not be the loudest innovators. They will be the most disciplined operators, leaders who make complex technology behave predictably inside messy organisations. In 2026, technology leadership has become decision leadership. And trust—not budget, architecture, or title—is the true currency of influence. ■

The most underestimated variable remains AI risk

Atanu Pramanic, COO & VP - IT, RPSG Ventures talk about how Indian enterprises are learning to make AI work

By 2026, the business lens on technology has become strikingly consistent, and far less forgiving. Across sectors, enterprises continue to expect three outcomes from technology: secure and resilient applications, sharper customer-centric productivity, and sustained cost and performance optimization. What has changed is not what boards want, but how quickly and how measurably they expect it to show up.

For CIOs, value articulation has therefore become simpler but harder. Profitability improvement, security posture, scalability, and regulatory compliance remain the core scorecard. The tension emerges in execution, where businesses demand faster delivery, lower costs, and selective coverage, forcing technology leaders to make uncomfortable trade-offs without diluting long-term intent.

Cybersecurity, meanwhile, has matured from protection to enterprise resilience, shaped by regulatory pressure and recovery accountability. Cloud economics are also under sharper scrutiny, with repatriation and hybrid models signalling financial realism rather than regression.

The most underestimated variable remains AI risk. Without strong guardrails, especially in PII-heavy sectors, its downside could eclipse its promise. In this environment, disciplined investment and shared risk ownership between boards, CIOs, and CISOs are no longer optional, they are prerequisites for trust. ■

"ANY TECHNOLOGY THAT CAN HALT BUSINESS TRANSACTIONS IS CONSIDERED AN ENTERPRISE RISK. WHILE BUSINESS IS THE OWNER OF THE RISK, CISO IS THE SOLUTION ARCHITECT/GATEKEEPER; CIO IS THE EXECUTOR AND MANAGES OPERATIONS. ALL THREE SHOULD WORK IN TANDEM TO ACHIEVE THE EXPECTED OUTCOME."

What metrics matter in 2026

Sanchit Vir Gogia, Chief Analyst, Greyhound Research highlights Technology leadership has become decision leadership

Greyhound Research finds that boards in 2026 have decisively rejected transformation storytelling and vanity metrics. What they now demand are compact, comparable scorecards that demonstrate clear quarter-on-quarter progress. Value, in boardrooms, has consolidated into four non-negotiable buckets:

- **Business impact:** Revenue influence, conversion gains, retention, and customer experience outcomes where attribution is credible.
- **Efficiency:** Cycle-time reduction, automation depth, throughput per team, and the elimination of manual rework.
- **Unit economics:** Cost per transaction or workload, alongside clear visibility into cloud and software spend.
- **Risk reduction:** Demonstrable cyber resilience, recovery readiness, and audit outcomes.

The dominant shift is outcome accountability replacing ambition as the primary success filter for CIOs. Boards are no longer persuaded by roadmaps, pilots, or architectural elegance. They care about what scales safely, withstands audit and scrutiny, and produces repeatable operating leverage. AI has moved from fascination to controllability, where traceability, data lineage, and decision ownership matter more than model sophistication.

"BOARDS ARE DONE WITH TRANSFORMATION STORYTELLING AND DEEPLY SCEPTICAL OF VANITY METRICS."

Boards increasingly favour recurring operating leverage over one-time wins, signalling execution discipline rather than luck. Data trust has emerged as another inflection point: can executives rely on enterprise data to make faster decisions? This reframes data governance as a speed enabler, not an IT hygiene exercise.

In 2026, CIOs are not judged on intent, vision, or activity volume—but on decision quality, predictability, and consequence management. Technology leadership has become decision leadership. Trust, not budget or title, is what now drives influence.

Failure is no longer about experimentation or course correction. It is about scaling without controls, surprising the board, or allowing complexity to compound unchecked. The top CIOs of 2026 will not be the flashiest innovators—they will be disciplined operators who deliver the future safely, measurably, and profitably. ■

Why outcome discipline has replaced transformation optimism

Sendil Kumar Venkatesan, Chief Technology Officer, Shriram Capital weighs on how CIOs, demonstrate value to the board

By 2026, enterprise expectations from technology have become sharper, more pragmatic, and far less forgiving. Businesses now demand outcomes that are directly measurable: trusted data, resilient security and compliance, faster turnaround times, AI-driven insights, and hybrid cloud architectures that balance flexibility with control. The shift over the past three years is unmistakable. What began as broad digitisation has evolved into AI-led automation and operational resilience. Cost optimization has given way to value creation and risk mitigation, while cloud-first enthusiasm has matured into cloud-smart hybrid strategies governed by FinOps discipline.

For CIOs, demonstrating value to the board is no longer about technology adoption—it is about business impact. The metrics that matter today are tightly aligned with enterprise priorities: reduced turnaround times for critical processes, automation-driven efficiency at the L1 layer, clear cost-to-value ratios on digital and AI investments, measurable cyber resilience and compliance posture, and customer experience indicators such as NPS and digital adoption. As a result, CIO dashboards increasingly speak the language of the business, not IT.

"RISKS LIKE DATA PRIVACY, AI MISUSE, AND CLOUD OVERSPEND ARE TREATED AS ENTERPRISE RISKS, REQUIRING SHARED GOVERNANCE BETWEEN CIOS, CISOS, AND BUSINESS LEADERS."

Execution, however, is where ambition meets reality. When technology strategy mirrors business workflows, outcomes are easier to deliver. The friction emerges in integration complexity between legacy systems and modern platforms, cultural resistance to automation and AI, and budget trade-offs as organisations shift from Capex-heavy models to Opex-driven SaaS ecosystems. ■

Why boards reset from oversight to partnership

Vijay Sethi, Chairman, Mentorkart and Crafsol Technologies, talks about why boards now look for business-linked outcomes

Having navigated multiple technology cycles over several decades, I have learned that every phase of hype eventually collides with reality. In 2026, that collision is unmistakable. The honeymoon phase of digital experimentation—the era of flashy pilots and "cool AI POCs"—is over. Boards and CEOs are now asking a far more uncomfortable question: where is the value?

Just three years ago, amid the early excitement around generative AI, leaders were content to fund learning journeys. Today, curiosity has been replaced by a demand for what I call industrialised intelligence. Enterprises are no longer looking for assistive tools; they want technology that operates as an autonomous layer—one that absorbs shocks, reduces decision latency, and protects margins in real time. This shift is evident in the move from dashboards to decision intelligence, where systems don't merely report what happened but recommend or execute pre-validated actions. Leaders are done with hindsight; they want foresight with accountability.

Cybersecurity is shifting from protection to provenance. In an age of deepfakes, poisoned data, and autonomous decisions, boards want assurance that machine-driven actions are authentic, auditable, and compliant. With regulations like the DPDP Act now active, fines and reputational damage have become existential risks.

Accordingly, CIO value is no longer measured by uptime or IT spend alone. Boards now look for business-linked outcomes such as faster decisions, digital leverage, and decision integrity. When AI-driven decisions are demonstrably reliable and comparable to human expertise, technology becomes a strategic asset rather than a cost. ■

"IN 2026, THE BOARD MUST BE THE CIO'S MOST IMPORTANT ALLY. CIOS DO NOT NEED THE BOARD TO GRASP TECHNICAL NUANCES; THEY NEED IT TO ALIGN WITH THE DIGITAL STRATEGY AND FULLY UNDERSTAND THE ECONOMIC CONSEQUENCES OF IT DECISIONS."

What top IT firms' earnings signal about the future of IT

Companies are no longer spending on tech just to increase volume. Now, the focus is on real value

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

The latest quarterly results from TCS, Infosys, and HCLTech — three of India's top IT services companies— show more than just their performance. They reveal how enterprise tech demand is shifting and what CIOs should prepare for. The key message? Companies are no longer spending on tech just to increase volume. Now, the focus is on real value, better efficiency, and accountability.

