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25th ANNIVERSARY

CIO&LEADER

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The AI Edition
Strategic Insights from CIOs on the Great Acceleration

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Mohit Kapoor
Mahindra and Mahindra

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Harnath Babu
KPMG India

Vamsi Krishna Ithamraju
Axis Mutual Fund

Apurva Dalal
Adani Green Energy

Venugopal Medicherla
MSPL Limited

Gaurav Bagga
Pristyn Care

Umacharan Singh
CEAT India

AJ Sunder
Responsive

The Pillars of CIO&Leader's 25-Year Celebration

Meet the people behind the brand..

Amit Kumar Singh
Operations

Anuradha Das Mathur
Management

Asheesh Gupta
Management

Atul Kumar Pandey
Digital Operations

Birender Rawat
Support Team

BN Raghavendra
Sales

Chandra Kant
Operations

Deepti Hingorani
Finance

Dipanjan Mitra
Community Engagement

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Garima Yadav
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Gopal
Support Team

Jatinder Singh
Editorial

Jitendra Bhadana
IT

Jugnoo Mohammad
Support Team

Kanak Ghosh (1963- 2019)
Management

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Operations

Mahesh
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Murgesan Swami
Logistics

Naveen Kumar
Event Operations

Neelam Adhangale
Database Management

Nitika Karyet
Community Engagement

The quest for effective AI!

Artificial Intelligence (AI) has transformed many futuristic ideas from the 80s and 90s into present-day realities. Today, enterprises leverage AI to automate routine tasks, augment human capabilities, and enhance customer experiences. While numerous AI applications are in the early stages with deployment challenges, it's important to note that continuous investments are pushing these models from experimental to practical applications, significantly benefiting various sectors. This underscores the need for enterprises to keep up with the rapidly evolving technology.

However, the rapid expansion of AI deployments raises critical questions for enterprises. They must consider the infrastructure and computing power needed to innovate and remain future-ready while addressing cybersecurity, data governance, and the extraction of quality insights. Additionally, issues such as AI bias, evolving regulations, ethical concerns, and hallucinations need urgent attention. This underscores the urgency and importance of your role as a CIO or CTO in addressing these issues.

While many CIOs and CTOs have effectively integrated AI into their operations, demonstrating clear ROI, others are still in the exploratory phases. They seek inspiration around deployment strategies and the ideal AI models to revolutionize their processes. Some organizations delay AI implementations due to the challenges and are pressured by peers to initiate pilot projects despite needing more preparation. However, as demonstrated by success stories, the potential benefits of AI integration should inspire and motivate those still in the exploratory phases to push forward and embrace the future.

In this context, the current issue, "The AI Edition," offers a compilation of experiences from industry CIOs regarding AI strategy, implementation, and its impact on digital experiences. The 25th Annual CIO&Leader Conference on "Intelligent Enterprise: AI Edition," taking place from August 2-4, 2024, at Holiday Inn Resort in Goa, will further these discussions.

At the conference, we will gain strategic insights from AI practitioners, participate in implementation workshops, and explore how to transition AI projects from proof of concept to full deployment. These conversations will prepare us better for AI, enabling businesses to innovate more rapidly and effectively shape their future. ∎

> *The potential benefits of AI integration should inspire and motivate those still in the exploratory phases to push forward and embrace the future.*

JATINDER SINGH
Executive Editor
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Cover Design by:
Shokeen Saifi

NEWS & VIEWS

McDonald's ditches AI Tech, offers key lessons

Surprisingly, it took McDonald's over two years to realize its AI-based order system wasn't ready for deployment.

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

Recently, McDonald's decided to end its much-publicized AI systems for voice ordering at more than 100 drive-thru restaurants in the US. This innovative service, launched with the hope of enhancing customer experience and reducing wait times, failed to deliver and instead became a source of frustration among McDonald's customers.

For those unfamiliar, McDonald's offers drive-thru service at over 25,000 locations worldwide. To make its service as efficient and convenient as possible, the fast-food giant launched the AI-based voice ordering service in the US with IBM in 2021. However, what began as an innovative AI initiative to streamline the order-taking process quickly turned into a major pain point. Instead of receiving positive feedback and increasing customer satisfaction, the initiative resulted in widespread mockery from customers, who shared viral stories of comical mishaps involving the AI-driven tool.

A company shutting down its AI and ML plans is not new, especially after receiving negative feedback. What's truly surprising for many is that it took the world's largest fast food restaurant chain over two years to realize that its AI-based automated order-taking system was not ready for deployment. The problem lies in the immense pressure from top management on enterprises, their CIOs, and IT leaders to implement AI and ML-led automation. While AI has advanced beyond the phase of FOMO or "me too," an overreliance on its potential sometimes delays the recognition of its flaws, as admitted by a few CIOs in my interactions.

According to several media reports citing sources from McDonald's, the problem with the AI system was its inability to correctly interpret different accents and dialects, especially for those for whom English is not the first language. While McDonald's aimed to address rising labor costs and achieve significant savings by automating its order-taking operations, it likely failed to effectively utilize historical customer data in training the AI system. As a result, the AI struggled to provide custom recommendations or address recurring issues that customers faced.

That said, it is also true that every successful project is the result of failed experiments, and sooner or later AI will be an integral part of many operations in the industry. However, this episode is also a reminder that AI capabilities still need more effort in research, data learning, and guidance from technology partners.

"I can't believe I'm yelling at a robot right now," complained one user on Reddit. "Then an actual human being broke in, apologized for the confusion (not their fault), and took my order instead." This sentiment encapsulates the broader customer frustration and the gap between AI expectations and reality. ∎

While AI has advanced beyond the phase of FOMO or "me too," an overreliance on its potential sometimes delays the recognition of its flaws.

Nvidia is now world's most valuable company, surpassing Apple, Microsoft

By **Praneeta** | praneeta@9dot9.in

Nvidia has recently surpassed Microsoft and Apple and became the world's most valuable company, a significant landmark driven by the demand for its semiconductors.

According to the Financial Times, Nvidia's shares climbed 3.5 percent to $135.58, bringing its market capitalization to $3.335 trillion. This leap has allowed Nvidia to overtake Microsoft and Apple, who have long competed for the top position in US stock markets.

Nvidia's shares have increased by over 170% this year and have soared by approximately 1,100% since hitting a low in October 2022. The growing need for chips that can support advanced AI models like OpenAI's ChatGPT drives this rapid rise.

This growth marks a dramatic turnaround for Nvidia, which was once a $300 billion company struggling with an oversupply of chips, exacerbated by a cryptocurrency crash. Today, it stands as one of the most influential tech companies in the world.

Now, other big names in Silicon Valley are eager to get their hands on Nvidia's latest products. Nvidia's Hopper series of graphic processing units are in great demand and have been

This leap has allowed Nvidia to overtake Microsoft and Apple, who have long competed for the top position in US stock markets.

purchased by Google, Microsoft, and Amazon for their cloud services.

The company's growing success is attributed to its ability to sustain growth and fend off competition, according to India Today. For now, Nvidia's strong earnings and optimistic forecasts keep it ahead of its competitors, solidifying its position as the world's most valuable company. ∎
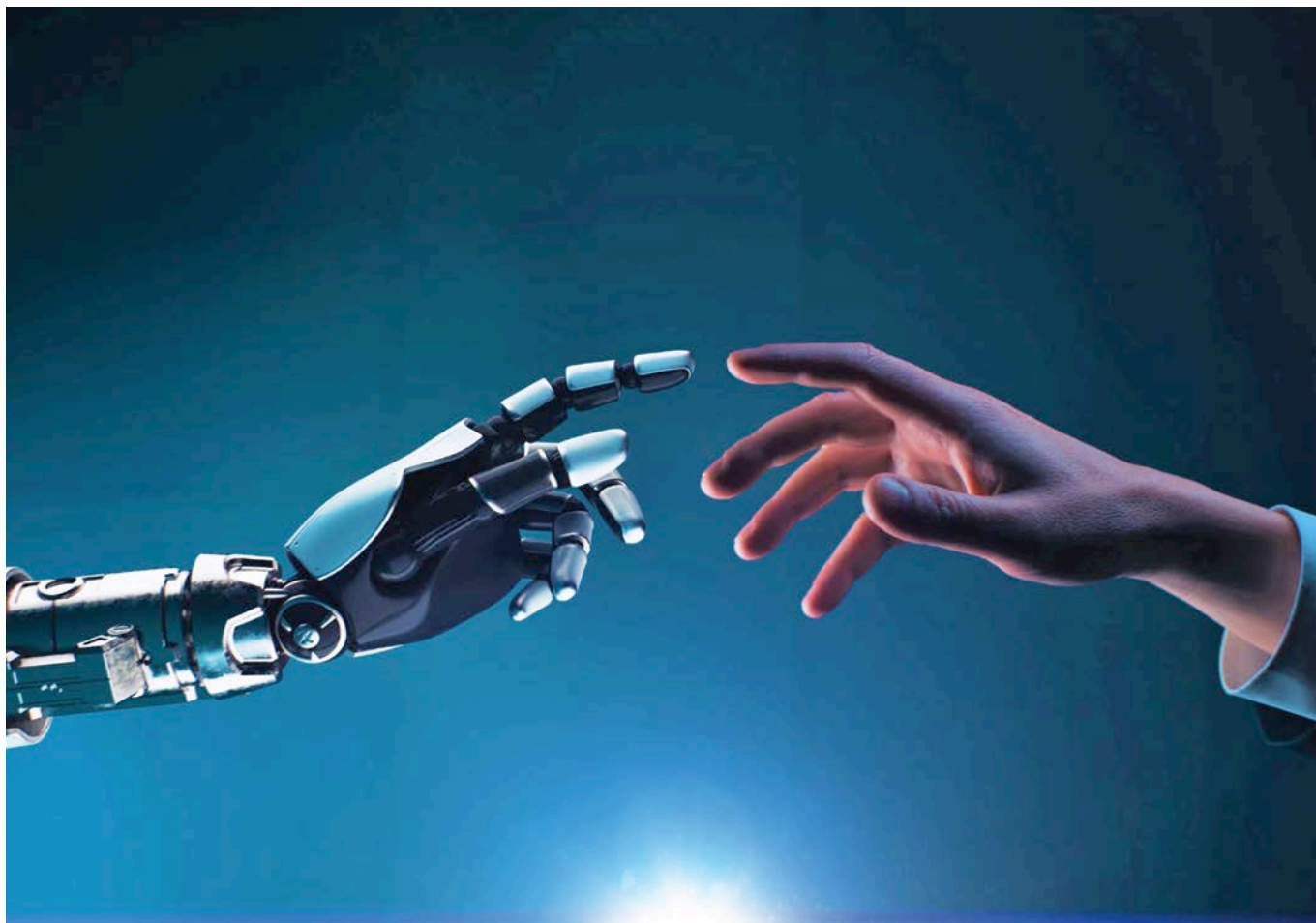
Chief AI Officer (CAIO): The new hottest role to navigate AI strategy

Should responsibility for AI programs be assigned to a dedicated C-suite role or shared among various leaders?

