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TRADEFLOCK

SAGAR CHAKRABORTY

 DIRECTOR OF ARTIFICIAL INTELLIGENCE INNOVATIONS & STRATEGY

 AIFA LABS

SPOTLIGHT

The 'Vaporware Verdict'

Agentic AI Avengers



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Editor Note



INDIA'S NEW ERA OF AI LEADERSHIP

India's AI story is unfolding with remarkable momentum. Today, 48% of organisations across key sectors are actively using AI, and 73% plan to deepen their adoption in 2025. This accelerated uptake reflects a shared confidence in AI's ability to drive innovation, strengthen competitiveness, and unlock new avenues of growth. The opportunities are expansive, and the leaders shaping this transformation are combining insight, purpose, and action to deliver meaningful results at scale.

In this edition, we spotlight ten exceptional leaders who are redefining how AI is applied across healthcare, finance, manufacturing, and smart cities. Each of them brings a powerful blend of technical expertise and strategic clarity, demonstrating how thoughtful implementation can create long-term value. Their work reinforces a key truth: when innovation aligns with vision and ethical judgement, it creates impact that resonates far beyond technology.

India's broader AI ecosystem mirrors this upward trajectory. With 64% of companies

increasing investments in generative AI and productivity gains projected to reach up to 45% in IT and knowledge sectors, the landscape is rich with possibilities. This momentum is supported by a strong talent pool, expanding digital infrastructure, and an environment that encourages collaboration and experimentation.

This issue is more than a showcase of achievements. It is an invitation to explore, learn, and engage with AI as a strategic enabler. As you read these stories, we encourage you to reflect on emerging trends, draw inspiration from these trailblazers, and envision how AI can amplify value, accelerate transformation, and create new growth pathways for your organisation.

Happy reading!!!

Anamika Sahu
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10 BEST LEADERS FROM AI IN INDIA 2025



NAME	DESIGNATION	COMPANY
Amit Ss Jain	Agentic AI Product Lead	Accenture
Dr. Anuj Verma	CTO	Ventaja International Corporation
Dr. Bhagirath Bhardwaj	Sr. Director at Softsensor.ai and Founder GarvAiLab Pvt Ltd.	Softsensor.Ai and GarvAiLab
Darshit Kasliwal	Techpreneur and Vice President	Empower Integrated Solutions Pvt. Ltd.
Divey Sharma	VP, Data & AI	Incedo Inc.
Harshal Jawale	AVP, AI & Cloud CoE	Zensar Technologies Ltd.
Rohit Sant	SVP - Global Head Digital Services	Firstsource
Sivashankar Selvarajan	CTO	Neural Defend
Venkatesh A	Chief Growth Officer	SBA Info solutions Pvt Ltd.
Vivek Mohan	Leader - Data & Artificial Intelligence	Intuitive.Cloud

10 BEST LEADERS FROM AI IN INDIA 2025



SAGAR CHAKRABORTY

Director of Artificial Intelligence
Innovations & Strategy,
Aifa Labs

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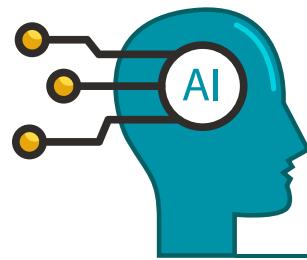
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Cover Story

10 BEST
LEADERS
FROM AI IN INDIA 2025

Bridging Research and Real-World AI

SAGAR CHAKRABORTY

Director of Artificial Intelligence Innovations & Strategy, Aifa Labs

Every enterprise talks about AI innovation, but few actually create solutions that transform business outcomes. The gap between research and real-world impact is huge. Closing it takes leaders who can navigate both worlds—like Sagar Chakraborty, Director of Artificial Intelligence Innovations & Strategy at AiFA Labs. He takes complex AI research and turns it into solutions that really work.

Sagar's journey spans global academia and industry. He began by automating circuit analysis as a researcher in Taiwan, and later helped pioneer AI-driven robotics at Amazon, streamlining warehouse operations. At BAAR Technologies, while leading AI product engineering and automation, he developed DocVision, a document intelligence platform that extracts information from documents, enabling faster and smarter enterprise workflows.

During his tenure with Wipro's AI Practice, Sagar architected and implemented AI solutions for multiple Fortune 500 clients, delivering business-critical projects using Wipro Holmes' IDP platform.

At AiFA Labs, he leads teams building agentic AI platforms, such as Cerebro SASA, which frees developers from repetitive work so they can focus on strategy and innovation. TradeFlock spoke with Sagar to explore his journey, the challenges he's faced, and the aspects of AI that excite him most for the future.

Q What early experiences shaped your journey to AiFA Labs?

Initially, I was deeply passionate about theoretical AI and believed that academia was

the right path for me. But life had a different plan. A nudge from my family led me to explore industry opportunities, and I joined a massive AI transformation program at Amazon. Coming from research, I was used to incremental advances, but Amazon exposed me to building systems that impact millions globally. That experience shifted my perspective. I realised that real-world AI innovation requires not just theoretical knowledge but the ability to deliver at scale, and that combination genuinely excites me.

Over the years, I have worked across both product and service companies. Product organisations taught me how to innovate, while service companies taught me how to deliver consistently. AiFA Labs is where both worlds converge, and that blend shapes how I lead AI strategy and innovation today.

Q How did you maintain hands-on involvement while leading teams?

I never fully stepped away from the technical trenches. I continue to build personal projects, consult, and work closely with our engineering teams. AI evolves constantly, and I learned that disconnecting from technology risks making uninformed decisions on architecture, product direction, and feasibility. I have always believed that a modern AI leader cannot be on the sidelines; you must stay close to innovation to guide it effectively.

Being hands-on allows me to understand what is technically possible today, anticipate what will be possible tomorrow, and guide my teams with clarity and empathy. It also ensures that



My philosophy is clear: people come first, then the product, then the client.

we build solutions that genuinely solve customer problems, pushing boundaries rather than simply checking boxes. Staying close to the work keeps me grounded, sharpens our innovation, and ensures everything we create meets industry standards.

If a leader disconnects from the technical layers, they lose the ability to make informed decisions on architecture, product direction, and feasibility.

Q How do you manage execution while shaping long-term strategy at AiFA Labs?

At AiFA Labs, we anchor every decision in customer impact, understanding not just what we build but why it matters for design, reliability, feature depth, and client success. Our core philosophy is customer delight, delivering an experience that goes beyond satisfaction.

In AI, yesterday's breakthrough quickly becomes today's baseline, so balancing immediate execution with the pace of technological change requires both discipline and flexibility.

This balance requires being acutely aware of the four forces that shape every decision: the pressure to deliver on time, the commitments outlined in our product roadmap, the expectations of our enterprise clients, and the pace of AI's

"If a leader disconnects from the technical layers, they lose the ability to make informed decisions on architecture, product direction, and feasibility."

evolution. Navigating these factors effectively is crucial for sustained innovation.

Our approach is deliberately incremental. We ship early, functional versions that help customers move from zero to one, and then iterate rapidly based on real-world usage. We also maintain a quarterly reflection rhythm to reassess our tech stack, integration architecture, market shifts, customer feedback, and prior investments. This combination of incremental delivery and structured reflection helps us stay aligned, course-correct intelligently, and deliver consistent enterprise value without allowing our technology to become outdated.

Q How are you advancing agentic AI at AiFA Labs?

Agentic AI is one of the most exciting areas of our work. Traditional SAP development is notoriously slow, with manual documentation, repetitive testing, and migration projects often lasting for years. We built Cerebro SASA, our SAP SDLC copilot, to automate these slow and manual tasks, including FDS and TDS creation, test generation, and intelligent code suggestions. These capabilities have reduced delivery timelines by up to 50%.

I focus on ensuring that AI frees developers from repetitive tasks, allowing them to concentrate on architecture, business logic, and innovation. When you are migrating MuleSoft integrations to SAP BTP or accelerating S/4HANA migrations, every week saved translates into millions of dollars in business value. SASA is SAP-certified and listed on the SAP Store, providing enterprises with confidence that it meets compliance standards while transforming the development lifecycle.

Every developer at AiFA Labs utilises agentic tools, including Claude Code, GitHub Copilot, and SASA itself. We build, use, refine, and scale these tools based on real-world experience to ensure they are practical and effective in daily operations.



Q What guidance would you give to emerging AI leaders?

We are living through one of the most transformative eras in technology. I advise aspiring AI leaders to start by mastering product thinking. Ideas are abundant today, but execution is what sets leaders apart. Understanding user needs, identifying real gaps, and building solutions that deliver immediate value is essential.

Operational excellence is equally critical. Speed, quality, and efficiency often matter more than the idea itself. I also emphasise staying updated because AI, agentic systems, and automation evolve weekly, and you cannot lead what you do not understand.

Focusing on real-world impact is vital. AI adoption accelerates when the value is self-evident, so clear that it requires no lengthy explanation. Instead of asking whether something is innovative, I ask whether it improves a customer's work in a way they can immediately recognise.

Finally, I encourage not over-indexing on today's technology. Large language models and agentic AI are powerful, but they are the tools of today, not the destination. The future could be quantum, AGI, or something we are yet to imagine. Staying curious and exploring the frontier between research and innovation, and industry needs, prepares leaders for what comes next.

"You can't lead what you do not understand. The field evolves weekly, and leadership requires understanding those shifts firsthand."

Q What new AI-related risk areas are emerging that companies still underestimate, and how are we tackling these challenges at scale?

Several risk areas are quietly accelerating inside agentic AI environments, and many companies do not yet realise how quickly they compound. These risks are interconnected, and they demand solutions that work in real operational settings.

The first challenge is autonomous hallucination. When an agent misreads information, it acts instantly and with confidence. A system can move funds based on incorrect approvals, trigger compliance workflows on false citations, or escalate incidents without proper justification. These mistakes happen at machine speed, which leaves almost no room for recovery. SASA addresses this through tiered autonomy. The platform handles tasks such as documentation, scaffolding, and code suggestions independently, while all decisions with real business impact are automatically escalated to human review. This approach has helped enterprises shorten delivery timelines while adhering to robust governance boundaries.

The second challenge involves privileged access for AI agents. Traditional PAM models were built around human identities, not algorithmic ones. When an autonomous agent gains unauthorised access, it can move through systems more quickly and extensively than any employee. We extended AIOps to close this gap. Privileges are elevated only when needed, unusual activity is flagged immediately, and unauthorised actions are blocked in real time. Every step an agent takes is recorded with context, providing enterprises with a clear audit trail and protecting them from silent escalations.

The third challenge is governance at scale. Many organisations still operate without a clear framework for monitoring decisions, cost spikes, or behavioural drift. Cerebro AGOP solves this by automating compliance checks and creating a structured environment where large-scale AI can operate safely. Teams gain visibility into how decisions are made and where risks are emerging, and they significantly reduce manual governance effort.

These risks are evolving more rapidly than most enterprises anticipate. Our focus is on building

systems that make AI powerful and safe at the same time, because both are required if agentic environments are going to succeed at scale.

Q In a field obsessed with optimisation, what do you intentionally not optimise in your leadership style, and why?

I never optimise transparency. In an industry where leaders refine messaging, control timing, and share only what feels safe, I choose to communicate with my team in a way that is

"You can't lead what you do not understand. The field evolves weekly, and leadership requires understanding those shifts firsthand."

direct, immediate, and honest. It is not the polished route, but it is the one that builds trust.

"My philosophy is clear: people come first, then the product, then the client."

That order guides every decision I make and shapes how I speak to my team. They hear good news early, and they hear bad news even earlier. If a competitor gains an edge, they know immediately. If a target misses, they hear it directly from me rather than through rumour. If I fall short personally, I do not hide it.

This level of openness can be uncomfortable. It means the team feels the same pressure and uncertainty I do. Some leaders avoid that because it introduces tension. I see it differently. Sharing the full picture is a sign of respect. My team is made up of capable people who deserve to know what they are walking into and how decisions are being made around them.

This matters even more in agentic AI. We are building systems that make decisions on behalf of global enterprises, and the stakes are too high for partial information to be considered. If I hold back on challenges until they are neatly wrapped, the team is already behind. They cannot prioritise, respond quickly, or trust that they are seeing the full landscape.

Transparency is not something I fine-tune. It is the foundation that allows the team to operate with autonomy, confidence, and shared ownership of the mission.♦

Editor's Pick 



THE AI INDEX RECKONING

Delhi's Labs Swap Coders for Commanders

In April, Stanford's Human-Centred AI Institute (HAI) released its 2025 AI Index Report, signalling a rapid movement known as "talent swaps." This initiative aims to retrain one million Indian developers for "agentic" AI roles by 2027. India, which holds about 18% of the world's AI talent according to LinkedIn's February 2025 data, sees Delhi-NCR as the centre of AI activity, accounting for 40% of India's AI jobs.

These talent swaps go beyond simple reskilling; they represent a transformation, turning programmers into creators of autonomous AI agents capable of reasoning, planning, and executing tasks.

