

ISSUE MAY 2025



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Special Edition
BHARAT TRIALS

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JUNE 2025

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FROM THE EDITOR



Kaumudi Vaidya

I'm thrilled to welcome you to the second issue of BharatCXO a platform dedicated to the leaders shaping India's business future from the frontlines and behind the scenes.

As technology accelerates change across industries, BharatCXO continues to be a space for insight, collaboration, and meaningful leadership conversations. More than a magazine, it's a growing network of CXOs committed to sharing ideas, challenging norms, and driving real transformation. This issue builds on the momentum of our launch, with a continued focus on collaboration highlighted in our podcast Hum Tum aur AI, where we explore how AI is influencing leadership and innovation.

We hope this edition inspires new thinking and strengthens the community we're building together. Thank you for growing with us.

In the corporate world, the spotlight often shines on CEOs and top executives—faces backed by PR teams and public platforms. But what about the leaders just behind them?

The second and third layers of leadership who quietly drive change, make critical decisions, and hold things together?

Their stories are rarely told and that never felt right to me.

That's why I started BharatCXO. Because leadership isn't just about titles or visibility it's about real impact. I've always believed in recognizing talent that often goes unnoticed—the ones who lead with heart, grit, and vision.

With BharatCXO, we're building a platform that gives these unsung leaders the recognition they deserve. Our mission is simple: to highlight every leader making a difference, not just the ones in the corner office. Our vision is to create a community where leadership is valued in all its forms quiet or bold, seen or unseen. Because leadership isn't always loud but it should always be acknowledged.

FROM THE CEO



Vivek Bhattacharya

EXPERT TEAM

Meet our team of talented professionals where women's leadership and expertise drive our success..



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Brand and Media Manager



Nandita Maggidi
Social Media Manager



Priya Kurup
Director



Reet Kaur Anand
Digital Marketing Manager



Dimpal Vishwakarma
CXO Relationship Manager

From Data to Decisions: Building an AI-Powered Enterprise By Vaibhav Mandrawadker

In today's hyper-competitive business environment, data is no longer just a by-product of operations—it is the lifeblood of strategic decision-making. Yet, despite the growing availability of tools and technologies, I continue to observe a gap across many industries—whether it's manufacturing, pharmaceuticals, or even parts of the BFSI sector, when it comes to fully harnessing the true power of data. We often speak about becoming a data-driven organization, but what does that truly entail? Let's explore the journey from data to decision, especially in the context of how Artificial Intelligence (AI) is reshaping this path.

The transformation begins with the identification and collection of data. These foundational steps are often underestimated. If organizations are not capturing the right data at the right touchpoints, the rest of the process suffers.

Next comes data consolidation—bringing disparate data sources together into a unified view. Whether

it's ERP systems, CRM platforms, shop floor sensors, or transactional logs, aligning and integrating these data streams ensures we eliminate silos and gain a 360-degree perspective.

Once consolidated, we enter the phase of data analysis and visualization. At this stage, businesses begin to uncover patterns and trends. Visualization dashboards help bring KPIs to life—offering clarity to leadership and enabling cross-functional alignment. Your audience values genuineness. Be true to yourself and share content that reflects your personality, beliefs, and experiences. Authenticity builds trust and fosters meaningful connections with your followers. But this is only the beginning.

With the foundation set, AI becomes a strategic amplifier. This is where the journey transitions from reactive to proactive. AI-powered systems can now perform predictive analytics, uncover forecasting models, and provide real-time recommendations for operational efficiency or customer engagement. Rather than waiting for issues to arise, AI allows organizations to anticipate them, be it inventory bottlenecks, market demand shifts, or equipment failures.

Organizations are increasingly adopting AI, with predictive analytics emerging as one of the key drivers. This powerful capability offers several proven benefits, including predictive analytics, while also enhancing critical KPIs such as OEE, OTD, PY, CPU, and other revenue-impacting metrics. The power of AI lies not just in automating processes, but in empowering smarter, faster decision-making across departments.

Once insights are generated, the next step is crucial: turning data into action. Through integrated workflows and alerts, AI can drive automated or human-led decisions, enabling your teams to take corrective steps before problems escalate. And of course, as we progress through this journey, data governance, privacy, and security must remain front and center. The right stakeholders must receive the right information—at the right time—with the right level of access.

In summary, building a data-to-decision ecosystem isn't a one-time effort—it's a cultural and technological shift. It requires investment in systems, talent, and above all, a mindset of curiosity and innovation.

My personal belief is that when businesses embrace this journey end-to-end, the results are not just operational—they are transformational.

Let us build enterprises where data isn't just stored, it speaks. And decisions aren't just informed, they are intelligent.



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THE CRITICAL ROLE OF PROJECT MANAGERS IN SUCCESSFUL EXECUTION BY RAVI KAJARIA

Have you ever noticed how many well-intentioned projects, with great strategies and strong objectives, still end up falling short? Despite the time, money, and energy invested, the final outcome doesn't always match the original vision.

Why does this happen?

There can be several reasons: unclear goals, changing requirements, limited resources, or even lack of leadership alignment. But in my experience—across industries, across verticals—one root cause keeps surfacing time and again: poor project planning at the very start.

Let's be honest—many projects don't fail at the end. They fail at the beginning.

Project Planning Is Not a Formality—It's the Foundation

We often think of planning as a checkbox to be ticked before the real work begins. But the truth is, planning is the real work. Without a well-structured, realistic, and actionable project plan, even the best tools and talent can falter.

Whether you're leading a massive ERP implementation, a complex engineering rollout, or a smaller system integration—planning is where success is seeded.

Now let's talk about the person steering the ship—the Project Manager.

What makes a great project manager? It's not just about certifications or knowing how to create Gantt charts. While formal credentials are valuable, they're only one piece of the puzzle. What truly sets apart a successful project manager is a combination of execution capability, people skills, and decision-making maturity.

A strong project manager doesn't just manage timelines—they manage tensions. They don't just assign tasks—they inspire accountability. And when complexity enters the picture—as it inevitably does—they know when to pull in external expertise to keep things on track.

I've seen some of the most complicated engineering projects come together seamlessly under the guidance of seasoned project managers. And here's the interesting part: they weren't afraid to ask for help. They collaborated, outsourced, consulted—and delivered.



That's real leadership.

Across Domains: Engineering, ERP, and Everything in Between

You might think this is specific to one domain. But that's the beauty of it—the principles of good project management are universal.

Whether you're running an industrial plant setup, deploying a new SAP landscape, integrating a CRM with legacy systems, or rolling out a cloud-native ERP—each of these initiatives needs clear direction, stakeholder alignment, and structured execution.

No matter the scale, the need for thoughtful planning and experienced management remains the same.

As CIOs and CXOs, we often carry the strategic vision. But our role is more than just visionary—we are enablers of execution.

We don't just sign off on tools and systems—we ensure those tools deliver real outcomes. That means getting the right experts in place, supporting granular planning, and applying industry best practices throughout the journey.

And here's the truth: having the right project manager is often the smartest investment a CIO can make.

So, to every organization looking to launch a new project or struggling with execution: step back and ask, Have we truly planned this well?

Do we have the right leadership in place? Are we tapping into the experience, talent, and tools available to us?

Project success isn't a mystery—it's a method. And when planning is prioritized, supported by strong project managers and guided by strategic leadership, success becomes not just possible—but predictable.

Thank you, and here's to smarter planning and seamless execution.

ERP Success from a CIO's Desk: 3 Game-Changing Lessons

"What most ERP projects miss—and how to get it right."

"Hi, I'm Purvi Shah. Having led ERP implementations across different organizations, I've seen firsthand what makes them succeed—and where they often fall short.

ERP can be a game-changer, but only when it's implemented with clarity, collaboration, and the right priorities.

"Here are three game-changing lessons from my own experience that can help any organization set the foundation for successful ERP implementation."

1. Begin With the End in Mind – Define KPIs First, Not Last

"Too often, companies rush into ERP implementation and think about dashboards after go-live. Instead, start by asking: What KPIs do our CXOs and leadership truly care about?

When you identify these early, you ensure the system is designed to capture and report the right data. It prevents costly rework and ensures business value from Day One."



“

ERP is not an IT project. It's a business transformation. If the people who use the system don't feel seen, heard, or involved, they won't embrace it no matter how powerful the technology.

2. Balance Ambition with Reality – Manage Expectations

"It's easy to fall into the trap of over-engineering the system with too many customizations. But more isn't always better. Be clear on what the ERP should do, versus what's just nice to have.

Keeping expectations realistic helps control costs, reduce complexity, and enables adoption of proven industry practices."

