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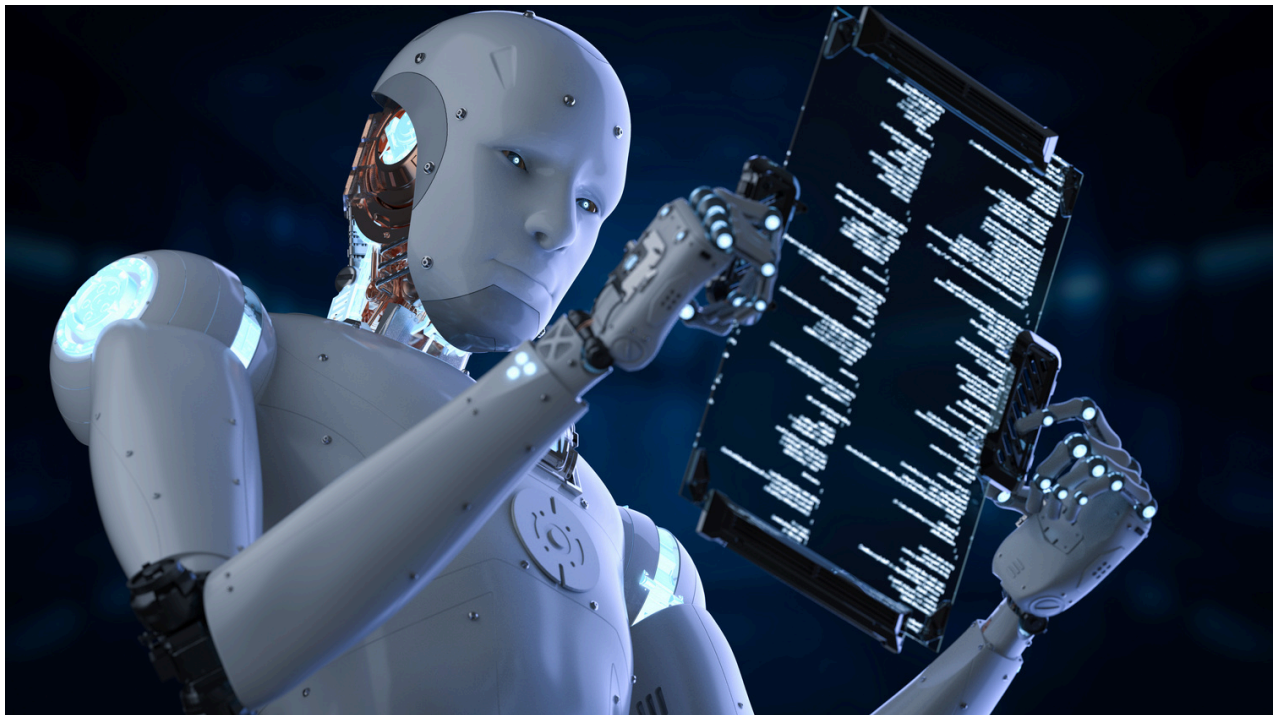
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From the Editor

It gives me immense pleasure to welcome you to the inaugural issue of BharatCXO—a platform built by and for leaders who shape the future of business in India and beyond.

At a time when change is the only constant and technology continues to rewrite the rules of the game, BharatCXO emerges as a voice for collaboration, insight, and foresight. This magazine is more than a publication; it's a growing community of CEOs, CIOs, and other C-level executives committed to learning from each other, challenging the status quo, and driving impactful transformation.

The theme of this issue is collaboration—a value that has defined our journey so far. We've had the privilege of sitting down with some of the most forward-thinking minds in our podcast series, Hum Tum aur AI, where we explore how artificial intelligence is reshaping industries, organizations, and leadership itself. These conversations are honest, bold, and often surprising—just the way innovation should be.

We hope this magazine serves as both a mirror and a compass: reflecting the evolving world of leadership, and helping you navigate it with clarity and conviction.

Thank you for being part of this journey. This is just the beginning.

NANDITA GIRIDHAR MAGGIDI

Correspondence



VIVEK ASHOK BHATTACHARYA

In the corporate world, it's easy to recognize the faces we always see in the spotlight—CEOs, founders, and top executives with PR teams shaping their image. But what about the brilliant minds working just behind them? The ones in the second and third layers of leadership—driving change, making critical decisions, and quietly holding things together?

Too often, their stories go untold. And that never sat right with me. That's why I started BharatCXO. Because I believe leadership isn't just about titles or public recognition—it's about impact. And so many amazing leaders, who truly make things happen, remain unseen. I wanted to create a space that changes that.

My journey has always been about finding and celebrating talent that goes unnoticed. I've seen how powerful it can be when someone feels truly seen for what they bring to the table—not just in results, but in heart, grit, and vision. With BharatCXO, I'm building a platform that gives these leaders a voice, a face, and the recognition they deserve.

Our mission is simple: to shine a light on every leader who makes a difference, whether or not they sit in the corner office. And our vision is to grow a community where leadership is celebrated in all its forms—where people feel valued, heard, and proud to be part of something bigger.

Because leadership isn't always loud. But it should always be acknowledged.

Vivek Bhattacharya



A Conversation with Roodra Khanna on AI-Powered Advertising

Episode 45 | BharatCXO Originals

In this episode of Hum Tum aur AI, the spotlight is on Mr. Roodra Khanna, the Country Lead at AdPro India. With an impressive academic background Masters in Marketing, a Business Strategy course from Harvard Business Online, and a Doctorate in Business Administration from Golden Gate University Roodra brings both expertise and perspective to the evolving world of AI in advertising. The discussion starts with an in-depth dive into full-funnel advertising. Roodra describes their comprehensive approach at AdPro, pointing out that every two brands has different objectives. The funnel is broken down into three main stages:

Awareness, through full-screen immersive ads, premium video reads, and publisher takeovers; Consideration, where AI facilitates interactive storytelling, gamification, and traffic boosters; Performance and Conversion, through AI-driven retargeting, lead collection, and conversion tracking.

When questioned regarding metrics of success over clicks, Roodra reiterates the importance of real business influence. He gives four important AI-fueled tactics:

1. Brand Lift Studies (BLS) capture sentiment shifts, audience perceptions, and recall for ads.
2. Footfall Research monitoring if online ads lead to offline store visits.

3. Search Intent Uplift pinpointing bursts of brand-linked searches after exposure to ads.

4. Performance Conversions: tracking the whole user journey from engagement through to actual sales.

It's by applying AI at every stage that they're able to guarantee that every ad dollar returns measurable and meaningful results, he says. Meeting the challenge of ad fatigue, Roodra stresses the value of creativity and variety. He discusses how their team fights monotony by employing: Dynamic rich media and gamified formats, AI-powered ad rotation to prevent repetitive exposure, And non-skippable placements such as in-image advertisements and CTV

integrations.

He comments, "When advertisements are really good, they don't feel like ads."

An outlier success case is that of an international automobile brand. In line with an emphasis on full-funnel, cookie-less approach, the campaign delivered:

Strongly impactful awareness through in-image and CTV commercials, Thought-provoking consideration through rich media to teach about car features and compare, Conversion via AI-driven retargeting, resulting in a 50% rise in CTR, 35% increase in engagement, and a 28% rise in test drive sign-ups.