The Great Disruption Dance

The AI Index indicates that traditional roles are eroding, with 80% of workers facing disruption in at least 10% of their tasks due to LLMs, and 19% at risk of being affected by over half of their tasks. In India,

with AI investment reaching \$1.16 billion in 2024, a 44.5% increase, stake ownership is higher. Agentic AI systems, such as LangChain or CrewAI, are in high demand. Stanford's HAS reveals a 46.1% gap between workers' desire for high-agency AI (levels 3-5) and actual capabilities. India reassigns coders to develop multi-step reasoning agents. Bain's March 2025 report predicts a 54% skill shortfall, with 2.3 million AI jobs expected in 2027.

Gurgaon's Code Crucible

Delhi's transformation exemplifies this trend. Sarvam AI, a Mumbai-Delhi startup, launched "Agent Forge," a six-month boot camp that retrained 2,500 backend developers into agile engineers, resulting in a 35% reduction in logistics errors for clients such as Reliance Retail. With an 85% completion rate, grads now earn ₹25 lakhs annually, up from ₹15 lakhs. Meanwhile, Persistent Systems'

"AI Agent Accelerator" has upskilled 10,000 and deployed an agentic fraud detector for HDFC Bank, processing 1.2 million transactions daily at 92% accuracy, saving \$4.7 million annually. These are proof of concept.

The Billion-Dollar Brain Drain

India's AI market, valued at \$11.17 billion in 2025, is set to reach \$122.32 billion by 2035 with a 42.2% CAGR. Despite generating 20% of global data, India has only 2% of computing capacity, and 34% of devs lack AI/ML basics.

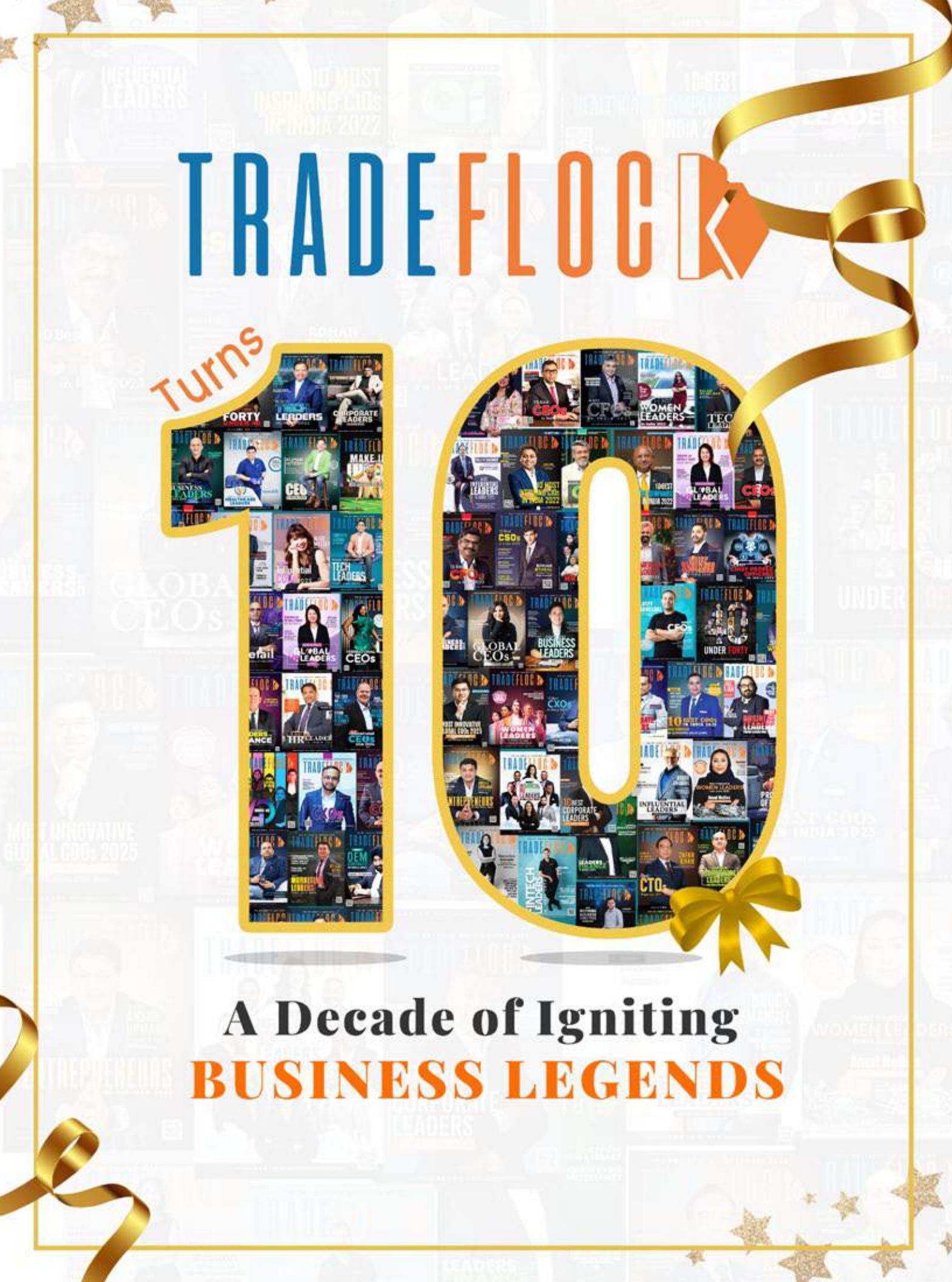
The IndiaAI Mission, backed by \$1.25 billion, partners with NASSCOM and IITs to retrain a million devs. TalentSprint's Advanced Certification has enrolled 15,000 students, with a 70% placement rate in roles paying 25-40% above the market rate. Analytics Vidhya's program trains 5,000 agentic pioneers for the BFSI and healthcare sectors.♦

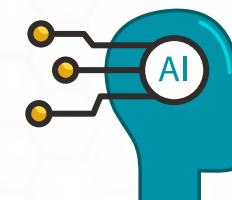
TRADEFLOCK

Turns
10



A Decade of Igniting BUSINESS LEGENDS





10 BEST LEADERS FROM AI IN INDIA 2025

Shaping & Harnessing AI for Real Business Impact

AMIT Ss JAIN

Agentic AI Product Lead, Accenture

As per the recent MIT research, most AI initiatives fall short of real business outcomes. Companies are pouring resources into AI, but the real work lies in understanding your customers, their pain points, and identifying the right problems that may or may not require AI. For sixteen years, Amit Ss Jain has taken on that challenge, focusing on customer experience and working backwards, utilizing cutting-edge AI tech for outcome-focused solutions, not chasing the hype. He says, "AI matters when insights become decisions—and decisions become outcomes."

From his days as a software developer to pioneering agentic AI products at Accenture, he has built and scaled products across functions and industries. He earned his engineering degree from NSUT and completed his management education at the Indian School of Business (ranked #5 worldwide, according to LinkedIn's latest rankings), winning the Young Leader award at ISB and multiple merit scholarships. His idea is simple and effective - "Build where it matters, scale only what serves outcomes."

Now pursuing a PhD in Generative & Agentic AI at IIM Sambalpur, Amit is focusing on developing frameworks that help organisations adopt AI profitably. He also serves as a guest faculty and a mentor for students across IIMs, ISB, etc. In an exclusive interview with TradeFlock, he shares these insights and his vision for the future of AI.



Q What drew you from data product management to Agentic AI?

Honestly, I believe Generative AI, Agentic AI, and all these latest AI technologies are deeply grounded in data products' management. Without a strong focus on how you manage your data products and infrastructure, GenAI/Agentic AI fails to deliver, and that is what we are seeing. Agentic AI uses large/small language models to understand data, reason, and trigger goal-oriented actions. Over the last year, large language models (such as OpenAI o4, Gemini 2.5 pro, and DeepSeek-R1) have reached a level of maturity in reasoning, opening the doors for semi-autonomous decision-making. However, I still believe there is a lot to be done before we attain fully autonomous decision-making in complex environments. Currently, we are orchestrating learning in LLMs through context engineering; however, if we can enable these models to learn on the fly as we interact with them, that would be a significant turning point.

Q Can you share one setback that shaped you and one milestone that surprised you?

In 2019, post my MBA at ISB, I joined a startup in the office commute space. Things were looking up until the pandemic hit. Overnight, revenue dropped to zero, and I had to look at alternative options. It was mentally draining, but it taught me to stay in the present, unlearn quickly, and adapt fast.

I feel that we understand the value of learning from these experiences only in hindsight. And such was my MBA year at the Indian School of Business. I had initially evaluated it in terms of ROI, but the real value I got from it was a truly transformative experience. The friendships, the learning from the diverse, incredible talent around me, and the standing ovation I received for leading the career council all reshaped me. It reminded me that real growth cannot be measured in numbers, and that year opened my mind to the dynamic environment around us; now, nothing surprises me.

Q Which of your current projects excites you the most?

My PhD work at IIM Sambalpur excites me because it brings together research and practice. I am studying how humans will work with AI-Agents to realize true business value.

The magic does not lie in using the biggest model, but in creating strong data foundations, clean data pipelines, and a delightful customer experience that solves their real pain points. Interestingly, as per the latest research by NVIDIA, small language models may actually be the future of Agentic AI. And I am extremely excited about bringing all this research-based learning to build Agentic AI products in my current organization.

As one of my professors often says, "Research is not about answers, it is about finding the right problem." That mindset is guiding me to develop a framework that businesses worldwide can adopt to leverage these technologies sustainably.

" This intrinsic curiosity and hunger to learn fuels both my research and product intuition. "

Q What are the biggest gaps in India's AI journey, and how do you see them closing?

India has exceptional talent, but has often been reactive rather than proactive. China foresaw the AI wave back in 2010, invested in research and infrastructure, and hence now leads the research output on LLMs and Agentic AI. For India, the solution lies in investing in robust research programs, building supporting infrastructure, and fostering a mindset that fosters innovation. Professionals, students, and researchers need to contribute by being lean, fast, and experimental. The coming decades will favour those who are research-driven and customer-focused, and I believe this is where India should focus its efforts.

Q What inspires your creativity, and how do you recharge?

What inspires me the most is building products that solve problems that matter. And for that, I continue to learn, unlearn, and reinvent myself. This intrinsic curiosity and hunger to learn fuels both my research and product intuition.

Outside work, I read about the latest AI advancements daily, read at least one research paper a week, and attend weekend AI workshops. I love spending time with my kid and family, meditating, walking a bit, and staying grounded in the values I grew up with. And that is what charges me for the next day.♦

SPOTLIGHT

SYNC RITUAL

How AI Sabbaths Are Rewiring Hyderabad's Coders

Within the sprawling IT hubs of Hyderabad, where 12-hour sprints and late-night deployments have become standard practice, a silent experiment is underway, an experiment that combines AI discipline with human mindfulness. Technology companies in the city are introducing Superagency Sabbaths, a weekly AI-guided service designed to focus more on developers, prevent burnout, and remind developers of their creative rhythm. The project, currently being tested by several midsize companies in HITEC City, is transforming the relationship between humans and machines in one of the most challenging issues in technology: ongoing burnout.

The Burnout Epidemic in India's Silicon Valley

The city of Hyderabad, once celebrated for its productivity, is now facing a sobering reality. A 2025 McKinsey report indicates that Indian tech teams experience a maximum of 20 per cent productivity loss due to digital fatigue and overstimulation from constantly switching tasks. Developers are working longer hours but producing less meaningful output. The combination of hybrid workloads, continuous alerts, and unrealistic sprints has created an unsustainable pace.

In response, HR leaders and CTOs have turned to an unexpected partner: AI. However, instead of solely delegating automation to

reduce workloads, they are exploring how AI can help organise rest. The next phase involves Superagency Sabbaths, which introduces cognitive pacing into the workweek through AI-mediated rituals designed to harmonise mental states, energy levels, and team collaboration.

AI as the Mindful Co-Pilot

GPT-4o generative AI platforms facilitate superagency Sabbaths, guiding employees through structured sync rituals held every Friday. These sessions include reflective prompts, project retrospectives, and mental reset exercises, powered by adaptive algorithms that monitor emotional tone, task completion, and

context switching to create personalised cooldowns at team and individual levels.

Initial data from two pilot programmes in Hyderabad - one in a multinational banking tech unit and another in SaaS startups - showed a 25% increase in output and a 40% decrease in stress after eight weeks. Gpt4o insights help developers identify burnout patterns and schedule cooldowns.

For instance, instead of a jargon-filled sprint review, teams get AI-generated templates to discuss weekly challenges. The model detects sentiment shifts and suggests interventions like scheduling problem-solving in the mornings or deep work blocks instead of long status meetings.

Rewiring the Workweek: From Hustle to Harmony

The difference between Superagency Sabbaths and other typical wellness programmes is that the former are not added onto workflows but integrated within them. The goal of recovery isn't achieved through AI gamifying breaks, but by transforming passive rest into a process of recalibration during downtime.