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

The urgency to incorporate artificial intelligence (AI) into core operational strategies is pushing businesses to look for a specialized Chief AI Officer (CAIO) position. This role entails having an end-to-end perspective on AI deployments, collaborating internally with various departments to assess and endorse strategic AI relevance, developing essential AI applications to drive user experience, and ensuring compliance with policy changes. Such a position could be crucial in spearheading and advancing AI initiatives within organizations.

The crucial question arises: Should organizations establish a dedicated C-suite role to spearhead AI programs, or should this responsibility be shared among diverse leaders?

Why the need for this role?

Today's significant hurdle facing many CIOs and CTOs is the need for more good talent to drive AI initiatives. This challenge, coupled with the rapid pace of AI innovation and the need for robust cybersecurity, ethics, and governance, underscores the urgency for businesses to address these complexities, highlighting the pressing need for a dedicated CAIO role.

According to the 2024 State of Enterprise Technology Survey, selecting an AI framework, platform, and tools to align with business needs is becoming a formidable challenge. More than one-half of the respondents also cited the challenge of selecting the correct technology as a significant barrier to scaling AI deployments. Additionally, 54% of participants are concerned about protecting AI systems from cyber threats, particularly in critical applications. Ensuring AI's compliance with emerging regulatory standards is another significant concern that was highlighted by nearly half of the survey participants, underlining the need for a CAIO role to address these concerns and barriers.

The scarcity of talent exacerbates these challenges further.

According to PwC, today, there is no single role in the C-suite with a clear, natural mandate to oversee AI. In many organizations, the responsibility falls on the CTO or CIO. However, as organizations loo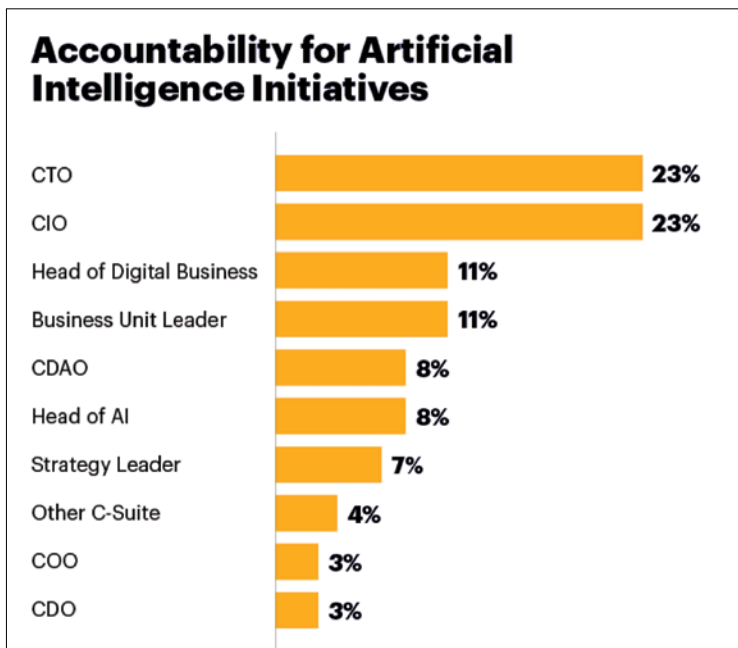k to drive growth and transform operations with AI, a dedicated CAIO may become a central player in steering these initiatives to success. Challenges related to cybersecurity, ethics, governance, and the dynamic landscape where new AI innovations emerge incessantly have made building future-ready enterprise-grade AI and GenAI platforms increasingly tricky. This underscores the need for businesses to prepare for the evolving AI landscape, ensuring their AI models have vector databases capable of furnishing context and real-time information to AI systems.

Accountability for Artificial Intelligence Initiatives

CTO	23%
CIO	23%
Head of Digital Business	11%
Business Unit Leader	11%
CDAO	8%
Head of AI	8%
Strategy Leader	7%
Other C-Suite	4%
COO	3%
CDO	3%

Should you need a Chief AI Officer?

Although the technology is still in its early stages, AI and generative AI hold immense potential to drive transformative change. At the same time, growing cybersecurity threats and biases necessitate strong cybersecurity and risk assessment strategies for organizations. Chief AI Officers with the right knowledge and collaboration skills can be crucial in driving value in this evolving landscape.

However, Gartner cautions against hastily appointing a CAIO. Too often, organizations need to distinguish an AI technology roadmap from a strategy, overlooking the multidimensional business, economic, social, ethical, and technological factors involved. According to the research major, a head of AI, even if not at the C-suite level, can effectively oversee the orchestration and multidisciplinary governance required for a comprehensive AI strategy. ∎

Oracle's growth prospects surge with focus on GenAI

Despite fourth-quarter revenue missing estimates, positive announcements strengthened its shares by 9%

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

Software and hardware giant Oracle seems to be on a strong rebound, poised for significant growth driven by the demand for training large language models. Despite missing analysts' estimates in fourth-quarter revenue (which stood at $14.29 billion for the fiscal fourth quarter of 2024, up 3% from the year-ago period), the company managed to generate enough market interest to boost shares by 9% following some positive announcements.

During its Q4 2024 earnings call, the California-based company unveiled its largest sales contracts to date, fueled by the soaring interest in large language model training and unprecedented sales levels across OCI, Autonomous, Fusion, and NetSuite.

Safra Ada Catz, Oracle's Chief Executive Officer, highlighted the company's robust performance, stating, "RPO has surged to $98 billion, marking an $18 billion increase from Q3 and an impressive 44% year-over-year growth from $68 billion last year. We are transitioning from one-time non-recurring license revenue to significant strategic customer commitments spanning multiyear cloud revenue, poised to accelerate our revenue growth rates. This strategic shift strengthens my

Oracle's more cost-effective cloud infrastructure compared to its competitors has attracted growing interest, especially among GenAI startups within enterprises.

confidence in our revenue, earnings, cash flow performance, and growth trajectory."

This optimistic outlook is well-founded. Although Oracle faced challenges in the previous year, with its shares dropping over 10% due to lower-than-expected revenue in the first quarter and a below-estimate forecast for the second quarter amid uncertain tech spending, it has since made significant strides. In Q4 2024, Oracle's U.S. dollar revenue growth rate reversed course, moving from negative one in fiscal year '20 to a noteworthy plus eight this past year, excluding Cerner.

A recent partnership announcement between Oracle, Microsoft, and OpenAI further underscores Oracle's growth potential. This collaboration aims to extend the Microsoft Azure AI platform to Oracle Cloud Infrastructure (OCI), enhancing capacity for OpenAI. Notably, Oracle's more cost-effective cloud infrastructure compared to its competitors has attracted growing interest, especially among GenAI startups within enterprises.

In total, Oracle secured over 30 AI contracts worth more than $12 billion this quarter and nearly $17 billion this year. Many technology leaders and CIOs commend Oracle's cost-effective suite of enterprise applications and infrastructure cloud technologies compared to other vendors. A banking CIO, speaking on the condition of anonymity, expressed admiration, stating, "They are certainly driving innovation in the cloud and AI arena, offering a plethora of exciting options and flexible deployment models."

It appears that Oracle's strategic efforts to expand capacity in existing cloud data centers and construct new ones to meet the rising demand for cloud services and GenAI applications are yielding significant returns. ∎

CIO MOVEMENTS

Kushal Kumar Varshney joins ACME Group as Assistant Vice President and Head of IT

Kushal Kumar Varshney has joined ACME Group as Assistant Vice President and Head of IT. Prior to this, he was the Chief Technology Officer at Virescent Infrastructure (IndiGrid). He has also been associated with CleanMax Solar, Mahyco, Deloitte Touche Tohmatsu, IBM, and Raymond.

Arjun Vaidyanathan starts a new position as Group Head – Transformation at One 97 Communications

Arjun Vaidyanathan has begun a new role as Group Head of Transformation at One 97 Communications. Prior to this, he served as Partner and Chief Operating Officer at KPMG India. His previous roles include positions at Amadeus Limited, Axis Risk Consulting, JP Morgan/ABN AMRO, Royal Bank of Scotland, Ernst & Young, and Arthur Andersen & Co.

Deepesh Gosavi starts a new position as Head of Information Technology (CTO) at Canara Robeco Asset Management Co Ltd.

Deepesh Gosavi has assumed the role of Head of Information Technology at Canara Robeco Asset Management Co Ltd. Prior to this, he held the position of Head of IT and Office Services within the same company. Previously, he has worked at DBS Cholamandalam Asset Management, IDFC, and Network Solutions.

Allcargo's ECU Worldwide appoints Rajneesh Garg as the Chief Information Officer

ECU Worldwide, Allcargo Logistics' wholly-owned global subsidiary and a leader in LCL consolidation, has appointed **Rajneesh Garg** as Chief Information Officer. In this role, Rajneesh will provide strategic leadership in critical areas of technology, with a particular focus on software applications management and support. He will spearhead and oversee the technology transformation initiatives in ECU Worldwide and drive their implementation, rollout and adoption, working closely with the IT group shared services organization. He will report to Kapil Mahajan, Global Chief Information Officer, Allcargo Group and will be operating from Mumbai Headquarter.

Raghunath Bal starts a new position as Global Head IT at Camlin Fine Sciences Ltd

Raghunath Bal has started a new position as Global Head IT at Camlin Fine Sciences Ltd. Prior to this role, he served as Head of Information Technology at Bajel Projects Ltd. His previous experiences include positions at GreatWhite Global, Ahuja Hive, Overseas Infrastructure Alliance, Bombay Dyeing Mfg Company, Arshiya International, K. Raheja Corp, Ericsson, Enercon GmbH, and Carrier Corporation.