3. People First, Tech Second – Build Ownership Across Teams

"ERP isn't just an IT project—it's a business transformation. If only the technical team is involved, it will fail.

Involve your business users from Day One. Make them part of the design, migration, and rollout.

When they feel ownership, adoption becomes natural—and success follows."

"ERP is a powerful enabler, but it only delivers when strategy, people, and execution are in sync.

I hope these tips help your team avoid common pitfalls and drive long-term value.

"Looking to dive deeper into ERP best practices? Let's talk about your ERP journey—send me a message, and I'd be happy to help tailor a strategy that works for your organization."



DIGITAL TRANSFORMATION: BEYOND TECHNOLOGY, FUELLING BUSINESS GROWTH BY SUBHAKAR RUDRA

Data has become a cornerstone of decision-making. Whether it's predictive analytics in manufacturing or patient trend analysis in healthcare, the ability to transform raw data into actionable insights is what sets modern organizations apart. Data-driven strategies empower quicker, smarter decisions and offer a significant edge in a competitive landscape.

At the heart of digital transformation is the customer. Today's consumers expect seamless, personalized experiences—and technology enables exactly that. From AI-powered product suggestions in retail to virtual consultations in healthcare, digital tools help businesses meet customer needs in smarter, faster, and more meaningful ways.

Culture is Key

Despite the tech, transformation is ultimately about people. Without a culture of innovation and collaboration, even the best tools fall short. Employees must be trained, supported, and inspired to embrace change. Leadership plays a crucial role in cultivating this mindset—because transformation succeeds only when people believe in it.

Final Thoughts

Digital transformation isn't a destination—it's a continuous journey. It's not just about technology—it's about aligning that technology with business strategy, empowering people, and delivering real value to customers. The companies that understand this will not just survive the digital age—they'll lead it.

After nearly three decades in IT, working across Manufacturing, Healthcare, and EPC sectors, I've come to one key realization: digital transformation isn't just about adopting technology—it's about enabling sustainable business growth. Too often, organizations see it as a mere technical upgrade, missing its true potential to reshape operations, create value, and fuel innovation.

Digital transformation is often reduced to buzzwords like cloud computing, AI, or big data. But real transformation goes deeper. It's about using technology as a tool to serve business goals—improving customer experience, boosting efficiency, and opening new revenue streams. The focus must always remain on outcomes, not just tools.

For example, in manufacturing, Robotic Process Automation (RPA) has transformed processes like invoice handling and inventory management, not just by automating tasks, but by cutting costs and reducing errors. In healthcare, Electronic Health Records and telemedicine have not only streamlined care but made it more accessible and efficient. These aren't tech upgrades—they're business enablers.

Digital transformation also unlocks agility. In EPC projects, real-time tracking and digital collaboration tools have helped reduce delays and enhance efficiency. During the COVID-19 crisis, healthcare providers with strong digital infrastructures were able to continue patient care through telemedicine and remote monitoring. These stories highlight how digital tools help businesses respond to change faster and more effectively.





Counter Threat Mechanisms: Their Viability in Real-World Scenarios By Gaurav Ranade

In the present globalized society, the relatable area of coverage has drastically undergone changes with an increase in technological threats, cyber-attacks in particular. The common threats include ransomware, advanced persistent threat (APT) technology and espionage carried out by a country's citizens on behalf of their government, and many more. At such a time, it has become imperative to have counter threat mechanisms in place such that they can secure businesses, state infrastructures and any critical infrastructures. To this end, the benefits of these devices in countering cyber threats are assessed within the context of the practical applicability of such devices.

Counter threat mechanisms are a cohesive and complete combination of devices with theories and approaches in place whose purpose is detecting, reducing the risk and preventing cyber offense. They include but are not limited to threat intelligence, machine learning based anomaly detection and intrusion detection systems (IDS), end point configuration and management (ECM), and Security Information and Events Management (SIEM) comes in. They help organizations turn the tables on their enemies by helping them understand the threat before it happens and taking action immediately to contain any adverse effects of the cyber threat.

Threat Intelligence and Information Sharing Threat intelligence assists greatly in helping organizations understand the risks posed to them and the shifting risks landscapes. Threat intelligence applications help build understanding of an attacker's Tactics, Techniques, and procedures (TTP) over and above any one data point. In many situations, the success of the mission will much depend on external agencies such as cooperatives and alliances, organizations' members even other enemies of the attack.



Guarding Your Digital Frontline: Sujay Bramhachari's Take on Securing Public Applications

In today's digital-first world, public-facing applications are often the only interaction customers have with your business. As digital transformation accelerates, it brings immense opportunity—and rising risk. In the first half of 2024 alone, DDoS attacks doubled, causing 45 minutes of average downtime and costing up to \$270,000 per incident. These events are no longer rare—they've become routine.

Modern cyber threats are complex and relentless. From DDoS attacks and SQL injections to zero-day exploits and malicious bots, attackers are more sophisticated than ever. Zero trust security—enforcing multi-factor authentication and strict access controls—is essential. Intelligent traffic filtering, timely patching, and effective bot management also form your first line of defense.

AI is emerging as a powerful ally. It detects anomalies, responds instantly, and can even predict attacks before they happen—acting as a vigilant digital bodyguard. Integrating AI-driven tools into your cybersecurity strategy can provide real-time protection and proactive insights.

But technology alone isn't enough. Human error remains a leading cause of breaches. That's why employee training, security drills, and a proactive cybersecurity culture are vital. Businesses must also test systems regularly and maintain strong backup and recovery plans.

Cyberattacks aren't slowing down—but your business doesn't have to be vulnerable. With the right tools, mindset, and vigilance, you can keep your digital front door wide open for customers—and locked tight against intruders. In a world where trust is currency, cybersecurity is no longer optional—it's mission critical.

Navigating the Quantum Revolution: Elevate Your Expertise in Quantum Technology By Sandiip Kothaari

In today's fast-paced digital landscape, transformation isn't just about adopting the latest tech—it's about shifting how businesses think, operate, and connect with their customers. After nearly three decades in IT, I've seen firsthand how technology can become a true catalyst for business growth, but only when it's grounded in purpose and people.

One of the most significant changes digital transformation has brought is how we make decisions. With access to enormous volumes of data on customers, operations, and market trends, businesses now have an opportunity to turn raw numbers into real, actionable insights.

In manufacturing, for example, predictive analytics allow companies to forecast demand more accurately, manage inventory more efficiently, and reduce waste. In healthcare, the power of data is helping improve diagnoses and allocate resources where they're needed most. When organizations harness data effectively, they can move faster, think smarter, and gain a competitive edge—often before others even see the opportunity.

Being data-driven isn't just about having dashboards. It's about building a culture that trusts insights and uses them to drive every decision, from the boardroom to the shop floor.

No matter the industry, customers are the heart of every transformation story. Whether it's a patient using telemedicine to speak to their doctor from home or a shopper receiving personalized recommendations online, digital tools are reshaping how businesses serve and engage with people.

But technology isn't the hero here, it's simply the bridge. What really matters is how well that bridge connects to what the customer truly needs. When organizations focus on enhancing the customer experience, they don't just win more business, they earn trust, loyalty, and long-term growth.

For all the talk of automation, AI, and big data, one truth remains: transformation starts with people. The most brilliant tools will fall flat if the people using them aren't aligned, motivated, or supported. Cultural resistance is often the biggest roadblock. That's why leadership must champion the shift, not just with strategy, but with empathy.



I've seen successful transformations where cross-functional teams worked together, broke silos, and embraced a shared vision. Training, communication, and a willingness to adapt, these human elements are what truly power digital success.

At its core, digital transformation is not a one-time project or a shiny system upgrade. It's an ongoing journey that blends technology, people, and strategy. It's about asking: how can we serve our customers better, work smarter, and grow stronger?

For technologists, that means building systems that scale and support business goals. For leaders, it means viewing technology not as an expense but as an enabler of innovation, resilience, and growth.

The organizations that thrive in this digital era will be the ones that combine smart tools with a clear purpose and a human touch. When done right, digital transformation doesn't just change systems—it changes outcomes, experiences, and futures.



Digital Transformation Reinvented: Yogendra Singh on the Power of AI & ML

Digital transformation has become more than a buzzword it's a strategic necessity. No matter the size of the enterprise, businesses today cannot afford to ignore the shift towards digital. Yet for many, the concept still feels vague. What does it truly mean to "digitally transform"? What should change? And how do we know if it's even working?

These questions are valid. Many organizations are at different stages of their digital journey, and it's not unusual to feel stuck or unsure. Transformation isn't a one-time event; it's a continuous, evolving process that blends technology, mindset, and adaptability.