Enterprise spending is still happening, but companies are being more careful. Infosys increased its FY26 guidance to 3.0% to 3.5% and

reported $4.8 billion in major deal wins, showing that decisions are being made but with more caution. TCS grew revenue by 4.87% year over year to Rs. 67,087 crore, highlighting that core IT remains a priority. HCLTech saw 13.3% year-over-year revenue growth to Rs 33,872 crore and $3,006 million in new deals, highlighting that budgets are being allocated to engineering changes, platforms, and longer, measurable commitments.

Demand remains steady, but the rules have changed

Infosys raised its FY26 guidance, suggesting deals are moving faster and that projects that were paused are back on track. TCS kept revenue humming along nicely at 4.87% YoY growth, reminding us that basic IT support is still a must, even when the economy feels shaky. HCLTech grew stronger than expected, with 13.3% YoY revenue growth, thanks to a push into engineering, platforms, and big-picture changes rather than flashy one-off digital ideas.

Budgets are available, but they are only being spent on projects that clearly benefit the business, not on risky experiments.

Service providers are absorbing the costs, which gives buyers more leverage

All three companies saw profits decline due to compliance and fixed costs, not because clients reduced spending. TCS's profit after tax fell 13.92% year over year to Rs 10,657 crore, partly because of Rs. 4,480 crore in exceptional charges. Notably, there were no major price increases or additional costs passed on to customers. They continue to invest in AI and automation to stay competitive.

This situation puts outsourcing partners at a disadvantage,

These results show a subtle shift. The industry is moving away from large, ongoing transformation projects toward more focused projects with clear milestones.

allowing enterprises to negotiate better deals focused on productivity, automation, and results-based pricing. Currently, buyers have the advantage.

AI is now expected, not just a bonus

AI came up a lot in their discussions, but in a grounded way. AI was mentioned frequently in their earning calls, but in a practical way. They are including it in regular contracts to improve speed and reduce costs, rather than offering it as an extra feature. The key questions for businesses are: Where exactly are those productivity boosts showing up? How do they turn into real ROI? And who gets to keep most of the savings, the service provider or your team?

Deals are becoming more innovative and flexible

These results show a subtle shift. The industry is moving away from large, ongoing transformation projects toward more focused projects with clear milestones. There is also a greater emphasis on managed services and platforms. HCLTech's $3,006 million in new deal wins, up 43.5% year over year, highlights this preference for structured, measurable work.

Enterprises should review a few key areas:

- How much do you rely on a single provider?
- Do your contracts offer flexibility and easy exit options?
- Are you locked into platforms, or are you prepared for collaborative innovation?

Talent has become a key topic in boardroom discussions

Looking deeper into the numbers, talent strategies are changing quickly: hiring is slowing, reskilling is increasing, and AI tools are being used to fill gaps.

For enterprises, this means smaller but highly skilled teams managing your work, increased risk if key people leave, and service providers competing based on talent quality instead of team size. Focus on their excellent skills, industry know-how, and their readiness for AI.

What should IT leaders do now?

Based on these earnings, here is a simple plan:

- Update your RFPs to require clear outcomes, evidence of productivity, and shared value.
- Request full details on how AI savings are calculated and shared.
- Strengthen relationships with a few key partners instead of working with many at once.
- Prepare for flat IT budgets while business expectations remain high.
- Align your IT plans directly with business goals, rather than following the latest technology trends.

The Bottom Line

These leading Indian service providers show that IT services are now about delivering results, not just expanding. They are adapting by absorbing costs and fully embracing AI. CIOs who increase oversight, focus on real outcomes, and choose partners carefully will gain a significant advantage. ■

How enterprises are learning to make AI work at scale

At the CIO&Leader Studio Talk during the HPE Executive Summit, senior technology leaders shared grounded, experience-led insights on what it truly takes to move AI from pilots to production

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

Artificial intelligence has moved decisively beyond experimentation in Indian enterprises. The real challenge today is not whether AI can work, but how it can be scaled responsibly without runaway costs, fragile governance, or unintended workforce disruption. .

This concern gained clarity during a CIO&Leader Studio Talk at the HPE Executive Summit, where senior technology leaders shared grounded, experience-led insights on what it truly takes to move AI from pilots to production.

Focus matters more than speed

Deepak Bhosale, Associate Vice President – IT, Asian Paints' experience reflects a broader industry reality. AI technologies are evolving at breakneck speed, with newer and better models emerging every quarter. While this creates opportunity, it also introduces instability. Enterprises often find themselves midway through implementation when a more powerful model appears, forcing difficult trade-offs between continuity and competitiveness.

"AI pilots excite everyone, but real discipline begins when you productionise. The key is not doing a hundred AI projects but choosing a few high-impact ones and going deep, with a clear eye on value and cost." ~ Deepak Bhosale

The bigger challenge, however, arrives during production. Cloud usage, prompt volumes, and

user adoption drive costs sharply upward, challenging traditional ROI assumptions. The lesson, according to the panel, is clear: AI scale demands prioritisation. Depth matters more than breadth, and impact matters more than experimentation for its own sake.

The business case comes first in AI

Ashish Desai, CIO, Aditya Birla Group - Global Textiles Business believes that successful AI adoption starts with business clarity, not technology choice. AI use cases must be identified based on what truly matters to the business, as priorities differ across industries. Instead of solving isolated problems, organisations should design AI initiatives around end-to-end processes that integrate multiple systems and data sources.

"AI is not really about the technology; it is about what the business wants to achieve, and that will vary from industry to industry. The real challenge is identifying the use case that truly makes a difference." ~ Ashish Desai

Real value emerges when AI connects operations such as manufacturing, utilities, IoT, ERP, and supply chains into a unified workflow. Clear problem definition and outcome articulation are critical technology already exists, but integration and intent determine success.

Infrastructure is silent enabler of AI outcomes

While strategy and governance dominate most AI conversations, Rajesh Garg, President & Group CIO, Yotta Infrastructure Solutions, brought attention to a less visible but decisive factor: infrastructure.

"AI outcomes depend on infrastructure readiness." Without scalable, high-performance, low-latency systems, even the best AI use cases cannot deliver real value." ~ Rajesh Garg

As enterprises adopt large language models and GPU-intensive workloads, the demands on infrastructure have escalated dramatically. Training models, serving real-time inference, and meeting ultra-low latency expectations require architectures built for scale from day one. In this environment, infrastructure is no longer a back-end concern; it is a strategic differentiator.

Taking accountability while redesigning AI

Ramesh Narayanaswamy, CTO, Aditya Birla Capital Limited, highlighted that while enterprises have made significant progress in organising and using data over the last five to six years, data strategy remains an ongoing journey, especially in organisations shaped by mergers and acquisitions, where complexity is inevitable. However, he stressed that the bigger challenge lies in workforce transformation.

"AI is not just changing technology; it is changing organisational design. If we eliminate entry-level work without rethinking career paths, we risk creating a talent vacuum in the future." ~ Ramesh Narayanaswamy

As AI scales, it will fundamentally reshape organisation design, not just automate tasks. Entry-level roles are increasingly being absorbed by AI, creating the risk of future talent gaps if career pathways are not rethought. Romesh also pointed out that traditional annual budgeting and ROI models are poorly suited to AI's fast, project-driven nature, calling for more flexible approaches to skills, roles, and value measurement.

A Measured Path Forward

The collective message from the panel was clear and reassuring. Scaling AI is not about chasing every new model or racing competitors. It is about balance—between ambition and economics, experimentation and governance, automation and human growth.

Enterprises that align infrastructure readiness, disciplined use-case selection, shared accountability, and workforce evolution will be best positioned to turn AI into sustained business value. As the leaders concluded, the future of AI belongs not to the fastest adopters, but to the most thoughtful ones. ■

Why enterprise decision-making is entering the age of autonomous AI

Agentic AI enables enterprises to move AI from passive recommendations to accountable, goal-driven action

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

As we stand at the threshold of a new era, the conversation in the tech world is shifting from mere automation to true autonomy. At the recent HP Executive Summit, senior technology leaders gathered to unravel how Agentic AI, artificial intelligence that can reason and act, is fundamentally reshaping the enterprise landscape.