The AI Edition

Strategic Insights from CIOs on the Great Acceleration

By Jatinder Singh and Praneeta

C **CIOs' initial** enthusiasm for AI and Generative AI has matured into a more stable and productive relationship. CIOs are now focusing on achieving sustained growth, and a long-term partnership with these technologies. Over the past two years, enterprises have recognized the tremendous benefits of AI and Generative AI despite the associated risks. These technologies enable faster results, automate tasks, increase efficiency, and deliver exceptional user experiences when integrated adequately with human intelligence.

According to the IBM Global AI Adoption Index 2023, 42% of enterprise-scale organizations (over 1,000 employees) surveyed have AI actively in use in their businesses. Early adopters are leading the way, with 59% of responding enterprises already working with AI and intending to accelerate and increase investment in the technology. However, several key challenges remain for AI adoption in enterprises. These include hiring employees with the right skillsets, managing data complexity, and addressing ethical concerns that continue to inhibit businesses from fully integrating AI technologies into their operations.

The current issue of CIO&Leader features interviews with ten CIOs from some of the country's leading enterprises and startups, who share their AI implementation journeys, lessons learned, challenges faced, and future trends. For instance, Mahindra and Mahindra focus on leveraging AI across sectors to enhance customer experience and operational efficiencies. Axis Mutual Fund is using AI to improve cybersecurity measures, while digital-native company Pristyn Care optimizes cloud and data management for the efficient use of AI. The cover story includes insights from senior technology leaders at Adani Green Energy, MSPL, KPMG India, Aurobindo Pharma, Tata Projects, CEAT India, and Responsive.

This special edition aims to provide readers with a deeper understanding of these trends and practical insights from industry leaders at the forefront of the AI revolution. We hope you'll enjoy reading.

These interviews provide a comprehensive view of AI strategies and future trends, showcasing how industries navigate the AI landscape. They discuss CIO priorities around aligning AI initiatives with business objectives, investing in talent, and addressing ethical concerns to harness AI's full potential.

As CIOs continue integrating AI into their business strategies, they will increasingly focus on creating sustainable value, fostering innovation, and ensuring ethical use. This special edition aims to provide readers with a deeper understanding of these trends and practical insights from industry leaders at the forefront of the AI revolution. We hope you'll enjoy reading.

We look forward to your feedback and views on AI and your implementation journey. To contribute to CIO&Leader, please write to us at Jatinder.singh@9dot9.in.

> *"Many top 50 global companies are tech leaders or enthusiastic adopters. Mahindra Group is also evolving, positioning itself as much a tech company as any in the industry."*

MOHIT KAPOOR
Group CTO, Mahindra and Mahindra

AI isn't new to us; it's been supercharged with GenAI!

Mohit Kapoor, Mahindra and Mahindra's group CTO, reflects on the Group's AI journey and more in an exclusive interview.

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

D **Digital integration** has become a pivotal factor in elevating organizational customer experiences. Recognizing this early on, Mahindra and Mahindra have become a standout among conglomerates. Leading this charge is Mohit Kapoor, Group CTO, Mahindra and Mahindra who is driving the group's ambitious digital transformation agenda. Mohit collaborates closely with various business units in his role, harnessing emerging technologies to innovate business models and enhance customer experiences across the company's extensive and diverse portfolio.

Mohit occupies a prominent position on the Group Executive Board and serves as a Director on the boards of Mahindra Intertrade Limited and Bristlecone Limited. Beyond his Mahindra responsibilities, he chairs the AI & Digital Tech Committee at the Federation of Indian Chambers of Commerce & Industry (FICCI). His leadership and foresight are pivotal in advancing Mahindra and Mahindra's digital integration efforts, placing the company at the forefront of industry innovation and customer-centricity.

In an exclusive conversation with Jatinder Singh, Executive Editor of CIO&Leader, Mohit delves into the group's AI journey, the transformative impact of technology on its operations, and the future roadmap. Here are some key excerpts from their discussion.

CIO&Leader: How has technology evolved in the last 25 years, and what significant impact has it had?

Mohit Kapoor: Technology was relegated to the back office twenty years ago. A decade later, it had advanced to the middle office. Today, it occupies the front office as the nucleus of growth, innovation, and customer engagement. Technology now shapes product and service strategies, firmly establishing itself as a critical business enabler.

Many of the top 50 companies worldwide are either technology leaders or avid technology adopters. Companies like Amazon exemplify this trend, operating not just as logistics or online retail giants but fundamentally as technology enterprises. We are experiencing a similar evolution at Mahindra Group, positioning ourselves as much a technology company as any in the industry.

CIO&Leader: What strategic tech areas do Mahindra and Mahindra (M&M) prioritize for success?

Mohit Kapoor: At Mahindra Group, we have implemented a four-pronged strategy to steer our technological transformation:

1. **Customer Journey Transformation:** Our primary focus is on enhancing the customer journey, aiming to create seamless, instantaneous, and enjoyable experiences that are both predictable and satisfying, regardless of whether the products are digital or physical.

2. **Advanced Analytics and AI:** We prioritize using artificial intelligence, including generative AI and machine learning, to refine our predictive capabilities and elevate customer value and experience

3. **Cloud Innovation:** We emphasize innovation through cloud-based technologies to accelerate our processes and service delivery.

4. **Digital Trust:** Ensuring digital trust is paramount. This includes robust cybersecurity measures and stringent data privacy protocols to protect our customers and operations.

The Mahindra Digital engine aims to integrate these four elements in a complementary manner, directly supporting business scalability in a highly customer-centric manner. This approach helps us differentiate ourselves from the market by offering a unique value proposition. Even products like the Thar and XUV 700, launched two to three years ago, are highly technology-enabled. Therefore, a digital engine is powered by how we sell, engage with customers, conduct business, plan, execute, and maintain the customer journey. This approach integrates various capabilities and serves as a talent magnet, attracting individuals from tech industries and sectors that have embraced technology, such as banking. This strategic move helps future-proof Mahindra Group by attracting top talent, developing key capabilities, and fostering rapid innovation.

CIO&Leader: What is your perspective on the future of AI, and how is M&M integrating AI into its operations?

Mohit Kapoor: AI has been on a fast track for Mahindra Group since the beginning of the decade. AI isn't new to us; it has been supercharged in the last year with generative AI (Gen AI), allowing tasks that once required extensive coding to be completed more efficiently using these models. This technology aligns closely with human thinking, enhancing AI's effectiveness. We took an early bet and began developing our Gen AI strategy in January 2023. However, we are mindful of associated risks such as data confidentiality, copyright infringement, and errors in AI decision-making (hallucination).

To manage these risks, we've developed a controlled model, leading to the birth of Mahindra AI. Mahindra AI is a private cloud container with an underlying model garden where all the prevalent, popular models are available. The platform is designed to be used for internal use cases, where you can put in Mahindra-specific documents and analyze them, summarize them, infer on them, make a visual report of them, and develop lots of outcomes which take a lot of research to do internally and externally. This platform has been instrumental in turbocharging and fast-tracking many of our outcomes, benefiting areas such as customer service, sales and marketing, technical use cases, technology, and analytics and analysis. In the end, it's all about the customer.

This benefit has to translate to the customer in terms of product value and better service. So, this is an up-and-coming technology. As far as we can contain the risk and manage the outcomes by the proper design and testing, which is what we have been doing in AI, it can be a promising leverage for most companies.

CIO&Leader: How does AI impact Mahindra's tractor and farm machinery business?

Mohit Kapoor: We are a large tractor

How Mahindra & Mahindra is leveraging AI – a glance

The diversified conglomerate has a robust global presence across over 100 countries. Here are a few initiatives taken by M&M that harness AI to drive rapid innovation, achieve scalable growth, and consistently deliver exceptional user experiences.

Enhancing customer experience and product innovation with AI

Mahindra Group is revolutionizing customer journeys by integrating AI to provide hyper-personalized experiences, demonstrating its commitment to enhancing customer value. For instance, the XUV700 launched nearly three years ago, was among the first cars in its segment to feature level-two autonomy. This AI-powered feature allows the vehicle to anticipate and react to potential hazards, significantly improving safety and the driving experience.

Mahindra AI

Mahindra AI, a cutting-edge private cloud-based platform, is transforming all Mahindra & Mahindra businesses by turbocharging their generative AI and co-pilot use cases using company data that remains within the organization's boundaries. This ensures that responses are tailored to the context of the domains in which Mahindra operates.

Responsible AI at Mahindra

Mahindra's AI platform supports internal use cases, allowing the analysis of Mahindra-specific documents, summarizing them, and generating visual reports without compromising data privacy. Significant precautions are taken to ensure the responsible use of AI, including training on enterprise data and reinforcement learning from human feedback to minimize biases.

Digital human and conversational AI

Mahindra is developing advanced conversational AI technologies. The Digital Human, equipped with natural language processing (NLP) and generative AI capabilities, is designed to emulate human-like conversations. This technology aims to enhance customer interactions by providing more natural and engaging conversational experiences. The Digital Human can understand and respond to complex queries, learn from interactions, and adapt its responses to individual users, making it a powerful tool for improving customer service.

AI in financial services

Mahindra Finance, a leading financer for semi-urban and rural areas, is committed to responsible lending. They use AI and GenAI to provide tailored financial products, supporting farmers and rural customers in improving their livelihoods. These technologies help analyze customer data to ensure the right financial solutions are offered.