The episode ends with some advice from Roodra to the next generation: "AI is a very fast-changing environment... embrace it, learn it, and use it in your daily or professional things."

It was, as the host put it, a "lovely interaction" one that not only dissected the technicalities of AI in advertising but also captured the possibilities it has for tomorrow's innovators.

AI in Real Estate: Boon or Threat? Hum Tum Aur AI Podcast with Sumit Mudiraj



Sumit Mudiraj, who is now SVP, Digital Transformation at a real estate company, spoke about the changing role of Artificial Intelligence (AI) in the sector.

Sumit has applied AI in his current and past organizations. He clarifies that at first, AI was a "bubble world," but with time, its influence was felt, and adoption was on the rise. In FMCG, AI was applied predominantly for crunching data and insights. In real estate, however, its applications are moving towards marketing and technology. One new development he mentioned is the utilization of AI agents to substitute manual intervention in pre-sales and calling. These AI agents automatically retrieve data from websites and corporate systems, verify it, and deliver it to users saving money and improving efficiency.

When talking about AI application in his own team of about 40–45 individuals, Sumit finds that AI has turned into a part of the process. Whether email composition or research, AI tools such as ChatGPT have turned into a daily support system. He feels that AI, along with communication, is now an essential skill for anyone stepping into the corporate sector.



But he recognizes both the benefits and drawbacks of AI. While it increases efficiency, it can also diminish fundamental human capabilities such as writing, reading, and drawing conclusions from data. Excessive dependence may decrease human intelligence and problem-solving capabilities. In the future workplace, being AI-literate will be a condition for success.

Speaking specifically about real estate, he points out that AI uptake is still growing. The pre-sales space is the main gateway to AI currently. With time, AI will become integrated in operations, finance, decision-making, and CRM applications. He cites Salesforce's Einstein algorithm as an example providing insights from CRM data that were not being utilized or needed human examination. In terms of machine learning (ML) and operational technology (OT), Sumit clarifies that ML is the cornerstone of AI.

It constitutes instructing machines to learn from information and develop conclusions, rendering AI and ML inextricable. He also mentions the relevance of virtual and augmented reality (VR/AR), particularly during the COVID-19 period when site visits weren't feasible. Since real estate is a high-investment choice, technologies such as AR/VR enable potential customers to virtually view sites. Although the final on-ground visit is important for local buyers,

VR is particularly useful for NRIs who cannot physically visit properties.

10 to 20 years from now, Sumit envisions AI infiltrating every profession. It will no longer be a specialised field but a much-needed skill like communication. Knowing how to operate AI in terms of functionality without having to be a programmer will be survival- and growth-inducing in the corporate sector.

"It's always about functionality, how to use the platform, and how to get maximum results," he summarises.



Unlocking the World of Operational Technology (OT)

Insights by Bipin Lokegaonkar, Tata Communications

Bipin Lokegaonkar, who heads the OT (Operational Technology) security practice at Tata Communications, provided valuable insights into the much-neglected yet important world of OT security.

What is OT, anyway?

Operational Technology (OT) is the software and hardware infrastructure deployed within production environments infrastructure that is used to monitor or control industrial processes. It encompasses all the way from manufacturing mobile phones and automobiles to manufacturing FMCG items. Fundamentally, every setting where products are manufactured or assembled is deeply dependent upon OT systems.

The Shift in Security Needs

Historically, manufacturing systems were offline and not connected to the internet. These systems were "air-gapped," or not connected to IT systems or to the wider internet providing a natural level of cybersecurity. But over the last 25–30 years, there's been a tremendous change. As automation and digitization have grown, industrial systems now tend to need access to the internet. These systems connect online to obtain software patches, design updates, or vendor technical support just like mobile phones update themselves.

But this connectivity comes at a cost: vulnerability. Once connected to the internet or the IT network, these systems become potential targets for cyberattacks. Earlier, cybersecurity was largely restricted to laptops, servers, and IT infrastructure. Now, the industrial environment also needs similar protection.

The Rise of OT Security

This new requirement gave rise to the new field of OT security. Bipin and his team at Tata Communications are concerned with ensuring clients' industrial environments are safe from cyberattacks. From guarding manufacturing facilities to mission-critical production systems, the aim is to make digital risks not disrupt physical operations.

Over the course of his career, Bipin has worked with a number of manufacturing companies across various industries, assisting them in developing strong OT security frameworks.

As industrial systems become more intelligent and interconnected, securing operational technology is no longer a choice—it's imperative. As Bipin said, "We've always had IT security. Now we need to extend that protection to the heart of our production environments too."



THE USE OF GENERATIVE AI IN INDIA'S DIGITAL ECONOMY: THOUGHTS BY SONU GUPTA, FOUNDER & CHRO OF CODERSBRAIN

SONU GUPTA
CODERSBRAIN

Shaping India's Digital Future: Sonu Gupta on Generative AI and Startup Innovation

At the Bharat Gen AI & Analytics Summit, we had the opportunity to engage with Sonu Gupta, Founder & CHRO at CodersBrain, who shared his impactful perspective on how Generative AI is redefining India's digital economy and transforming the startup landscape.

Gupta emphasized how AI is not just enhancing operations but enabling early-stage startups to scale 10x. At CodersBrain, they empower businesses with on-demand developers and tech talent, fostering innovation in AI/ML to automate tasks, improve productivity, and reduce costs. "AI gives startups the power to compete at scale without the need for massive teams," he shared. Speaking on India's broader tech growth, Gupta credited national innovation drives for positioning India as a rising AI hub, especially with advancements in speech recognition and automation that are driving efficiency across sectors.

A standout insight was his view on AI's potential in agriculture, using AI to assess land fertility and boost crop yields could revolutionize the farming sector. "With AI-driven insights, farmers can make smarter decisions that lead to greater efficiency and productivity," he said.

Gupta also highlighted trends like Large Language Models (LLMs) and behavior analysis, which are revolutionizing consumer experience through real-time personalization extending AI's reach beyond tech and into retail, law, and beyond.

Looking ahead, Gupta envisions an AI-driven future workforce: "Repetitive jobs may decline, but human intelligence and creativity will rise in demand. It's not about job loss, it's about job evolution."

With leaders like Sonu Gupta guiding the way, it's clear that Generative AI isn't just a tool and it's a catalyst for a smarter, more efficient, and inclusive digital India.



Anand Shrivastava Speaks on Generative AI in Education and Mental Health at Bharat GenAI & Analytics Summit



During an insightful conversation at the Bharat GenAI & Analytics Summit & Awards, Anand Shrivastava, a leading AI and mental health expert, expressed his views on the revolutionary role of generative AI across different sectors.

Anand Shrivastava, at the summit, had good things to say about the diversity of the event as well as the diverse range of industries that it showcased. "It's a good gathering with individuals from diverse backgrounds, comprising multiple industries. The emphasis on analytics, AI, and data collects like minds having diversified intellect."

When questioned regarding the contribution of Generative AI to his profession, Anand pointed out its huge potential, especially in education and mental health.

He elaborated, "Generative AI has the potential to transform how we learn and teach. Just think about having an AI tutor who has a deep understanding of both the subject matter and the learner. This level of personalization can revolutionize education for learners of all ages, from children to working professionals."