In Hyderabad, many companies have replaced all-hands meetings on Fridays with AI-based sync circles, where engineers help the system to reorganise the workload for the following week. The aim is to regain agency - to ensure humans and machines are synchronised in their rhythms, not just tasks. It represents a complete shift from focusing on output per hour to aligning per cycle.

According to one of the lead product managers at a major fintech company in Gachibowli, sync rituals help our teams to listen to themselves once more. AI supplies the information, but the creation of meaning remains our responsibility. We have been taught that the fifteen-minute reflection guided by AI can sometimes spark more creativity than a two-hour brainstorm.

Cultural Calibration: Merging Ancient Wisdom with Modern Systems

Remarkably, the tech leaders of Hyderabad present Superagency Sabbaths not as a digital intervention but

"A 2025 McKinsey report indicates that Indian tech teams experience a maximum of 20 per cent productivity loss due to digital fatigue and overstimulation from constantly switching tasks."

as restoring a balance, which echoes ideas of mindfulness rooted in Indian philosophy. Some pilot programmes combine AI-assisted breathwork monitoring, focus journaling, and mood analytics with ancient rest philosophies and modern data analytics.

In 2024, a Deloitte study reported that hybrid teams using AI wellness feedback with ritualised pause models had higher retention, with a 32% increase, and that cross-team communication improved significantly. In Hyderabad, where coder turnover reached 18% last year, it is now a retention mandate, no longer a wellness experiment.

The Future of Human-AI Synchrony

The success of Superagency Sabbaths might reshape future workplaces, shifting the focus from HR policies to operational design that prioritises well-being. If AI can manage servers, data pipelines, and predictive models, then why not also assist in regulating the pace of human work?

Nevertheless, the movement faces scepticism. There are concerns that AI will be over-relied upon to control emotions or monitor mental metrics, which critics describe as self-surveillance or lacking empathy. Ethical committees in IT firms are already exploring guardrails to ensure these rituals remain psychologically safe and private.

However, when combined with transparency and human oversight, AI-enhanced sabbaths could mark a breakthrough in redefining productivity not as relentless acceleration but as steady synchrony.

A New Rhythm for Resilience

The coders of Hyderabad, amidst the whirlwind of deadlines and digital noise, recognise that Superagency Sabbaths mark the start of a cultural shift moving away from an obsession with efficiency towards becoming actively intelligent.

This idea reflects a new form of leadership: one that combines neuroscience, morality, and technology to build not just faster teams, but healthier ones. When humans and AI are not only aligned in the workplace but also in being, it will no longer be a machine, but a living system, a cycle of code and cognition breathing rhythmically.♦



Author and Strategist Driving
Human-Centred AI

Dr. ANUJ VERMA

CTO,
Ventaja International Corporation

Technology moves fast, but true impact comes from knowing where to steer it. With \$1.2M+ in revenue growth, a 60% profit boost, and 200+ team members supported through innovation, these are not the milestones of a founder or CEO, but of a technologist who has consistently leveraged technology to create measurable outcomes.

Today, as Chief Technology Officer at Ventaja International Corp.—a Philippines-based fintech company and one of the country's largest government payment and remittance partners—Dr. Anuj Verma drives the design and delivery of platforms that solve real-world challenges. Among its latest innovations is Tubo, a payroll and HR compliance solution specifically designed for the Philippine market, which enables automated payroll, timekeeping, and accurate regulatory reporting.

Ventaja's technology stack is deeply infused with AI across the development lifecycle—from requirement analysis and coding assistance to QA automation, deployment, and performance monitoring. This approach not only accelerates release cycles but also improves quality, reliability, and compliance across all solutions.

Dr. Anuj's focus is on building systems where AI is not an afterthought but a foundation—



ensuring every product is designed to be scalable, secure, and human-centred. In this exclusive conversation with TradeFlock, he shares how Ventaja's journey in fintech demonstrates the power of combining technical ownership, AI, and purposeful innovation to transform industries.

Q Which career milestone are you most proud of, and how did it shape your view of leadership in technology?

Payroll can be a major headache for small businesses in the Philippines. One mistake can lead to penalties, disputes, or a loss of trust. It was in this context that I led the development of Tubo, our AI-powered timekeeping, attendance, and payroll solution.

Tubo was more than software. By embedding AI into payroll logic, we helped businesses stay compliant with labour laws, reduce errors and fraud, and provided SMEs with the efficiency typically reserved for large enterprises. The most rewarding part came from hearing workers say they finally felt confident their wages were calculated fairly and transparently.

This project reshaped how I see leadership. I learned that leadership is not about giving directions but about guiding teams through uncertainty and

inspiring them to solve complex problems together. Tubo showed me that when technology truly serves people, it does more than improve businesses—it strengthens communities. That insight continues to guide every project I take on.

Q What is one tough challenge you faced, and how did you creatively overcome it?

One challenge I will never forget was modernising our legacy GitLab environment while multiple mission-critical fintech projects were live. We needed GitHub and AI Copilot for long-term scalability and security, but a direct migration risked downtime and financial loss.

Instead of forcing a switch, I designed a mirror-based migration. GitLab remained the operational hub while all repositories gradually synced to GitHub. This allowed us to roll out AI Copilot, code scanning, and automated compliance checks without disrupting daily development.

The transition cost was under twenty dollars a month, but it gave us zero downtime, peace of mind, and a future-ready infrastructure.

The experience showed me that innovation is about creative problem-solving under constraints, and leadership means guiding the team through uncertainty with calmness and focus.

Q As an author and PhD in AI, can you share a behind-the-scenes story where AI acted as the co-pilot you envisioned?

In the fast-moving world of fintech, compliance can feel like navigating a storm. Every misstep in payroll, remittances, or e-money services carries high stakes, and our teams used to spend long nights manually checking thousands of transactions, knowing that even a small error could have big consequences.

When we introduced AI as a co-pilot, the change was immediate. Rather than replacing our compliance officers, the system scanned transactions, highlighted anomalies, and cross-checked evolving regulations, leaving critical decisions to the humans. Suddenly, repetitive stress gave way to strategic focus. Officers could spend time making judgment calls, anticipating challenges, and guiding the business with clarity and confidence. Seeing the team energised instead of overwhelmed confirmed what I believe about AI:

"AI isn't flying the plane alone; it sits beside the human expert, surfacing insights at machine speed while humans apply judgment and context."

Q India's AI scene is growing rapidly, but what gaps do you see, and how would you make AI more inclusive?

India is advancing quickly in AI, but accessibility and inclusivity remain the biggest gaps. Most innovation is concentrated in large enterprises and metro cities, leaving SMEs, rural entrepreneurs, and non-English-speaking users underserved.

My vision is to democratize AI by creating lightweight, affordable solutions that work on mobile devices and low-resource infrastructure. I aim to build datasets that accurately reflect India's full diversity—encompassing languages, accents, and cultural contexts—so that AI models do not favour a narrow slice of society. Equally important

is embedding AI literacy into education, giving students and workers the confidence to engage with technology.

For India to lead in AI, it cannot serve only the top 10%; it must empower the next billion users. AI should be a tool for social equality, not just industry advantage.

Q Outside of technology, what passions fuel you and help you tackle AI's big questions?

My passions outside technology revolve around writing, mentoring, and creative exploration. Writing my book: **AI or Illusion?** allowed me to step back from day-to-day execution and reflect on how businesses can distinguish between hype and authentic AI. Seeing entrepreneurs and decision-makers benefit from those insights was deeply fulfilling.

Mentorship keeps me grounded and curious. Guiding young professionals and students reminds me of the raw curiosity that sparks innovation and inspires lifelong learning.

Creativity and travel recharge me in ways that technology cannot. Exploring new cultures or engaging in community activities provides fresh perspectives that I bring back to work. For me, breakthroughs in AI come not from machines alone, but from a curious human mind, rested and inspired.♦

STRATOGGRID

Turning Data Chaos into Strategic Clarity

Data circulates endlessly across many businesses in chat logs, emails, KPIs, incident tickets, and more, yet remains disconnected and hard to understand. Leaders tend to react rather than anticipate: efforts are duplicated without noticing, cross-functional bottlenecks increase, and strategic drift occurs. These issues often go unnoticed, leading to reduced performance, compliance breaches, or silent risks to the business.

Stratagrid.ai, founded in 2025, was created to close this intelligence gap. It transforms fragmented operational data into a living, interactive model of the organisation, helping leaders detect inefficiencies, align strategy, and manage risk with real-time clarity.

Introducing the “Neural Map” for Business

Stratagrid reimagines the business not as dashboards,

spreadsheets, or broken arrays, but as a biological nervous system. Its primary value proposition is to transform disjointed operational data into a real-time neural map of the organisation, detecting patterns, uncovering mismatches, surfacing risks, and enabling leaders to act. The platform merges the latest analytics (such as UMAP, Self-Organising Maps, Voronoi clustering) with GPT-driven intelligence to deliver insights in context, rather than just metrics. Its slogan: no longer flying blind.

How Intelligence Operates in Motion

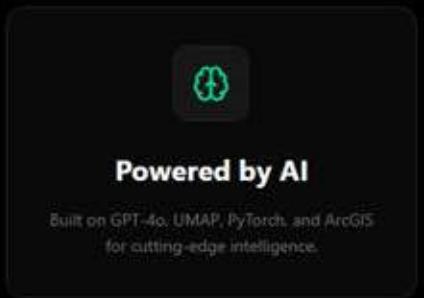
The way the platform functions is by analysing signals across the business, such as meetings, messages, milestones, ticket logs, incidents, overlaid on organisational structures, workflows, and strategic priorities. It highlights issues like strategic drift,

gaps in synergy, redundant workstreams, siloed activities, and compliance risks. The system proposes what are called Agentic AI Readiness Scores, which guide the deployment of RPA and are suggested to have the greatest impact. Essentially, the company shifts focus from traditional analytics towards future-oriented clarity of operations.

Built for Scale, Guardrails and Enterprise Deployments

Stratagrid focuses on companies that require reliability and portability. The platform was developed with compliance in mind, adhering to frameworks such as SEC, FINRA, GDPR, SOX, and HIPAA, which are essential for regulated industries. Its design emphasises seamless integration: ERP systems, email/chat platforms, CRM applications, and incident-tracking tools all connect to

Built for Leaders who can't afford to Guess.



the neural map. It is built on enterprise-grade security and audit-readiness, allowing clients to standardise transparency without adding controls later.

Strategic Differentiation in a Crowded AI Landscape

The key difference with Stratagrid is that it generates deep organisational context and adaptive intelligence. A wide range of platforms offer dashboards or predictive alerts; Stratagrid boasts an integrated system of action, mapping alignment, surfacing duplication, prescribing automation waits, and

detection and faster alignment of operations. Leaders can address misalignments and adjust the course in real time instead of waiting until KPIs halt progress. Organisations develop better strategic coherence, reduce costly silos, streamline responsibilities, and enhance automation readiness. The operational side will experience a more manageable workload as redundant pathways are eliminated and automation opportunities are prioritised. For businesses aiming to scale rapidly or operating in controlled sectors, such operational transparency translates into measurable results.

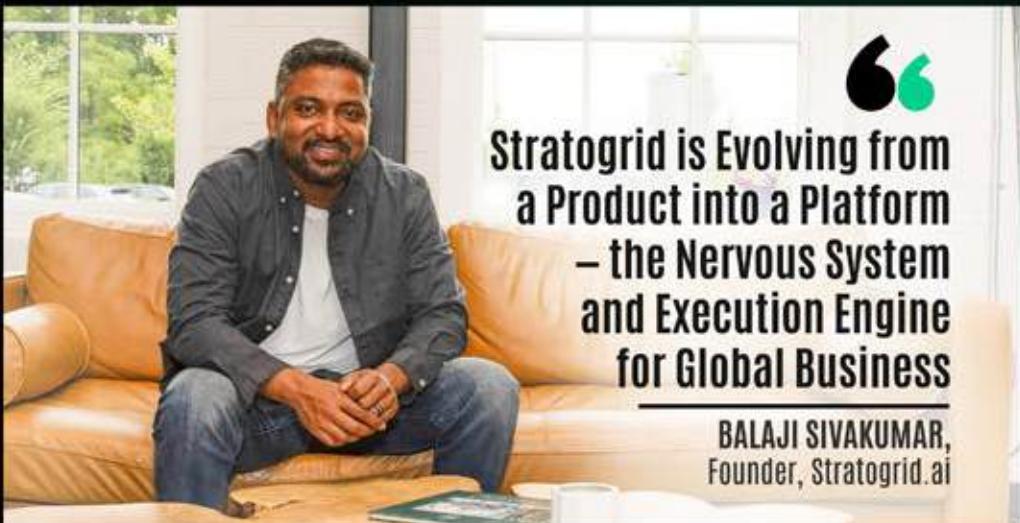
The company's success will depend on how quickly it can turn insights into action, rather than just presenting those insights.