At its heart, digital transformation is about using technology to enhance every facet of business. But more than the tools, it's about how those tools are implemented—how they empower teams, improve processes, and above all, elevate the customer experience. Today's customers are digital-first. They expect fast, seamless service, personalized interactions, and instant gratification. The businesses that succeed are the ones that understand these expectations and reorient themselves accordingly.

Real transformation doesn't just streamline operations it redefines them. It's about bridging the gap between what today's digital customers expect and what traditional models can deliver. That requires a foundation where people, processes, and technology work in harmony. It's not a tech upgrade it's a mindset shift.

At GINI & JONY, we've learned that effective digital transformation begins not with technology, but with listening. When a franchise partner flagged concerns about retail shrinkage, we didn't jump to deploy an AI tool. We first understood the root issue. Only then did we integrate our CCTV and POS systems with AI to monitor item movement.

The result? A 70% reduction in shrinkage within 45 days. Quiet, practical transformation yet highly impactful.

AI is everywhere today, but it isn't magic it's logic. It empowers faster, smarter decisions across operations. From chatbots to personalized marketing and predictive analytics, AI is already reshaping customer engagement.

Machine learning, a core part of this, doesn't follow fixed rules it learns from data. But it's only as powerful as the data behind it. That's why the human role especially business analysts remains crucial. ML enhances human insight; it doesn't replace it.

Too often, the cultural shift is overlooked. The hardest part of transformation isn't adopting new tools it's changing mindsets. When employees see how technology improves their work, transformation sticks.

Digital transformation isn't about chasing trends. It's about solving real problems, improving operations, and enabling growth. The winners are those who treat digital not as a department—but as a way of thinking.

In a world of constant change, transformation isn't a one-time event—it's a continuous journey.

Blockchain in Enterprise: Bridging the Gap Between Potential and Practice

by Pravin Savant

While blockchain has captured the imagination of governments and innovators alike, especially for its ability to improve transparency and operational efficiency, its integration into enterprise environments has been more restrained. The promise is undeniable, but many businesses are still navigating the complexities that come with adopting such a transformative technology.

At the heart of the hesitation lies a challenge familiar to many innovation journeys: aligning cutting-edge capability with concrete business value. Blockchain's versatility is both a strength and a stumbling block. Enterprises often struggle to identify the right fit—where blockchain not only works but offers unique advantages over existing systems. Without a compelling, tailored application, the enthusiasm can quickly give way to inertia.

Cost and complexity add further layers of concern. Rolling out a blockchain solution is not a plug-and-play affair. It demands investment—of time, infrastructure, and skills. For many organizations, particularly those operating on tight margins or under short-term pressures, the lack of immediate return on investment makes blockchain a hard sell. Add to this the challenge of integrating blockchain into legacy systems and you begin to see why adoption often stalls at the proof-of-concept stage.

Regulatory uncertainty only compounds the issue. In highly regulated sectors like finance and healthcare, the absence of clear and consistent global standards raises compliance concerns. Enterprises tread carefully in such landscapes, knowing that a misstep could carry legal or reputational risks.

Beyond the technical and regulatory, blockchain also challenges the cultural fabric of an organization. Adopting it often requires a rethink of traditional workflows and even entire business models. This kind of change is never easy, but it becomes manageable and far more successful when supported by strong leadership. Executive buy-in is not a luxury; it's a necessity. When top leadership commits to a blockchain strategy, articulates a clear vision, and provides resources and direction, it sends a powerful message throughout the organization. It builds trust, reduces resistance, and nurtures a culture that is open to innovation. Despite these challenges, blockchain's real-world impact is beginning to take shape



particularly when combined with other technologies. One standout initiative involved the development of a blockchain-based platform for high-value transactions, designed to unify interactions between clients, agencies, and partners.

What made the project exceptional wasn't just the security and transparency it offered, but its ability to bring together an entire ecosystem: agency users across functions, corporate clients from both multinational and Indian enterprises, and a broad network of vendors and partners. Each group came with distinct needs and expectations, yet the platform succeeded in integrating them into a seamless, collaborative process. It was a testament to how blockchain, when applied thoughtfully, can navigate complexity and foster trust across diverse stakeholders.

To ensure broader access and sustainability, the platform was hosted on the cloud offering real-time availability while supporting a zero-carbon footprint. This blend of innovation and eco-consciousness boosted productivity and aligned with the global push for greener technologies. These examples prove that blockchain's impact is no longer theoretical. Businesses are increasingly adopting tailored blockchain models—like private and hybrid systems for greater control and security. Applications in supply chain tracking, smart contracts, and identity management showcase its growing relevance across industries.

As regulations stabilize and technology matures, blockchain is set to become a pillar of enterprise innovation. For those with a clear, strategic vision, it offers a chance to reimagine operations and fuel sustainable, long-term growth.

Over the years, I've witnessed our industry undergo wave after wave of transformation from the rise of social media to the dominance of mobile first strategies. But few developments have felt as profound as what we're seeing now with the emergence of AI-powered search platforms like SearchGPT.

This is more than just a new tool. It's a paradigm shift. For a long time, success in digital marketing hinged on our ability to master search engine optimization. We fine-tuned our keyword strategies, honed technical SEO, and worked tirelessly to climb to the top of traditional search results. But the rise of AI-driven assistants like SearchGPT is changing the rules and fast.

The familiar playbook is being rewritten. Yes, for many marketers, this shift can feel unsettling. We've invested years perfecting tactics that may now be rendered less effective in this evolving landscape. But let's take a step back. This is not the end of digital marketing as we know it, it's the beginning of something even more powerful.

SearchGPT isn't here to take away our influence. It's here to push us to evolve. AI models are fundamentally changing the way people interact with information online. Search is no longer just about keywords and backlinks, it's about context, intent, and delivering real value to users in a conversational, intelligent way. That means our content must be genuinely insightful, purposeful, and, above all, human-centric.

Forget the gimmicks. Keyword stuffing and SEO tricks won't cut it anymore. These language models are built to understand nuance, relevance, and user intent. To thrive, we must create content that anticipates user needs, answers real questions, and does so clearly and efficiently.

This shift doesn't mean our SEO expertise is obsolete.



Mastering AI-Powered Search: Umesh Panchal's Guide to the Future of Digital Visibility

On the contrary, those foundational skills understanding how information is structured, how users search, and what drives engagement—remain essential. But we must evolve. We need to align our strategies with how AI interprets, prioritizes, and presents content. It's time to rethink how we structure our message.

AI systems like SearchGPT respond best to content that is well-organized, straightforward, and credible. That means placing greater emphasis on user experience, clean formatting, and accessible language. Long-form content still matters but only when it's digestible and easy for AI to scan and extract key insights.

Equally important is trust. In this AI-mediated world, authority matters more than ever. Building and maintaining credibility will be a cornerstone of visibility. That calls for consistent thought leadership, transparency, and forming meaningful connections with both your audience and industry peers.

I understand this new era can feel overwhelming. But I believe it's also brimming with possibility. The marketers who lean into this change who embrace the new dynamics of AI-driven discovery will unlock opportunities we've only begun to imagine. Because if we do our job right, AI will become our amplifier. It will take the content we've crafted with care and deliver it to the people who need it most efficiently, intelligently, and at scale.

So here's my message to every marketer navigating this turning point: Don't retreat. Refocus. Build with clarity. Write with intention. Lead with empathy.

This is our moment to adapt, grow, and redefine what it means to be visible in the digital age. The future of search is here and it's intelligent. Let's meet it with creativity, strategy, and confidence.

AI-Evaluation: Tread with caution by Atul Garg



Artificial Intelligence has become more than a buzzword—it's the defining force of today's digital evolution. And if there's a line that separates the past from the present, it's marked by the arrival of ChatGPT. Post its unveiling, AI shifted from being a niche technology to a household topic.

In India, the enthusiasm is palpable. But while our appetite for first-mover advantage is high, our approach must be grounded in deliberation, not haste. To harness AI's transformative power responsibly, industries must consider a few essential pillars before embarking on their AI journeys.

AI is growing fast—and so are the threats that come with it. In a country of 1.4 billion, where a significant portion of the population is unaware of AI's risks, the absence of a robust and dynamic regulatory framework is deeply concerning.

Organizations must be proactive. This means implementing internal control mechanisms to minimize security risks, supported by strong user awareness programs.

Data privacy remains another major concern, especially when core AI services are hosted by foreign entities with servers outside India. This cross-border data flow poses critical challenges to sovereignty and privacy.

Therefore, any organization leveraging AI must ensure full-spectrum data tracking and security, closing all potential vulnerabilities and complying with upcoming domestic regulations.