In the world of mental health, Anand highlighted the specific role that AI can fulfill. "Mental health is a delicate space where privacy and trust are paramount. By developing AI-based psychologists, we can provide confidential and affordable support to those who would otherwise not seek it because of stigma," he said. "Generative AI can help revolutionize the delivery of mental health services, eliminating access barriers and offering a secure environment where individuals can access advice."

Anand also noted that India's rapid technology adoption offers a special benefit. "We don't have legacy technology in India, so our adoption of new technologies such as Generative AI has been faster than in the Western world," he said.

"This provides a fertile ground for innovation, particularly in sectors such as mental health and education, which have not conventionally witnessed extensive technological investments." When queried about the larger consequences of Generative AI, Anand accepted that it is a problem solver, yet it also brings problems.

"With each technology revolution, there are new problems. Generative AI, even though a revolutionary tool, comes with its own issues," he replied. "For instance, AI

misuse leads to deepfakes, phishing, and data privacy violations. It is imperative that governments have in place effective governance, compliance, and security measures to curtail these dangers."

In spite of all these apprehensions, Anand is upbeat about the contribution AI will make to the future. "AI won't steal jobs. It's the individual who understands and uses AI well who will succeed in the future job market. Therefore, my message to the youth is simple become the individual who knows AI," he finished.

The discussion during the Bharat GenAI & Analytics Summit highlighted the immense potential that Generative AI has in revolutionizing businesses and daily life, as well as the imperative of responsible usage and regulation.

The Future of AI, with Prof. Dipak Tatpuje



Yet he cautions that it's not merely about using tools; it's about the way we use them. Ethical usage, knowledge of data, and the adoption of AI based on local and international standards (such as UNESCO's AI Ethics Guidelines) are important to facilitate effective uptake.

Challenges That Accompany Innovation

Whereas AI promises immense possibilities, it also brings along challenges. Prof. Tatpuje mentions four key concerns:

Transparency, accountability, fairness, and human control.

He points out that while AI applications such as translators look promising, they are still not perfect, such as with correct translation in local languages such as Marathi.

The Rise and Reach of AI

Beginning the discussion, Prof. Tatpuje highlights the tremendous growth of AI over the last decade.

Although everyone connects AI with widely used tools such as ChatGPT, Microsoft Copilot, or Google Gemini, he indicates the need to look beyond them. Real value, according to him, is in applied AI tools that attempt to replicate human intelligence in learning, reasoning, and problem-solving.

He emphasises that if AI is to be effective, people must realise the significance of prompts and algorithms. "The manner in which we approach AI tools directly impacts the output. So, knowledge of the right prompts and context is important," he further states

AI in Education and Entrepreneurship

When asked about AI's role in his field, Prof. Tatpuje shares valuable insights. In the spheres of learning, training, and entrepreneurship development, AI is making a significant mark. From content delivery to project-based learning and financial literacy to customer service, AI is reshaping traditional methods.

In the second episode of Hum Tum Aur AI, the discussion goes in-depth into the changing landscape of Artificial Intelligence with none other than Prof. Dipak Tatpuje – a well-known educationalist, training expert, and entrepreneurship development specialist. Moderated by Bharat CXO, the episode delves into how AI is not merely a buzzword but an altering mechanism influencing industries and professions.

"AI is strong, but it is not a substitute for knowledge," he maintains. This reflects an increasing requirement for personalised AI applications and intelligent human intervention.

Does AI Create or Kill Jobs?

A widely discussed issue, AI and jobs was debated with sensitivity. Prof. Tatpuje admits that AI can displace certain jobs, especially in programming and algorithm development. But it also creates new types of employment that previously did not exist.

"Reskilling and upskilling are the need of the hour," he adds. In education, AI can grade papers and perform administrative functions, but intelligent tutoring and personalized learning require human touch. Therefore, individuals must change their jobs to work with AI, not against it.

Skills for the AI-Driven Future

In an AI-first world, what skills should young people focus on?

Prof. Tatpuje emphasizes that as AI education grows (especially post-NEP), actual impact is derived from practical competence. Some of the primary skills are:

- Data privacy and security
- Large-scale AI model handling
- Handling bias and fairness
- Choosing the optimal tool for applications such as financial modeling or business simulation

He advises students to think systemically. Selecting the optimal tool for the job while being technically and ethically sound.

Before concluding, Prof. Tatpuje gives the audience one last tip: Remain current not just with technical knowledge but also with AI regulations, data quality, and ongoing learning. The future is for those who adopt AI responsibly, ethically, and intelligently.

DEEPIKA RATHOD TALKS ABOUT AI IN HEALTHCARE AT BHARAT GEN AI & ANALYTICS SUMMIT



Deepika Rathod in a perceptive discussion during the Bharat Gen AI & Analytics Summit & Awards explained the interactive convergence of Artificial Intelligence and healthcare, its transformational promise

Deepika Rathod, a prominent name in the healthcare space, shared her enthusiastic experience of the event. "The summit has been amazing," she remarked. "I've had the chance to interact with numerous industry experts, and it's been a great platform to brainstorm and learn how AI is being innovatively used across sectors especially in healthcare."

Emphasizing the use of AI in healthcare, Deepika termed it a "boon." She described how healthcare is a data-driven area, where precise and unbiased decisions are needed, especially in serious and high-risk situations. AI, she said, has a crucial role in processing large amounts of data, helping professionals to make faster and better judgments. One space where AI is particularly helpful, she said, is mental health. "So many cases are coming in, and it's a lot of effort to realize whether someone is at high or low risk," Deepika explained. "AI can be a preliminary filter enabling professionals to identify and sort out the high-risk people to intervene early."

Aside from diagnostics, she discussed how AI-based analytics can better train counselors. Through pattern and response analysis, AI applications can provide more insightful information on how the younger generation feels and what type of support they need.

When asked what people's reaction has been to this integration of AI, Deepika replied that the reaction is more and more positive. "People are warming up to it. Despite the learning curve, the flexibility and convenience of trying out tools from basic platforms such as ChatGPT to more sophisticated analytical tools are opening up AI to a wider audience."

But she also noted challenges, particularly in regulatory systems. "AI must be very specific in the process of identification. Regulation is particularly important in healthcare, above all. If models aren't well-trained or nonspecific, they'll end up doing more harm than good."

To young people who are looking to enter the AI-healthcare space, Deepika gave some wise counsel. "There are numerous models available, but it is necessary to choose one that speaks to your domain and is actually effective. Don't get caught up in the excitement. Select a niche, focus, and learn deeply in that particular area."

The episode concluded on a contemplative note, with Deepika wishing that her observations inspire lots of people to realize the real potential of AI not as a device, but as a collaborator in progress.

KANISHKA TONGYA TALKS ABOUT LEVERAGING AI AND DIGITALIZATION FOR A SMARTER SUPPLY CHAIN AT AXESTRACK SOFTWARE

During a recent conference hosted by GRE Analytics, Kanishka Tongya, Chief Business Officer at Axestrack, spoke about the revolutionary impact of Artificial Intelligence (AI) and digitalization in redefining the future of the supply chain and logistics sector.

Driving Efficiency with Digital Ecosystems

Kanishka launched Axestrack as a top provider of integrated digital ecosystems for international shippers and carriers.