Looking Toward the Next Frontier

In the upcoming stages, Stratagrid will likely enhance its agentic capabilities, broaden its integration environment, and develop its forward-observing engines further. Scenario modelling, real-time anomaly detection, automation orchestration, and expanding into vertical-specific industries such as finance, healthcare, and compliance-sensitive services are areas expected to see significant improvement. The platform seems to be designed for a scale model offering high ROI indicators, with expansion based on usage and pilot NPS scores remaining strong.

Influence on Strategy

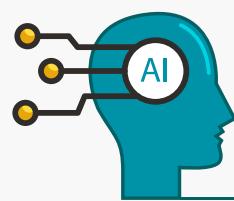
Stratagrid offers a compelling story in a world where competitive advantage is less about vision and more about operational fluency. It's about seeing the unseen, identifying leaking pipelines, and automating the repeatable. The idea of a business as a network of relationships, risks, and opportunities is highly significant. This platform aims to be a strategic partner for leaders who can no longer afford fragmented visibility or slow response times. As markets grow faster and execution windows narrow, tools that transform data into dynamic clarity will determine the first and second movers. Stratagrid.ai can serve as such a tool.◆



inspecting organisational health in real-time. The leader of the founding team is an experienced enterprise IT leader who describes the strategy as Jiu-Jitsu: disciplined, adaptive, relentless. It focuses on operational velocity, but not measurement.

The Value That Leaders See

According to the clients, the platform enables earlier risk



10 BEST LEADERS FROM AI IN INDIA 2025

Redefining Intelligence For
Real-World Change

Dr. BHAGIRATH BHARDWAJ

Sr. Director at Softsensor.ai and
Founder GarvAiLab Pvt Ltd.

Softsensor.Ai and GarvAiLab

As artificial intelligence continues to reshape how businesses understand and influence human behaviour, the real challenge lies not in building smarter models but in creating intelligence that people can trust and connect with. Few professionals have navigated this space with as much depth and purpose as Dr. Bhagirath Bhardwaj, Senior Director at SoftSensor.ai and Founder of GarvAiLab Pvt. Ltd. From his early days as a software engineer to leading global data and AI teams at Knowlarity, Essex Lake Group, OLX, and Unacademy, his journey reflects both technical mastery and human insight. Over the years, he has pioneered systems for real-time recommendations, fraud detection, and personalised engagement, earning multiple U.S. patents and inspiring teams across industries.

In an exclusive conversation with TradeFlock, Dr Bhagirath Bhardwaj opens up about his journey, leadership philosophy, and what it truly takes to advance the next frontier of applied AI.

Q Your journey from coder to AI leader has been remarkable. What defined your path?

It has been a great journey. I have been fortunate to meet incredible mentors and colleagues who guided me at every step and saved me years of trial and error.

I started exploring data science around 2010, when there were no ready-made tools or libraries. I was coding neural networks manually in C++, writing every mathematical function in vector form. That early grind taught me how intelligence is actually built, not just applied. Later, I joined the Advanced Distributed Machine Learning Lab, where I was the only non-PhD researcher among scholars from IIT Kanpur, Spain, the US, and the UK. That experience shaped my foundation and approach to learning.

At OLX, I built the data science function from the ground up, working on fraud detection, AI chatbots, and recommendation systems. We were processing around 500 GB of data daily and blocking thousands of fraudulent accounts in real-time. That scale and sense of purpose convinced me that AI could truly transform businesses.

Q What inspired you to start GarvAiLab, and what problem were you solving?

GarvAiLab was born from my experience in the used-car market. The automobile resale market in India is vast but highly fragmented, with models such as C2B, B2C, and D2D. Large companies spend enormous amounts on marketing, yet still struggle to stay profitable, while the local dealers who keep the market alive often face the toughest challenges.

I wanted to empower those dealers. We built platforms such as CarTopNews and A1Looks that connect them directly with buyers through AI-driven dynamic pricing. Pricing determines whether a car sells quickly or sits idle for months. Our algorithms calculate optimal buy

and sell prices in real time, helping dealers maintain profitability and control.

"That is what I call practical AI, technology that genuinely empowers people who make the industry move."

Q You have earned patents and a doctorate. How have these shaped your perspective?

A PhD in AI or mathematics completely changes how you think. It is not about passing exams or earning grades. It is about discovering something truly new. That process trains your mind to recognise what will work and what will not, often even before you start experimenting. It saves time, effort, and resources for everyone involved.

I rarely use the title "Dr." because my patents feel more meaningful. They represent real-world problems solved. One of my favourite inventions is a bidirectional AI chatbot developed long before GPT existed. It could understand both sides



We should use Generative AI as an enabler, not a shortcut. True innovation still depends on curiosity, patience, and the desire to learn.

of a conversation and make buyer-seller exchanges more human. Another is an on-device recommendation engine that processes data locally to preserve privacy while delivering instant results. These creations were not theoretical ideas. They addressed real challenges at scale and proved that deep research can lead to impactful innovation.

Q What do you see as the true impact and risk of Generative AI?

Generative AI is already transforming how people work, from developers and designers to teachers and farmers. I once used ChatGPT with my father to decide which crops to grow in Himachal based on rainfall and altitude. That moment showed how far AI has come in making knowledge accessible to everyone.

The benefits are huge, from faster innovation to smarter decision-making and enhanced creativity. Yet there is also a hidden risk. It is taking away the opportunity to learn deeply. Many people now rely on AI for quick answers without understanding the fundamentals behind them. When unpredictable problems appear, they struggle to adapt.

"We should use Generative AI as an enabler, not a shortcut. True innovation still depends on curiosity, patience, and the desire to learn."

Q What advice would you give emerging AI leaders today?

AI should never be viewed as a replacement for people. It should be viewed as a force that enables teams to tackle more complex challenges with the same resources. The real purpose of AI is not cost-cutting but capability expansion.

Empower your teams to experiment, to learn, and to take ownership of what they build. Success is not only about delivering projects or launching new products; It is also about how motivated and valued your people feel while building them.

Every leader should focus on culture and stability. Since the arrival of Generative AI, many professionals have become uncertain about their roles. It is the leader's responsibility to give them clarity and confidence. When people feel safe and trusted, they do incredible things, and that becomes the true strength of any organisation.♦

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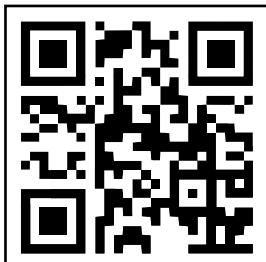
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THE LEADERSHIP MINDSET SHIFT

How to Think Like an AI-Native Organisation

The era of command-and-control leadership is yielding to the rise of the AI-native organization, a structure where intelligence is not a feature, but the core business architecture. This is more than a tech upgrade; it is a strategic survival move. Being a leader, the new mindset is to stop viewing AI as a tool to be "bolted on" and start treating it as the fundamental building block of the business model itself.

"What's dangerous is not to evolve." - Jeff Bezos

This quote underscores the urgency of the AI transition. Adopting AI is now the core threat to business survival. According to Deloitte's survey, the financial commitment required is massive. Digital technology budgets are scaling aggressively to sustain this transformation, jumping from approximately 8% of revenue in 2024 to a projected 14% in 2025. At this pace, spending could nearly triple by 2028, underscoring the necessity of continuous financial investment to support the rising demand for core AI infrastructure.

The AI-Native Advantage

The AI-Native operating model delivers decisive advantages:

- **Proactive Intelligence:** AI doesn't just report the past - it predicts the future and recommends action.
- **Seamless Integration:** AI is woven into marketing, sales, HR, customer service, and beyond.
- **Dynamic Adaptability:** Systems learn and improve automatically with every new data point.

Critical Mindset Pivots

To lead an AI-native enterprise, leaders must reimagine their thinking:

▪ **From Tool to Architecture:** AI isn't an add-on; it's the blueprint for the organization's operating model.

▪ **From Reaction to Prediction:** Move from retrospective review to real-time predictive action.

▪ **From Standardization to Scale:** Abandon "one-size-fits-all." Achieve hyper personalization at scale.

The AI-native journey requires immediate action, not just planning. The first step for every leader must be a rigorous, focused internal audit: **Identify current AI usage** across the business. **Map critical processes** that rely solely on human judgment. **Pinpoint high-leverage decisions** that would benefit most from immediate AI-driven, predictive insights. This audit establishes the factual foundation for your inevitable and necessary AI-native transformation.♦

► Shruti Patil

Head of AI at MaSyCoDa
Driving Innovation in AI Universe | Speaker |
Community Founder



SPOTLIGHT

THE 'VAPORWARE VERDICT'

Why Agentic Hype Urges CLO-AI Alliances in Bangalore's Unicorns

Once a hub of genuine innovation, Bangalore's congested technological corridors are now entering a new era, marked by Agentic AI. This term, describing autonomous AI systems capable of making their own decisions, has become the latest craze among Indian unicorns.

However, beneath the flashy pitch decks and high-profile product launches, a troubling trend exists: many of these projects are failing before they even take off.

Forbes referred to this as the 'buzzword overload,' with nearly three out of five

pilot projects faltering due to poor governance, lack of accountability, and the absence of a robust ethical framework. The emerging rule in this evolving landscape is clear: the next wave of AI success will not be solely engineered, but driven by a powerful collaboration between Chief Legal Officers (CLOs) and data science executives.

Beyond the Hype: When 'Agentic' Becomes Empty Marketing

The agentic AI, capable of autonomous decisions, promises to revolutionise

fraud detection and customer service. However, in Bangalore's startup scene, it's often diluted. Many newcomers label basic machine learning as 'agentic' to attract investment, but these models are not truly autonomous or controllable.

Research shows nearly 70% of AI pilots in India never reach production due to compliance issues, accountability gaps, and data governance problems. Startups rush to deploy without proper risk, compliance, or governance, leading to 'vaporware AI' - tech shown in slides but not functional in practice.

The CLO Awakening: From Legal Gatekeepers to AI Strategists

Conventionally, CLOs focused on contract writing and legal fallout. Today, in AI-driven companies, they are vital as ethical designers. As AI systems make autonomous decisions, regulations must shift from reactive litigation to proactive governance.

Bangalore hosts unicorns like Razorpay, Cred, and Zepto, which incorporate legal and ethical parameters during early AI development, reducing future regulatory risks. The responsible AI playbook involves collaboration between legal and data science teams, making CLOs co-owners of policies on transparency, audits, and data retention.

A 2024 McKinsey report shows that AI deployments with early legal oversight have a 35% higher ROI, mainly due to fewer compliance issues and faster approvals. Governance acts as a multiplier, not a bottleneck.

Governance as the New Differentiator in India's AI Race

The startup ecosystem in Bangalore has shifted from rapid build-and-break strategies seen in the early 2010s to a more cautious approach due to the high stakes of AI impacts on finance, staffing, and health.

The introduction of AI regulation proposals by NITI Aayog and India's 2023 Digital Personal Data Protection Act has made legal compliance essential, with startups prioritising data and model fairness certification. Companies like PhonePe

and Zeta have launched Responsible AI Charters, emphasising justification for AI outputs.

CLO initiatives help transform compliance challenges into advantages, enabling quicker market entry, easier foreign customer acquisition, and better partnerships.

Hybrid Leadership: Where Ethics Meets Engineering

The emerging generation of AI leadership in Bangalore is neither purely technical nor legal; instead, it is hybrid. Teams of CLOs, Chief Data Officers (CDOs), and

Research indicates that nearly 70% of AI pilots in India fail to reach production due to compliance issues, accountability gaps, and data governance problems.

AI architects are working together to develop what insiders call AI control loops. These loops ensure that even when an AI operates independently, accountability lines are maintained.

For example, a major unicorn in the fintech sector testing agentic fraud detectors managed to reduce false positives by 40% and halve its audit time by centralising AI governance based on a joint CLO-CDO charter. The BCG is now examining similar frameworks and highlights that hybrid AI governance models deliver

ROI improvements of 35% compared to siloed AIs.

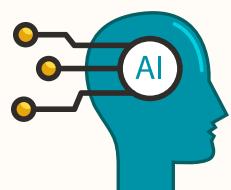
This hybrid approach also helps prevent ethical drift, where AI systems can develop unintended behaviours through continuous learning. Legislation will serve as a check to keep models within legal boundaries, while allowing engineering teams the freedom to innovate within established limits.

The Future Verdict: Substance Over Spectacle

The "Vaporware Verdict" marks the start of a transformation in Bangalore's startup scene. The powerful agentic AI cannot thrive on hype alone. Most of these so-called autonomous systems will remain illusions without strong governance, transparent architecture, and cross-disciplinary leadership.

Security doesn't mean stifling innovation but organising it properly. Bangalore's unicorns need to evolve beyond merely selling intelligent possibilities to creating responsible realities. The CLO-AI partnership exemplifies this shift, where legal principles intersect with algorithmic reasoning to ensure compliance and plausibility.