The Goal-Seek Paradigm: Reasoning Beyond the Script

Aashish Kshetry, Vice President of Supply Chain at Asian Paints, views the evolution of agentic AI as a move beyond traditional chatbots toward a "goal-seek paradigm". In this future, agents do not just follow a script; they can reason and act on a user's behalf. Perhaps most significantly, these agents will be able to interface with one another, working in concert to deliver complex results. To ensure this power remains a force for good, Kshetri emphasises the need for organizational guardrails that anchor AI in domain-specific knowledge, preventing the "hallucinations" often found in broad, internet-trained models.

The Infrastructure of Intelligent Automation

For LB Sharma, General Manager IT at BPCL, the arrival of agentic AI provides a clear direction for intelligent automation, filling a gap that has existed in the industry for years. However, he warns that moving from recommendation to autonomous action requires a robust backend infrastructure. To scale effectively, organizations must ensure their network and end-user computing can handle local command processing without lag. Sharma advocates a "start small" approach, prioritizing thorough validation in sensitive areas such as finance and legal to ensure the AI's output never compromises organizational standards.

Human Intelligence as the Ethical Compass

Pradipta Patro, Head of Cybersecurity and IT Platform at KEC International, brings a critical perspective on trust and security. While agentic AI can revolutionize fields like pharmaceutical research and cybersecurity, detecting incidents and behavioral anomalies faster than ever, it cannot function in a vacuum. Patro argues that human intelligence must remain a central factor, as 100% reliance on AI is not yet feasible. He highlights that the industry narrative is now being shaped by AI governance and ethical frameworks, such as ISO 42001 and NIST, to prevent a "complete ecosystem collapse" from misconfigurations or compromised AI.

Critical Inputs Shaping the Industry Narrative

The industry is moving toward a more nuanced understanding of AI's value, defined by several critical inputs:

- Defining Success Through New Metrics: Organizations are looking beyond simple ROI to measure productivity gains, 24/7 availability, and the minimization of risk through internal control systems that agents can monitor.
- The Transition from Theoretical to Tangible: We are seeing a shift from "hazy decision making" to procedural knowledge, where AI handles internal policies before being exposed to end consumers.
- Governance as a Foundation: With regulations such as India's DPDP Act and emerging global AI standards, responsible and ethical AI is becoming a mandatory operational requirement rather than an optional feature.

An Analogy for the Future: Think of Agentic AI not as a replacement for the workforce, but as a highly skilled co-pilot. Much like an aircraft's autopilot can handle complex navigation while communicating with other systems, it still requires a human captain to set the destination, oversee the journey, and take the controls when the weather becomes unpredictable. ■

Vishal Gupta
Head – IT, GCPL

Digital is not a parallel agenda; it is embedded in the DNA of the organisation

Vishal Gupta, Head – IT, GCPL, shares his vision for shaping an intelligent, data-driven enterprise

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

As Godrej Consumer Products Limited (GCPL) sharpens its ambition to become an intelligent, data-led enterprise, technology has moved from the back office to the very heart of business strategy.

In a recent interaction with Jatinder Singh, Editor, CIO&Leader, Vishal Gupta, Head – IT, Business Transformation and Digital (India & SAARC) at GCPL, outlines how the multi-billion-dollar FMCG company, with a significant global footprint spanning 85+ countries and leading positions across home and personal care categories, is re-architecting its digital core, embedding data and AI into everyday decision-making, and scaling technology-led execution across sales, supply chain, manufacturing, and finance.

Vishal also shares how GCPL is moving decisively from data lakes to decision impact, balancing speed with prudence in emerging technologies such as agentic AI, and building a resilient, secure digital foundation to fuel growth across complex, diverse markets. Excerpts from the interview.

CIO&Leader: How is GCPL's digital transformation strategy shaping business outcomes, and what tangible benefits have you observed so far?

VISHAL GUPTA: Our digital transformation strategy is focused on three pillars: modernising and simplifying our digital core, leveraging data and AI to make better decisions, and digitising processes to unlock speed and efficiency. As these capabilities mature, we are seeing very tangible business outcomes.

Digital core forms the bedrock of the organisation, and we have accelerated both modernisation and simplification of the core over the last few years. The journey began with migrating to Azure, followed by a seamless upgrade to SAP S/4HANA. Subsequently, we migrated our Africa business to SAP, enabling a single, integrated, enterprise-wide digital backbone. We are also modernising our data platform and standardising our secondary sales systems globally.

All these measures have strengthened resilience, enabled us to scale faster while maintaining business continuity and also reduced tech debt.

In the digitisation of processes, we do not view technology as a set of tools but rather as a strategic enabler of business outcomes that touches every part of the value

chain. It has delivered benefits, including improved field force productivity, enhanced supply chain efficiency, and redirected organisational bandwidth from routine tasks to value-adding activities. For instance, our distributor replenishment orders for 1500+ distributors are all system-generated, with no manual intervention, ensuring high customer fill rates, adherence to inventory norms, and freeing up sales bandwidth.

Our focus on Data and AI is enabling an intelligent enterprise. Data and algorithms are driving decision-making at scale and with greater agility than ever before. For example, our 3000+ strong field force, servicing a million-plus outlets, is empowered with real-time data, which is improving agility and precision in the market. High-impact decisions, such as media planning, pricing and promotions, sourcing, etc., are all data-driven and deliver tangible P&L impact.

Overall, our digital transformation strategy aligns with our business strategy of radical simplification, providing fuel for growth and delivering tangible benefits through increased productivity, better decision-making, improved customer experience, and measurable contributions to business growth. Digital is not a parallel agenda; it is embedded in the organisation's DNA.

CIO&Leader: How are digital tools transforming GCPL's operations, from sales to supply chain, in diverse markets?

VISHAL GUPTA: As we embarked on reimagining our digital transformation journey a few years back, the fundamental principle we adopted was that the transformation needs to be broad-based and should be deeply embedded in all the functions of the organisation.

For example, in Sales, we are leveraging technology extensively to serve our consumers better, regardless of the channel or platform they use to buy our products.

In General Trade, we have a field force of 3,000+ serving a million-plus retail outlets. Technology is not an option but a necessity to drive sharper last-mile execution. Let me talk about three specific areas of digital interventions.

We have geo-tagged our entire outlet universe, which has enabled scientific route planning and enabled us to identify white spaces and micro-market opportunities for distribution expansion and right assortment. Secondly, we have implemented a sales control tower that provides real-time performance visibility and automated nudges to drive immediate corrective actions. We also use predictive analytics to ensure the right assortment in every outlet, with the right trade discounts, to maximise throughput/outlet. All of these measures have helped improve productivity, increase outlet coverage and revenue/DSR.

India has a large and diverse rural market with lakhs of villages. The role of technology here is to help drive profitable rural expansion. We have leveraged data and technology to identify and prioritise villages based on potential, optimise territory design, and determine the right sub-stockist locations to service these villages.

In alternate channels, we leverage technology to drive discoverability, availability and offtakes. In modern trade, our merchandisers are enabled through an AI-based image recognition tool to drive in-store execution. Similarly, in e-commerce, we use data and analytics to monitor the digital shelf and also improve the effectiveness of performance marketing spends.

In the Supply chain, we are

"We see agentic AI and autonomous tools as the next leap, adopted thoughtfully with humans in the loop."

GCPL: Technology-led initiatives across functions	
Focus area	**Key outcome**
Digital core modernization	Simplifying and modernizing core systems for scalable enterprise operations.
Data & AI for decisions	Data and algorithms drive decisions, improving speed and P&L.
Sales tech & field digitization	Geo-tagged outlets, predictive analytics, smarter route and assortment planning.
Supply chain & manufacturing Digitization	IoT, automation, and advanced planning improve efficiency and reliability.
Finance & support function Automation	RPA and analytics automate routine tasks, enabling strategic focus.
Agentic AI & autonomous tools	Human-in-loop AI agents drive scalable, intelligent process automation.
Media planning & marketing Analytics	Data-driven planning and AI optimize media spend and campaigns.
Cybersecurity & data protection	Strengthening zero-trust security, privacy, and compliance across operations.

accelerating our efforts to digitise the entire value chain to drive best-in-class customer fill rates, reduce inventory days, and lower supply chain costs. We are also implementing an advanced supply chain planning platform that will enable integrated end-to-end demand, production, and distribution planning. Our ambition is to move towards a no-touch planning system and management by exceptions.