AI is capital-intensive and slow to show results. While India aspires to become a developed nation by 2047, resource constraints are still a reality. With few tangible use cases justifying large-scale investment, companies must adopt a careful, ROI-focused approach. Efficiency must remain the cornerstone of every AI adoption initiative.

However, India's economic momentum and risk taking ability present a unique opportunity. Government and public and private partnerships can help India become a producer, not just a consumer, of AI technologies, a critical shift from past digital revolutions where we largely remained on the sidelines.

AI's current narrative in India often leans toward fear particularly as a job killer. Given the country's ongoing employment challenges, such perceptions are damaging.

Our MSME sector is the backbone of employment, and India's demographic dividend provides us with a powerful workforce that cannot be ignored.

Therefore, large-scale AI investments must prioritize job creation, skill development, and inclusion.

With thoughtful integration, AI can become a force for good enhancing productivity, generating employment, and democratizing access to digital innovation, especially at the grassroots level.

That begins with people. Employee awareness is the frontline of defense. Training teams to recognize threats, follow security protocols, and act responsibly is essential. A well-informed workforce can often detect risks faster than technology alone.

Alongside this, implementing strict access controls ensures that only the right individuals can view or handle sensitive data. Regularly reviewing who has access—and why—is just as important as setting it up in the first place.

No organization is immune to incidents, which is why data backup and disaster recovery planning are vital. Having secure, tested backups ensures you can recover quickly from disruptions. Regular security audits add another layer of resilience, helping identify gaps in policies and systems before attackers do.

Common threats like phishing and malware continue to evolve, and insider threats whether malicious or accidental remain a challenge. Combating these requires a mix of technology, vigilance, and a strong internal culture of accountability.

Ultimately, information security is not a checklist it's an ongoing journey. CIOs who lead with strategy, empower their people, and stay ahead of threats will not only protect their organizations but also position them for smarter, safer growth.

As businesses embrace digital transformation, the value and vulnerability of sensitive data has never been higher. From customer records to financial information and trade secrets, securing this data is not just a technical task, it's a core business priority. A single breach can lead to financial loss, legal exposure, and lasting reputational damage. For CIOs, leading this charge means building a security-first culture that spans every level of the organization.

Information security is fundamentally about protecting data from unauthorized access, disclosure, or tampering. Yet the risks of neglecting it are all too real. Data breaches are often caused by phishing scams, poor passwords, or unprotected systems.

Cyberattacks are becoming more sophisticated and widespread, targeting not just large enterprises but businesses of all sizes. Even accidental exposure like a lost laptop or misdirected email can result in serious consequences.

Among the most critical forms of sensitive data are personally identifiable information (PII), financial records, and intellectual property. These assets are highly attractive to cybercriminals and, if compromised, can lead to identity theft, fraud, or business disruption. It's not just about locking down systems; it's about understanding what data matters most and building layers of protection around it.

HOW TO SECURE YOUR ORGANIZATION'S SENSITIVE DATA: A CIO'S GUIDE TO INFORMATION SECURITY BY BRIJENDRA SINGH RAJPUT

In today's digital age, safeguarding sensitive data is a business-critical priority. This article outlines a strategic, human-centered approach to information security for CIOs. It emphasizes the importance of employee awareness, strong access controls, regular audits, and disaster recovery planning. By understanding the real risks—from cyberattacks to insider threats and fostering a security first culture, organizations can protect their data, reputation, and long-term growth.





In a world of burnout and back-to-back meetings, Bharat Trails is flipping the script on corporate travel. This startup isn't selling vacations - it's curating experiences that hit deeper.

Think: leadership retreats in the Himalayas, wellness off sites in Kerala, and purpose-driven journeys that reconnect teams to meaning, culture, and each other. We craft soulful, story-driven journeys - for corporate teams chasing alignment, families craving reconnection, and friend groups hungry for adventure.

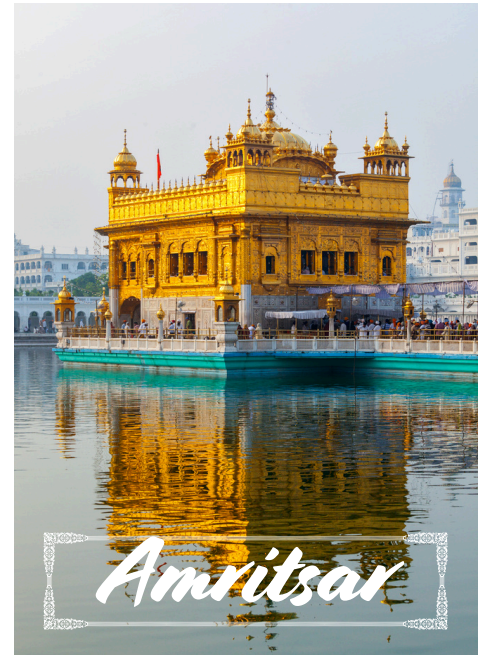
Built for modern companies, Bharat Trails blends heritage with strategy, slow travel with smart logistics. Every trip is designed to spark clarity, connection, and creativity.

Because in business and in life, some journeys move you forward. And a few? They change everything.

“Once a year, go someplace you’ve never been before.”

— Dalai Lama





"Not Just Travel. A Trip Worth Taking".



Over the past two decades, I've witnessed the marketing landscape evolve dramatically from billboards and print ads to personalized Instagram campaigns and real-time analytics. At Sarvaswa Digital, where I lead digital transformation, one thing has become clear: digital marketing is no longer optional. It's essential.

There's no denying the legacy of traditional marketing. TV, radio, print, and outdoor ads have helped build some of the world's most iconic brands. They offer wide reach and brand recall but in today's hyper-connected world, they often fall short in agility, personalization, and measurable impact.

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Digital marketing offers the precision and agility today's businesses need to thrive - Rohit Mohankumar

Digital marketing, in contrast, meets consumers where they are online. Whether it's a social post, search ad, or email campaign, every interaction is trackable and actionable. At Sarvaswa Digital, we've harnessed this precision for brands like BFUTURE and BeNature, delivering targeted, data-driven campaigns that outperform traditional methods in both reach and return.

Digital marketing allows for hyper-targeted campaigns, real-time results, and cost-effective scalability.

For small businesses and startups, this can be a game-changer. Plus, the ability to personalize content at scale helps brands create stronger, more meaningful connections with their audiences.

Digital campaigns offer both global scale and local relevance. One recent example: we tailored a campaign for Custom Concepts to target specific regions, ensuring the message resonated deeply with local audiences something traditional media could never do as precisely.

WHY DIGITAL MARKETING MATTERS TODAY

Despite all the tech, marketing still comes down to people. Understanding your audience, their needs, behaviors, and values, is at the core of everything we do. At Sarvaswa, we combine data with empathy to create campaigns that don't just perform they connect.

Digital marketing isn't here to erase traditional methods; it's here to enhance them. Integrated strategies that blend digital precision with traditional storytelling are delivering the best results. The future belongs to brands that can balance both.

In a fast-changing world, digital marketing gives businesses the tools to stay agile, relevant, and ahead of the curve. And that's why, in today's times, going digital isn't just smart it's necessary.



SMARTER SPACES: HOW AI IS ENHANCING THE HOMEBUYING EXPERIENCE

By Rupam Dey – Chief Marketing
Officer, Sheth Creators

In an era where convenience, speed, and personalization define customer expectations, Artificial Intelligence (AI) is revolutionizing industries and real estate is no exception. The traditional homebuying journey, once marked by paperwork, guesswork, and legwork, is now being reimagined through smart, intuitive technology.

At Sheth Creators, we believe the future of real estate lies in smarter spaces not just in how homes are built, but in how they are discovered, visualized, and chosen. Here's how AI is helping us reimagine the homebuying experience for the modern customer.

Intelligent Property Matching:
From Search to Sign-off, Faster

Today's homebuyer is digitally savvy but time-starved. AI algorithms now help us match buyers with properties based on a rich mix of data budget, preferred layouts, lifestyle aspirations, and even micro-location preferences.

At Sheth Creators, we've integrated AI into our lead management systems to ensure our sales teams offer curated recommendations instead of generic inventories. Whether someone is looking for a sea-facing 3BHK in South Mumbai or a family-first home in Andheri, AI helps us reduce the search friction and boost satisfaction.

One of the greatest advantages of AI is personalization. Through behavior tracking and data learning, we can offer each visitor a tailored journey property listings that fit their unique needs, content that speaks to their priorities, and follow-ups that feel timely rather than pushy. This isn't just marketing it's matchmaking. And it means buyers spend less time browsing irrelevant listings and more time envisioning their future in the right home.

Gone are the days when floor plans and model apartments were the only windows into a home. AI-powered virtual walkthroughs now allow buyers to explore properties in immersive detail right from their phones.