Now that AI is maturing, investors, regulators, and even customers will look for those who can clearly demonstrate what their systems will and can do, as well as how and why they will do it. This responsibility represents the next true frontier of AI, a less hyped one, more about balancing intelligence with integrity.♦



10 BEST LEADERS FROM AI IN INDIA 2025

Shaping AI With Purpose And Precision

DARSHIT KASLIWAL

Techpreneur and Vice President,
Empower Integrated Solutions Pvt. Ltd

Every meaningful step in AI begins with trust, not just in the technology but in the intent that shapes it. With over two decades of experience building systems, solving complex engineering challenges, and guiding teams through fast-paced innovation cycles, Darshit Kasliwal has shaped his journey through focus, curiosity, and thoughtful experimentation. Today, as a Techpreneur and Vice President at Empower Solutions, he brings together the depth of an engineer and the mindset of an entrepreneur to help organisations navigate GenAI with confidence. His career has strengthened his belief that technology becomes truly valuable only when it is scalable, responsible, and grounded in human intent. This principle continues to guide his work and leadership.

During an exclusive conversation with TradeFlock, Darshit shared insights into his journey, the challenges he faced, and the future of AI he envisions.

Q How did your academic roots shape your journey from building scalable data systems to leading global teams?

A strong academic and analytical foundation has shaped how I think, build, and lead. Being a State Merit holder in school, a University



Ranker in Engineering, and later an alumnus of Harvard Business School, I gained both depth in fundamentals and strategic breadth.

National-level chess tournaments added another dimension. They trained my mind to recognize patterns, anticipate outcomes, and make confident decisions under pressure. The ability to extract structure from complexity has become the foundation for how I architect scalable systems and design adaptive organizations.

As my work evolved from data engineering and enterprise analytics to leading global teams and driving AI transformation, the approach remained constant: understand the system deeply, model complexity, scale it, and build environments where innovation grows naturally.

That mindset eventually led to entrepreneurship and leadership, where the focus expanded beyond building platforms to building capabilities that sustain growth with clarity and purpose.

Academics built my foundation, chess refined my strategy, and experience turned both into leadership in action. Today, through the Stanford Seed Transformation Program, the pursuit of disciplined growth and impact continues to evolve.

Q What milestone redefined success for you beyond technology, and how did it shape your GenAI journey?

Building and leading the AI Lab at Empower became a defining milestone. We drove enterprise-wide automation using AI-enabled tools, low-code platforms, and orchestration frameworks. Alongside, we deployed agent-driven platforms powered by custom LLM models, enabling context-aware workflows and intelligent decision-making at scale.

Yet the real breakthrough wasn't the technology itself. It was the mindset it inspired. As teams began experimenting freely, refining ideas faster, and questioning assumptions, innovation no longer needed direction—it began to emerge on its own. That shift redefined success for me. Success is achieved when experimentation becomes a habit and innovation becomes a continuous process. When people adapt and build without waiting for instruction, transformation sustains itself. That belief guided our transition from security engineering to GenAI transformation. My earlier work focused on resilience and compliance, where every change was made cautiously and deliberately. GenAI demanded the opposite—speed, iteration, and exploration. The challenge was not choosing between the two but bringing them together.

We built a Responsible AI framework that embeds governance and security from the start. Private environments, guardrails that shape model behavior, and protections against data exposure make experimentation safe by default. That confidence allowed teams to innovate without fear.

The shift wasn't about chasing speed at the cost of safety. It was about proving that safety, when built into design, becomes the force that enables speed. The real boldness lay in showing that innovation and responsibility can scale together.

“

The boldest innovations are not about adopting new technology, but about earning the trust to use it responsibly.

”

Q What challenge most tested your belief in innovation's power, and how did you overcome it?

The rise of AI adoption has tested every aspect of how we work. Expectations changed almost overnight. Year-long projects were now expected to be completed in months, yet they still had to retain the same depth and reliability.

It challenged our belief in innovation as a mindset rather than just a tool. Instead of resisting the pressure, we redirected it. We trained teams to experiment systematically, automated repetitive workflows, and built internal accelerators to enable delivery and innovation to move in tandem.

There were setbacks—*proofs of concept that failed, automations that needed rethinking—but those moments built resilience*. Gradually, teams began to see AI as a collaborator, not a replacement. It became a co-creator that expanded their reach and focus on higher-value work. That experience reinforced my belief that the true power of innovation lies in people. Technology evolves fast, but organizations truly transform when people learn to evolve with it.

Q What inspires your leadership approach at Empower and keeps its culture rooted in innovation and empathy?

My leadership begins with clarity of thought and discipline in action. Outside work, I practice consistency and reflection to stay centered. My time at Harvard Business School reinforced a belief I hold close: automate the ordinary and humanize the extraordinary.

AI should simplify what slows us down, not replace what makes us human. It should create space for creativity, empathy, and meaningful decision-making. At Empower, this belief shaped a cultural shift—from being coders to becoming thinkers. The goal is not only to execute but to question, understand, and improve the system as a whole.

I follow what I call “**10 PM clarity**”—a quiet hour each night to reset and reflect. Along with a steady gym routine and mindful nutrition, this practice strengthens focus and consistency. A clear mind, steady body, and the steady rhythm of playing guitar together create balanced leadership.

At Empower, we celebrate small wins, learn from missteps, and treat innovation as a daily practice. When people feel safe to try, supported to learn, and trusted to think, innovation becomes second nature. Clarity fuels confidence. Confidence builds creativity. And creativity, when shared, becomes culture.◆



18 NOVEMBER 1963

The Ring of Transformation

During a time when the world relied on the traditional rotary dial system for communication, innovation reached Pennsylvania towns like Carnegie and Greensburg. On November 18, 1963, the first push-button telephone service, known as Touch Tone dialing, was introduced. This service utilized DTMF (Dual Tone Multi-Frequency) signaling, which was faster and more efficient than the older rotary dial system.

The system was designed to expedite dialing and minimize the need for human operator assistance for many calls. After several years of testing, the first commercial service was launched in two towns in Pennsylvania on this date. Initially, Touch-Tone service carried an additional fee. It wasn't until the 1980s that push-button phones became widely used in U.S. homes.

Speed Dial to Success
In the 1950s, Bell Labs engineers identified an opportunity to replace the rotary dial with a quicker, more dependable, and versatile push-button system. Human-factors research led by industrial psychologist John E. Karlin demonstrated that push-button dialing was nearly twice as fast as rotary dialing.

The key innovation was Dual-Tone Multi-Frequency (DTMF)

"Rudolph F. Mallina, a lab engineer, patented an early push-button telephone in 1946 with buttons arranged in two rows. Although it wasn't released publicly, it was an early step in the technology."



signaling, which was developed in the 1940s and 1950s. DTMF allowed each button press to send a distinctive pair of audible tones to the central office, where they could be decoded instantly. These signals were compatible with the new electronic switching systems Bell was beginning to implement, enabling faster call processing. This innovation paved the way for features like interactive voice response (IVR) systems and other services that the old pulse-dialing system couldn't support.

Pioneer of the Invention

Major key individuals were involved in the making of the transformative first

push-button telephone. It was developed with the help of major bodies and organizations that worked tirelessly to transform the communication field.

The major pioneers of the invention of more efficient and reliable communication were Bell Telephone Laboratories, whose primary objective was to develop Dual-Tone Multi-Frequency (DTMF) signaling, which enabled button presses to send audible tones over phone lines.

The second genius was American Telephone & Telegraph, a parent company of the Bell System, which took into consideration the research, development, and eventual marketing of the Touch Tone Phone. The USP of this product's success was the customer feedback from early trials, which has given this innovation room for refinement and correction.

Lastly, this innovation was also associated with Western Electric, which handled the manufacturing division of the Bell system and was responsible for producing the first commercial push-button telephone, the Model 1500; it was one of the crucial roots supporting the division.

The primary force behind this innovation was John E. Karlin's mind, who led the research into creating the most user-friendly design for the telephone keypad. His team conducted extensive tests that concluded the now-familiar top-to-bottom, left-to-right number layout was the most intuitive for people.

Secondly, Rudolph F. Mallina, a lab engineer, patented an early push-button telephone in 1946 with buttons arranged in two rows. Although it wasn't

"The key innovation was Dual-Tone Multi-Frequency (DTMF) signaling, which was developed in the 1940s and 1950s. DTMF allowed each button press to send a distinctive pair of audible tones to the central office, where they could be decoded instantly."

released publicly, it was an early step in the technology.

Some other names include Alphonse Chapanis, along with R. L. Deininger, whose research provided a solid scientific basis and the most preferred keypad arrangement, making this innovation a notable discovery.

Socio-Economic Strike

The invention of the push-button phone had a profound impact on the social and economic aspects of the world, as its introduction led to a significant shift in the economy. This discovery paved the way for effective communication, reshaping business operations and creating the technical foundations for later innovations.

Considering the social benefits, the innovation of the push-button phone has opened the doors to efficiency and productivity, as the dual-tone multi-frequency system allowed for dialing numbers in about five seconds, almost half the time it took with rotary dialing, making this a new industry for standard telecommunication signaling, replacing the older, slower pulse-dialing technology.

The introduction of the asterisk (*) and pound (#) keys in 1968 allowed for more complex input options. This development led to the rise of automated phone menus,

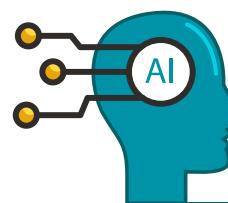
touch-tone banking, and interactive voice response (IVR) systems, all of which became standard in the following decades.

Implementing the new technology demanded substantial investment from telephone companies to modernize their switching systems, a process that spanned decades.

Subscribers interested in the feature usually paid a higher monthly fee. This upgrade in network infrastructure stimulated economic growth within the telecom industry.

Pondering over social impacts, this push-button dialing phone accelerated communication systems, made a shift in user experience, and the standardised 3x4 grid of buttons, which psychologists helped design, laid the groundwork for future keypads on everything from ATMs and door locks to smartphones, and above all, it changed the perspectives of human convenience. It elevated people's expectations in both convenience and technology.

The advent of this minor invention is a perfect example of how a minor change in innovation can elevate the overall script of technology, communication, convenience, and can prioritise the overall prosperity of the nation.♦



10 BEST LEADERS FROM AI IN INDIA 2025

Crafting user-centred AI innovation

DIVEY SHARMA

Vice President, Data & AI,
Incedo Inc.

Artificial intelligence is no longer a futuristic promise; it has become the engine quietly reshaping how industries operate, how decisions are made, and how organisations unlock new forms of value. As enterprises race to keep up with this shift, the real challenge is no longer understanding AI; it is figuring out how to translate its vast potential into measurable, repeatable, and scalable impact. Guiding organisations through this transition is Divey Sharma, Vice President, Data and AI at Incedo Inc.

Over nearly two decades in data, analytics, and AI, Divey has seen the field evolve from traditional modelling and rule-driven systems to the rise of GenAI and agentic technologies that can automate entire workflows. His career spans building high-performing AI/ML teams, shaping decision engines for global financial institutions, and now leading Incedo's AI Centre of Excellence, where he focuses on creating products, platforms, and solutions that make AI not just powerful but practical, usable, adoptable, and relevant to how enterprises really work.

In this exclusive conversation with TradeFlock, Divey reflects on his journey through the shifting AI landscape, the



execution gaps that still hold organisations back, and the principles he believes will define the next era of enterprise-grade AI.

Q How has your journey shaped the way you see today's AI landscape?

When I began my career, AI was not a defined function, and the work lived under the broader label of Analytics. We spent long cycles building models for narrow problems, only to see many of them sit unused because organisations were simply not ready for data-driven decision-making. Watching the field evolve from those early days to where we are now has been a front-row view of how quickly AI can transform itself and everything around it. Technology moved steadily from rule-based systems to machine learning, then to

deep learning, and now to GenAI and agentic systems capable of reasoning and automating entire workflows.

Through all this progress, the real breakthrough has been the shift to making AI work inside real business environments, where value emerges only when solutions are easy to deploy, natural for teams to adopt, and tightly linked to measurable outcomes. Living through these shifts has strengthened one belief that has stayed constant for me: AI will define the next decade for organisations that can turn innovation into practical, scalable impact.

Q What does it truly take to operationalise AI at scale inside an organisation?

Many organisations today find themselves stuck in what I often refer to as the **Pilot-to-Production** Chasm. They experiment enthusiastically, run impressive proofs of concept, and celebrate early wins, yet only a small fraction ever makes it into daily operations. That is why ROI often feels muted and progress is uneven. As I've said before, "There's a lot of AI experimentation happening, but very little actually makes it into day-to-day use."

Closing this gap always begins with a clear understanding of the problem being solved and an equally clear value path that leaders recognise and champion. From there, organisations need a production-grade AI backbone that brings together domain context, enterprise data, robust pipelines, scalable engineering, and dependable governance. When this foundation is strong, adoption becomes far more natural because AI blends smoothly into existing workflows through simple interfaces and clean integrations. Organisations that bring these elements together are the ones that consistently convert pilots into lasting, enterprise-wide impact.