"We took an early bet and began developing our Gen AI strategy in January 2023. However, we are mindful of associated risks such as data confidentiality, copyright infringement, and errors in AI decision–making (hallucination)."
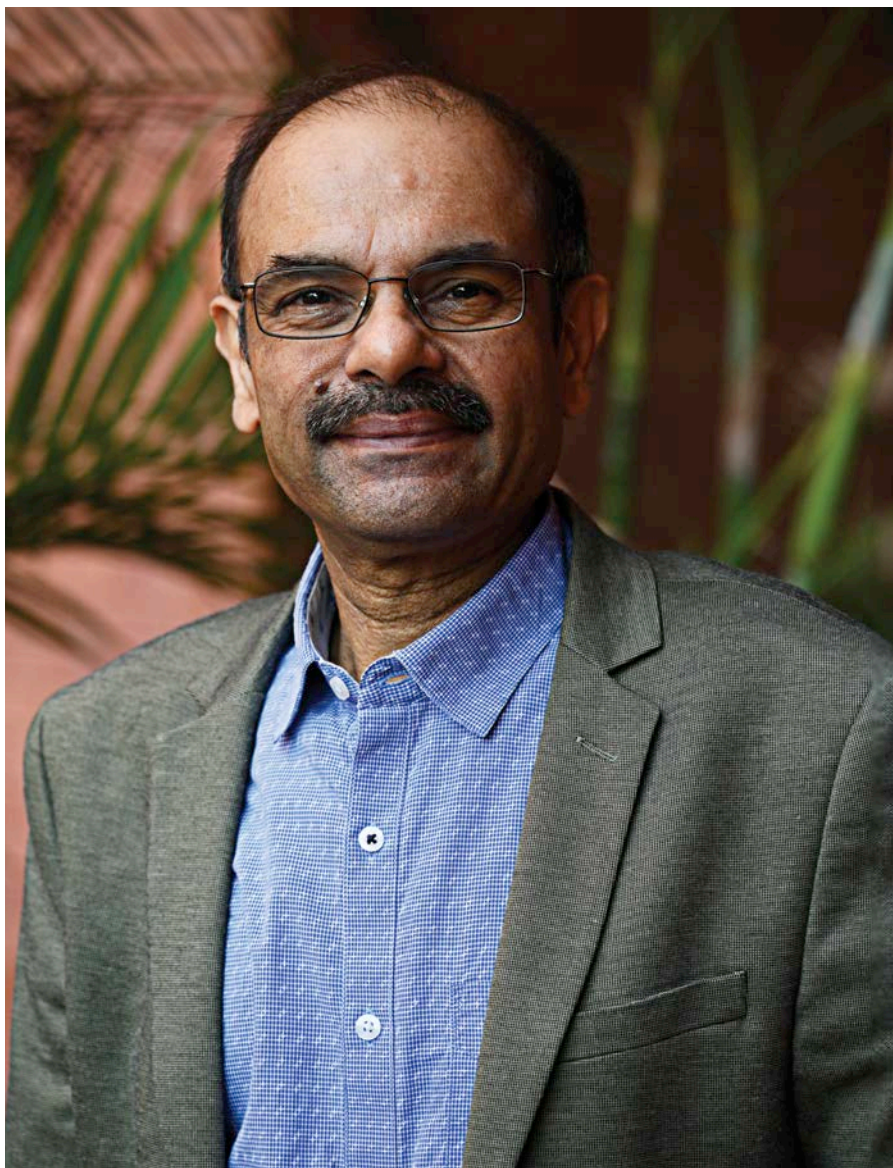
manufacturer and farm machinery, making our tractors more intelligent and more IoT powered, bringing together weather data and soil data and bringing together predictability in terms of advice. So, two years ago, we launched an AI-powered platform called Krishi, which Farmers love to subscribe to, where they can get customized, hyper-personal advice for their farm, what they grow, and how they can become better. AI has a significant role in the tractors, around the tractors, the livelihood of the farmers, and equally for finance. It has enabled us to provide farmers with real-time, personalized advice, improving their productivity and profitability.

If you are aware, Mahindra Finance is a leading financier for semi-urban and rural, and we take pride in being able to help the farmers improve their livelihoods. And in that as well, lots of use of AI and geniuses there for us to be able to lend responsibly so that we can help the farmer with the credit line, so that they can increase their crop and you know, grow more, grow more, and earn more, that's our intent. You will slowly see the pervasiveness of AI, front-facing, facing the customer and the farmer, and front-to-back, equally, and we are very well on the journey. ■

> *"AI will not replace human jobs; instead, it will shift human roles toward more strategic and complex tasks that require intellectual interpretation and decision-making."*

CHITTI BABU
Group CIO, Aurobindo Pharma

Human oversight is essential for AI to work efficiently

Chitti Babu, Group CIO at Aurobindo Pharma, discussed AI's transformative role in the pharmaceutical industry.

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

I **In an** exclusive conversation with CIO&Leader, Chitti Babu, Group CIO at Aurobindo Pharma, provided unique insights into the transformative role of AI in the pharmaceutical industry. He discussed how AI and machine learning are reshaping job roles, enhancing efficiency, and reducing errors. Importantly, he emphasized that human oversight remains crucial for maintaining quality and accuracy. Here are some key excerpts from the interview.

CIO&Leader: How do you perceive the impact of AI and machine learning on job displacement, especially in industries like pharmaceuticals?

Chitti Babu: The introduction of AI and machine learning (ML) will not overwhelm human workers but will transform the nature of many jobs. While AI and ML-based solutions will replace some clinical and repetitive tasks prone to human error, they will not eliminate the need for human intervention. For example, in the pharmaceutical industry, automation can significantly reduce human error in data entry and analysis, which is crucial given the precision required in this field.

Manually written records in pharmaceuticals can lead to errors when data is read and entered into systems. AI and ML can automate this process, ensuring accuracy and efficiency. However, AI systems rely on statistical algorithms and probability theories, which require human intellectual interpretation to function correctly. While AI can expedite processes, human oversight remains essential to maintain quality and accuracy. The ultimate goal of AI and ML is to enhance productivity, enabling humans to focus on more strategic and complex tasks.

CIO&Leader: Can you provide specific examples of how AI and ML can reduce errors and improve efficiency in the pharmaceutical industry?

Chitti Babu: Certainly. In pharmaceuticals, errors in reading handwritten data can lead to significant discrepancies in calculations. For instance, misinterpreting a handwritten '9' as a '4' can seriously impact chemical formulations, directly impacting human life. AI can automate the reading and entry of such data, ensuring that values are correctly interpreted and minimizing the risk of errors.

Furthermore, in market recalls, extensive analysis of historical data is required. If records are manually written, they need to be re-entered into systems for analysis, which is time-consuming and error-prone. AI-based process analytical systems can streamline this process, ensuring data accuracy and speeding up analysis. By automating repetitive and error-prone tasks, AI allows human workers to focus on higher-level analysis and decision-making, ultimately improving efficiency and safety in the pharmaceutical industry.

CIO&Leader: Will there be a continued need for human workers in AI-driven environments?

Chitti Babu: AI will not wholly replace human jobs. Instead, it will transform the nature of work, shifting human roles towards more strategic and complex tasks that require intellectual interpretation and decision-making. AI and ML systems can process vast amounts of data and perform repetitive tasks accurately. However, they still require human oversight to ensure they function correctly and make appropriate decisions based on statistical algorithms. The future is a collaborative one, with AI handling routine tasks and humans focusing on oversight and strategic decision-making, ensuring the quality and accuracy of the final product.

CIO&Leader: Besides AI, which upcoming technology excites you the most, and why?

Chitti Babu: Quantum computing is fascinating and has the potential to revolutionize the field of computing. Although it may still be obscure in the market, quantum computing promises to perform complex computations in fractions of a second that current technologies would take trillions of years to complete. This tremendous computational power could transform various industries, enabling new levels of efficiency and problem-solving capabilities.■

> **"AI has transformed businesses by bringing data discussions to boardroom levels and highlighting the strategic importance of data."**

RAHUL SHARMA
CIO, Tata Projects

We must ensure AI governance doesn't stifle innovation!

Rahul Sharma, CIO at Tata Projects, discussed the role of the CIO with AI, governance challenges, and leadership mantras.

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

R **Rahul Sharma,** the CIO of Tata Projects, has extensive experience in various leadership roles within India's infrastructure sector. In an interaction with Jatinder Singh, Executive Editor at CIO&Leader, Rahul shares his perspectives on AI governance and its impact on technological advancements. Excerpts.

CIO&Leader: How do you foresee the role of a CIO evolving with AI and automation capabilities taking center stage? What new challenges do you anticipate?

Rahul Sharma: In recent decades, the role of the CIO has transformed from being primarily an operator to that of a scientist and technologist. CIOs now play a crucial advisory role for organizational leaders, concentrating on enhancing processes and systems. The advancement of AI has expanded their responsibilities to include understanding business intricacies and using AI ethically. Looking ahead, AI will significantly disrupt the way processes are made intelligent and user behavior is predicted. Organizations need to prepare for AI adoption to stay relevant.

CIO&Leader: How have AI-fueled technological advancements impacted businesses today?

Rahul Sharma: AI has revolutionized businesses by elevating data discussions to boardroom levels and emphasizing the strategic importance of data. It's no longer limited to operational use; now, it's a critical asset for making predictive insights. AI isn't just about reducing the workforce; it's about upskilling people to focus on essential tasks. Both generative and precision AI are transforming industries, demanding early adaptation and significant effort from organizations.

CIO&Leader: Concerns exist that excessive governance might hinder AI progress, particularly for startups. What are your thoughts?

Rahul Sharma: Governance is essential, but it should also encourage awareness and responsible use of AI. While a robust governance model is necessary, promoting a culture of innovation and responsibility is equally important. We must ensure that governance doesn't hinder innovation, especially for startups exploring new AI ideas. The emphasis should be on responsible innovation, similar to the approach in cybersecurity.

CIO&Leader: How crucial is cultural change in the context of AI governance?

Rahul Sharma: Cultural change is crucial. Effective governance should enforce rules and foster a culture where AI is used responsibly. Different perspectives and global dynamics present challenges, but prioritizing cultural change can help reduce risks such as cybersecurity. It's about promoting responsibility in the use and development of AI technologies.

CIO&Leader: How is AI being leveraged at Tata Projects?

Rahul Sharma: At Tata Projects, we use AI and Generative AI experimentally and practically. In construction, AI-powered cameras ensure immediate compliance checks, monitor equipment, analyze performance, and automate grading. Generative AI streamlines the summarization of extensive tender documents, enhancing efficiency.

CIO&Leader: What are your thoughts on current software development and quality trends?

Rahul Sharma: As new tools and technologies emerge, there needs to be more concern over declining development quality. Today, a great deal of dependence on automated code-writing tools can undermine the deep understanding and logical analysis inherent in manual coding. This shift may impact the robustness and reliability of software solutions.

CIO&Leader: You have worked in multiple industries with Tata for quite some time. Who has been your role model, and why?

Rahul Sharma: Two people who inspired me are Steve Jobs and JRD Tata. Jobs taught me the importance of perfection and user experience. JRD Tata inspired me with his humility and focus on delivering. He built a humongous industry and talent in India. ∎

"While generative AI provides a strong base, human intervention is still needed to contextualize the outputs.."

VAMSI KRISHNA ITHAMRAJU
CTO, Axis Mutual Fund

New AI deployments should be done in controlled environment

Vamsi Krishna Ithamraju, Chief Technology Officer at Axis Mutual Fund, on the current and future roles of AI and ML in cybersecurity.