"Axestrack offers a range of digital solutions for making the road transport and logistics industry more efficient, reliable, and responsive," he clarified. The organization emphasizes optimizing the complete supply chain through the adoption of advanced technologies for streamlining processes and minimizing inefficiencies.

The Role of AI and Machine Learning in Supply Chain Management

In the course of the discussion, Kanishka pointed out the most important technologies that are transforming the logistics and supply chain industry. "The use of AI and machine learning is at the top of supply chain managers' lists today," he said. In Kanishka's view, these technologies are essential to enhancing the operational effectiveness of logistics activities and deriving useful business insights.

He elaborated on the challenges that supply chain managers face, including the need for a "single pane of glass" view, which provides a unified, real-time view of logistics operations. AI and machine learning help make it possible by offering advanced analytics that render the gathered data more actionable and predictive and improving decision-making processes.

Turning Data into Business Intelligence

In the fast-changing logistics environment, information is crucial to inform decisions. Kanishka emphasized the need to glean actionable business insights from the information gathered from diverse sources. Through AI and machine learning, businesses can obtain predictive data that increases the relevance and accuracy of their decisions, thereby streamlining supply chain operations.

Compliments for GRE Analytics' Event Organization

Kanishka also opined about the event conducted by GRE Analytics, complimenting its organization and the selected audience. "As for feedback, I have nothing but good things to say," he said. "The event has been exceptionally well-organized, and the audience has been extremely receptive. I eagerly wait for more such events from GRE Analytics in the future."

Looking Ahead: The Future of Smarter Supply Chains

As companies keep on adopting digital and AI solutions, the future of the supply chain is optimistic. By implementing cutting-edge technologies, including AI, machine learning, and advanced analytics, companies like Axestrack are setting the trend towards smarter, faster, and efficient supply chains.

With digitalization at the core of this change, the logistics and road transport industries are all to experience a new era of efficient operations, data-centric decision-making, and augmented business acumen. The findings presented by Kanishka Tongya highlight the need to leverage these technologies to create an intelligent, networked, and future-proof supply chain ecosystem.





LEVIS WILSON INTRODUCES HEXA: INDIA'S FIRST FULLY MULTILINGUAL VOICE BOT AT 9TH DCX EVENT

During the 9th DCX Event, Levis Wilson, Haloocom's CEO and Founder, unveiled HEXA, India's first fully multilingual voice bot, driven by artificial intelligence. While speaking with Bhatt CXO's PR executive, Mr. Chakravarti, Wilson explained how HEXA is poised to transform the way people communicate in a country as linguistically diverse as India.

The Need for Multilingual AI in India

"India is not a nation of 22 languages," Wilson stated. "In fact, there are 783 spoken languages throughout the country." He said that although only 22 are accepted officially, ground reality consists of dialects and variations that play a role in communication on a daily basis. Wilson highlighted the importance of language, particularly when communicating with rural communities. "You can't ask a farmer in a distant village to send an email or communicate in Hindi or English to ask for fertilisers. That is where a multilingual voice bot such as HEXA can help."

HEXA: Adaptive, Intelligent, and Inclusive

HEXA presently supports six prominent Indian languages and is built with a signature feature adaptive language switching. In the context of a single conversation, a user can switch between languages such as English, Hindi, and Bengali, and HEXA will respond effortlessly in the desired language.

You can begin in English, then communicate with me in Hindi, and then Bengali HEXA will keep pace and respond accordingly," Wilson explained, showcasing the bot's live flexibility.

Key Features of HEXA

1. Multilingual Adaptability

HEXA is designed to learn various pronunciations of the same term by different geographical areas. Wilson cited the term "office", which can have a different pronunciation from Punjab to Kanyakumari. HEXA learns to interpret these differences and still give a correct response.

2. Task Automation

In the opinion of Wilson, the voice bot can automate as much as 70% of work that would otherwise be done by a human agent, like responding to questions, placing calls, and offering support saving time and improving operational efficiency.

3. AI-Powered Intelligence

Through the combination of various data sets, HEXA becomes smarter over time, enhancing its contextual understanding, accurate response, and human-like interaction. "The bot needs not only to comprehend languages but also to respond with the correct context. That's where AI comes into play," Wilson said.

A Step Toward More Inclusive Tech

HEXA is not a second AI product; it's a move towards making technology accessible to individuals in their languages, illiterate or not, wherever they may be. By providing real-time, multilingual communication, HEXA can potentially close communication gaps across sectors from agriculture and medicine to banking and customer care.

AI in Insurance: A Blessing or a Menace?

Revelations from Sudeep Kulkarni, VP & Head of Marketing, Alliance Insurance Brokers Pvt. Ltd.

In this recent episode of Hamman AI, we got to sit down and talk to Mr. Sudeep Kulkarni, Vice President and Head of Marketing at Alliance Insurance Brokers Pvt. Ltd. With his experience in branding, digital outreach, and communications, Mr. Kulkarni provided meaningful insights on how the landscape of artificial intelligence (AI) is changing for the insurance sector.

AI: The New Marketing Currency

Sudeep Kulkarni set the stage by saying, "AI is the new currency in everybody's marketing arsenal." He insisted that despite the concern about job displacement, the technology needs to be viewed as a facilitator. As with any other game-changing tech tool, marketers need to get comfortable with AI, comprehend its capabilities, and master it strategically to optimize outreach, ROI, and performance.

AI in Action at Alliance Insurance

In Alliance Insurance, AI is well-integrated into the day-to-day activities of the marketing team. "We apply AI for creating content, designing implementation, and mass outreach by email, WhatsApp, and SMS marketing," explained Kulkarni. Across the design and martech departments to the communication and content functions, AI technologies are instrumental in automating tedious tasks and bringing precision to campaigns.

The Future of AI in Insurance Broking

The insurance broking business is all about educating and guiding clients to select appropriate insurance to safeguard themselves and their property. As per Kulkarni, AI will hugely automate the process. From gathering information and profiling to predictive analysis and campaign execution, AI will make the process efficient and customized. "Communication is no longer transactional; it is turning inclusive and relevant in real-time," he stated.

Transforming Business and Skill Sets

The marketing function has now evolved from merely being a cost center to being a revenue generator. Kulkarni pointed out the need for ongoing upskilling as AI tools keep changing. "The marketer's job today is not only to create awareness it's to deliver results. And that means keeping up with the tech curve," he said. The future, according to him, is in unlearning the old ways and learning to adjust to AI-driven workflows in content, design, martech, and so on.

AI and Customer Experience

As consumers themselves, marketers are well aware of the need for frictionless, quick, and personalized experiences. "From OTT platforms to e-commerce, today's customer expects everything at the click of a button and insurance is no different," Kulkarni said. AI makes personalization possible for each customer, away from the one-size-fits-all approach. This hyper-personalization is key to building trust and loyalty in the insurance industry.





PRAMOD KUMAR DUBEY

PRAMOD KUMAR DUBEY ON AI IMPACT AT DCX DIGITAL EVENT BY GAIN SKILL BUSINESS

During a conversation at the DCX Digital Event by Gain Skill Business, Pramod Kumar Dubey expressed his views on the changing role of AI in business and its ethical use in contemporary products.

AI and Its Role in Business Scaling

Pramod highlighted that AI is critical to growing any business in the current competitive market. He clarified that in the absence of ethical AI, a business may be left behind.