Using AI and 3D visualization, our digital platforms can now stage a home in different interior styles, simulate sunlight at various times of day, and even estimate furnishing dimensions. This empowers buyers with clarity and confidence even before a site visit.

AI also plays a powerful role in how we engage with potential homebuyers. Predictive lead scoring helps us understand who's likely to buy and when. It ensures that our teams focus on meaningful conversations rather than generic cold calls.

Moreover, AI chatbots on our website and WhatsApp channels offer 24/7 assistance, guiding prospects through everything from project details to site visit bookings. It's not just smart it's service with empathy.

Beyond sales and marketing, AI is transforming how we conceptualize and build. At Sheth Creators, we're increasingly using AI-powered tools for site analysis, demand forecasting, and even design simulation. This ensures

that the homes we create are not just luxurious, but relevant crafted around actual buyer behavior and evolving lifestyle trends.

At the heart of every AI advancement is a simple promise: a better experience for the homebuyer. But AI doesn't replace the human touch it enhances it. It empowers our teams to serve smarter, respond faster, and build better.

As a legacy brand with a future-forward vision, Sheth Creators remains committed to blending the best of technology with our deep understanding of what makes a house a home.

Because in the age of intelligent living, it's not just about building smart homes. It's about building smarter journeys and that journey starts with you.



BEING A TECHNOLOGY LEADER IN TODAY'S WORLD

By Govind Joshi

The role of IT leaders has evolved from managing infrastructure to shaping business strategy and driving innovation. Today's IT leaders are expected to be visionary thinkers, strategic partners, and change agents who align technology with organizational goals and enable growth through digital transformation.

One of the primary expectations is the ability to bridge the gap between technology and business. IT leaders must understand core business objectives and ensure that every tech initiative supports efficiency, customer engagement, and competitive advantage. Financial acumen is equally important; leaders must justify technology investments through clear ROI and effective budgeting.

While technical expertise remains essential covering areas like enterprise architecture, cloud, data management, and cybersecurity, what truly sets modern IT leaders apart is their ability to drive innovation and lead change. As organizations adopt AI, machine learning, and automation, leaders must guide teams through transformation with agility and confidence, fostering a culture of experimentation and continuous improvement.

Leadership today also means building and nurturing high-performing teams. Inspiring collaboration, resolving conflicts, and empowering talent are all part of the modern CIO or CTO's toolkit. Cross-functional communication is vital, as IT leaders must partner with marketing, finance, and operations to align strategies and deliver value.

Effective communication is a cornerstone of leadership. IT executives must translate complex technical concepts into business language that resonates with non-technical stakeholders, securing buy-in for digital initiatives. At the same time, they must proactively manage risk, ensure compliance with evolving regulations like GDPR, and create robust cybersecurity frameworks to protect organizational data.

Modern IT leaders are expected to be visionary strategists who bridge technology and business, driving innovation, collaboration, and responsible digital transformation.



Data governance is another critical responsibility. Leaders must establish policies that ensure data quality, security, and accessibility, while leveraging analytics and AI to derive business insights. Familiarity with tools like Power BI, Tableau, TensorFlow, or AWS SageMaker is a growing advantage, as is knowledge of cloud platforms and data engineering.

Businesses today also seek leaders with a strong grasp of responsible AI. Ethics, transparency, and accountability in AI deployments are no longer optional; they're fundamental to long-term success and public trust. IT leaders must also embrace automation, intelligent workflows, and emerging technologies like blockchain and quantum computing, always assessing their relevance to business goals.

Emotional intelligence has become a defining trait. Leaders who can empathize, remain calm under pressure, and build trust are better equipped to navigate crises and lead effectively. In a digital world where rapid change is constant, soft skills often matter as much as technical ones.

In summary, modern IT leadership is a multidimensional role that blends strategy, technology, and humanity. Today's organizations need IT leaders who are not just tech-savvy but visionary, ethical, collaborative, and deeply aligned with the business mission. They are no longer just enablers of IT, but architects of the future.

Monocept helps Indian enterprises build resilient, future-ready systems through a three-step cybersecurity framework focused on strong policy, surface area protection, and a culture of continuous vigilance.

Securing Growth: How Indian Enterprises Are Rebuilding Trust Through Cybersecurity

By Gangadhar Heralgi



India's enterprise ecosystem has witnessed explosive growth over the past few years. What began as lean digital initiatives rapidly scaled into mission-critical platforms. But amid the rush to deliver features and drive revenue, one key element was often sidelined: security.

As digital systems matured, so did regulatory expectations especially around data privacy and protection of personally identifiable information (PII). With mandates now requiring that all PII be stored securely and within national borders, enterprises have had to rethink their foundations.

At Monocept, we've long emphasized the importance of performance, scalability, and security. But for many organizations, security was something to "get to later." That changed during the COVID-19 lockdown.

The pandemic triggered a wave of ransomware attacks targeting Indian enterprises. For many, it was a brutal reminder: security couldn't be postponed anymore. That's when businesses turned to us — not just for advice, but for action.

To help organizations build truly resilient systems, we introduced a structured security approach:

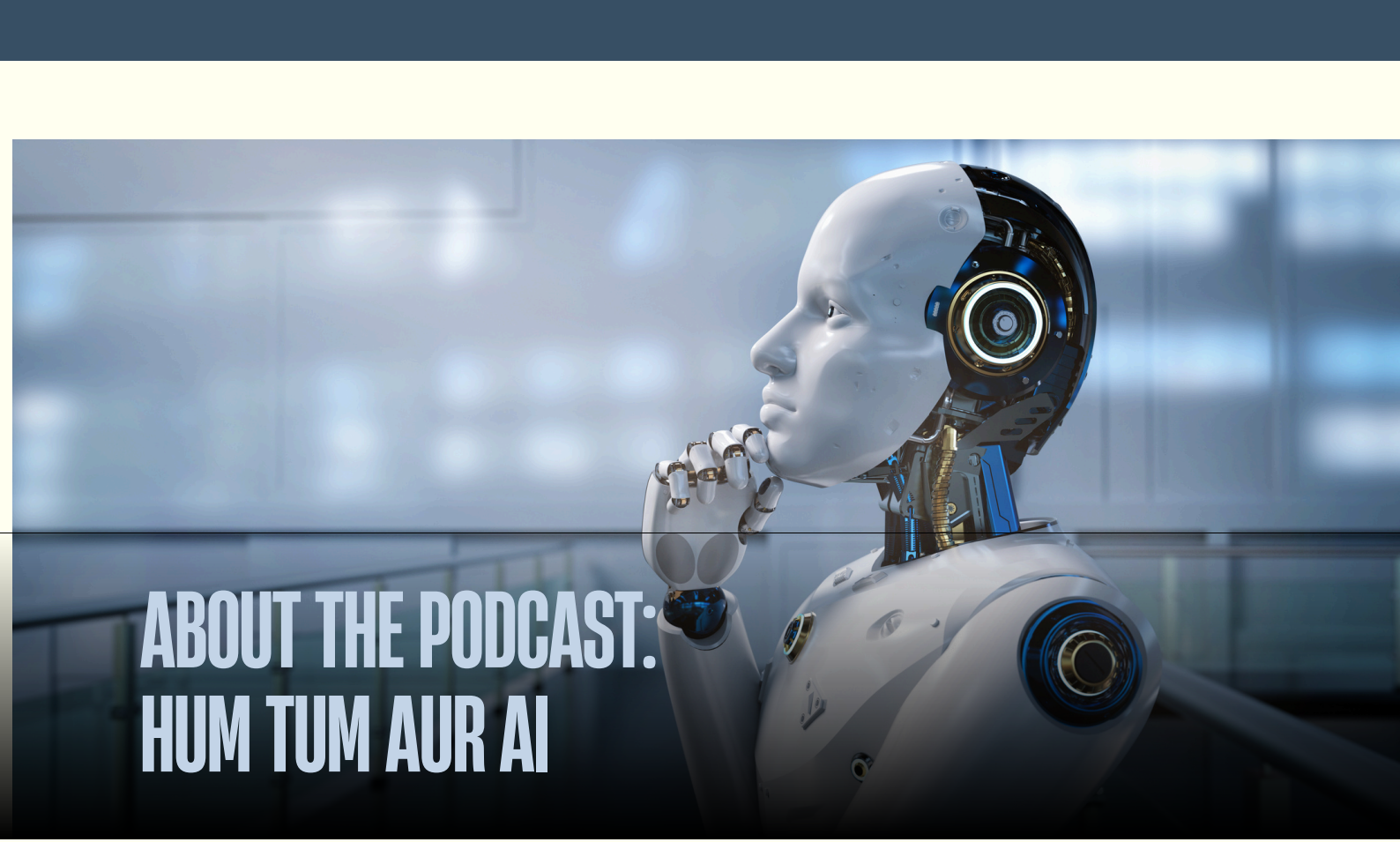
We began by auditing architecture, code, and data practices. From there, we helped define robust security policies covering everything from governance and access control to incident response and data protection.