By **Praneeta** | praneeta@9dot9.in

I **In a conversation** with CIO&Leader, Vamsi Krishna Ithamraju, CTO of Axis Mutual Fund, shares his thoughts on the current and future roles of AI and ML in cybersecurity. He emphasizes addressing AI challenges to ensure accurate and beneficial outcomes. He highlights how overcoming these challenges can help organizations fully harness AI's potential in safeguarding data assets and combating emerging cyber threats.

CIO&Leader: Could you throw some light on how AI and large-scale models are transforming traditional cybersecurity practices and what are the main advantages of leveraging AI in cybersecurity?

Vamsi Krishna Ithamraju: I think generative AI more than AI itself has been the flavor of the season, extending for more than a year now and that doesn't seem to be ending soon. There are immediate use cases in augmenting content preparation, benefiting teams in marketing and sales who thrive on readily exchanged content to enhance customer knowledge of products. Another key use is in collaboration, using generative capabilities to synthesize large amounts of data quickly, providing synthesized summaries and actionable insights promptly. Cybersecurity leaders are also benefiting from generative AI, as it helps analyze vast amounts of data and event logs. This represents a significant change from traditional practices, allowing cybersecurity leaders to find new efficiencies. In BFSI, for example, cybersecurity was largely CISO-led with a focus on regulation, leaving little time for innovation. Now, there is a need for cybersecurity to adopt agile and scrum methods, allowing closer collaboration with business functions.

CIO&Leader: Can you share some insights on practical use cases of AI and ML in cybersecurity initiatives?

Vamsi Krishna Ithamraju: For one, we have set up an isolated environment for generative AI use cases, ensuring no data leaks before wider deployment. In the asset management industry, research analysts benefit from generative AI by synthesizing vast amounts of data, such as industry reports and public filings, into actionable insights. This saves time and enhances productivity.

Another use case is in HR, where job descriptions can be quickly crafted using generative AI, streamlining the hiring process. Marketing functions also benefit by using generative AI to create collateral and support new business incubations. While generative AI provides a strong base, human intervention is still needed to contextualize the outputs.

CIO&Leader: What are the risks associated with leveraging AI for cybersecurity and replacing traditional techniques? How can these risks be prevented?

Vamsi Krishna Ithamraju: The biggest risk is the human element—who uses the technology. It's crucial to ensure the technology is in the right hands. Another risk is cross-leveraging IP, where AI considers uploaded data as input without distinguishing between different organizations' intellectual property. Organizations must be careful about what data they upload to avoid IP breaches.

Cost is another factor. While the technology itself may not be expensive, the infrastructure required to support it can be. It's important to make each function accountable for their use of the technology to manage costs effectively.

CIO&Leader: For IT leaders looking to deploy AI-based solutions, what tips can you share to help them deploy solutions wisely and ensure best practices?

Vamsi Krishna Ithamraju: One of the first things is to look at enterprise-grade capabilities. It's important to use enterprise editions of technologies to ensure support and protection through contracts. When deploying new tech, always roll it out in a controlled, isolated environment to minimize risks. Invest in zero-trust platforms with browser-isolated test capabilities for safe experimentation.

If budgets are tight, start with a small, diverse group of users and tech talent to develop business cases and demonstrate success while containing risks. ∎

> *"Understanding the business is key to identifying which technology will solve specific problems. Business priorities should come first, followed by technology."*

HARNATH BABU
PARTNER & CIO, KPMG India

AI is disrupting business operations and user experiences

Harnath Babu, Partner & CIO, KPMG India discusses career milestones, technology investments, and India led AI innovations.

By **Praneeta** | praneeta@9dot9.in

W **With a** career spanning over 21 years, Harnath Babu, as the Partner & CIO of KPMG India, drives innovative product development, disruptive technologies, and R&D efforts. In a conversation with CIO&Leader, Harnath Babu emphasizes the importance of aligning technology investments with business priorities, understanding the evolving threat landscape, and leveraging AI to drive significant business transformation. Excerpts.

CIO&Leader: What are the significant milestones in your IT career and the major challenges you have faced along the way?

Harnath Babu: I've been working as a CIO for almost 16 years now. When I took the role as a CIO, the first challenge was aligning user expectations with the domain; at that time, I was in the insurance business. The key to navigating the business was staying committed and speaking the business language. Staying up to date with technology is also crucial.

Understanding the business helps identify which technology will solve specific business problems. So, see business first, then technology. Another crucial aspect is ensuring that any technology investment adds value and makes sense for the business.

As you progress in your career and take on larger responsibilities as a CIO, security becomes a top priority due to the increasing number of threats and the expanding threat surface. Adopting a secure-by-design approach is vital. These challenges are typical for any CIO, and being prepared and forward-thinking is essential.

CIO&Leader: What are your strategies for prioritizing technology investments?

Harnath Babu: It's important to invest in those areas. There's so much available that you can be distracted, but the moot point or the bottom line point is you have to invest where the business clarity is, and you have to invest in areas where you think it can have an impact in terms of the future of the business, right. Most importantly, you have to invest in areas where it can potentially impact the business if it is not done in the right way, such as security and resilience.

CIO&Leader: Which technology has captivated your interest the most, and why?

Harnath Babu: AI will continue to evolve, and we've seen that big change, and based on what this technology has really brought up, it's commendable primarily because of the amount of investment that's going in the capability that is available to run or at least build such technologies and also the value that this technology can create for business. The other technologies were there, they created smaller impacts to start with and slowly it kind of grew. But AI is really disrupting the way businesses work today to people experience technology. We are seeing very strong technology. I will obviously equate this with electricity or the proliferation of the way the internet came in. AI is the next big wave in terms of tech.

CIO&Leader: What are your thoughts on the advancements in AI led by India?

Harnath Babu: The innovation that is happening globally on the fundamental or the foundation technology will continue to happen. We will continue to leverage though. I am not really saying that we are trying to create something new, we are not trying to create a new GPT or equivalent of a GPT but we are trying to leverage some of those technologies and see what is that we can get a practical use case of that. ∎

> *"Emerging technologies like big data, analytics, and blockchain are promising, though blockchain adoption is still evolving."*

APURVA DALAL
Chief Information Officer,
Adani Green Energy

Upskilling is critical to leverage AI's potential fully

Apurva Dalal, CIO at Adani Green Energy, encapsulates the CIO's journey towards becoming a pivotal figure in managing IT infrastructure and contributing to strategic decision-making at the highest levels of the organization.

By **Praneeta** | praneeta@9dot9.in

In the rapidly evolving landscape of technology, Chief Information Officers (CIOs) stand at the forefront, navigating through challenges and setting benchmarks for innovation and adaptation. The role of the CIO has transcended technical expertise, merging into strategic business leadership. As technology reshapes industries, a CIO's journey encapsulates this transformation's essence. Excerpts.

In an interaction with CIO&Leader Apurva Dalal, CIO at Adani Green Energy, delves into the transformative journey of a CIO, emphasizing the evolution from technical roles to strategic leadership within the corporate hierarchy. He outlines key milestones and achievements, particularly highlighting the significant shift towards cloud computing and integrating digital transformation strategies.

CIO&Leader: What are the key milestones and achievements, and what were the major challenges you faced as CIO?
Apurva Dalal: The role of a CIO has evolved to be strategic, often involving board-level discussions about technology and digital transformation. Key milestones include the evolution from floppy disks to micro SSDs, the rise of ERP systems, and building teams from scratch. A significant milestone was moving 80% of our workload from on-premise to the cloud, addressing security, data management, and integration challenges. Another key development is leveraging IoT and data lakes to handle massive amounts of data for quick business decisions.

CIO&Leader: How do you build and lead high-performing IT teams?
Apurva Dalal: I believe in a flat structure and active engagement. I work alongside my team, understanding their work and helping them find efficient solutions. I encourage upskilling and lead by example, earning certifications myself. This approach fosters a culture of continuous learning and improvement. Open communication and collaboration are crucial, ensuring everyone feels reachable and valued.

CIO&Leader: What strategies do you use for vendor management?
Apurva Dalal: We treat vendors as partners, emphasizing collaboration over mere contractual obligations. We ensure adherence to SLAs but also work together to solve problems, recognizing that our success is intertwined. We include vendors in team-building exercises to foster a sense of belonging and mutual accountability. While maintaining strict requirements, we balance this with a supportive partnership approach.

CIO&Leader: Which tech invention has amused you the most?
Apurva Dalal: The internet has been transformative, evolving from simple email communication to revolutionizing e-commerce and information access. Mobile technology has changed banking, and social media platforms have created new income streams. Cloud technology offers flexibility for organizations, especially during peak times like annual sales. Emerging technologies like big data, analytics, and blockchain are promising, though blockchain adoption is still evolving. Generative AI and ML will revolutionize many tasks, making them more efficient, such as summarizing large documents or analyzing historical bidding data. The key is to upskill and leverage these technologies for efficiency and innovation. ∎

> *"Technology truths are truths. CIOs must be very strong in technology to implement it effectively in their organizations."*

VENUGOPAL MEDICHERLA
Group CIO, MSPL Limited

Evaluating AI applications for maximum benefits is a must

Venugopal Medicherla, Group CIO of MSPL Limited, shares insights on emerging technology trends, memorable tech transformation project, and evolution of CIO role.

By **Praneeta** | praneeta@9dot9.in

V **Venugopal Medicherla** is a leader in digital transformation and business innovation, recognized for his strategic approach and expertise in project and program management. Specializing in IT infrastructure, SAP ERP S4HANA, business software applications, IT security, and digital operations, he has a proven track record of building high-performing teams and systems that drive operational excellence and business success. During a conversation with CIO&Leader, Venugopal Medicherla, Group CIO of MSPL Limited, highlights the crucial role of cybersecurity and AI in driving digital transformation, emphasizing the need for CIOs to be technically proficient to implement effective solutions.

CIO&Leader: What emerging trends will shape the future of enterprise technology? How can CIOs prepare for these shifts?
Venugopal Medicherla: Most industry leaders are focused on cybersecurity as the first priority, along with AI. In every area, we are looking for AI applications, but we are cautious not to adopt them without understanding their benefits. Technology needs to be understood and its benefits must be clear; it's not about imagination or someone else's explanation. The technology truths are truths. CIOs must be very strong in technology to implement it effectively in their organizations. They need to be self-sufficient technologists, capable of answering to the board and management. In my organization, I manage technologies and digital transformation, achieving almost 85% to 90% digital transformation in activities over the last three years. Moving forward, I am focusing on the latest technologies, especially cybersecurity and AI, implementing AI applications that offer clear benefits.