He reiterated that ethical AI should be given high priority so that it runs in a safe and responsible environment. In their firm, privacy is enabled by AI to ensure the data is treated responsibly.

Generative AI (Gen AI) and Its Applications
When questioned regarding Generative AI (Gen AI), Pramod clarified that it is more than just data analysis. While normal AI can analyze and recognize patterns in big data sets, Gen AI goes a step ahead by creating models, frameworks, flows, and patterns that can be used to help businesses scale. It offers meaningful analytics that aid in client retention, business forecasting, and determining business pain points.

Pramod emphasized how critical Gen AI would be to understand large quantities of dispersed data and convert them into actionable intelligence to enable better decisions and business optimization.

Collaboration Between Humans and AI
Pramod stressed that despite the pivotal role of AI in automation and analytics, humans still have a major role to play in directing and training the AI models.

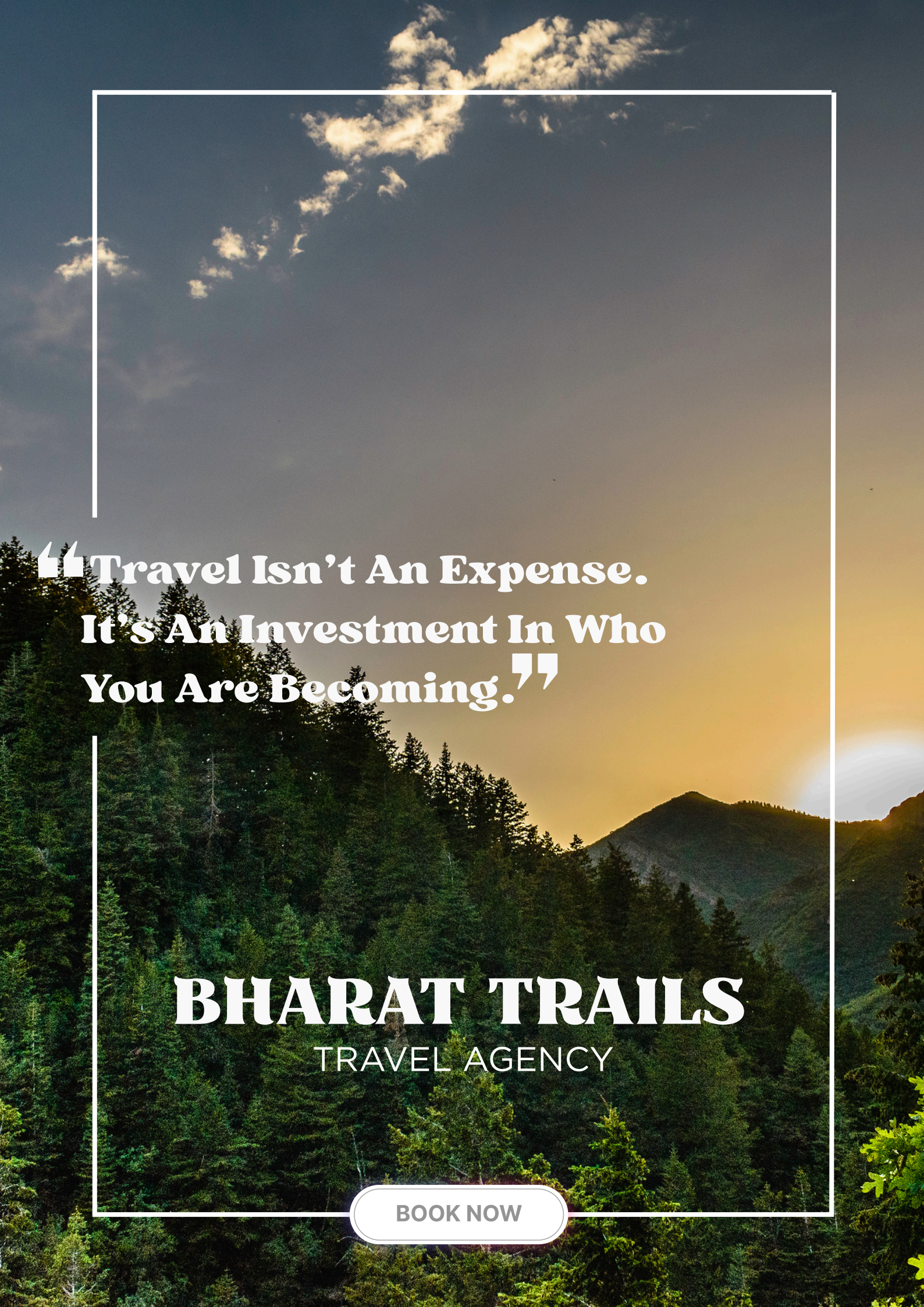
He noted that the AI models like Large Language Models (LLM) need humans to monitor their training on proper data sets.

The efficiency of AI relies predominantly on human contributions to oversee, measure, and optimize its productivity.

He summed up by saying that AI needs to be employed as a tool to augment human capabilities, but it needs humans to propel its success. Pramod's observations pointed to the increasing significance of AI in business, particularly in its ethical use and integration with human intelligence.

He stressed that Generative AI can transform the way businesses interpret data, expand operations, and enhance client relationships, but it should always be directed by responsible human intervention.





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What sets Bharat Trails apart is its commitment to authenticity and meaningful connection. Forget cookie-cutter itineraries and checklist tourism here, comfort meets cultural depth, and every destination is approached with curiosity, reverence, and joy.

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CXO SAMVAAD

CXO Samvaad 2025: A Landmark Convergence of Industry Leaders and Future Innovators

Mumbai, March 12, 2025

Bharat CXO successfully hosted CXO Samvaad 2025 at the prestigious Vidyalankar School of Information Technology, bringing together eminent industry leaders, visionary professionals, and aspiring talents for a day of powerful discussions, learning, and collaboration. The conclave, supported by Tescom (Gold Partner), Skill AI (Silver Partner), and Vidyalankar School of Information Technology (Diamond Partner), witnessed active participation from renowned firms including Tata Communications, FlexM, and The Hosteller.



Supported by Tescom, Skill AI, and Vidyalankar, the event featured inspiring sessions by industry experts like Mr. Bipin Lokegaonkar and Dr. Deepak Kalambkar, along with a dynamic panel discussion on "AI Revolution – Shaping the Future of Education, Jobs, and Innovation," moderated by Dr. Sandeep Kothaari. Participants enjoyed interactive discussions, live Q&As, and meaningful networking opportunities.

The event concluded with a certification ceremony, recognizing participant engagement and enthusiasm. With CXO Samvaad 2025, Bharat CXO strengthened its mission to bridge the gap between academia and industry, empowering young professionals with future-ready insights and practical leadership knowledge.

SHAMMI KAPOOR: ORCHESTRATING OPERATIONAL EXCELLENCE WITH PURPOSE AT TATA AIG

SHAMMI KAPOOR
SENIOR VICE PRESIDENT & HEAD OF
OPERATIONS, TATA AIG GENERAL INSURANCE
CO. LTD.

In the world of insurance operations, Shammi Kapoor stands out for weaving performance with purpose. As Senior Vice President and Head of Operations at TATA AIG General Insurance, Shammi is redefining excellence by putting people at the center of processes.