We are also adopting Industry 4.0 solutions, which include IoT sensors, energy monitoring systems, vision systems for quality and safety, and predictive maintenance. These technologies will enable improved OEE, reduce downtime, and enhance safety.

Our digitisation journey is not limited to line functions like sales or supply chain, but also includes support functions. For example, in finance, a unified data and analytics platform ensures finance leaders have accurate, real-time visibility into business performance. We have automated routine tasks such as reconciliations, reporting, and invoice processing through workflow tools and RPA, enabling our teams to focus on more strategic work.

These are a few examples of how, at GCPL, we are embedding technology across the organisation and unlocking value through faster decision-making, improved efficiency, and higher productivity.

CIO&Leader: How do you navigate technology decisions and change management as a CIO?

VISHAL GUPTA: AI, cloud, and automation are evolving faster than ever. The challenge isn't just adopting them quickly; it's adopting them wisely. We follow three simple principles: Relevance, Readiness, and Results. Technology has to create real business value, have the team on board, and actually make a difference in growth, efficiency, and customer experience.

Change management is fundamental to any technology initiative. Before we embark on any transformation, we carefully assess not just the technical aspects but also the organisation's preparedness to absorb and sustain change. Every transformation is driven in close partnership with the business. Project charters are co-created with business leaders, outcomes are clearly defined upfront, and accountability is shared. This ensures strong organisational buy-in and alignment from the very beginning.

In addition to the above challenges, Cybersecurity remains a top focus. Threat landscapes are becoming more sophisticated, and as digital adoption increases, so does our risk surface. We are strengthening our zero-trust architecture, investing in real-time monitoring, and embedding security into every layer of our ecosystem. But beyond tools, we're also building a strong security culture, because employees are our first line of defence.

The above challenges are real, but we are approaching them with the right strategy, governance, and culture shifts so that our transformation journey is effective and sustainable.

CIO&Leader: Many companies have data lakes, but few achieve real decision impact. How has GCPL moved from data to predictive, prescriptive decision-making at scale?

VISHAL GUPTA: Our digital investments have shifted deliberately toward building insight-rich, AI-first organizations. At the heart of this is our enterprise data lake on Azure, consolidating data from sales, marketing, operations, finance, and external sources into a single source of truth. This powers predictive and prescriptive analyt-

ics across the value chain.

For example, supply planning teams now use machine learning models that dynamically incorporate seasonality, price changes, promotions, weather, and competitive intensity, significantly improving forecast accuracy.

AI solutions are widely deployed to sharpen sales execution across general and modern trade. Route optimization, assortment recommendations, and AI-based monitoring of physical and digital shelves ensure the right products, at the right price, in the right channels.

We also leverage data and AI extensively in media planning, pricing, promotions, and sourcing decisions. India's heterogeneous media market, with countless digital and print channels, has seen media planning transformed by MASH, our in-house platform that optimizes media spend, reduces external dependencies, and enables agile, business-aligned decisions.

Pricing and promotion decisions are algorithm-driven, modeling impact on volume and market share while maintaining profitability guardrails. Sourcing decisions consider commodity prices, logistics costs, and capacity constraints to optimize total delivered cost.

By integrating a cloud-based data lake with AI platforms, we are creating a unified ecosystem where data and intelligence drive business decisions from sourcing to sales execution.

CIO&Leader: How is GCPL exploring Agentic AI and autonomous tools, and could 2026 be their breakthrough year?

VISHAL GUPTA: At GCPL, we see agentic AI and autonomous decision-making tools as the next major leap in unlocking speed, efficiency and scalability. Our approach is to adopt these technologies in a thoughtful and controlled manner with human-in-the-loop.

"Before we embark on any transformation, we carefully assess not just the technical aspects but also the organisation's preparedness to absorb and sustain change."

There are use cases at different stages of evaluation. The use of autonomous agents for end-to-end process orchestration, rather than traditional RPA-based automations, can unlock efficiencies at a massive scale. For example, an AI sales agent can fetch outlet order history, demand forecasts, and distributor inventory, and autonomously initiate a voice/chat conversation with a retailer to place a replenishment order and close the loop by integrating the order with the DMS system.

Agentic AI systems can also augment traditional ML models for demand forecasting, sourcing, and pricing decisions, making them more agile and responsive to changes. Another use case is agentic co-pilots, which act as intelligent assistants that can surface insights, improve decision-making quality, and enable faster responsiveness to shifts in consumer preferences, category trends, or demand patterns.

AI agents can also autonomously monitor the effectiveness of digital media buying or performance marketing spends on E-commerce platforms and recommend corrective actions.

But as we explore the use of agentic and autonomous systems, we are conscious that governance is paramount. There needs to be guardrails around responsible and ethical AI, data quality, data protection and privacy to ensure trust and reliability.

CIO&Leader: Looking ahead, what technology areas will drive GCPL's growth, efficiency, and innovation in the next 2–3 years?

VISHAL GUPTA: While we have taken significant leaps in our digital transformation journey over the last few years, we firmly believe the most impactful years are ahead of us.

Looking ahead, our key technology focus areas fall into five broad themes:

- **First, data and AI:** We aim to accelerate the adoption of Generative AI to augment traditional ML models across demand forecasting, pricing, and market execution. We will also be expanding the use of AI in product innovation, consumer and market research and content generation.
- **Second, automation at scale:** Agentic AI and autonomous systems hold great potential to scale automation and unlock efficiencies.
- **Third, sales execution excellence:** We continue to invest in sales tech and scale digital platforms, especially in rural and emerging channels like Q commerce.
- **Fourth, a digitally enabled supply chain and manufacturing footprint:** Industry 4.0 capabilities, digital control towers, and innovative planning tools are critical, especially as we scale new greenfield plants.

Finally, Data Protection and Privacy: As digital adoption increases, we are strengthening cybersecurity to ensure trust, compliance, and business continuity. We are also doubling down on controls for how we acquire, process, store, and retain PII data. ■

Reggie Townsend
Vice President of the Data Ethics Practice at SAS

The greatest risk with Gen AI isn't the tech, its misplaced trust

Reggie Townsend, Vice President of the Data Ethics Practice, SAS on why governance must keep pace with GenAI adoption

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

As enterprises race to operationalize generative AI, trust has emerged as both a catalyst and a contradiction. While organizations publicly express confidence in AI-driven systems, investments in governance, ethics, and accountability often lag behind. This widening trust gap raises uncomfortable questions about whether enthusiasm for AI is outpacing responsibility.

In a recent interaction, Jatinder Singh, Editor, CIO&Leader, speaks with Reggie Townsend, Vice President of the Data Ethics Practice at SAS, to understand why this disconnect exists—and what leaders must do to close it. Townsend offers a detailed perspective on market pressures, misplaced trust in generative AI, and the critical role of governance as an enabler rather than an obstacle to innovation. From trustworthy AI frameworks and model transparency to India's evolving regulatory landscape and the Global South's opportunity to shape a more equitable AI future, the conversation explores how organizations can move from AI ambition to accountable action without losing momentum. Excerpts from the interview.

CIO&Leader: Industry data shows a significant trust gap, while almost 80% of organizations claim full trust in AI, less than half invest in governance or ethics. How do you explain this discrepancy? Does it indicate superficial corporate enthusiasm without real accountability?

REGGIE TOWNSEND: I don't believe there's a calculated effort to move ahead with GenAI in a reckless manner. Market pressure is driving much of this, along with the fear of missing out on GenAI's perceived immense value. As the report points out, a more human-like interface encourages engagement and increases trust. As a result, in the rush to get on the bandwagon, more structural governance considerations can become an afterthought. Again, I don't believe there's a desire to act irresponsibly—people simply don't want to risk being left behind.

CIO&Leader: Generative AI is trusted more than traditional AI despite being less understood and more unpredictable. How can SAS help prevent real-world harm from misplaced trust in GenAI?