CIO&Leader: What are the defining moments in technology that have left a lasting impact over the past 25 years? How has the CIO role evolved?
Venugopal Medicherla: Over the past 25 years, the perception of IT has evolved significantly. It used to be seen as merely providing internet, printer connectivity, and basic services. Now, IT and business are integrated to optimize organizational benefits. Data management has become a key responsibility for CIOs, evolving from merely providing services to intelligently utilizing collected data. CIOs must understand market trends, how other CIOs operate, and apply this knowledge to their business to ensure their organization benefits from technological advancements.

CIO&Leader: What is the most memorable tech transformation project you have managed in your career, and what makes it stand out?
Venugopal Medicherla: One of the most memorable projects was developing 30 to 35 applications with an in-house team, leading to a complete digital transformation of the organization. We created dashboards that provide real-time P&L, business trends, and MIS decision-making data, available to all users. Additionally, when I joined, I transitioned our system from ECC to S4HANA within six months, integrating all 18 companies. This comprehensive transformation included upgrading ERP, applications, databases, and cybersecurity measures. We conduct annual Vulnerability Assessment and Penetration Testing (VAPT) to ensure we meet security standards. These transformations have brought significant technological advancements to the organization. ∎

> "By combining AI with human expertise, we ensure the delivery of high-quality care while optimizing operational efficiency."

GAURAV BAGGA
SVP and Head of Engineering and Product
Pristyn Care

Our current focus is on utilizing AI as a copilot

Gaurav Bagga, SVP and Head of Engineering and Product at Pristyn Care on AI's role in transforming operations and enhancing CX.

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

G **Gaurav Bagga,** SVP and Head of Engineering and Product at Pristyn Care, a Gurugram-based health-tech provider, underlines the transformative role of AI in healthcare operations. Bagga emphasized AI's ability to predict trends, optimize patient care workflows, and ensure compliance with global data regulations. Excerpts.

CIO&Leader: How has AI transformed data management, analytics, automation, and decision-making processes?
Gaurav Bagga: Machine learning algorithms can identify patterns and trends from large data volumes that traditional methods often miss, enabling us to make more informed decisions. For example, at Pristyn Care, AI helps predict future trends, such as sales or pricing for surgeries, by analyzing historical data. This predictive capability allows us to optimize our operations and improve service delivery.

CIO&Leader: How has Pristyn Care optimized its strategy to deliver exceptional user experience through enhanced data utilization?
Gaurav Bagga: We use historical data to optimize various aspects of patient care. For instance, we can set specific turnaround times by analyzing past data on discharge times for different surgeries and payment modes. This ensures a smooth and efficient patient discharge process, enhancing the patient experience.

Our customer experience team plays a crucial role in this data-driven approach. They ensure patients receive personalized care throughout their journey, from pre-surgery consultations to post-surgery follow-ups. This customized approach, informed by data, helps us provide a seamless and satisfactory patient experience.

CIO&Leader: How do you ensure compliance with global data regulations while maintaining data efficiency?
Gaurav Bagga: We employ rigorous measures to ensure data protection and regulatory compliance. This includes encrypting data at rest and in transit, implementing role-based access controls, and segregating sensitive data into secure environments. Regular audits assess our data storage and handling practices to uphold global regulatory standards. Furthermore, we educate our team on data security's critical importance through regular training sessions, fostering heightened awareness and adherence to security protocol.

CIO&Leader: Could you elaborate on the AI tools you've integrated for data governance and lineage? How have these integrations impacted your operations?
Gaurav Bagga: We have integrated several AI-powered tools for data governance and lineage. These tools help us maintain a secure and optimized infrastructure by detecting anomalies and monitoring

usage efficiently. For example, AI tools assist in cloud posture management, ensuring our cloud environments are safe and operating efficiently.

While we continue to explore new AI innovations to enhance data accuracy, our current focus is on utilizing AI as a copilot. This approach augments human decision-making, enabling our teams to leverage AI-driven insights for improved patient interactions and streamlined operational workflows. By combining AI with human expertise, we ensure the delivery of high-quality care while optimizing operational efficiency.

CIO&Leader: What are some of the biggest challenges companies face in data management today, and what trends do you foresee in 2025 and beyond?
Gaurav Bagga: One of the biggest challenges in data management today is handling large volumes of data while maintaining cost efficiency and extracting actionable insights. Organizations must strategically identify impactful AI use cases and accurately calculate ROI. Another challenge is ensuring data security and compliance in an increasingly complex regulatory landscape.

Looking ahead to 2025 and beyond, we anticipate significant progress in AI accuracy, particularly in multilingual natural language processing. These innovations will enhance information retrieval and decision-making across diverse healthcare settings. ∎

> *"We follow an N-minus-one approach, where we adopt technology one step behind the latest to avoid vulnerabilities."*

UMACHARAN SINGH
CIO, CEAT India

Prompt Engineering is the new future

Umacharan Singh, CIO at CEAT India, highlights the evolving role of IT leadership, impact of AI on the future talent and more.

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

In an interview with CIO&Leader, Umacharan Singh, CIO at CEAT India, offers a comprehensive view into the multifaceted journey of a CIO who has helmed IT functions across diverse industries. Excerpts.

CIO&Leader: What are the key milestones and challenges you faced as a CIO?
Umacharan Singh: I became CIO for the first time in 2008. PI Industries was my first company where I joined as the head of IT function. Over the last 16 years, I've led IT functions across diverse industries, from chemical manufacturing to automotive and beyond.

One of my key accomplishments is driving several large-scale technology transformation projects. I have completed four end-to-end ERP, SAP implementations. Additionally, I've significantly transformed the R&D function by implementing Product Lifecycle Management (PLM) systems and other related technologies.

I've also worked extensively on customer-facing activities, building end-to-end collaborative platforms with partners, including channels, end consumers, and vendor partners. Furthermore, I have focused on leveraging technology to enhance the effectiveness of our employees' day-to-day work, ensuring that IT is closely associated with the business and acts as a business enabler.

CIO&Leader: Could you highlight major challenges you have faced and the strategies you have taken to overcome them?
Umacharan Singh: A major challenge has been securing investment in IT. Convincing management of the need for technology projects be it AI or anything else requires building a strong business case. Each company requires a different approach, and this has taught me a lot. Another challenge is ensuring the right team is in place to drive projects. It's essential to have business teams lead projects to ensure ownership and effective execution.

Scope management is another critical challenge. Ensuring a realistic scope before going live is vital. I always advise setting realistic expectations and building on them gradually. Additionally, handling project setbacks and aligning stakeholders is crucial. Admitting mistakes and learning from them is essential for continuous improvement.

CIO&Leader: How do you build and lead high-performing IT teams?
Umacharan Singh: I believe in recruiting people who are better than me and bring diverse perspectives. It's important to have a team with varied backgrounds and experiences. I handhold new recruits until they are independent and then give them the autonomy to work on their own. Daily stand-up meetings and direct communication are essential for effective team engagement. Recogniz-

ing achievements and understanding team members' personal lives also help in building a cohesive team.

I follow the concept of Pareto, focusing on the 20% of work that delivers 80% of the output. This approach ensures prioritization and effective use of resources.

CIO&Leader: How do you prioritize technology investment?
Umacharan Singh: We follow an N-minus-one approach, where we adopt technology one step behind the latest to avoid vulnerabilities. Our evaluation criteria include quality, price, and implementation capabilities. We also conduct paid proofs of concept (POCs) to test new technologies before full-scale implementation.

CIO&Leader: During your tenure, which technology has amazed you the most?
Umacharan Singh: The cloud has brought significant transformation, changing how we manage infrastructure and workloads. The ability to scale services on demand and conduct POCs seamlessly has been a game-changer. Advances in computing power, including quantum computing, are also exciting developments. Additionally, the concept of prompt engineering, where programming relies on natural language, is something I look forward to. However, cyber threats remain a major concern, keeping us vigilant and proactive in our approach. ∎

"*AI can help make data-driven decisions, determining which opportunities to pursue based on success likelihood, thus optimizing resource allocation.*"

AJ SUNDER
CPO, CIO and Co-Founder
Responsive

AI will be at its best when no one's talking about it!

AJ Sunder, CPO, CIO and Co-founder of Responsive on how NLP and machine learning are enabling emerging businesses to drive growth.

By **Praneeta** | praneeta@9dot9.in

R **Responsive recently** announced that it has enabled its customers to respond to more than $500 billion in opportunities via its Responsive Platform. The company has been at the forefront of integrating AI into its services to streamline labor-intensive and error-prone tasks, catering to revenue-generating businesses of all sizes.

In a conversation with CIO&Leader, AJ Sunder, CPO, CIO and Co-founder of Responsive shed light on leveraging natural language processing (NLP) and machine learning, and the rapidly evolving customer expectations.

CIO&Leader: Could you explain what RFP response software is and how Responsive has evolved in this space?
AJ Sunder: We started as an RFP response software. When buyers want to procure services or software, they issue a request for information and then a request for a proposal where vendors answer questions about their offerings. Our application helps vendors create compliant, consistent, and reliable responses, increasing their chances of winning opportunities. We've expanded beyond RFPs to what we call Strategic Response Management, helping businesses provide consistent and accurate information, reducing risks from misinformation.

CIO&Leader: How has AI integration and machine learning shaped the functionality and efficiency of your platform?

AJ Sunder: AI enhances the accuracy, consistency, and personalization of responses. Repetitive questions can be addressed more efficiently with AI, saving time and ensuring each response is tailored to the buyer's needs. AI helps make data-driven decisions, determining which opportunities to pursue based on success likelihood, thus optimizing resource allocation.

CIO&Leader: In what ways does AI contribute to the personalization and accuracy of responses generated by Responsive's platform?
AJ Sunder: AI plays a crucial role in understanding and accurately responding to varied and nuanced questions. Machine learning aids in automating document processing, predicting RFP success rates, and extracting insights from data to inform decision-making.

CIO&Leader: Can you describe your approach to product development and how it facilitates rapid experimentation and adaptation?
AJ Sunder: We adopt an iterative, modular approach, enabling quick delivery and experimentation. Our integration-friendly strategy allows seamless communication with various systems, enhancing the application's effectiveness. Constantly evolving UX standards require us to iteratively improve design based on user feedback and emerging trends.