With a calm, structured leadership style, he has spearheaded large-scale transformations, embracing digital innovation to simplify workflows, speed up turnaround times, and enhance the customer experience. His approach goes beyond managing systems—he builds resilient, scalable operations that empower teams and meet real-world challenges head-on.

Recognized for his discipline, agility, and focus on sustained progress, Shammi sees being featured in BharatCXO not just as a personal milestone but as an opportunity to contribute to larger conversations shaping the industry. His journey is a testament that true operational leadership is not measured by metrics alone, but by the lasting trust and impact it creates.



With a career built on driving operational success, Shammi understands that behind every policy, every claim, and every process is a person. His leadership is centered on improving that experience. Whether optimizing workflows or introducing digital tools, his goal remains constant—make operations seamless, efficient, and customer-focused.

He has led large-scale transformations with a steady hand, introducing systems that improve turnaround times and reduce complexities. But what truly makes his work stand out is the mindset he brings. He does not just manage processes—he builds systems that scale with the organization, support its people, and respond to real-world challenges.

Shammi Kapoor's journey is proof that operational leadership is not just about systems and metrics—it is about people, purpose, and progress that lasts.

NAVRATAN BOHRA: DRIVING DIGITAL TRUST AND TRANSFORMATION AT ANAND RATHI



Navratan Bohra is reshaping financial services at Anand Rath Share and Stock Brokers Ltd. by blending digital innovation with timeless client trust

In the evolving world of financial services, Navratan Bohra stands as a beacon of thoughtful digital leadership. As Vice President at Anand Rath Share and Stock Brokers Ltd., he is seamlessly blending tradition with innovation, ensuring that technology strengthens—not replaces—the trust clients place in their financial partners.

With a solid foundation in finance and a clear digital vision, Navratan is bridging the gap between legacy systems and modern expectations. His initiatives focus on secure trading platforms, automation for enhanced client service, and a future-ready approach to regulatory compliance—all while preserving the institution's rich legacy.

Known for his steady foresight and disciplined leadership, Navratan strikes a rare balance between risk management and innovation. His feature in BharatCXO reflects his commitment to fostering a broader conversation on technology, accountability, and sustainable growth within the BFSI sector.

Navratan Bohra's journey reminds us that even in a world driven by algorithms and analytics, the core of finance remains human—and technology is simply a way to serve that core better.

Mahesh Khisti is fortifying the future of banking at United Overseas Bank by blending cybersecurity, compliance, and customer trust into a seamless digital shield

Mahesh Khisti is a cybersecurity leader with a deep understanding of how technology, compliance, and customer trust come together in the banking sector. As Chief Information Security Officer and Vice President of IT at United Overseas Bank, India, he is at the forefront of building secure, stable, and scalable systems in one of the most tightly regulated industries.

Mahesh brings decades of experience in protecting critical financial infrastructures. His approach is both proactive and pragmatic. He doesn't just respond to risks—he anticipates them, plans for them, and builds robust frameworks that safeguard the institution's digital ecosystem.

With a firm grip on evolving regulatory standards, cloud security, threat intelligence, and enterprise risk management, Mahesh ensures that the bank's digital operations are compliant and future-ready. His work is informed by both policy and practice, allowing him to balance innovation with operational security.

What sets Mahesh apart is his ability to communicate across levels. He speaks the language of auditors, developers, and executives alike, translating security priorities into business goals. He is also deeply involved in aligning IT initiatives with customer expectations, knowing that trust and experience go hand in hand.

His feature in BharatCXO reflects his commitment to strengthening the industry as a whole. Mahesh believes in sharing knowledge, mentoring the next generation of cybersecurity professionals, and helping build a culture where digital safety is a collective responsibility.

Mahesh Khisti's leadership is shaped by clarity, consistency, and care. In an environment where threats evolve daily, he continues to be a steady force, guiding the bank's digital transformation with both precision and vision.





Bridging Healthcare and Technology with Purpose: Dr. Padwal

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**TECHNOLOGY
SHOULD ADAPT
TO PEOPLE,
NOT THE OTHER
WAY AROUND.**

Dr. Randhir Padwal stands at the intersection of healthcare and digital innovation. As General Manager IT at Sahyadri Hospitals, With a strong foundation in digital transformation, ERP, cloud computing, and cybersecurity, Dr. Padwal has played a vital role in shaping IT as a strategic partner in patient care.

He believes technology should simplify processes for doctors, support staff, and most importantly, patients. His leadership has introduced systems that reduce response time, improve data management, and strengthen hospital security infrastructure.

A consistent advocate for collaboration, Dr. Padwal is driven by the desire to contribute meaningfully to the IT ecosystem. His approach is rooted in building connections, sharing knowledge, and uplifting the larger tech community. He often emphasizes the need for technology to adapt to people, not the other way around.

What makes his journey stand out is the balance he maintains between efficiency and empathy. Every project he leads is grounded in purpose. Every tool he introduces is designed to empower care providers. And every decision he makes considers both the operational and emotional needs of the healthcare environment.

For Dr. Padwal, leadership is not about the loudest voice in the room but about creating lasting impact. His story is one of steady progress, clear vision, and an unwavering belief in technology's power to heal when aligned with humanity.



JIMIT GANDHI:
SECURING THE
SKIES AND DRIVING
DIGITAL TRUST AT
AKASA AIR
CHIEF INFORMATION
SECURITY OFFICER, AKASA
AIR

In an industry where safety is paramount, Jimit Gandhi is elevating the role of cybersecurity in aviation. As the chief information security officer at Akasa Air, he is steering one of India's newest airlines through a digital landscape that demands both agility and airtight protection. Jimit brings a focused, detail-oriented approach

to information security combining technical expertise with a deep understanding of operational realities. At Akasa Air, his responsibility extends beyond traditional IT boundaries—he ensures that the airline's systems, data, and customer touchpoints are secure, compliant, and resilient against modern threats.

His leadership is grounded in practicality. He knows that cybersecurity in aviation is not only about defense but also about enabling smooth, uninterrupted operations. From implementing secure digital frameworks to fostering a culture of awareness across teams, Jimit works with a sharp eye on both risk mitigation and strategic growth. What makes his role especially critical is the pace at which the airline industry is digitizing.

Over the past several years, Jimit has also built extensive experience in the BFSI (Banking, Financial Services, and Insurance) sector. He has worked closely with almost all leading banks and NBFCs, helping them strengthen their cloud infrastructures and security postures. His deep understanding of regulatory needs and cloud security best practices has made him a trusted advisor in the financial services ecosystem – experience that now adds extra depth and resilience to his leadership approach in aviation.

Jimit ensures that Akasa Air's innovation and expansion are matched by a security posture that evolves with it. He is known for building robust frameworks, engaging with teams at all levels, and translating complex technical needs into actionable solutions.

For Jimit, being featured in BharatCXO is a platform to spotlight the growing importance of cybersecurity leadership in sectors like aviation. He views it as an opportunity to share real experiences, promote industry collaboration, and inspire rising professionals to see cybersecurity not just as a function, but as a business enabler.

His journey is one of precision, protection, and progress. At a time when trust and technology must go hand in hand, Jimit Gandhi is helping Akasa Air soar securely into the future.