REGGIE TOWNSEND: We aren't training GenAI models. We are more likely to show up in applications built on the outputs of foundational GenAI models, and that's where we can make a difference in trustworthy AI deployment. Potential harms from GenAI are more likely to originate at the foundation-model level, where bias and

hallucinations remain key concerns. Our responsibility is to identify and mitigate risks and harms where we sit in the stack.

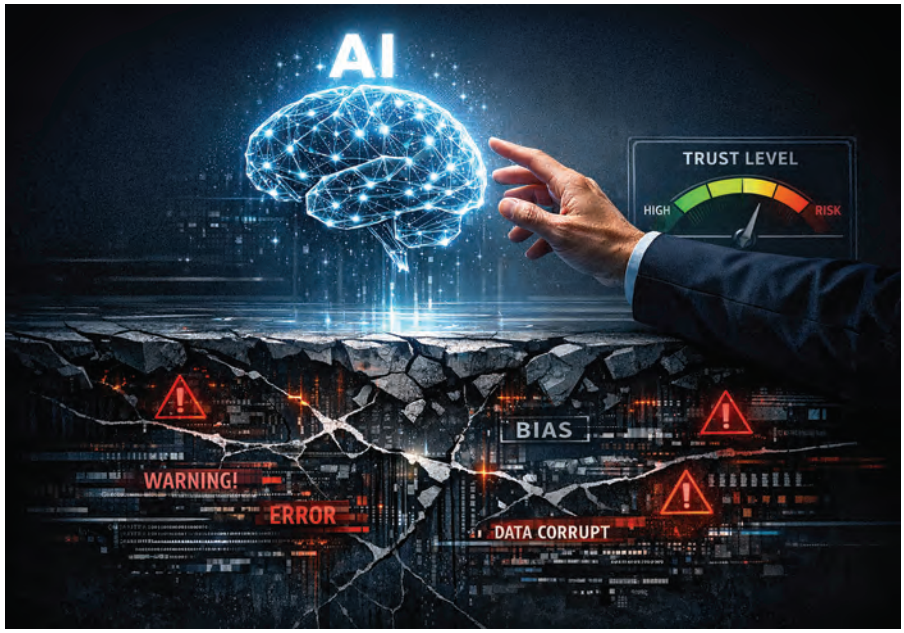
We have trustworthy AI capabilities built into our data and AI platform, SAS Viya. These include bias detection, explainability, decision auditability, model monitoring, governance, and accountability. We also offer model cards that provide users with a clear, comprehensive, and standardized overview of an AI model's components. Autogenerated model cards offer an easy-to-use framework for assessing model performance and help businesses and developers streamline model evaluation by improving transparency and insight—supporting more informed and ethical choices.

Additionally, SAS will soon launch a unified, holistic AI governance solution capable of aggregating, orchestrating, and monitoring AI systems, models, and agents. Designed for executives but practical enough for data scientists, this offering will help align AI with policies, improve operational efficiency, and enable organizations to navigate their AI journeys with confidence.

While we may not be able to influence the quality of foundation models themselves, we believe we can make a meaningful difference in how their outputs influence decisions.

CIO&Leader: Many organizations lack fundamental AI skills and data infrastructure. How realistic is it to expect them to implement "trustworthy AI" frameworks without a broader industry-wide overhaul of talent and technology?

REGGIE TOWNSEND: Implementing frameworks to ensure AI is built and deployed responsibly doesn't require an industry-wide overhaul, though some sectors will experience more change than others.



"Harms caused by AI can quickly erode that trust. The strongest defence against this is an ethical and responsible approach to AI."

The proliferation of AI doesn't mean everyone needs to become a developer or researcher. There is, however, a baseline level of AI literacy that everyone should have to understand the risks and rewards of the technology and how it shows up in daily life. While GenAI lowers the barrier to entry, the most critical skill becomes the ability to interrogate outputs and responsibly integrate them into decision-making.

CIO&Leader: Some studies link ethics investment to higher ROI, but critics argue this may simply reflect better-funded companies being more ethical, rather than a causal relationship. How do you demonstrate that ethics investments truly drive financial returns?

REGGIE TOWNSEND: The study shows that companies focused on improving customer experience, expanding market share, and strengthening business resilience report significantly higher returns than those focused on cost reduction alone. Regardless of causality, enhanced relationships, expanded product capabilities that address broader market segments, and reimagined processes that support employees all qualitatively improve trust and engagement.

Numerous studies, including those from Edelman, confirm that people are more likely to buy from brands they trust. Harms caused by AI can quickly erode that trust. The strongest defense against this is an ethical and responsible approach to AI.

At SAS, we talk about having a "duty to care." That means doing the right thing not because of a hoped-for outcome, but because it's in the best interest of humanity. If that leads to increased revenue, that's a positive outcome—but it shouldn't be the guiding objective of ethical behavior.

CIO&Leader: With AI ecosystems becoming fragmented—open-source models, proprietary systems, and plug-and-play tools—how does SAS ensure unified and enforceable ethical standards across diverse technologies and geographies?

REGGIE TOWNSEND: As I mentioned earlier, SAS's position in the AI stack doesn't allow us to enforce standards beyond our realm of influence. Additionally, what constitutes "ethical AI" can vary depending on cultural context and local regulations. What we can do is help customers deploy AI responsibly through our technology and 50 years of accumulated experience.

We offer a robust AI governance portfolio that helps organizations assess their governance maturity and identify the steps needed to move forward. Model cards are already available to support ongoing evaluation, and our upcoming AI governance solution will give leaders greater visibility into AI usage across their organizations.

Regardless of industry or geography, our goal is to enable leaders to comply with both local laws and internal policies. Organizations can also look to risk-based frameworks such as the EU AI Act. If they are prepared to meet the most stringent regulations, they are better positioned for whatever may come next.

CIO&Leader: With evolving AI and data privacy regulations in India, how is SAS positioning itself to ensure compliance while promoting innovation? Can you share partnerships or initiatives in India to co-create AI solutions or develop ecosystem skills?

REGGIE TOWNSEND: As a company with 50 years of experience, we've witnessed disruptive technologies emerge alongside the regulations designed to govern them. We are accustomed to working across geographies with diverse regulatory requirements and have actively contributed to AI policy and legislative discussions worldwide.

Regardless of industry or geography, our goal is to enable leaders to comply with both local laws and internal policies.

We are confident that SAS is well-positioned not only to comply with Indian regulations but also to help our customers do the same. SAS is a proud member of the Coalition for Responsible Evolution of AI (CoRE-AI), where our global expertise supports both India's leadership and the global advancement of responsible AI development. We are also looking forward to participating in India's 2026 AI Impact Summit.

More broadly, SAS is collaborating with the Commonwealth Secretariat and the Commonwealth AI Consortium to help build a more diverse global AI workforce. Through donations of software, computing capacity, and training, we are enabling higher-education students across Commonwealth countries to learn not only how to use AI, but how to use it responsibly.

CIO&Leader: Looking ahead, how does SAS balance rapid AI deployment with ethical governance without stifling innovation, and what is its vision for responsible generative AI adoption in India over the next three to five years?

REGGIE TOWNSEND: It's important not to frame this as governance versus innovation. Governance is an enabler of innovation. Over time, I hope the conversation evolves from "responsible and trusted AI" to simply "AI"—with trust implicitly built in. We're not there yet, but that should be the goal.

The global AI landscape today reflects a stark divide. Development, infrastructure, and computing resources are concentrated in the Global North, while the Global South is often underrepresented in training data and language models. As a result, northern biases permeate AI systems, and many southern languages remain absent. If left unaddressed, this gap could widen.

However, this also presents an opportunity. Second-mover adoption can be a strategic advantage. Rather than catching up, the Global South can forge its own path—shaping AI around equity, sustainability, workforce development, and resilience. With deliberate choices today, technology can drive shared prosperity instead of reinforcing dependency on northern providers.

I also want to see AI play a stronger role in accessibility. A core principle of responsible AI is that everyone should benefit. I hope to see greater adoption of multimodal capabilities that accommodate not only physical differences but cognitive ones as well. Neurodivergent individuals are already reporting greater satisfaction with GenAI tools—such as note-takers, schedule assistants, and document readers—that help them adapt to work environments not designed with them in mind.