Inspired by physical security, our "surface area analysis" approach focused on identifying and protecting all digital entry points — login screens, APIs, third-party integrations, and more. We layered defenses and tested extensively using VAPT, SAST, and DAST tools.

Security is not just tech — it's mindset. We trained teams in modern cybersecurity practices, integrated security into DevOps, and implemented real-time monitoring, automated pipelines, and advanced protocols like DUKPT to safeguard sensitive data.

Security isn't a checkbox. It's an ongoing journey. And as threats evolve, so must we.

At Monocept, we're proud to partner with enterprises in building not just secure systems but secure futures.



ABOUT THE PODCAST: HUM TUM AUR AI

In an era where Artificial Intelligence is reshaping industries and reimagining possibilities, Hum Tum Aur AI stands out as a powerful conversation platform exploring the intersection of human insight and machine intelligence.

With 80+ episodes and a growing community of listeners, this podcast series features exclusive dialogues with CXOs, technology leaders, and innovators who are driving AI adoption and transformation across sectors. Each episode brings forth unique perspectives on the practical applications, challenges, and ethical considerations of AI—from boardrooms to backends.

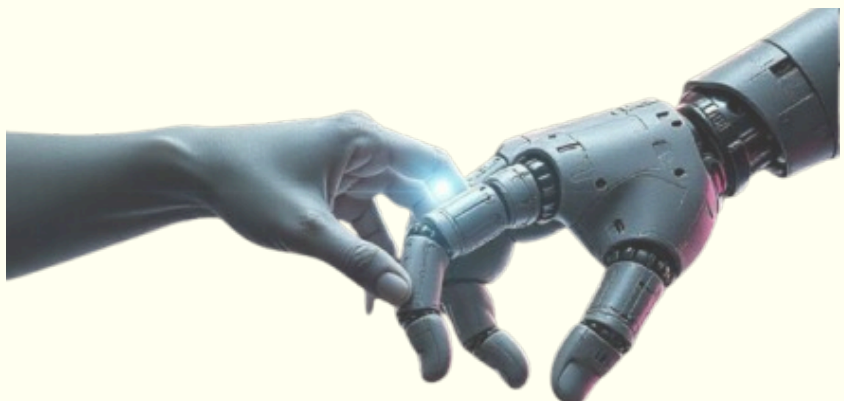
What sets Hum Tum Aur AI apart is its blend of visionary thought leadership with real-world relevance. Whether recorded in-person or online, the conversations are rich, relatable, and forward-looking—making AI understandable and inspiring for both business minds and curious learners.

As we navigate this transformative decade, Hum Tum Aur AI reminds us that the future of intelligence isn't artificial—it's collaborative.

Because it's not just about AI. It's about Hum, Tum aur AI.

WHERE CONVERSATIONS MEET INTELLIGENCE

Whether you're an industry professional, a tech enthusiast, or simply curious about the AI revolution, Hum Tum Aur AI offers a front-row seat to the ideas and innovations that matter most today.



REDEFINING MEDIA WITH INTELLIGENCE: A CONVERSATION WITH HARMIT SINGH MALHOTRA

In a world where artificial intelligence has evolved from a futuristic concept to a foundational force, the media industry stands on the edge of unprecedented transformation. As part of the Hum Tum Aur AI podcast series, we spoke with Harmit Singh Malhotra, a forward-thinking Chief Technology Officer, who shared his insights on how AI is reshaping the way media organizations operate, innovate, and engage.

Harmit emphasized that AI today is not merely a technological tool but a core driver of strategic reinvention. At his organization, AI is being integrated deeply into operations—powering content creation, streamlining workflows, and enhancing audience engagement. He and his team are building AI-driven solutions designed to unlock long-term value and embed intelligence across all facets of the business.

Among the many areas where AI is already making a tangible impact, cybersecurity stands out. Harmit explained how his team uses advanced AI tools for real-time threat detection, behavioural analysis, and automated incident response.

Generative AI is revolutionizing how content—articles, videos, and audio—is produced, while hyper-personalization is enabling deeper, real-time



connections with audiences through tailored recommendations and experiences.

Beyond media, he pointed to AI's expanding role in predictive analytics, autonomous systems, and sustainability efforts across industries.

Internally, AI is accelerating innovation by automating routine tasks such as metadata tagging, ad targeting, and content moderation. This allows teams to shift their focus toward creativity, strategic thinking, and experimentation. With AI tools analyzing user behaviour and forecasting trends, decisions are becoming faster, smarter, and more impactful.

Yet, alongside the opportunities, Harmit acknowledged the challenges. Issues such as data privacy, ethical use, and content authenticity remain central concerns—especially in a world where synthetic media is becoming harder to distinguish from reality. He also noted obstacles like bias in AI models, integration with legacy systems, regulatory uncertainty, and the growing demand for specialized talent.

Our conversation with Harmit Singh Malhotra offered a compelling glimpse into the future of media powered by AI. His insights underscored a key takeaway: the true potential of artificial intelligence lies not just in its capabilities, but in how responsibly and intelligently we choose to implement it. As the relationship between humans and machines continues to evolve, it's clear that the future of the industry will be shaped not by AI alone, but by Hum, Tum aur AI—working together to create a smarter, more connected world.



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“When you mix dharma with data, and wisdom with wealth — you don’t just create portfolios, you create a legacy”

Trust, Tech & Transformation: How AI is Reshaping Wealth Management

By Sumit Poddar

In an age where algorithms can learn and adapt in real-time, Sumit Poddar of Tikona Capital Finserv Pvt Ltd believes that Artificial Intelligence is more than just a technological breakthrough—it's an extension of human intuition.

“AI, to me, is a new form of intelligence—one that draws from centuries of human knowledge to make better, faster decisions,” he shares. But unlike past tech revolutions that simply digitized services, this wave of AI brings empathy, context, and the ability to scale trust.

In the world of wealth management, where trust is everything, this is a game-changer. “Each investor is unique. Earlier, personalization was a luxury—now, with AI, it's a standard,” Sumit explains.

His firm, Tikona Capital Finserv Pvt Ltd, has been at the forefront of this shift. From AI-powered conversations on their website to intuitive WhatsApp-based support, their systems don't just respond—they understand.

He speaks passionately about one of their proudest innovations: ‘Sumit Poddar AI’. “It’s a digital version of me, built to guide users through financial questions in their own language, at their pace.”

The tool doesn't just offer recommendations—it educates, simplifies, and nudges clients toward better decisions.

But Sumit is also clear-eyed about the challenges. “AI must be explainable. Clients deserve to know why a recommendation was made. And in a regulated space, there’s no room for ambiguity we build for transparency from day one.”

Interestingly, he notes, AI has also changed how they work behind the scenes. From testing new ideas to drafting client communication, it's become a quiet partner in innovation. “It’s like brainstorming with a colleague who never gets tired.”

For Sumit, AI is ultimately about empowerment especially for smaller firms like his. “You don’t need to be a giant to make a big impact anymore. AI has leveled the playing field.”

In the hands of thoughtful leaders like him, AI doesn’t feel cold or robotic. It feels human. Because when technology is used with empathy and intention, it doesn’t replace the human touch it amplifies it.



ARTIFICIAL INTELLIGENCE: A(I) WHOLE NEW WORLD

By Dhananjay Arora

Founder & CEO of Kwebmaker.com - India's Leading full-service Digital Agency

I would like to share some reflections on the rapidly evolving landscape of Artificial Intelligence (AI), which, quite fittingly, feels like **“A(i) whole new world.”**

It is arguably the most transformative innovation since the advent of the internet an extraordinary statement, considering the internet's profound impact over the past quarter-century. Yet, the potential and pace of AI suggest an equally significant, if not greater, revolution.

AI is swiftly redefining how individuals, businesses, organizations, machines, and even nations function. Concepts that were once limited to science fiction are now entering our everyday reality. The idea of “think it and get it” is no longer a distant dream, but an emerging possibility.

Broadly speaking, AI can be categorized into two primary types: generative and predictive.

Generative AI focuses on the creation of new content—be it written articles, images, or even music. It is also capable of analyzing vast datasets to identify trends or distill complex information into digestible formats.