Q What is one quiet win at Incedo that made you feel a genuine difference was made?

A meaningful milestone over the last few years has been shaping Incedo's GenAI and Agentic AI vision with a clear focus on building solutions that scale and deliver real impact. That direction led to the creation of Incedo BrainSpark, an Agentic AI platform that

provides clients with a unified, standardised way to build intelligent agents and agentic workflows. By bringing deep domain context into LLMs and other AI models, the platform makes AI far more relevant and effective for specific business needs.

Seeing mid-tier clients adopt BrainSpark and experience stronger productivity, improved accuracy, and faster outcomes has been especially rewarding. The recognition the platform has received across multiple industry forums has only reinforced its value. The real sense of accomplishment comes from helping shape a capability that has proven genuinely meaningful for both clients and the organisation.

India needs its own AI vision, not a copy of the US or China.

Q India has bold AI ambitions. What should the country focus on, and what could the path look like?

India needs an AI vision built on its own realities rather than following the footsteps of other nations. The priority is to build AI that deeply understands India — solutions grounded in our languages, datasets, public systems, and the complexities of a country this diverse — so they can work meaningfully at scale. The second priority is building AI from India for the world by harnessing our talent, domain depth, and cost advantage to create globally competitive platforms and vertical LLMs.

Progress has begun, but delivering on this ambition requires a unified push to build the India AI stack, expand talent development, and strengthen collaboration between government and industry. With decisive action, India has a genuine opportunity to build AI that transforms the nation and showcases its innovation on the global stage.♦

Story of the Month

THE INVISIBLE STRANGLEHOLD

DELHI'S ENDLESS BATTLE WITH POISONED AIR

Delhi, a city where ancient minarets and modern skyscrapers once coexisted, is now overwhelmed by its own polluted air. As November 2025 approaches, the Air Quality Index (AQI) reaches an alarming 414, indicating a hazardous and toxic environment where every breath poses a danger.

This crisis has driven citizens to protest in rare demonstrations, with masks symbolising their desperate plea: "I just want to breathe."

The problem goes beyond seasonal smog, reflecting a systemic failure of governance fueled by greed and global apathy. This analysis examines the data and legal battles shaping Delhi's lethal air quality, questioning where justice resides in a city suffocated by its own environment.

Numbers That Choke: A Data Deluge of Despair

Delhi's air crisis is more than a story; it's a measurable disaster.

On November 11, 2025, the city hit its first 'severe' alert of the year with an AQI of 428. Hotspots like Anand Vihar saw PM2.5 levels soar past 300 $\mu\text{g}/\text{m}^3$, sixty times the WHO's safe annual limit. October 2025 was the worst in three years.

Despite a drop in farm fires, Delhi remains hazardous. For 65% of 2025, the air was 'unhealthy'. This pollution led to 1.67 million deaths across India in 2019, with Delhi alone seeing 10,000 premature deaths each year.

The economic toll is staggering: \$36.8 billion was lost to India's GDP in 2019, and \$2.5 billion is lost annually for the Delhi region. With 70% of residents distrusting government enforcement, the system is failing.

These statistics aren't abstract; they mean missed school, diverted flights, and overflowing hospitals. Delhi is drowning not in water, but in the deadly air it breathes.

Legal Lifelines and Lapses: Courts as the Last Clean Breath

If data diagnoses the illness, the courts offer a slow, often frustrating, prescription.

The "Delhi pollution case" is a tangled legal drama. On November 11, 2025, the Supreme Court criticised the Delhi government for neglecting the "green lungs" of the city, the Ridge forest belt. Citing the 1996 Godavarman case, the court ordered immediate protection and revived the dormant Ridge Management Board, granting it real power.



However, this cycle of issuing stern orders and then failing to follow through is common. In October 2025, the NGT demanded action against 1,700 polluting industries; however, compliance audits reveal that only 40% of basic plans are being enforced. The Supreme Court even hesitated to adopt the WHO's strict air quality standards outright, citing practical challenges.

This "toxic governance" means arresting activists instead of polluters. Cases argue for a "fundamental right to breathe" under Article 21, inspired by the Shayara Bano case, but too many verdicts go unimplemented. Fines are too small, industry lobbies are too strong.

The law is being used like a scalpel when what Delhi needs is a sledgehammer.

Human Cost: Beyond the Haze, the Heartbreak

Behind the troubling AQI figures, real lives are suffering. In Delhi's crowded alleys, PM2.5 particles invade millions of lungs uninvited. Each year, 2.2 million children develop asthma.

A 2025 study underscores the risk: on "severe" air quality days, excess deaths increase by 10%, with the worst risks in poorer neighbourhoods. This crisis also silently hampers productivity, costing India billions and causing workers to lose weeks of income annually.

On the streets, the plea is urgent: "I can't breathe."

The burden falls most heavily on the vulnerable—women, the elderly, and the poor. A recent report warns that unless prompt action is taken, the 2025 death toll will surpass previous years, worsened by climate change anomalies. This catastrophe isn't only a health issue; it

damages the city's heritage and dims its future amid a cloud of despair.

Pathways to Pure Air: From Finger-Pointing to Fist-Pumping Fixes

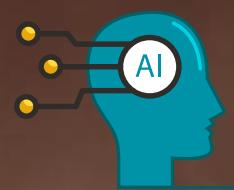
But hope is not lost. Reinstating the Ridge Board could capture approximately 500,000 tons of CO₂ annually. Expanding the odd-even scheme and implementing electric vehicle mandates could eliminate up to 30% of vehicle pollution by 2030. Combining industrial cleanup with carbon pricing could generate billions for new green technologies.

Innovation requires courage: rooftop forests, AI-powered monitoring drones, and turning farm waste into clean fuel are all possible solutions. A pilot project in Punjab successfully converted 20% of crop residue into fuel pellets.

Delhi needs a "Clean Air Pact" that binds all nearby states, accompanied by transparent, real-time data dashboards, to rebuild public trust. The technology exists; the courage to use it is what's missing.

Exhaling Justice: A Call to Clear the Skies

Delhi's pollution is not merely a matter of fate; it is a stark reminder of how political neglect hinders progress. As courts gather and citizens protest, the emphasis moves from assigning blame to building breathable futures. Let the Ridge stay free of pollution, enforce laws rigorously, and let data inform our decisions. In this choking capital, clean air is a fundamental right, not a privilege; it is a liberty. Will we act or continue making excuses? With the AQI climbing, the decision to improve it lies with us.♦



**10 BEST
LEADERS**
FROM AI IN INDIA 2025



An Empathy-Driven Leader Bridging Technology and Humanity

HARSHAL JAWALE

Associate Vice President, AI & Cloud CoE, Zensar Technologies Ltd.

Technology holds the promise of transformation, yet many organizations struggle to bridge the gap between vision and execution. Amid rapid innovation, fragmented data, and growing expectations, few leaders balance technical depth with empathy and foresight. Harshal Jawale, Associate Vice President of the Global AI & Cloud Centre of Excellence at Zensar Technologies Ltd., is one such rare leader.

Harshal began his career with Citibank's technology team in Poland, supporting the Cash Management System across Eastern Europe. His journey took him through Singapore, Taiwan, and Japan, where he helped pioneer early mobile banking and e-learning platforms, and later to Cisco Systems in the U.S., contributing to multi-million-dollar modernization programs.

Over the past 15 years at Zensar, he has driven global consulting, delivery, and innovation in AI and Cloud. Fluent in Japanese and German, and an active leader in the Heartfulness Institute as well as an aspiring ICF coach, Harshal exemplifies how technology and consciousness can advance together.

AI drives transformation. Empathy drives direction. The leaders of tomorrow will turn disruption into opportunity—and opportunity into value

In this candid conversation, he shares insights from his journey, the evolution of leadership, and the future of AI.

Q How did your career begin, and what milestones stand out?

My career began with managing complex operations in a cross-border banking environment, which taught me the importance of precision, adaptability, and teamwork. Early projects in mobile banking and large-scale enterprise modernisation showed me how technology could have a significant impact—but they also highlighted that enabling people is just as important as deploying systems.

Each stage of my journey contributed lessons that shaped my approach today. From collaborating with diverse teams to managing high-stakes projects, I learned to balance technical rigour with strategic thinking. At Zensar, I focus on creating environments that enable teams to innovate and deliver value effectively. Outside the office, I am helping to build leadership programs through Heartfulness Institute of Leadership - Heartful Coaching is one such program currently in the pilot phase. As part of the MITWPU Alumni Executive Council, I am helping to bridge the gap between what employers want and what the students are learning.

Q How has leadership evolved, and what were the toughest shifts in your journey?

Leadership has transformed alongside technology. During Y2K, it meant precision and scale; with cloud, it became about technical expertise. Now, in the AI era, leaders need to combine analytics with empathy, understanding data, ethics, and business impact. It's no longer about saying, "Let's do AI," but asking, "What problem does it solve, and can we trust the data?"

My personal evolution mirrored that shift. Moving from a technical role to business analysis was my first major leap. A manager once told me, "You speak both languages—business and tech." That insight changed everything. Later, Delivery and Program management taught me to lead through people rather than code.

The real turning point came when I attended a day-long workshop conducted by Adizes Ichak, a leading transformation expert, under the Heartfulness Institute of Leadership. I learnt to balance vision with delivery—turning strategy into measurable outcomes.

Q In your current role, what challenges do you face most often, and how do you handle them?

Managing expectations is a constant challenge. AI still sounds like science fiction to some

business leaders. I focus on clear language—value, cost, impact. The second challenge is pace. Technology has evolved over the years, whereas AI is changing in months. We aim for quick wins without losing sight of long-term bets, such as emerging multimodal models that learn like humans. Communication, clarity, and prioritisation are what keep teams grounded.

Q Could you share some exciting AI projects at Zensar, and what breakthrough would you pursue with unlimited resources?

At Zensar, our goal is to move AI from experimentation to enterprise impact. The ZenseAI platform combines data engineering, automation, and applied AI to modernise businesses more efficiently. We make data structured, contextual, and trustworthy by leveraging generative AI to enhance productivity in coding, testing, and operations. We're also transforming industries—intelligent supply chains for retailers, predictive claims for insurers, and AI-driven modernisation for legacy systems.

If resources were unlimited, I'd invest in digital watermarking for generative AI content. As AI-generated text, images, and video explode, tracing authorship invisibly but reliably will be vital for digital trust. That idea, which I explored during my CTO program at ISB, could help build a more ethical and authentic AI future.

Q India is fast emerging as an AI hub. Where do you see gaps, and what's your message for aspiring AI leaders?

Infrastructure remains a gap. While global hyperscalers are expanding data centres, we need a large-scale, India-led AI infrastructure. Partnerships like those between Reliance and NVIDIA demonstrate what's possible. But beyond infrastructure, as AI-based workloads rise, the next challenge will be **how to manage human resources**—addressing **job insecurities, reskilling**, and helping people **redefine their roles altogether**. India has the data, the scale, and the talent to lead. My message to young leaders is simple: master the fundamentals of AI, stay curious about business problems, and never lose empathy.

"Master the math, but don't forget the mind and the heart. The next generation of AI leaders will be those who can unite algorithms with empathy."♦

SPOTLIGHT

Agentic AI Avengers

India's Autonomous Agent Fraud Fighters

The Indian banking, financial services, and insurance (BFSI) industry is undergoing a technological revolution. With annual operations exceeding \$200 billion, the industry is facing more sophisticated fraudulent activities, including website manipulation of digital transactions, identity theft, and money laundering. Indian leaders are turning to the so-called agentic AI, which is an autonomous and self-directed artificial intelligence that can identify, analyse, and eliminate fraudulent activity in real-time. According to reports in BCG, agentic AI technologies are growing at an impressive 46% compound annual growth rate (CAGR), reflecting a strong industry demand for autonomous, scalable fraud prevention.

Reimagining Fraud Detection with Autonomous Intelligence

The traditional methods of fraud detection relied on rule-based systems and reactive investigation teams. While they were somewhat effective, these approaches couldn't keep up with the volume, speed, and complexity of modern financial transactions. Agentic AI represents a major shift. These systems continuously learn by observing patterns to identify anomalies before they can cause financial losses, automatically analysing



transactional, behavioural, and historical data.

Indian BFSI institutions are creating highly specific detection frameworks by applying agentic AI to Indic data, local transaction norms, regional behavioural patterns, and culturally relevant fraud indicators. This combination allows the system to distinguish between legitimate behavioural variations and actual fraudulent activity, reducing false positives and enabling faster intervention.

BCG Spotlight: A 46% CAGR Signal

Boston Consulting Group reports a 46% annual rise in agentic AI adoption in BFSI, driven by regulations, digital payments, and cyber threats. This trend yields measurable results, with Indian banks piloting platforms that boost fraud detection by up to 60%,

saving billions across banking sectors.