CIO&Leader: What are some of the challenges you face in keeping up with rapidly evolving user expectations, and how do you address them?
AJ Sunder: Staying ahead of customer expectations, especially with AI advancements, is challenging. We strive to remain proactive, continually evolving our UX to meet changing standards. This constant adaptation ensures our platform stays relevant and effective.

CIO&Leader: What measures do you take to ensure robust cybersecurity and data protection?
AJ Sunder: We treat security with utmost importance. Even before our first customer, we implemented ISO-standard security controls. We use the best industry tools and services to protect customer data, constantly evolving our security measures to counter sophisticated threats.

CIO&Leader: What are Responsive's strategic priorities for AI advancements, product development, and market expansion in the coming years?
AJ Sunder: Our focus is on leveraging AI to solve more complex problems and improve UX, making AI interactions seamless. We aim to expand globally and concentrate on industries like healthcare, finance, and technology. Building a strong user community is also a priority, facilitating shared learning and growth. ∎

Strategies for seamless business continuity and proactive failover

Businesses need to be very clear about technology services that are mission-critical for their business to continue undisrupted in an adverse event.

By **Phiroze Vandrewala** | editor@cioandleader.com

Rarely does a single event cause cataclysmic failure. It is usually a chain of events or process/design failures that all impact each other and cause these disasters. Technical disasters come in strange guises. A contractor switched off a UPS, causing damage and a domino effect of failures in British Airways. Amazon's shopping infrastructure keeled over due to too much demand for a Black Friday sale in 2018. In 2021, a major failure in a content delivery network provider knocked several major broadcast-

ing and retail websites inaccessible. Closer homes in India, too, have seen several instances of significant corporations having technology outages with severe impact.

In all these cases, one maxim rings true: "Failing to plan means you are planning to fail." Paradoxically, although technology must recover in a disaster event, it's the business that should dictate that recovery, its sequence, and its timelines..

The Role of Business in Disaster Recoveryy

Defining Survival, Sustenance, and Growth

Organizations need to be very clear about tech services that are mission-critical for them to continue undisrupted in an adverse event. It is for senior business leaders to push through the fog of emotions and ownership angst and make very hard-nosed decisions on how their business processes and therefore the resultant applications stack up on the crucible of Survival v/s Sustenance v/s Growth.

Getting this planning right is very important for a business so that the most critical operations are resumed quickest, followed by the somewhat less critical or supporting business processes, and lastly, internal processes.

Challenges in Business Continuity Planning

BCP vs. Dr confusion

A lot of organizations underspec the BCP part of the story and run away directly to Disaster Recovery planning. This results in an inadequate or altogether unsuitable DR plan.

Application Failover planning v/s Journey failover

For the longest time, planners have done DR planning at an application level. The advent of virtualization and containerizing of applications

Phiroze Vandrewala

means that, quite often, it's a series of applications that completes a business journey. Disaster Recovery planners, therefore, must now necessarily reorient their planning from failover of single applications to clumps of applications that may b e servicing a business journey.

Recovery Point Objective (RPO) and Recovery Time Objective (RTO)

RPO refers to a data point that is less than what the organization can afford to lose data. RPO should be decided very much as an outcome of examining process criticality. Architecting technology solutions delivering Zero RPO can become very expensive very quickly. Hence, while it is intuitive to think that any loss of data is not tolerable, it is dependent on the type of application and data

Achieving Effective Failover

The base maturity is usually a heavily resourced and overplanned exercise involving many system administrators of different flavors. Most individual failovers involve a series of commands that must be executed in the right sequence. It is when entire journeys are to be failed over in a short period of time that things get challenging and where manual failovers won't scale.

As organizations mature in their

failover preparations, it is advisable that they look for solutions that first allow scripting as well as orchestration of the failover of various technologies and applications. These solutions exist, some in DIY form, a few that are pretty good and relatively inexpensive, and then also some that might cost an arm and a leg and are sold by some of the big names in technology.

Testing, Testing, Testing

Your disaster capability is only as good as how near it is to production. The higher the change velocity, the harder it is to maintain the recovery capability. Code changes and capacity utilization changes can quickly render a well-tested application unrecoverable unless the change and capacity management hygiene are well-developed.

Testing will reveal whether the scripting and orchestration are holding true, whether the code base is faithful to production, and whether capacity will stand the punishment of live usage.

Invoking a disaster recovery is almost always a culmination of a failed resurrection in production, and stress is omnipresent. At such times, a practiced hand calmly executing a well-tested failover will result in the best outcomes.

In conclusion

Businesses today promise very high responsiveness to the customer. Customers demand the highest levels of availability and continuity of service.

It is imperative for organizations to, therefore, invest in the right people, processes, and technology and have an optimum business recovery capability. ∎

—Phiroze Vandrewala is an accomplished and visionary CTO with 30 years of distinguished experience in the Indian Banking and Financial Industry.

The collaborative approach to protecting digital assets

The roles and responsibilities of various stakeholders in cybersecurity governance.

By **Satadal Basu** | editor@cioandleader.com

In today's fast-paced digital landscape, cybersecurity has become a top priority for businesses across all industries. With the growing complexity and scale of cyber threats, the responsibility of cybersecurity governance has expanded beyond the IT department. It now involves a diverse group of stakeholders.."

Executive Leadership

Leadership at the executive level plays a crucial role in cybersecurity governance. Top-level executives, including CEOs, CIOs, and CISOs, have the responsibility to set the agenda and provide overall direction for cybersecurity initiatives within their organizations. They are tasked with allocating resources,

fostering a strong understanding of cybersecurity, and ensuring that it is integrated into the company's over-arching objectives.

IT Department

The IT department is responsible for managing and implementing cyber-security measures. They maintain the security of the organization's infrastructure, applications, and data. Besides possessing technical skills, IT professionals should also have effective communication skills to work with other stakeholders and explain complex security concepts to non-technical individuals.

Risk Management and Compliance Teams

Risk management and compliance teams are tasked with a number of important responsibilities that are critical to ensuring the safety and security of an organization's digital infrastructure. Their main role is to evaluate an organization's cyberse-curity risks and identify potential vul-nerabilities. This involves a thorough examination of the organization's digital assets, including networks, servers, databases, applications, and other key resources.

Once potential risks have been identified, risk management and compliance teams collaborate closely with IT and top management to develop risk-reduction tactics and establish protective measures against cyber dangers. This might involve implementing advanced security protocols, upgrading software and hardware, or creating new policies and procedures to ensure compliance with industry regulations and stan-dards.

Human Resources

The participation of human resources departments in cybersecurity gover-nance is on the rise, with a focus on employee training and awareness. HR experts have a crucial responsi-

Satadal Basu, *Vice President Head IT Planning and Development, AEON Credit Service India Private Limited*

bility in educating staff on effective cybersecurity methods, enforcing security protocols, and performing background checks to minimize the risk of insider threats. By cultivating a security-oriented environment and encouraging employee responsibility, HR departments contribute signifi-cantly to the organization's ability to withstand cyber-attacks.

Legal and Compliance Departments:

The legal and compliance depart-ments have the responsibility of ensuring that the cybersecurity practices of the organization comply with all regulatory and legal obliga-tions. They are tasked with navigat-ing the complex data privacy laws, developing cybersecurity policies and procedures, and representing the organization in any legal cases relating to cybersecurity breaches. By providing legal counsel and ensuring compliance with relevant regulations, these departments play a critical role in reducing the legal and reputational risks that arise from cybersecurity incidents.

Marketing and Sales Departments

Through different initiatives, such as marketing campaigns and ensuring that security is addressed in client interactions and contracts, marketing and sales teams can establish trust and improve the organization's repu-tation in the market.

Third-Party Vendors and Partners

Third-party vendors and partners can pose a significant cybersecurity threat to organizations. To minimize this risk, organizations should build strong partnerships with vendors by ensuring their compliance with secu-rity standards, implementation of necessary safeguards, and frequent security evaluations.

Employees

To ensure the security of the orga-nization, it is important to create a culture of cybersecurity aware-ness among employees. This can be achieved by providing continuous training, promoting good security practices, and encouraging employ-ees to report any suspicious activities. By empowering employees to take an active role in cybersecurity gover-nance, organizations can effectively reduce the chances of insider threats and human error leading to security breaches.

Conclusion

Each stakeholder has a vital role to play in defending against cyber threats. By acknowledging the con-stantly evolving nature of cyber risks and adopting a comprehensive approach to governance, companies can strengthen their cybersecurity defenses and minimize the impact of cyber-attacks in today's digital land-scape. ∎

—Satadal Basu is Vice President Head IT Planning and Development at AEON Credit Service India Private Limited.

It takes two: Why an expert AI leader and a unified asset strategy are crucial to capitalizing on Gen AI

Rising cyberattacks on IoT devices emphasize the need for manufacturers, service providers, and cybersecurity professionals to collaborate on robust security measures.

By **Mithu Bhargava** | editor@cioandleader.com

The growing prominence of generative AI has provided organizations worldwide with opportunities to enhance innovation, efficiency and competitiveness. While these opportunities are exciting, an increased awareness of the risks and challenges posed by "shadow AI," the unsanctioned and hidden use of generative AI in organizations, is causing ripples of unease for IT and data leaders.

Cyberattacks, characterized by their increasing frequency and sophistication, now pose a significant risk not only to large corporations but also to small and medium-sized businesses. Threat actors are continually refining their tactics, leveraging advanced techniques to evade conventional security measures effortlessly.

Research commissioned by Iron Mountain found that enterprise IT and data decision-makers recognize that a new type of executive is essential to tackle the challenges posed by both sanctioned and unsanctioned use of generative AI: a focused AI leader, such as the emerging role of the chief AI officer (CAIO).

Augmenting traditional technical C-suite roles, a focused AI leader is a strategic linchpin for the C-suite as enterprises venture into generative AI use. According to our research, this executive leader should oversee the responsible adoption of generative AI within the organization while mitigating its risks so the organization can compete in an increasingly AI-driven world. The importance of

this role for organizations was highlighted when the U.S. government mandated the need for a CAIO within its agencies.

Balancing Innovation with Risk

Our data underscores the scale at which enterprises use generative AI, with 93% of respondents surveyed saying their organizations use the technology in some capacity. Half of the respondents' organizations use generative AI to create content. Interacting with customers (49%), adding value to services and products (47%) and increasing team collaboration (46%) are other ways they employ generative AI.