At the same time, as workplaces increasingly rely on GenAI, we must consider how to avoid unhealthy dependencies. The same technology that supports judgment can also reinforce blind spots. Leaders must remain vigilant, understanding both the benefits and the potential harms—and actively working to mitigate them. ■

Rohit Kumar,
SVP and Chief Operating Officer, Cognizant

How Cognizant is turning operations into an AI-powered strategic cockpit

Rohit Kumar, SVP and Chief Operating Officer, Cognizant on scaling AI from pilots to enterprise operations

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

As one of the world's leading professional services firms, Cognizant operates at the intersection of technology, operations, and large-scale talent transformation. With deep expertise across digital engineering, consulting, and managed services, the company continues to reshape how global enterprises run, adapt, and grow in an increasingly AI-driven environment.

As GenAI moves from isolated pilots to enterprise-wide deployment, Cognizant is reimagining operations not as a support backbone, but as a real-time, data-driven "strategic cockpit" that directly influences margins, responsiveness, and resilience. This evolution goes beyond automation, signaling a fundamental rewiring of operating models, governance frameworks, and workforce strategies at scale.

In a conversation with Jatinder Singh, Editor, CIO&Leader, Rohit Kumar, SVP and Chief Operating Officer, Cognizant, highlights how the company is industrializing GenAI across its value chain, embedding responsible AI governance, and redesigning talent into an intelligent, demand-responsive supply chain. He also explains why India remains central to Cognizant's delivery and innovation engine, how Tier-2 expansion is reshaping the future delivery model, and the practical lessons CIOs can apply as they scale AI with trust, measurable ROI, and sustained business impact. Excerpts from the interview follow.

CIO&Leader: Cognizant's operations are evolving from a support backbone to a "strategic cockpit." How are you using data and GenAI to transform operations into a value-creation function that directly influences business outcomes such as margins, responsiveness, and resilience?

ROHIT KUMAR: Cognizant is fundamentally rewiring its operating model. We are moving from a traditional enabling function to a real-time strategic cockpit, where data, automation, and GenAI actively provide insights and enable faster decision-making by connecting the dots.

By embedding GenAI into core workflows, we are compressing cycle times, shifting manual effort to automated, self-optimizing processes, and enabling our teams to focus on higher-value decisions.

This transition is not incremental; it is a structural shift designed to improve margins, enhance responsiveness, and deliver greater client value by converting operations into an intelligent orchestration layer.

CIO&Leader: With GenAI embedded across your value chain, what frameworks are in place to ensure AI decision-making remains explainable, ethical, and compliant—especially when automation impacts talent and delivery decisions?

ROHIT KUMAR: We have institutionalized a responsible AI governance fabric across the company, spanning model transparency, lineage tracking, bias audits, and compliance with emerging global regulatory requirements.

Automation and AI are designed to augment, not replace, critical human judgment. In our talent and delivery systems, GenAI-enabled work is always paired with clear accountability, explainability protocols, and ethical guardrails. This ensures that as we scale AI, we also scale trust.

CIO&Leader: You've described talent as central to operational transformation. How is Cognizant reimagining workforce planning, forecasting, and reskilling models to create an intelligent "talent supply chain" that adapts in real time to business needs?

ROHIT KUMAR: We are redesigning our global talent architecture around a skills-based, demand-responsive operating model. Workforce planning, forecasting, and deployment are increasingly algorithmic, enabling us to match the right skills at the right time with unprecedented precision.

Continuous reskilling at scale ensures our teams evolve in step with client needs and shifting technology trends. This is how we build a resilient, future-ready talent ecosystem that fuels our transformation as an AI Builder company.

"If AI isn't embedded into operations, it's just expensive experimentation."

CIO&Leader: India contributes nearly 70% of Cognizant's delivery strength and is seeing rapid Tier-2 expansion. How does the "move work to talent" strategy reshape the delivery model, both in terms of cost optimization and regional innovation?

ROHIT KUMAR: India is the strategic engine of Cognizant. With nearly 70% of our delivery anchored here, India offers unmatched talent density, execution scale, and innovation depth. Our Tier-2 expansion strategy is not just a cost lever; it is a nation-building lever. By expanding into emerging cities, we are:

- Unlocking new, high-quality talent pools
- Improving delivery economics
- Building more resilient operations
- Creating local career opportunities by taking work to where people are

CIO&Leader: Many enterprises struggle to move from pilots to scaled AI deployment. How is Cognizant ensuring that AI industrialization is consistent, measurable, and embedded across operations?

ROHIT KUMAR: The industry's biggest challenge is not AI adoption, it is AI industrialization. At Cognizant, we have moved well beyond isolated pilots to a modular, enterprise-level framework built on standardized tools, delivery playbooks, and AI maturity protocols aligned with work archetypes.

AI is now woven into multiple layers of delivery, allowing us to scale use cases predictably and convert productivity gains into measurable business value.

CIO&Leader: Could you elaborate on the Gen-C talent model, how it combines human potential with GenAI tools, certifications, and ecosystem partnerships to create a future-ready workforce?

ROHIT KUMAR: At Cognizant, creating opportunities for new talent is fundamental to building the future of both our company and our industry. As technology evolves, we see it as our responsibility to ensure the next generation of digital natives enters the workforce with the skills, confidence, and platforms needed to thrive.

Our Gen-C talent model reflects this philosophy. It brings together campus graduates, experienced delivery leaders, certified AI practitioners, and a strong ecosystem of technology and academic partners to create an integrated, future-ready workforce.

We have redesigned the entry experience for Gen-C graduates, who:

- Are trained on GenAI tools and certifications from day one
- Work in AI-enabled delivery pods
- Collaborate with senior practitioners early in their careers.
- Gain exposure to applied client work far earlier than traditional models.

This creates a multi-layered, AI-fluent talent engine that blends fresh thinking with deep expertise.

CIO&Leader: As operations become increasingly AI-driven, where do you see the enduring value of human judgment and creativity? How do you design systems that balance automation with human oversight?

ROHIT KUMAR: Even as we automate more processes, human judgment remains irreplaceable. The opportunity ahead lies in designing AI-augmented operating systems that amplify AI's speed and scale by leveraging creativity, contextual judgment, and ethical reasoning.

> **"Most enterprises don't fail at AI because of technology, but because of operating models."**

We balance automation with human oversight to ensure agility without compromising trust. We also assess the risk–benefit impact of decisions to determine the appropriate level of human involvement—an approach that aligns with how we expect regulatory frameworks to evolve.

CIO&Leader: From your experience transforming operations at scale, what lessons can CIOs apply to drive AI-led efficiency, operational resilience, and data-driven decision-making?

ROHIT KUMAR: The most important lesson is to anchor AI investments to strategic value pools rather than pursuing isolated or experimental use cases. AI delivers the most significant impact when it is directly tied to core business outcomes, such as margin improvement, service quality, speed, and resilience.

Equally critical is building high-performance, cross-disciplinary teams that bring together IT, data, operations, and business leaders around shared objectives. AI transformation cannot sit within silos; it requires tight alignment between technology and business decision-makers to scale effectively.

Finally, strong data governance and clarity in decision ownership are non-negotiable. Without consistent data standards, accountability, and transparent decision-making frameworks, AI initiatives tend to fragment, limiting their enterprise-wide impact. Institutionalizing these foundations ensures AI-driven insights translate into confident, repeatable decisions at scale.

CIO&Leader: How should CIOs integrate GenAI into IT and business processes without creating silos or overwhelming teams, while still ensuring measurable ROI?

ROHIT KUMAR: GenAI adoption must be treated as an operating model transformation, not a technology rollout. This requires cross-functional collaboration, elimination of redundant interfaces, and a focus on high-value use cases that deliver measurable returns.

Strong change management, transparent governance, and continuous feedback loops help prevent organizational overload while ensuring benefits are realized systematically.