FROM BACKEND TO BOARDROOM: HOW SANDEEP JAMDAGNI IS REDEFINING IT LEADERSHIP

“

Sandeep Jamdagni's professional journey is built on a strong foundation of versatility. As Head of IT and Security at Central Park, BAXY Group, he oversees a complex ecosystem that spans real estate, automotive manufacturing, education, and hospitality. With each sector presenting its own unique challenges, his ability to adapt and deliver has become one of his greatest strengths.

His areas of expertise ranging from IT operations and cloud migrations to network security and digitalization reflect

a deep understanding of modern infrastructure.

Yet what truly defines his leadership is his ability to look beyond the tech and focus on creating experiences that are secure, seamless, and scalable.

Sandeep's work is not just about systems and servers. It is about understanding the pulse of an organization, aligning technology with business needs, and enabling teams to do their best work. He treats IT not as a back-office function but as a front-facing enabler of growth and innovation.

Being featured in BharatCXO, for him, is not just about visibility. It is about contributing to a larger conversation within the industry. He sees it as a platform where experiences become case studies and where leaders can learn from each other's journeys.

Those who work with Sandeep often mention his calm approach, even in high-pressure environments. His decisions are guided by data, but his leadership is rooted in intuition and insight. Whether rolling out new technologies or leading digital transformation, he brings both precision and purpose to the table.

In a world where IT is the backbone of every business, Sandeep Jamdagni stands out for making technology both human and strategic.

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Tech That Works, Systems That Last: Inside Keyur Desai's IT Vision

Head IT, Prince Pipes and Fittings Ltd.

Keyur Desai leads technology with a builder's mindset. As Head of IT at Prince Pipes, he's driving digital transformation in manufacturing—modernizing legacy systems, streamlining operations, and embedding innovation across the board.

With deep expertise in cybersecurity, cloud, ERP, and Industry 4.0, Keyur bridges the gap between traditional industry needs and modern IT agility. His initiatives enhance productivity, security, and business impact, always grounded in long-term scalability.

What sets him apart is his purpose-driven approach to tech. For Keyur, transformation isn't a buzzword—it's a responsibility. He leads with clarity, consistency, and a hands-on style that fosters trust and builds culture.

Being featured in BharatCXO is, for him, a space to reflect and inspire—where technology and manufacturing converge to shape what's next.



From Audit Trails to Cyber Frontlines: LaxmiNarayan Sahu's BFSI Journey

In the high-stakes world of financial markets, trust is everything. And at the Metropolitan Stock Exchange, that trust is safeguarded by the expertise of LaxmiNarayan Sahu, who serves as Chief Information Security Officer. With a career rooted in IT security, audits, and infrastructure, he has become a defining force in shaping how security is understood and implemented in the BFSI sector.

LaxmiNarayan's approach is not limited to compliance or policy. His vision is holistic. He looks at security as a living framework that adapts with technology, anticipates threats, and supports business growth. He brings to his role the discipline of an auditor, the foresight of a strategist, and the calm of a seasoned leader.

His passion for the field is deeply personal. He sees information security not as a barrier but as a bridge—one that connects innovation with safety, agility with accountability. His work ensures that every digital interaction within the exchange is built on a foundation of trust and precision.



Where Governance Meets Grit: Dr. Gupta's Mission for a Safer India

Group Head, IT GRC & Cybersecurity, Al Gihaz Holding

President, Cyber Security Council for India

Known as "The Cyber Doctor," Dr. Lalit Gupta brings over 25 years of global cybersecurity leadership. As Group Head at Al Gihaz Holding, he oversees security across 64 subsidiaries in 19 countries—while staying rooted in India's cyber future.

As President of the Cyber Security Council for India, he champions national resilience through education, policy, and innovation. From shaping CERT-In to launching the Cyber Patriot Program, his vision is inclusive, strategic, and purpose-driven.

Dr. Gupta sees cybersecurity not just as protection, but as empowerment. For him, being part of BharatCXO is about amplifying awareness and uniting stakeholders to build a digitally secure India.



Building Experiences, Not Just Systems: Arvind Singh's Tech Vision

Chief Technology & Product Officer, Puravankara Ltd.

Arvind Singh leads with the belief that technology should do more than function—it should elevate experiences. As Chief Technology & Product Officer at Puravankara Ltd., he's redefining real estate through a customer-first, innovation-driven approach.

From refining security and data governance to driving digital transformation, Arvind blends strategic thinking with operational grit. Known for building high-performance teams, he ensures tech doesn't just support the business—it advances it.

With cross-industry expertise, he bridges vision and execution, always focused on scalable, sustainable solutions. For Arvind, BharatCXO is a platform to spark ideas and drive meaningful change in the enterprise tech space.

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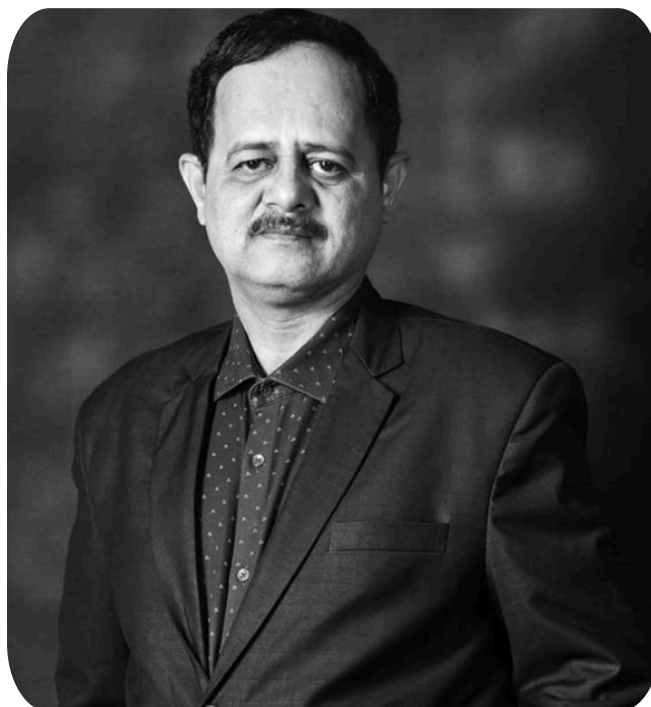
SECURING THE FUTURE, ONE PROTOCOL AT A TIME: DR. KALAMBKAR'S CYBER MISSION

AN INTERVIEW WITH
DR. DEEPAK KALAMBKAR
DIRECTOR INFORMATION SECURITY, FLEXM

With over two decades of experience in information security, Dr. Deepak Kalambkar has established himself as a leader who doesn't just protect digital assets but also shapes the narrative around cybersecurity in India. As Director of Information Security at FlexM, he brings a rare blend of technical mastery, strategic thinking, and a passion for knowledge sharing.

Dr. Kalambkar's expertise spans ISO 27001, PCI DSS, and the Data Protection Bill, making him a sought-after voice in security implementation and compliance. His leadership is grounded in real-world experience and a deep understanding of emerging threats and technologies. More than certifications and standards, he focuses on building a culture of security within organizations, one that goes beyond checklists and integrates awareness at every level.

What sets him apart is his commitment to giving back. He is a prolific speaker at conferences and an active blogger, always looking for ways to simplify complex ideas for wider audiences.