Predictive AI in contrast, leverages existing data to forecast trends, anticipate needs, and support data-driven decision-making. The real-world applications of AI are already extensive and deeply integrated into our daily lives:

Shopping: AI influences purchasing behavior by recommending products, including clothing tailored to individual preferences.

Food: Applications can now suggest meals, restaurants,

and grocery lists based on dietary needs and consumption habits.

Entertainment: Streaming services rely heavily on AI to recommend movies, shows, and content suited to personal tastes.

Travel: AI assists in trip planning, offering suggestions for destinations, accommodations, itineraries, and transportation, all tailored to user budgets and preferences.

Content Creation: AI can now generate text, images, songs, music, videos, and even complete films.

Technology Development: AI supports software engineering tasks, including writing code, testing, debugging, and deployment.

Transportation: Self-driving vehicles and intelligent traffic management systems are becoming increasingly viable.

Manufacturing and Maintenance: The combination of AI and the Internet of Things (IoT) enables real-time monitoring, boosting efficiency, reducing downtime, and enhancing factory performance.

Defense: AI-powered drones are being employed for surveillance, tactical operations, and threat mitigation.

One common concern is whether AI will lead to widespread job displacement. While the full implications are still unfolding, I do not believe AI will eliminate jobs altogether. Rather, it will change how work is done.

Tasks that previously required multiple specialists over several days may now be executed by a single individual within hours. For example, a process that once demanded a research analyst, project manager, and designer working for a week might now be handled by one person using AI tools in less than a day.

To navigate and excel in this rapidly changing environment, it is imperative that individuals continuously learn and adapt. Indeed, AI marks the dawn of a new era—truly, “A(i) Whole New World.”

Empowering Through Intelligence: Bhawna Prabhakar on the Transformative Role of AI

In an age where transformation is the only constant, Bhawna Prabhakar, a seasoned marketing leader, calls AI more than a tool she calls it a powerful enabler. “It’s not just about automating tasks,” she shares, “AI is transforming how we think, decide, and create.”

Bhawna believes AI is poised to act as a competitive differentiator across industries. In a crowded market, businesses must stand out—and AI, with its ability to personalize, predict, and perform at scale, provides that edge.

However, she’s quick to caution that with great power comes great responsibility.

While AI’s potential is vast, Bhawna points out one persistent challenge—data. “Data is supreme, but it’s scattered. Siloed data systems prevent organizations from unlocking AI’s full value.” She advocates for consolidated data lakes and fostering cross-functional collaboration to break these silos.

Another barrier? Resistance to change. “Many still view AI as a threat rather than a co-pilot.

Upskilling and mindset shifts are the need of the hour.”

AI will certainly reshape the job landscape, but Bhawna sees this as an evolution, not a threat. “Routine roles may get automated, but that makes room for new, strategic roles—AI strategists, critical thinkers, ethical auditors. It’s about re-skilling and realigning.”

She underscores the importance of equipping youth with curiosity, data literacy, adaptability, and cross-disciplinary thinking. For Bhawna, AI is a boon if we’re prepared to evolve with it.

One of Bhawna’s key messages is about balance. “AI can enhance productivity and customer experience, but over-automation risks losing the human connection. Especially in marketing, where emotions and nuance matter, the human touch remains irreplaceable.”

She highlights how AI tools in CRM, content generation, and customer journey mapping are accelerating workflows but stresses that human oversight is essential to maintain quality, empathy, and relevance.

As AI systems grow more embedded in decision-making, ethical considerations become crucial. Bhawna emphasizes transparency, accountability, and reducing bias as core responsibilities. “You can’t just plug in AI and walk away. It needs purpose, direction, and governance.”

For Bhawna, AI isn’t here to take over—it’s here to collaborate. “We must stop fearing it and start preparing for it. AI is our co-pilot, not our competitor.”



AI is not just a tool—it's a powerful enabler that's reshaping how we think, create, and make decisions. But like any technology, it needs Purpose, Direction, and Governance to truly unlock its potential.

SECURING THE SUPPLY CHAIN: WHY SUPPLY CHAIN SECURITY IS EVERYONE'S BUSINESS - HEMANT KUMAR

In today's interconnected world, supply chains have become more complex, more global, and more essential than ever before. While this evolution has brought efficiency and cost benefits, it has also introduced a range of vulnerabilities that organizations can no longer afford to ignore. The rise of sophisticated cyberattacks and global disruptions has made it abundantly clear: protecting the supply chain is not just a technical necessity it's a strategic imperative.

Supply chain security is about more than guarding physical goods; it's about ensuring that every link in the chain—from vendors to data flows is protected from disruption, theft, and malicious interference. A single breach can have devastating ripple effects, damaging finances, halting operations, and tarnishing reputations. The 2020 SolarWinds attack, for instance, demonstrated how a single compromised supplier could threaten thousands of organizations around the world. Similarly, the 2021 Colonial Pipeline ransomware incident underscored the vulnerability of critical infrastructure to cyber threats and the real-world consequences of such breaches.

Cybercriminals are increasingly targeting supply chains to gain access to larger, more secure organizations through their vendors and service providers. In this environment, relying on trust alone is no longer viable. Instead, organizations must rigorously evaluate their partners' security postures, implement strong access controls, and adopt what's known as a "Zero Trust" framework where no user or system is trusted by default, and verification is continuous.

Managing third-party relationships with care is equally important. Vendors must meet strict security standards, and regular assessments and audits should be built into contracts and ongoing engagements. Technology can play a powerful role here. Artificial intelligence and machine learning tools are now being used to monitor supply chain activity, detect anomalies, and respond to potential threats in real time adding a new layer of intelligence and responsiveness to supply chain operations.



But technology alone isn't enough. Human factors remain one of the most common causes of breaches. Insider threats, whether intentional or accidental, can be particularly difficult to detect. This makes education and awareness critical. Organizations must invest in regular training for employees and foster a culture where security is viewed as a shared responsibility not just an IT concern, but a company-wide priority.

A proactive mindset is essential. That means having robust incident response plans in place long before a crisis hits. Knowing how to act quickly and decisively can limit the damage and restore operations with minimal disruption.

Ultimately, securing the supply chain requires collaboration. Organizations must work closely with their vendors, regulators, and internal teams to create a resilient, adaptable security ecosystem. In doing so, they protect not only their own operations, but also contribute to the broader health and stability of the global economy.

As supply chains continue to evolve, so too must the strategies to safeguard them. By making security an integral part of business strategy and culture, companies can stay one step ahead of the threats and ensure their operations remain strong and future-ready in an increasingly unpredictable world.

AI-GENERATED CODE: INNOVATION MEETS LEGAL RESPONSIBILITY - ABDULLA PATHAN

AI-generated code is revolutionizing development but poses significant legal risks around copyright and licensing, demanding proactive compliance and oversight from organizations.

The rise of AI coding agents is revolutionizing software development, accelerating productivity and shortening time-to-market. By 2025, it's estimated that 20% of all new code will be AI-generated. But as this technology transforms how we build software, it also introduces serious legal concerns especially around copyright infringement and licensing violations.

AI models often train on vast datasets that include public and proprietary code. Without proper oversight, generated code can unintentionally mimic copyrighted material or violate open-source licenses.

Cases like GitHub Copilot have already sparked debate, with some outputs too closely resembling real-world, licensed code.

Legal experts warn that the ambiguity surrounding AI training data and its outputs can leave organizations vulnerable. If your AI tools are producing code based on protected IP, you could be exposed to lawsuits, reputational damage, and regulatory action.

To reduce risk, forward-thinking organizations are reviewing AI-generated code through rigorous audits, using tools like WhiteSource and FOSSA that automate license compliance checks. They're also adopting AI compliance platforms to preempt IP conflicts and activating filters within tools like GitHub Copilot to suppress code that mirrors public repositories.



Developer teams are being trained in intellectual property law and open-source licensing to improve internal awareness, while companies are bringing in legal experts to shape policy and stay ahead of shifting regulations.

On the flip side, some common mistakes continue to create risk such as blindly trusting AI outputs without review, using tools trained on unknown datasets, or ignoring the terms of open-source licenses with non-commercial restrictions.

The legal landscape around AI-generated code is still taking shape. While tech giants may face early lawsuits, organizations using these tools aren't immune. The question leaders must ask is simple: do we set up proactive guardrails, or turn a blind eye? In a fast-moving AI world, trust will be built not just on what we create, but how we create it.

FOSTERING A HEALTHY CONSUMER FINANCE MARKET: A COLLABORATIVE APPROACH

By Ashish Tiwari



India's consumer finance sector is currently undergoing a significant transformation, propelled by the dynamism and aspirations of its young population. With nearly half of the country under the age of 25, this digitally-native generation is actively reshaping the financial landscape, driving a robust demand for faster, smarter, and more inclusive credit solutions. However, as digital adoption rapidly accelerates, it underscores the critical need for caution. The development of a responsible and sustainable consumer finance market fundamentally depends on the concerted and collective efforts of three key players: lenders, regulators, and borrowers.