CIO&Leader: Cognizant leverages ecosystem certifications, hyperscaler partnerships, and acquisitions to strengthen delivery capabilities. How can CIOs emulate this approach?

ROHIT KUMAR: Differentiation will increasingly come from ecosystem advantage. Cognizant continues to invest in scaled AI certifications, fundamental research—we hold 61 patents—proprietary frameworks, and deep partnerships with hyperscalers and emerging AI innovators, including Microsoft, Google, and others.

This ecosystem-led approach strengthens innovation capabilities and enables us, our partners, and our clients to build a resilient, future-ready IT landscape. ■

Bhaskar Gorti
Executive Vice President of Cloud & Cybersecurity Services at Tata Communications

When AI becomes both shield and weapon: Inside the future of enterprise security

Bhaskar Gorti, Executive Vice President – Cloud & Cybersecurity Services, Tata Communications, on how AI and Zero Trust are redefining enterprise security strategy

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

In the era of hybrid work and sprawling multi-cloud environments, the enterprise perimeter has dissolved—and with it, traditional security models. Bhaskar Gorti, Executive Vice President of Cloud & Cybersecurity Services at Tata Communications, is navigating this transformation at the intersection of AI, geopolitics, and regulatory fragmentation. In this wide-ranging conversation, Gorti reveals how Zero Trust architectures, AI-powered threat detection, and data sovereignty mandates are reshaping cybersecurity from a defensive function into a strategic enabler of digital transformation. As cyberattacks grow more sophisticated and AI systems themselves become targets, enterprises face a new reality: security is no longer just about protecting data—it's about preserving the intelligence that defends it.

CIO&Leader: With the proliferation of hybrid workforces and multi-cloud environments, how can enterprises ensure secure global connectivity without compromising performance?

BHASKAR GORTI: Strengthen access with the Zero Trust principle

With the proliferation of hybrid workforces and multi-cloud environments, enterprise attack surfaces have expanded, making perimeter-based security models obsolete. The Zero Trust principle advocates that no user or device should be inherently trusted – verification must occur continuously, regardless of location or network. By embedding Zero Trust into network design, access management, and policy enforcement, enterprises can ensure that only authen-

ticated and authorised interactions take place. This approach enables secure, seamless, and high-performance connectivity while reducing exposure to lateral movement and internal threats.

ADOPT A UNIFIED, CLOUD-DELIVERED SECURITY FRAMEWORK

Integrate Secure Access Service Edge (SASE) to unify networking and security functions in a single cloud-based model. This ensures consistent policy enforcement, real-time threat protection, and secure, high-performance access for users across geographies and devices.

CIO&Leader: What are the most pressing cybersecurity challenges when operating across diverse regions and regulatory landscapes?

BHASKAR GORTI: Operating across diverse regions has made cybersecurity as much about governance and accountability as it is about technology. The challenges lie in balancing compliance, visibility, and coordination across a patchwork of regulations and threat landscapes.

DATA SOVEREIGNTY & RESIDENCY

Cross-border data restrictions now require localized SOCs, SIEMs, and storage, fragmenting visibility and increasing costs. Yet this decentralisation is inevitable. India is adapting rapidly through the DPDP Act, RBI and IRDAI directives, and sovereign cloud initiatives — all of which are steering the country toward a compliance-aligned, AI-ready security model. As the digital economy expands, AI-powered monitoring and local trust infrastructure will become increasingly vital in protecting national data assets.

"The battlefield has shifted from human versus machine to AI versus AI, where both attackers and defenders deploy intelligence at scale."

FRAGMENTED REGULATIONS & MATURITY GAPS

With rules ranging from India's DPDP to Europe's GDPR and China's CSL, maintaining a unified security posture is increasingly complex. Each jurisdiction brings unique reporting and audit requirements, leading to compliance fatigue and rising operational overhead. Simultaneously, regional disparities in cybersecurity maturity result in uneven protection, creating soft targets in distributed setups.

REGION-SPECIFIC THREATS & TALENT GAPS

Attackers now tailor their campaigns to target specific language, cultural, and policy gaps. Without context-aware, region-specific intelligence, enterprises risk delayed detection. Add to that talent shortages and time zone gaps, and coordination becomes critical. The future lies in a centralised governance model with local execution, where sovereignty, AI, and collaboration converge to ensure consistent resilience.

CIO&Leader: How can security be embedded seamlessly into large-scale digital transformation initiatives, including AI-driven operations?

BHASKAR GORTI: Security is the enabler for all digital transformation. As more applications and data are consumed and more information is exchanged, it becomes the very foundation of digital trust. To safeguard this rapidly expanding

ecosystem, enterprises must embed security by design into every layer of transformation — protecting not only applications but also the communication flows between them. A robust edge distribution platform that secures all connections end-to-end ensures this protection remains seamless, scalable, and adaptive.

Enterprises must also harness AI for adaptive threat detection and resilience. As cyberattacks grow in speed and sophistication, AI- and analytics-driven automation can predict, detect, and neutralize threats in real-time. Embedding these intelligent defences within the network and cloud fabric strengthens resilience and ensures secure, uninterrupted operations across digital environments.

Equally critical is maintaining data integrity and governance. AI and digital platforms rely on trusted data — but without strong classification, masking, and encryption, enterprises risk breaches and regulatory exposure. Embedding these practices from data ingestion to inference safeguards both compliance and confidence.

Digital transformation is inherently hybrid, spanning SaaS, IaaS, OT, and edge environments. Enterprises require a unified visibility layer and control plane to eliminate silos and facilitate rapid incident response across their entire digital footprint.

CIO&Leader: What approaches help cultivate a security-first mindset internally and among enterprise customers?

BHASKAR GORTI: Building a security-first mindset starts with shared responsibility, anchored by the BISO (Business Information Security Officer) model. Security can no longer be the sole responsibility of the CISO's office — each business unit must own its own cyber posture. Embedding a BISO within functions ensures that security aligns with business goals, shifting from a reactive, compliance-driven task to a proactive, business-enabling one.

"AI is no longer just a defensive tool—it has become the nervous system of modern enterprise cybersecurity."

Once this foundation is set, leadership must lead by example. When CXOs champion cybersecurity in boardrooms and strategy discussions, it signals that security is not a constraint but a catalyst for growth. Their visible advocacy reshapes culture—transforming security from a "cost" into a "confidence" driver.

The next step is to democratise learning. Gone are the days of generic, one-size-fits-all training. Modern enterprises utilize role-based and gamified modules—such as secure coding for developers, phishing simulations for employees, and data privacy drills for HR—to make awareness contextual and engaging. Continuous, micro-learning formats ensure that cyber vigilance becomes second nature.

Equally vital is making security effortless. Embedding controls like MFA, automated compliance nudges, and hygiene checks into everyday workflows shifts the burden from users to systems. Finally, an authentic security-first culture extends beyond the enterprise. Sharing threat intelligence, co-developing assurance plans, and hosting ecosystem-wide cyber drills strengthen collective resilience. This shared-responsibility model—anchored by roles like the BISO—redefines security as everyone's business, not just IT's.

CIO&Leader: How can organizations measure the effectiveness of network and infrastructure security in mitigating complex threat vectors?

BHASKAR GORTI: Achieve complete visibility across the network and infrastructure:

Organisations can only protect what they can see. Gaining a comprehensive view of assets, traffic flows, and attack surfaces is essential for identifying vulnerabilities and assessing security readiness, ensuring no blind spots in their defense posture.

Continuously monitor and benchmark network performance and threat posture: Utilize real-time telemetry, security analytics, and automated incident reporting to assess the effectiveness of network defenses in detecting, blocking, and responding to advanced threats. Metrics such as MTTD, MTTR, and anomaly rates help quantify resilience and response efficiency.