These AI assistants work 24/7, analyse millions of transactions, learn from anomalies, and flag high-risk issues. Automating routine tasks while reserving human judgment helps BFSI serve 200 million digital banking users with scale and accuracy.

Indic Data Integration: Localising AI Intelligence

The Indic data sets are a key differentiator in India's agentic AI. Unique regional culture and language, such as transaction timing, payment methods, and mobile habits, are vital for effective fraud detection. Agentic AI trained on these datasets can distinguish between legitimate anomalies and malicious activity, reducing unnecessary alerts and improving compliance efficiency.

For instance, a Bengaluru bank reported that agentic AI on local payment patterns detected fraudulent transfers 50% faster than global models. Similarly, insurance firms using independent agents saw a 40% decrease in suspicious claim approvals, as early detection minimises operational and reputational risks.

Autonomy Meets Human Oversight

Although the autonomous nature of agentic AI is its key feature, Indian leaders are emphasising a hybrid strategy that combines machine intelligence with human control. Self-governing agents highlight high-risk anomalies, assign prescriptive risk ratings, and suggest intervention measures, but leave the final enforcement decision to human operators. This collaboration helps ensure compliance with regulations, maintain accountability, and reduce algorithmic bias, which is especially important in a diverse market like India.

The Reserve Bank of India (RBI) and the Insurance Regulatory and Development Authority (IRDA) have introduced frameworks that promote the use of AI with an emphasis on explainability and auditability. Agentic AI systems are designed to generate detailed logs and reports, enabling human investigators and regulators to understand the reasoning behind flagged activities.

Real-Time Analytics and Proactive Defence

Real-time intervention is the key strength of agentic AI. Autonomous agents constantly

analyse streaming data, detect micro-anomalies, and dynamically adjust thresholds based on changing transaction patterns. This proactive defence has effectively prevented large-scale systematic attacks on digital wallets, corporate banking sites, and cross-border remittances.

One major private Indian bank reported that by deploying agentic AI in its digital transaction monitoring infrastructure, it reduced fraud cases by 60% in the

"One major private Indian bank reported that by deploying agentic AI in its digital transaction monitoring infrastructure, it reduced fraud cases by 60% in the first year and lowered manual review workload by 35%."

first year and lowered manual review workload by 35%. Similar implementations in the insurance industry have helped identify rising trends in premium payment fraud, minimising customer losses and churn.

Future Trajectory: Scaling the AI Avengers

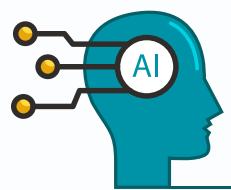
The application of agentic AI in BFSI is just the beginning. As AI models evolve, they will not only detect fraud but also identify new threat vectors,

predict cybercriminal activity, and provide decision support for policy updates. Leaders at firms like ICICI, HDFC, and other financial technology innovators are exploring multi-agent networks, where autonomous systems communicate across platforms to deliver coordinated, industry-wide defence.

According to BCG projections, by 2030, autonomous fraud detection agents could be operational across the BFSI ecosystem in India. These agents will safeguard trillions of digital transactions and allow human teams to focus on strategic risk management. The blend of agentic AI, Indic contextual intelligence, regulatory compliance, and human oversight is poised to transform fraud detection from a reactive task into a proactive, strategic asset.

Unleashing the AI Avengers

The BFSI industry in India is entering a new era of AI-driven fraud prevention powered by agents. Using autonomous agents, Indian data, and real-time analytics, financial institutions are strengthening their digital defences to detect and stop threats before they materialise. Leaders adopting these technologies not only protect assets but also redefine AI as a strategic partner in compliance and risk management. Operating in a high-stakes, fast-paced, and complex environment, India AI Avengers are levelling the playing field against financial crime to ensure that innovation in the banking sector is achieved with trust and safety.♦



10 BEST LEADERS FROM AI IN INDIA 2025

Turning AI Ambition
Into Reliable Systems

ROHIT SANT

SVP - Global Head Digital Services,
Firstsource

As AI shifts from experimentation to enterprise-grade adoption, the conversation has moved beyond building models to building systems that actually work in the real world. Organizations today are focused on operationalizing AI with precision, trust and measurable business value. This new phase requires leaders who can balance autonomy with accountability and create environments where people and technology strengthen each other. Among the leaders shaping this transition is Rohit Sant, SVP and Global Head of Digital Services at Firstsource, whose career reflects more than two decades of navigating complex transformation, global delivery and the evolution of digital-first operating models.

In his professional journey, Rohit has worked in engineering-led environments, global collaboration structures, and enterprise-scale modernization programs that have enabled organizations to adopt new technologies responsibly. These milestones helped him develop a leadership style rooted in clarity, learning and real-world impact, whether he was guiding teams through AI-driven automation, cultivating cross-functional problem solving, or creating systems that deliver consistent outcomes at scale.

This foundation continues to shape how he steers AI teams toward solutions that are reliable, accountable and aligned with business realities. In an exclusive interaction with TradeFlock, Rohit shares his journey, the milestones that shaped his approach and the possibilities that excite him most in the next era of AI.

Q What moments from your 27-year journey still shape how you lead AI teams?

Across nearly three decades, a few experiences have continued to shape how I lead AI teams. My early years at Infosys instilled in me an engineering-led discipline, characterized by rigor, quality, and structured problem-solving, which serves as the bedrock of innovation. Global delivery roles later taught me how distributed teams win through shared purpose, clarity, and trust.

At Tech Mahindra, a culture of constant reskilling shaped how I think about leadership in fast-moving fields like AI: curiosity, adaptability, and accountability must grow together.

Those experiences converged into three pillars that I still carry today: an engineering discipline, a global scale, and a learning-first mindset. They guide how I help teams build AI that is responsible, reliable, and ready for real-world impact.

Q Share a tough leadership moment and the simple habit that helped you stay steady.

One of my toughest phases came during a large transformation program where we pivoted an entire global delivery organization toward AI-driven automation. Redefining roles, reskilling thousands, and making decisions that impacted careers brought both intensity and responsibility.

What kept me steady was a small daily habit. Every morning, before the day accelerated, I spent 15–20 minutes reflecting on three things: what mattered most, who needed clarity from me, and what I could learn from yesterday's missteps. That quiet pause became my leadership anchor.

It helped me replace urgency with empathy and pressure with purpose. Even today, in an AI landscape that moves by the quarter, that reflection ritual keeps me grounded and intentional.

through interdependence. That perspective fundamentally changed how I lead in the tech and AI sectors.

Just as ecosystems thrive on harmony, AI teams thrive when empathy, diversity, and respect shape how we build and collaborate. Whether it is data scientists, designers, or engineers, the goal is to create an environment where each person can flourish at their own rhythm.

The biggest insight nature taught me is simple: progress is collective. And in a world increasingly driven by algorithms, staying grounded in human connection is what makes technology truly meaningful.

Q Which emerging AI trend excites you most right now?

The convergence of outcome-centric GenAI and Agentic AI excites me most. It reflects the shift from copilots to co-workers that can reason, act, and close loops autonomously. Agentic systems connect intent to action, orchestrating tasks, invoking tools, validating outcomes, and learning from feedback in real-time.

At Firstsource, we are building an Agentic ecosystem that blends GenAI's creativity with operational intelligence, enabling AI to drive outcomes while remaining accountable and autonomous.

It is a space where autonomy meets accountability, and it is redefining how AI delivers measurable business value.

Q Which AI trend in India feels like a true game-changer?

India's most transformative shift is the rise of Small and Large Reasoning Models (SLMs and LRM) and how seamlessly they are being embedded into business-centric Agentic AI platforms. The country is moving from experimentation to enterprise-wide transformation.

SLMs are becoming the fast, secure, cost-efficient intelligence layer that enterprises can domain-tune for BFSI, telecom, healthcare, manufacturing, and retail. LRM bring the deep reasoning and orchestration needed for complex decision chains.

Together, powered through Agentic AI, they enable true end-to-end automation, augment human expertise, and unlock new productivity frontiers. In short, India's AI revolution is shifting from pilots to platforms, and the synergy of **SLM + LRM + Agentic AI** is the true game-changer.

Q What lesson from outside work has shaped your leadership in AI?

A defining leadership lesson came from time spent observing wildlife. In nature, balance matters more than hierarchy; every species has its role, and progress comes



LEADERSHIP LESSONS

Andrew Ng, Co-Founder of Coursera and Managing General Partner, AI Fund

Andrew Ng, often referred to as the Godfather of AI, is one of the few names that resonate throughout the global AI community. Ng, as the Co-Founder of Coursera and the Managing General Partner of AI Fund, has not



only shaped the development of artificial intelligence but also influenced how it is viewed and made accessible. He has always been clear about his mission: to make AI education and innovation available to everyone, not just Silicon Valley insiders.

Ng, with more than 20 million students enrolled in his AI courses on Coursera, has shown that a leader in technology is not necessarily someone who creates systems but someone who builds people. His vision combines technical brilliance, moral purpose, and innovation, all with a human touch, traits that define a great leader in the digital age.

From Research to Real-World Revolution

Andrew Ng's journey from academic researcher to global AI influencer highlights translational leadership, the ability to combine deep technical expertise with practical application. Before Coursera, he was Director of the Stanford AI Lab and Chief Scientist at Baidu, leading AI breakthroughs in speech recognition and deep learning.

His earlier work at Google Brain helped lay the foundation

for today's AI revolution. Ng's leadership extended beyond research, transforming education through Coursera and enabling millions worldwide to develop skills in data science and machine learning. He didn't just create products but fostered economic mobility and inclusion.

Visionary leaders not only innovate, but they also bring the innovation to the masses.

Scaling Education Through Technology

One of Andrew Ng's most notable contributions was in education. Co-inventing Coursera with Daphne Koller in 2012, he revolutionised higher education in the digital age at a time when access to elite university courses was limited to a privileged few.

Ng believed that scalability represented a new form of equity. He utilised cloud technology and online platforms to remove barriers that restricted access to quality education. His leadership emphasised collaboration rather than competition, engaging academia, industry, and learners worldwide.

Today, Coursera is a company worth over \$1 billion, standing as a testament to Ng's belief in the potential of education and

AI to create more opportunities across the globe.

Technology-led leadership works best when it is used to serve the potential of human beings, rather than solely for productivity.

The Power of Applied AI

Following Coursera and Baidu, Ng founded AI Fund, an incubator and scaling studio for AI-first startups. He is pragmatic in his focus: applying AI to solve real business and social challenges such as logistics optimisation and healthcare automation.

Ng has cultivated a new generation of AI entrepreneurs who think both scientifically and strategically through the AI Fund and his teaching programmes. His philosophy of AI transformation reflects digital transformation, emphasising how he advocates for businesses to adopt AI as a core operational approach rather than just a tool.

Good leaders turn advanced technology into practice.

Leading with Empathy and Clarity

Despite being technically proficient, what stands out about Andrew Ng is his compassionate communication and clarity of purpose. Ng uses straightforward and accessible language that resonates with engineers, executives, and

ordinary learners alike, even in an area known for jargon and complexity.

This openness, both intellectual and emotional, has helped him become one of the most trusted voices in AI. In his online lectures or LinkedIn insights, Ng consistently presents AI not as a threat, but as a tool for empowerment and inclusion.

The final leadership technologies are clarity and empathy.

Ethics, Responsibility, and the Future of AI

Ng has several times warned against the dramatics surrounding AI taking over jobs or endangering humanity. Instead, he advocates a moderate approach- AI enhancing human potential while emphasising the need for ethical considerations.

At the heart of his philosophy is the idea that AI must improve societies without increasing inequalities. He urges businesses and policymakers to focus on AI literacy, ethical data practices, and workforce retraining, so that automation is implemented fairly, similar to the era of automation.

Leaders motivated by legacy align innovation with ethics.

The Entrepreneur-Educator Mindset

Andrew Ng is a rare breed of entrepreneur-educator. His projects, such as Coursera or AI Fund, demonstrate intellectual and entrepreneurial insight.

He exemplifies how thought leadership and operational excellence can align through a clear mission.

Through Ng, AI has evolved from a niche field into a global movement based on the belief that knowledge is the greatest equaliser. His contribution to leadership extends beyond technological advancements to fostering a culture of lifelong learning and responsible innovation.

The most successful leaders build an ecosystem, but not an empire.

Building an AI-Enabled Future with Purpose

Andrew Ng's experience demonstrates that technological leadership is about a vision, not just algorithms. His efforts have transformed education and innovation by emphasising that sharing knowledge accelerates progress. Ng has shown us that we should be judged not by the number of patents or profits, but by the people empowered.