Today's lenders, encompassing banks, Non-Banking Financial Companies (NBFCs), and fintech firms, are not merely disbursing loans; they are, in effect, shaping the financial behavior of entire nation. This profound responsibility necessitates robust credit assessments designed to prevent over-leveraging and actively promote healthy borrowing patterns. Furthermore, the provision of customized products that genuinely reflect individual financial needs is absolutely essential, particularly for first-time borrowers navigating their entry into the credit ecosystem. Equally important is the investment in financial education. Lenders must dedicate resources to financial literacy programs that empower consumers to thoroughly understand repayment timelines, the intricacies of credit scores, and the long-term value inherent in disciplined borrowing. When individuals borrow intelligently, they are far more likely to repay on time, thereby significantly reducing the risk of falling into debilitating debt traps.

Regulators, in their pivotal role, serve as the foundational backbone of financial integrity.

Their comprehensive oversight ensures ethical lending practices, proactively preventing predatory behaviors, and fostering an environment where innovation can responsibly flourish. However, to genuinely strengthen the entire financial system, regulators must also actively collaborate with industry players to modernize existing frameworks, ensuring they keep pace with the accelerating advancements and dynamic nature of digital finance.

On the other side of this critical equation are the borrowers, whose role is equally vital to the market's health. Their responsibilities include making thoughtful financial decisions, borrowing strictly within their means, and thoroughly understanding all loan obligations to avoid potential distress. Borrowers must approach credit not simply as a matter of convenience, but rather as a significant commitment—one that profoundly shapes and influences their future financial well-being.

Ultimately, the enduring health and resilience of India's consumer finance market will be unequivocally defined by the level of cooperation among these stakeholders. When lenders partner strategically with fintech companies, they can effectively extend crucial credit access to previously underserved regions. When regulators work collaboratively with the industry, they can craft smarter, more adaptive policies that benefit all parties. And crucially, when borrowers actively engage in financial literacy initiatives, they evolve into empowered, well-informed consumers. Together, these unified efforts have the immense potential to create a truly responsible ecosystem that not only meets the evolving needs of contemporary India but also actively drive economic growth, fosters greater financial inclusion, and secures long-term financial well-being for all participants.

Implementing Agile Lean Leadership in Security Transformation

By Ramkumari Iyer



As organizations accelerate digital transformation, cybersecurity must evolve beyond traditional, siloed approaches. The rise of Agile and Lean methodologies offers a powerful path forward, enabling security teams to respond rapidly, reduce inefficiencies, and embed resilience across every layer of the enterprise.

Agile Lean leadership reimagines how security functions are structured and executed. Rather than treating cybersecurity as a final checkpoint, this approach integrates it into the core of product development and business strategy. Agile methodologies such as Scrum or Kanban are applied to security initiatives, breaking large objectives into smaller, manageable tasks executed in short, iterative cycles. These sprints allow teams to address security issues in real-time, foster better alignment through daily standups, and ensure continuous progress through regular sprint reviews.

One of the foundational shifts is the creation of a security backlog an evolving list of security priorities such as vulnerability patches, compliance updates, or architecture reviews. These items are collaboratively refined with input from business, development, and operations teams, ensuring that security efforts are aligned with organizational goals and risk appetite.

Automation plays a crucial role in the Agile Lean model. By embedding security testing into CI/CD pipelines, organizations reduce manual overhead while gaining immediate feedback on vulnerabilities. Tasks like patch management, threat detection, and compliance validation are automated to ensure consistency and scalability. Tools for static and dynamic application security testing, as well as container and infrastructure scanning, become integral parts of the development lifecycle.

Crucially, Agile Lean leadership is not just about tools and processes—it's about culture. It fosters an environment where security becomes a shared responsibility, not just the domain of specialized teams. Educating developers, product owners, and leaders on cybersecurity

fosters smarter decisions and stronger collaboration. Ongoing training reinforces that secure development is key to long-term success.

Dynamic KPIs—like incident response time and vulnerability remediation rates—are regularly updated to reflect evolving risks and priorities. Agile Lean leadership brings faster threat response, better efficiency, and a culture of continuous improvement. Challenges like balancing speed with security and overcoming traditional mindsets require clear communication, training, and the right tools.

Ultimately, it helps organizations move from reactive to resilient—making security a strategic advantage in an ever-changing digital world.

In a world where innovation and efficiency are paramount, smart manufacturing is redefining how consumer appliances are designed, built, and delivered. Mohammed Kaishulla, Chief Information Officer at EPACK Durable, brings over two decades of experience in manufacturing operations and product development. In a conversation with CIOTechOutlook, he shares how emerging technologies like AI, IoT, additive manufacturing, and automation are revolutionizing the sector—while keeping sustainability and cost-efficiency at the core.

According to Kaishulla, smart manufacturing is reshaping operations across the value chain. Technologies such as AI and IoT are powering predictive maintenance, reducing equipment downtime, and improving quality through real-time product inspections. For instance, AI-driven vision systems can detect defects instantly on the production line, ensuring only flawless products reach consumers.

The supply chain, traditionally a complex web of forecasting and logistics, is becoming more intelligent too. AI algorithms now enable precise demand forecasting and inventory optimization, helping manufacturers reduce holding costs. Meanwhile, IoT sensors monitor inventory and shipment conditions in real time, bringing new levels of visibility and responsiveness to the supply chain.



DRIVING THE FUTURE OF CONSUMER APPLIANCES WITH SMART MANUFACTURING: MOHD KAISHULLA

Energy efficiency and sustainability have become key priorities. Kaishulla highlights how smart sensors and automated systems not only reduce energy consumption but also align with growing consumer demand for eco-friendly products. From controlling remote operations to fine-tuning machinery, IoT and AI help manufacturers cut costs while reducing their carbon footprint.

Additive manufacturing, particularly 3D printing, is playing a pivotal role in rapid prototyping and customization. These technologies allow for quick design iterations and cost-effective testing, minimizing waste and accelerating time-to-market. Before a product reaches the consumer, manufacturers can evaluate its look, feel, and functionality through digital simulations—ensuring better design outcomes and fewer post-launch issues.

However, the road to digital transformation comes with its own cost considerations. Integrating new technologies demands strategic investment. Kaishulla points to edge computing as a solution that reduces the need for large-scale data transfer by processing information locally, thus saving on cloud storage and bandwidth. Standardization and regulatory support are also helping reduce costs across the board.

At the heart of all these advancements lies a clear goal: delivering higher quality, personalized products while maintaining cost-efficiency and environmental responsibility. As Kaishulla puts it, “Smart manufacturing isn’t just about automation—it’s about building a connected, intelligent ecosystem that enhances productivity, sustainability, and customer satisfaction.

Connecting India's Cyber Leaders: Inside Mohammed Asif's Vision for CISO India Connect

In today's evolving digital era, where cyber threats loom larger than ever, one name stands out for uniting India's top cybersecurity minds under one powerful platform — Mohammed Asif, Executive Director of Executive Excellence Events (EXE Globe).

With a clear vision and a dynamic team behind him, Mohammed Asif is the architect of the CISO India Connect series, an invite-only summit that has rapidly become India's most trusted gathering for CISOs and cybersecurity leaders. Under his leadership, this series has grown into a nationwide movement — drawing over 100 top cybersecurity decision-makers at each edition, from sectors including banking, telecom, IT, government, and manufacturing.

Together with his dedicated team, Asif has built a conference model that goes beyond traditional summits. CISO India Connect is a sales-driven, insight-rich experience, offering sponsors and delegates highly targeted networking, 1:1 business meetings, and curated introductions that directly support sales and partnership goals. Global powerhouses such as Tenable, Cisco, Airtel Business, Qualys, TUV SUD, Splunk, and Checkmarx continue to invest in the series — a testament to the impact Asif and his team are delivering.



Recognizing the importance of regional insights and tailored engagement, Asif and his team carefully craft each event to reflect the local threat landscape and business needs — all while maintaining a strong national and global perspective. With plans to take the CISO Connect series into the Middle East in 2025, their mission of strengthening the global cybersecurity ecosystem is only gaining momentum.

At the heart of this movement is Asif's unwavering belief in collaboration, excellence, and delivering real business outcomes. As he often says, "We don't just organize events — we build platforms for change."

Thanks to Asif and his committed team at Executive Excellence Events, the CISO community across India is more connected, more informed, and better prepared for the challenges of tomorrow.



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