Validate controls through continuous simulation and adaptive testing: Traditional security assessments that were once periodic, conducted quarterly or half-yearly, are no longer sufficient in today's dynamic threat landscape. Organisations must adopt a model of continuous assessment, leveraging threat and breach simulations, red teaming, penetration testing, and attack surface evaluations to measure the real-world effectiveness of their defences. These ongoing exercises help identify blind spots, validate the strength of firewalls and segmentation policies, and drive continuous optimisation of security architectures and incident response framework. ■

Anant Deshmukh
CTO & Head of IT, ICICI Prudential AMC

AI governance will decide the digital future of enterprises in 2026

Anant Deshmukh, CTO and Head of IT at ICICI Prudential Asset Management Company, on AI readiness, the 2026 CIO agenda, agentic AI, autonomous agents, and more

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

AI is no longer an experiment. It has become a core enabler of business outcomes across industries. Yet implementing AI at scale, particularly in regulated sectors such as financial services, remains complex. As CIOs look toward 2026, they must strike the right balance between technology adoption, data architecture, operational scalability, governance, and regulatory compliance, while continuing to drive innovation.

Jatinder Singh, Editor of CIO & Leader, spoke with Anant Deshmukh, CTO and Head of IT at ICICI Prudential Asset Management Company, about how enterprises are navigating this shift. The conversation explored not only ICICI Prudential's AI journey, but also the broader technology priorities and focus areas shaping CIO agendas for 2026.

ICICI Prudential Asset Management Company is a leading player in India's asset management industry, operating in a highly regulated and scale-intensive environment. At the organization, Anant Deshmukh is responsible for shaping and executing the technology agenda across digital transformation, cloud adoption, data platforms, and DevOps. His role spans oversight of core and mission-critical applications, as well as building technology teams focused on scalability, resilience, and operational reliability.

Edited excerpts from the interview follow.

CIO&Leader: Implementing AI at scale is one of the biggest challenges for enterprises today. From your perspective, what architectural and technological hurdles must enterprises overcome to ensure AI is both effective and compliant?

ANANT DESHMUKH: Scaling AI across an enterprise is never just about technology—it's about making everything work together

seamlessly. Sure, data security, encryption, and access control are table stakes, but the real headaches come from privacy, regulatory compliance, and integrating AI with legacy systems.

Take Data Subject Requests, or DSRs, for instance. A customer might ask to erase or update their personal data, but that same data could already be part of analytics workflows or portfolio management systems. Architecturally, you can't just delete it, you need a way to move it to compliant storage without breaking downstream analytics. Getting this right takes careful planning, investment in data lineage, strong governance, and smart workflow orchestration across the enterprise.

CIO&Leader: That seems like a significant operational and financial commitment.

ANANT DESHMUKH: Absolutely. Beyond technical infrastructure, enterprises must focus on auditing, vendor management, and policy enforcement. Every data change must be tracked and proof of compliance maintained. With AI, this also includes responsible AI governance, models must be ethical, explainable, and auditable.

The CIO agenda for 2026 is about scaling AI responsibly, integrating it end-to-end, and ensuring governance without stifling innovation. CIOs who master this balance will define their organization's digital future.

CIO&Leader: How is ICICI Prudential approaching agentic AI and autonomous agents?

ANANT DESHMUKH: Agentic AI is evolving rapidly, but full autonomy will take time. Right now, we focus on orchestration platforms that manage multiple agents simultaneously, ensuring coordinated execution while humans remain in the loop.

Lessons from RPA are instructive: early automation projects often failed because bots lacked context and couldn't handle dynamic workflows. Agentic platforms are different, they need multi-agent orchestration, exception management, and governance built-in.

From an enterprise perspective, deploying agentic AI isn't just about buying software. It requires integration with legacy IT, embedding controls for compliance, monitoring agent performance, and training teams to manage them. The objective is end-to-end enterprise workflows that are largely automated, yet responsible and auditable.

CIO&Leader: From your experience, what aspects of data architecture most directly impact the success or failure of AI initiatives in regulated environments?

ANANT DESHMUKH: Data is the starting point for everything we do with AI. We have built a lakehouse platform using a medallion approach, with bronze, silver, and gold layers that bring together transactional, demographic, and behavioral data into a single foundation. This structure allows teams to work with raw data, refined datasets, and analytics-ready information without losing context. We use internal GPU infrastructure to run machine learning models

for advanced analytics, and we also enrich our models with external datasets to deepen insights.

However, the real challenge goes beyond storing data at scale. What matters just as much is data integrity, ease of access, and meeting regulatory requirements. If the underlying data is inconsistent, poorly governed, or difficult to trace, AI models will struggle to produce insights that can actually be trusted or acted upon. This is why CIOs need to take a holistic view of data readiness, focusing on control, quality, and traceability as much as on platforms and tools.

CIO&Leader: How important is middle- and back-office modernization in supporting AI initiatives beyond customer-facing use cases?

ANANT DESHMUKH: Critical. AI adoption fails if back-office systems can't handle high volumes. Systems for onboarding, settlements, transaction monitoring, and fraud detection need to be scalable. Investment must be end-to-end, not just in analytics or customer-facing tools.

CIO&Leader: How do you balance centralized governance and decentralized execution of AI initiatives?

ANANT DESHMUKH: Our approach is centralized evaluation with decentralized execution. The central team defines standards, evaluates models, ensures compliance, and maintains oversight. Functional business units own specific AI use cases, allowing innovation closer to the business context.

This prevents bottlenecks while maintaining regulatory and operational discipline. It also encourages new ideas, as teams feel empowered to experiment while remaining under central oversight.

Responsible and ethical AI has to be non-negotiable. Models must be explainable, auditable, and aligned with regulatory expectations. This is essential not just for compliance, but for building long-term trust with customers, regulators, and internal stakeholders.

CIO&Leader: When you step back and look at the 2026 horizon, what investment priorities should CIOs be prepared to defend at the board and budget level?

ANANT DESHMUKH: CIOs need to invest in:

- **Data transformation:** Consolidating and cleaning transactional, behavioral, and demographic data.
- **AI infrastructure:** GPUs, orchestration platforms, and agentic AI frameworks.
- **Operational systems:** Middle- and back-office scalability, trade and transaction monitoring.
- **Governance and compliance:** Auditing, responsible AI frameworks, regulatory alignment.
- **Talent and skills:** Embedding ML engineers, AI architects, and data scientists across business functions.

CIO&Leader: Finally, when shaping the AI agenda for 2026, what are the most important considerations IT leaders must address to move from pilots to enterprise-wide value?

ANANT DESHMUKH: IT leaders need to approach AI as a true enterprise-wide initiative, not a collection of isolated experiments.

First, responsible and ethical AI has to be non-negotiable. Models must be explainable, auditable, and aligned with regulatory expectations. This is essential not just for compliance, but for building long-term trust with customers, regulators, and internal stakeholders.

Second, organizations must be operationally ready end to end. AI cannot sit on top of weak back-office systems. Core functions such as onboarding, settlements, trade monitoring, and fraud detection all need to scale in step with AI-driven decision-making.

Third, governance needs the right balance. A centralized team should define standards, guardrails, and compliance requirements, while individual business units drive execution. This model allows innovation to move quickly without losing control.

Data readiness is another critical foundation. CIOs must ensure data is consolidated, clean, and easily accessible. Investments in lakehouse platforms, medallion architecture, and scalable infrastructure are no longer optional if AI is to deliver real value.

Finally, talent remains a decisive factor. Embedding data scientists, machine learning engineers, and AI architects across business functions enables faster experimentation, smoother prototyping, and more effective adoption across the enterprise. ■

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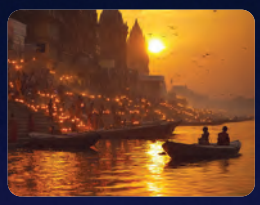
- 9 Unique Agenda-Setting Workshops
- 1400 Minutes of High-Quality CIO Engagement
- Experience Beyond the Boardroom at Varanasi

Workshop Topics

- AI Strategy & Governance
- AI Infrastructure & Operations
- Data Architecture & Management
- Security & Compliance
- Automation & Digital Transformation
- Financial & Operational Excellence

CIO Playbook is not just a conference. It is a curated leadership journey, where strategy meets culture, and decisions are shaped in moments that matter.

Night Cruise on the Ganga



Sunrise Experience at the Ghats

Darshan at Kashi Vishwanath Temple

The timeless magic of Ganga Aarti

Evenings of classic elegance and reflection

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