His approach is pragmatic yet forward-thinking. Whether it's designing security frameworks or mentoring young professionals, his work reflects clarity, conviction, and care. He views every engagement as a chance to learn and contribute, believing that collaboration across industries is essential in building resilient digital systems.

In an age where data is currency and trust is a competitive edge, leaders like Dr. Kalambkar bring a much-needed perspective. He is not just securing systems, he is building trust, one protocol at a time.

For Dr. Kalambkar, cybersecurity is not just a job. It is a mission to educate, empower, and equip people with the tools they need to navigate a digital-first world safely.

Harnessing Technology for Sustainable Impact: Meet Binod Roy

Binod Roy
CTO/CIO, Wonder Home Finance Ltd.



Binod Roy brings a forward-looking vision to the financial services sector, where technology is no longer a support function but a core driver of growth. As CTO and CIO at Wonder Home Finance Ltd., he is leading initiatives that go beyond system upgrades to create real change in how home finance is delivered, secured, and scaled.

With a strong foundation in technology and innovation, Binod has been instrumental in transforming the company's digital infrastructure. From streamlining backend operations to enhancing customer-facing platforms, his leadership ensures that every digital touchpoint is efficient, secure, and user-friendly. His approach is always rooted in business alignment—technology should serve the strategy, not the other way around.

He brings a sharp understanding of fintech trends, cloud solutions, and data governance, all of which are critical in today's highly regulated financial environment. But more than that, Binod is focused on building sustainable solutions. His goal is not to follow trends but to create systems that evolve with time, offering both flexibility and resilience.

What sets him apart is his ability to think both strategically and practically. He collaborates closely with business leaders, turning insights into actions that improve services and deliver real value. His calm, grounded leadership style makes him a reliable force in times of both growth and disruption.

Being part of BharatCXO is a meaningful step in his journey. For Binod, it is a chance to share ideas that others in the industry can learn from, and to contribute to a larger conversation about technology's role in reshaping finance in India.

His story reflects the quiet strength of a leader who believes in progress built on purpose and execution rooted in clarity.



PRAKASH RAY: BUILDING SEAMLESS DIGITAL SOLUTIONS WITH PURPOSE AT VIGOMERGE

Prakash Ray, Founder of Vigomerge Inc., is building more than just SaaS products—he's crafting purposeful solutions that simplify complex business challenges. Based in Pune, Prakash combines entrepreneurial grit with a deep focus on user experience, creating scalable, intuitive tools that empower businesses in the digital economy. His philosophy is simple yet powerful: good technology should work seamlessly in the background, enabling users without overwhelming them.

For Prakash, being featured in BharatCXO is about spotlighting a new generation of founders who prioritize value creation over noise. His leadership is marked by quiet resilience, consistent execution, and a customer-first mindset. Through Vigomerge, Prakash Ray is not just delivering products; he's shaping digital experiences that leave a lasting impact.



TRANSFORMING PHARMA THROUGH TECH AND TEAMWORK: GOVIND JOSHI'S JOURNEY

Govind Kaushalya Joshi, CIO (Vice President - IT) at USV Pvt Ltd, is redefining digital transformation in the pharmaceutical sector with a strategic, people-first approach. Blending deep technical expertise with business insight, he has led initiatives like deploying Generative AI in manufacturing, building digital shop floors, and advancing ERP, mobility, and Industry 4.0 solutions — always aligning technology with organizational goals.

Known for his collaborative leadership and focus on scalable, secure systems, Govind's impact extends beyond technology into team building and innovation, including launching a health-tech venture with BCG. His BharatCXO feature reflects his commitment to sparking meaningful industry dialogue and driving purposeful digital evolution in pharma.



MEDIA COLLABORATION

The Brainalytics: Turning Data into Decisions



The Brainalytics transforms complex data into clear, actionable insights, helping businesses make smart, sustainable decisions. Specializing in analytics, research, and market trends, they simplify the decision-making process by telling the story behind the numbers.

In collaboration with Bharat CXO, The Brainalytics adds data-backed knowledge to executive conversations, providing leaders with the tools to make confident, informed choices. Together, they bring valuable case studies and research-based content to help businesses thrive in a data-driven world.

Traicon Events: Driving Innovation Through Thought Leadership

Traicon Events brings together professionals from diverse industries to foster knowledge sharing and innovation through global B2B summits. Covering crucial topics like cybersecurity, fintech, HR, and sustainability, Traicon creates valuable conversations for today's leaders.

In collaboration with Bharat CXO, Traicon amplifies its impact by providing deep insights and expert content through digital platforms. Together, they create a space for change-makers to connect, learn, and lead with purpose, driving progress across industries.



WOCS: Making Cybersecurity a Shared Responsibility



WOCS (World of Cyber Security) is a platform dedicated to helping businesses understand and manage online risks, making cybersecurity accessible for everyone—from employees to leaders. They focus on building awareness and offering practical steps for safer workplaces.

In partnership with Bharat CXO, WOCS reaches decision-makers with expert advice on data privacy, cyber threats, and creating a security culture. Together, they promote the idea that cybersecurity is a business priority and everyone's responsibility, driving smarter, safer workplaces.

MEDIA COLLABORATION



exe: Where Leadership Meets Learning

exe (Executive Excellence Events) is a platform where top leaders come together to grow, connect, and lead with innovative ideas. Their events foster meaningful conversations, focusing on leadership development and trends that spark fresh thinking and personal growth.

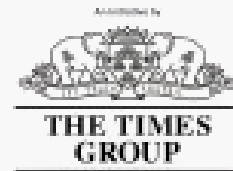
In partnership with Bharat CXO, exe extends these transformative experiences to a wider audience through interviews, feature stories, and behind-the-scenes content, inspiring professionals everywhere to lead change and drive progress.



Empiric Business Media Pvt. Ltd.: Focused on the Future of Industries

Empiric Business Media Pvt. Ltd. creates industry-focused platforms that connect leaders and decision-makers, offering insights through events, forums, and publications. With a niche focus on sectors like manufacturing, automation, infrastructure, and digital technology, they address real challenges and provide practical solutions.

In partnership with Bharat CXO, Empiric Business Media Pvt. Ltd. extends its reach, bringing valuable insights and opportunities to a broader audience. Together, they deliver content that highlights industry progress, helping leaders adapt to and grow with transformative changes, staying ahead of the curve.



ET Edge: Curating Knowledge for Impact

ET Edge, an initiative by The Economic Times, creates impactful conferences, summits, and events that bring leaders together to drive industries forward. Covering topics like finance, technology, sustainability, and leadership, ET Edge offers sessions designed to provide real value and future-focused insights.

Through its media partnership with Bharat CXO, ET Edge extends its reach, sharing these valuable insights with a broader audience. The collaboration amplifies key trends, strategies, and innovations, helping make transformative knowledge accessible to leaders across industries, driving real impact beyond the event.



Techsecure Media: Connecting and Empowering CXOs

Techsecure Media connects the CIO/CTO/CDO/CISO/CXO community with the latest in IT, cybersecurity, digital transformation, and managed services. We offer media coverage, press releases, interviews, technical content, and more to keep the CXO community informed and engaged.

Since 2005, we have also specialized in end-to-end management of conferences and corporate events. With strong roots in the CXO network and presence in Delhi, Mumbai, and Bangalore, we deliver quality, timely, and cost-effective solutions across India.



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