Amid this surge of potential, leaders also identified challenges and risks when implementing generative AI. The most prominent challenge identified was planning for IT resources to train and implement generative AI models (38%). Respondents also highlighted the challenges of sourcing, protecting, and preparing the data (38%), ensuring the accuracy and transparency of AI models (37%), protecting and managing the data and other assets created by generative AI (36%), and creating and enforcing generative AI policies (35%).

Our research points to two critical elements that can help solve these challenges: a focused AI leader and a unified asset strategy.

The Role of a Focused AI Leader

A decisive 98% of survey respondents agree that a focused AI leader can accelerate the effective adoption of generative AI. However, only 32% say their organizations have on boarded one.

AI leaders can be strategic visionaries, ethics and risk managers, and practice leaders for their enterprise.

Strategically, these leaders can shape their organizations' AI future by aligning initiatives with long-term

Mithu Bhargava,
Executive Vice President and General Manager, Digital Solutions, Iron Mountain

business goals and market trends to create data and asset strategies.

Ethically, these leaders can help cultivate trust in AI by fostering responsible use. These leaders can establish exacting standards for transparency and accountability, advancing robust ethics, privacy, and security measures to guide the use of AI. Doing so protects organizations from the adverse effects of shadow AI and prepares them for evolving risks.

Practically, these leaders can help with the application of generative AI, ensuring processes are optimized and adapted to suit the day-to-day needs of employees and customers.

The Need for a Unified Asset Strategy

While the research highlights that AI leadership is essential for capitalizing on generative AI opportunities, respondents also say that these leaders must ensure a unified asset strategy is in place to help organizations discover, manage and optimize digital and physical assets used in generative AI applications. A nearly unanimous 96% of respondents assert that a unified asset strategy is critical to the success of generative AI use cases.

The research suggests a powerful

A decisive 98% of survey respondents agree that a focused AI leader can accelerate the effective adoption of generative AI.

connection between the challenges that generative AI presents and the value of focused AI leadership and a unified asset strategy to support this leader. By implementing a unified asset strategy, enterprises can evolve outdated asset lifecycle management approaches, optimize physical and digital asset protection and management at scale and catalyze value creation. Taking these steps will help these leaders remove roadblocks that impede innovation.

A Call to Action

The unstoppable march of generative AI demands that enterprises leverage a combination of new skills and strategies to address challenges and harness benefits. At the forefront of these shifts, decision- makers must consider the gaps within their organizations and how effective AI leadership and a unified asset strategy can help. Organizations need all pieces of the puzzle to balance opportunities and risks and capitalize on the technology's potential before they're left behind. ∎

—Mithu Bhargava is Executive Vice President and General Manager, Digital Solutions at Iron Mountain.

EVENT REPORT

Power Your CX with AI

Highlights from the recent leadership summit hosted by NICE and CIO&Leader.

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

↑ **Welcome Address by Sanjay Gupta, VP & MD - South Asia & Middle East, NICE**
Sanjay Gupta set the tone for the conference by emphasizing the strategic importance of AI in transforming customer experience.

From June 5-8, 2024, NICE and CIO&Leader hosted an exclusive CIO leadership event at Le Méridien Phuket Beach Resort, Thailand, focusing on "Power Your Customer Experience with AI." The event was attended by 25 CIOs along with senior leaders from NICE. The agenda featured keynotes, invigorative leadership talks, and panel discussions on AI's role in enhancing customer experiences.

Networking activities like speed dating and mixology at Banana Beach facilitated valuable connections and collaborations. The event provided insights into practical AI strategies for CX improvement and strategic considerations for future implementations, blending professional insights with relaxed networking in a scenic setting.

Here are the glimpses from the conference showcasing a dynamic exchange of ideas and strategies shaping the future of AI-driven customer experiences. ∎

↑ **Powering the Future of CX with AI by Darren Rushworth, President, NICE International**

Darren highlighted innovative AI technologies and their potential to revolutionize CX, offering insights into the latest trends and future directions.

→ **Hope is Not a Strategy: How AI Eliminates Guesswork in Enterprise Contact Center Planning** by Sue Bolt, Director, Sales Engineering, WFM, International, NICE

→ **Thought Leadership Keynote by Devdutt Pattanaik**

Devdutt provided a unique perspective on how mythology and storytelling can influence and enhance customer experiences.

← **CX.AI: Building Profitable Brand Experiences**

by Luke Duffell, Sales Engineering, International, Nice & Mark Harington, VP, Portfolio Sales Engineering, NICE
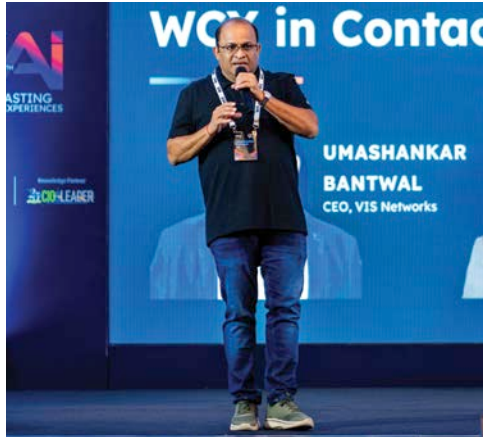
The Next Leap of CX fueled by AI by Dr. Appuorv K Sinha, ED & CEO, Exato.AI, Piyush Joshi, COO, Exato.AI & Shekhar Sharma, Business Head, CX Analytics, Exato.AI

VIS Networks: Mastering CXOne & WCX in Contact Centers by Umashankar Bantwal, CEO, VIS Networks & Rajesh R, VP, Strategic Alliance, VIS Networks

↑ **Panel Discussion**

The Secret to Great CX: Winning with innovation, Think Like Your Customer. (From Left to Right): Rahul Sangal from Coca Cola; Muralidharan Menon from TCS; Makesh Sankaran from Altruist Technologies; Rahul Chopra from PNB Met Life, Sanjay Gupta from NICE, and Jatinder Singh from CIO&Leader.

Aditya Birla Capital Transformers Day

The day-long conference at ABC Campus in Thane featured insightful sessions on emerging technologies.

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

Aditya Birla Capital Transformers Day, an event organized by CIO&Leader in association with Snowflake, brought together technology leaders from Aditya Birla Group and Snowflake to discuss the latest trends and innovations in enterprise technology. Held at the ABC Campus in Thane, the agenda featured insightful talks, keynote sessions, and a panel discussion focused on emerging technologies.

Welcome Address

The event commenced with a welcome address by Sachin Mhashilkar, Executive Director-B2B Tech at CIO&Leader. He set the tone for the day, emphasizing the importance of innovation and collaboration in driving enterprise IT transformation.

Opening Speech

Ramesh N, CTO of Aditya Birla Capital, delivered the opening speech. He highlighted ABC's commitment to leveraging cutting-edge technologies to stay ahead in the competitive financial services sector.

Context Setting

Murad Wagh, Director-Sales Engineering at Snowflake, provided the context for the day. He outlined the critical role of data in driving business intelligence and operational efficiency.

State of Enterprise Survey Findings

Raja Giridhar, Group Editor of CIO&Leader, presented the findings of the CIO&Leader's State of Enterprise Technology Survey. The survey offered valuable insights into current trends, challenges, and opportunities in enterprise IT.

CIO Keynote on Enterprise IT Strategy

Phiroze Vandrewala, Ex-CTO of Yes Bank, discussed the importance of a robust enterprise IT strategy. He stressed the need for agility, innovation, and strategic planning in today's rapidly evolving technological landscape.

AI Data Cloud for Financial Services

Murad Wagh returned to the stage to discuss the AI Data Cloud for financial services. He showcased how Snowflake's data cloud solutions are transforming the financial sector by enabling real-time data processing and advanced analytics.

Fireside Chat

A fireside chat with Ramesh N and Murad Wagh, moderated by R.Giridhar, Group Editor, 9.9 Group, provided deeper insights into the practical aspects of implementing technology strategies in the financial services industry. Key discussion points included:

1. Creating and implementing technology strategies in a dynamically changing environment.
2. Strategies to compete or cooperate with emerging service providers and startups.
3. Technologies with the greatest impact on the financial services sector.

Panel Discussion: Innovating with Emerging Technologies

The panel discussion, moderated by Sachin Mhashilkar, brought together industry leaders to explore the topic "Innovating with Emerging Technologies." Panelists included:

- Gode Pardha Janardhana Gupta, President, ABC
- Charandeep Hattar, Sr VP, ABC
- Tarun Pandey, CTO, Aditya Birla Health Insurance
- Jaimit Doshi, Chief Technology, Digital and Marketing Officer, Aditya Birla Sun Life Insurance
- Ram Jayaraman, CTO, Aditya Birla Finance Limited
- Anirudh Rao, Director, Professional Services, Snowflake

Discussion Points

1. Cloud Infrastructure

- Transitioning legacy technologies to benefit from new cloud features and functionality like containers, APIs.
- Future role of NPUs and GPUs in enabling financial services.

2. Data

- Personalization at scale for marketing and enhancing channel partners' sales performance.
- Leveraging technology for internal training and operational excellence

3. Customer Experience

- Enhancing customer experiences using AI and other emerging technologies.
- Developing and selling new financial products using maps, computer vision, NLP, IoT, AR/VR, blockchain.

4. Security & Compliance

- Safeguarding information assets amidst changing regulations and increasing data threats.
- Ensuring compliance with the DPDP Act while leveraging AI/ML tools.
- Using new technology to improve compliance.

Awards Ceremony

The event culminated with the prestigious ABC Transformers Day Awards, where 18-20 IT project teams were honored for their innovative contributions and successful implementations. This recognition underscored the importance of their work in driving enterprise IT transformation.

Closing Remarks

The day concluded with a thank you and summary note by representatives from CIO&Leader and Snowflake, highlighting the key takeaways and encouraging continued collaboration and innovation.

ABC Transformers Day was a resounding success, offering valuable insights and fostering meaningful connections among industry leaders. The discussions and sessions provided a roadmap for leveraging emerging technologies to drive enterprise IT transformation. ∎

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- Honour the recipients of the 6th edition of the CIO Samman recognition
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CIO PRESTIGE PROGRAM

CIO&Leader is celebrating its 25th anniversary courtesy the invaluable support of the CIO community through all these years. Although your continued support is priceless, but as a small gesture of our gratitude on this milestone anniversary, CIO&Leader is delighted to announce the **"CIO Prestige Program"** - a tailored loyalty points program exclusively designed for Chief Information Officers. The Prestige Program will get launched at the **25th Annual CIO&Leader conference, Aug 2-4 @Holiday Inn Resort, Goa.**

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