His story prompts every business leader to ask whether they are advancing technology to benefit humanity or creating isolation. In a world rapidly progressing towards greater automation, Ng's core message remains clear: AI is the new electricity, but education is the grid that drives it. This ideology of inclusiveness and purpose will ensure that his legacy continues to inspire future generations of innovators and leaders.♦

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The Hidden Costs of Ignoring AI

Why hesitation is now the most expensive strategy in business

Mahesh Devalla, CTO and Author of **The AI Dilemma**, Asian American 40 Under 40 Honoree and Global AI Top 100 Leader

Every executive claims to be cautious. Yet, in today's market, caution disguised as delay has become the most expensive strategy of all. Artificial Intelligence is not a passing wave; it is the tide reshaping every coastline of business. Those who underestimate it are not avoiding risk; they are inviting irrelevance.

The hidden costs of ignoring AI are subtle yet devastating. Consider Kodak, which once dominated film but dismissed digital imaging as a niche and BlackBerry, which believed enterprise security would outweigh user experience. In both cases, the technology they ignored quietly rewrote the rules. Today, companies across industries face the same pattern, not because AI will replace them, but because their leadership refuses to reimagine what efficiency, speed, and intelligence truly mean.

"AI is no longer a competitive edge; it is the new baseline for survival."

A global retailer that delayed automating its inventory forecasting lost hundreds of millions due to overstocking during demand shifts. Meanwhile, its AI-ready competitor reduced waste and improved margins within a single quarter. A financial institution that

hesitated to deploy generative AI for client servicing now faces a talent drain as employees move to firms offering smarter,

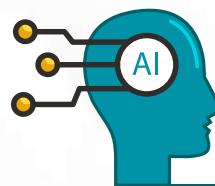
more purposeful work. The cost of inaction is no longer theoretical; it is reflected in missed opportunities, eroded productivity, and declining brand equity.

Executives often ask, "Where can we apply AI?" The sharper question is, "What would our business look like if intelligence guided every decision?" This shift in thinking transforms AI from a tool into an ecosystem. It redefines what leaders measure, how teams collaborate, and how value is created.

As I reflected in my book *The AI Dilemma*, technology is never the real barrier. The obstacle is belief. Organizations fail not because AI is complex but because leadership stays anchored to legacy comfort zones. The companies that win are those that act before they are ready, those that experiment, learn fast, and scale responsibly.

The next era will not reward the biggest organizations but the most adaptive ones. AI is no longer a competitive advantage; it is the foundation upon which relevance is built. The leaders who understand this early will not just adapt to the future. They will define it.♦





10 BEST LEADERS FROM AI IN INDIA 2025

Empowering Trust In A Digital World

SIVASHANKAR SELVARAJAN

CTO,
Neural Defend

As artificial intelligence blurs the boundaries between what's real and what's fabricated, the question of trust has become humanity's next great challenge. From deepfakes to digital deception, every innovation now carries the weight of ethical responsibility. Amid this transformation stands Sivashankar Selvarajan, Co-founder and CTO of Neural Defend, who is redefining how technology safeguards authenticity. An IIT and IIM alumnus, University Gold Medalist, and Young Scientist Award winner, Sivashankar has previously driven AI breakthroughs at Intel, Cisco, and Calance. Now, through Techstars SF'25, he leads Neural Defend's mission to secure digital identities with agentic neural intelligence — ensuring AI remains a force for truth, not illusion.

During an exclusive conversation with TradeFlock, he shares his vision for purpose-led innovation and how it can help rebuild trust in the digital age, leading into the defining moments that shaped his journey.

Q What made you leave big tech to build your own AI venture?

Working in big tech gave me access to some of the world's most advanced technologies. But it also exposed a troubling paradox — as AI grew smarter, digital trust grew weaker. The real turning point came when I saw a deepfake so convincing it blurred the line between truth and illusion. It was both fascinating and frightening. That moment made me realize something: if AI can be used to deceive, it can also be used to defend.

Neural Defend was created from a sense of responsibility—to protect people from digital deception and maintain authenticity in an AI-driven world. By 2027, nearly seventy percent of online content will be AI-generated, making verification essential. This belief shapes everything we do.

"Neural Defend was never just a startup idea; it was a responsibility. In a world where truth can be fabricated, our mission is to make sure it can still be trusted."

Q How did your early recognition as a Young Scientist and Gold Medalist shape your hunger for innovation?

I grew up in a small village where technology was rare, but curiosity was abundant. I built science models from scrap, trying to understand how things worked — and how they could make life better. Innovation, for me, began not in a lab, but in a place where imagination was the only tool I had.

Winning the Young Scientist Award taught me that innovation isn't about privilege; it's about purpose. Being named University Gold Medalist later reinforced a deeper truth — success means little unless it serves others. Those recognitions weren't destinations; they were reminders of responsibility.

Even with global roles and financial stability, I felt restless. I wasn't driven by titles or salaries, but by the belief that technology should uplift, not just impress. That conviction led me to step away from comfort and build Neural Defend — not for profit, but for protection. My hunger for innovation has always been rooted in empathy and the drive to make people feel safer in a digital world.

My journey isn't about building AI that thinks, it's about building AI that cares.

Q What were the toughest roadblocks in building Neural Defend, and how did you overcome them?

Building Neural Defend has been a journey of conviction and patience. The toughest challenge wasn't coding the algorithms — it was earning trust in a world where truth itself feels fragile. We built our AI from the ground up with one mission: to detect deepfakes, protect what's real, and expose what's fake.



It took four years of research, countless experiments, and many sleepless nights. Progress was often slow, but the mission kept us going. Every failure reminded us why we started—to build technology that defends, not deceives. Our greatest achievement isn't just the product, but the principle behind it. Neural Defend stands for protecting what's real and defending what's true.

Q What excites you most about the next generation of AI security?

What excites me most is the chance to restore truth in a world that's losing it. The next era of AI security won't just detect threats; it will defend trust. We're building systems that quietly verify what's real before the world believes what's fake — enabling people to see, hear, and share without fear of deception.

If tomorrow's AI goes wrong, Neural Defend will stand as its safeguard. That's our mission — to ensure that no matter how powerful AI becomes, humans remain safe, seen, and believed. We're not chasing innovation for its own sake; we're rebuilding confidence in what humanity creates. The future of AI isn't about replacing people. It's about protecting what makes us human — truth.

True innovation isn't about how powerful AI becomes, but how responsibly it protects people.

Q How do you ensure your technology stays ethical and accessible, not just powerful?

Real innovation isn't measured by power; it's measured by purpose. At Neural Defend, ethics is at the core of everything we build. We start with one question — will this make someone's digital life safer? Our systems are designed to protect privacy, ensure fairness, and stay transparent about how they decide what's real and what's not.

Accessibility matters too. From startups to enterprises, everyone needs tools to protect their users. Security is a right, not a privilege. Technology should inspire trust by going beyond performance. This belief directs every decision and every line of code we write.♦

Reality of Shutting Down Operations of Fantasy Sports platforms in India

On August 21st, India banned all real-money online games. Not just gambling apps, but everything, poker, rummy, fantasy sports, even so-called “games of skill.” This ban on gambling apps has direct, indirect, mental, and emotional aspects attached to it. It has a broader version, as it is exactly like the story of two sides of a coin, inculcating both positive and negative perspectives. This is a story about addiction, debt, grief, and regulation.

Legal Implications

Parliament has approved the Promotion and Regulation of Online Gaming Bill, 2025, which bans all online real-money gaming, including fantasy sports, rummy, and poker, regardless of skill level. The bill prohibits advertisements, blocks access to platforms, and imposes sanctions on both companies and individuals. Those involved in promoting, hosting, or facilitating these games could face imprisonment. Supporters believe the law is necessary to address issues like addiction, increasing debts, and suicides. Conversely, critics argue that it is an overreach that will push the industry underground and lead to thousands of job losses.

Impact on the Industry

The gaming industry has a significant impact on the

"Between 2019 and 2024, Tamil Nadu alone reported 47 suicides linked to online gambling. Karnataka saw 32 deaths in just 31 months."

country's economic outlook. It directly contributed to higher revenue, job creation, and technological and design innovations. As a major economic engine, it used to boost the national digital economy through direct expenditures and the expansion of related sectors,

including esports, streaming, and advertising.

The gaming industry is huge, generating a massive proportion of revenue through its vast market. So, if we talk about the big market, what is it? In 2024, it had over 488 million users and generated \$3.8 billion in revenue. Fantasy sports alone had 130 million Indian users. You've seen the ads: cricket jerseys, IPL sponsorships, celebrity brand ambassadors. And when the government slapped a 28% GST on deposits last year? Revenue still grew.

That's how big this market was. So, yes, this ban doesn't just affect players; it also affects startups, developers, support agents, and small

studios. Many of them are now scrambling to survive or are simply shutting down.

A Hidden Epidemic

Another aspect arises with hidden suffrage, anger, and a constant cycle of debt. Data shows the untold story of addiction, grief and the debt loop. In Hyderabad, a 24-year-old software engineer took his own life after racking up huge online rummy losses and borrowing from salary apps. His father had cleared a previous debt, but the cycle restarted. Between 2019 and 2024, Tamil Nadu alone reported 47 suicides linked to online gambling. Karnataka saw 32 deaths in just 31 months.

These aren't merely statistics; they are the breadwinners for their families, young professionals seeking to build a successful

life, left helpless, dependent, and a puppet of gaming apps, which leads to the development of a debt trap. But a gambling loss funded by a predatory loan? That's a mental health crisis waiting to happen.

The Debt Trap

Now let's talk about the real villains here, digital lending apps. These apps literally blackmail borrowers with their contacts and photos, and it leads to mental and physical fatigue. The loop acts like a hallucination, and the person attached to it unintentionally goes through the unending loop, which has no endings and no constraints.

For instance, in 2022, Google removed 3,500 of these apps. In 2024, the government finally drafted a law to regulate them. But honestly, the enforcement by the government is quite slow and the disappearance of the addicted individual moves very fast. Their intention of achieving great things in a short amount of time makes

them helpless, dependent, and a puppet of gaming apps, which leads to the development of a debt trap. But a gambling loss funded by a predatory loan? That's a mental health crisis waiting to happen.

What's the Way Forward?

Here is the thing that creates suspicion about choosing sides, making decisions, or prioritising one side of the coin. This isn't just a tech issue, but a moral choice shaped by grief, as the data suggests.

On one side: ₹20,000 crore in annual consumer losses, and a rising suicide toll. On the other hand, the company boasts millions of users, billions in revenue, and thousands of jobs. Both sides matter.

However, if the government only bans predatory lending without tackling mental health issues and financial education gaps, the effort will fall short. Nothing truly changes. The same tactics will be employed on VPNs and Telegram groups, and the phone will continue to ring, especially in homes that are already vulnerable.♦





Transforming legacy enterprises with AI

VENKATESH A

Chief Growth Officer, SBA Info solutions Pvt Ltd

India's largest enterprises are sitting on decades of untapped potential, trapped in legacy systems, fragmented data, and outdated processes. For years, AI has promised transformation, but most organisations have struggled to translate pilots into real value. Amid this challenge, Venkatesh A, Chief Growth Officer at SBA Info Solutions, has been quietly rewriting the playbook.

Starting as a Management Trainee, he engaged directly with enterprise clients, gaining an understanding of their core technical and operational challenges. He then built SBA's marketing engine from the ground up, expanding customer acquisition channels and establishing brand presence. Transitioning into technical leadership, he translated high-level strategies into actionable AI roadmaps and collaborated with engineering teams to solve real-world client problems.

Today, as CGO, Venkatesh has built a profitable 15-person AI business unit generating ₹50–60 lakhs in recurring revenue, bridging strategy, technology, and people. In an exclusive conversation with TradeFlock, he shares insights on his journey, leadership philosophy, and vision for India's AI-driven transformation.

To those starting in product or growth AI roles: fall in love with a problem, not a technology.



Q Which milestone are you most proud of, and what unexpected twist taught you the most?

The milestone I am most proud of is building our AI business unit at SBA Info Solutions, a 30-year-old system integration and digital engineering company. Coming from a marketing and product background, I was an unlikely candidate for this technical leadership role, but my obsession with solving business problems and communicating value became my unfair advantage. I started by personally handling everything from sales to building no-code POCs on platforms like IBM WatsonX. From that hands-on start, I built a 15-person division, recruiting fresh talent from Tier 2 and 3 cities. Together, we've won global hackathons and deployed solutions across healthcare, media, and beyond.

The most profound lesson came from early failures. We had technically strong POCs that never converted because we were selling features, not outcomes. We shifted from leading with AI to co-designing ROI with clients. AI is often just the final API call in a larger solution. True transformation depends on systems thinking and project management, not just algorithms.

Q How has your leadership style evolved as you've scaled teams and products?

My leadership style had to be re-engineered as we scaled. I began with a bias for action, making rapid decisions—a style that worked as an individual contributor but proved risky when a team and client success were on the line. I now distinguish between “one-way door” decisions, which require deep reflection, and reversible “two-way door” choices, where speed remains an asset.

I also see delegation differently. Earlier, I thought it was all or nothing. Now I balance staying hands-on with architecture and high-level problem-solving while empowering my team with full ownership. The most profound shift has been moving from managing tasks to leading people. My primary responsibility is to create an environment that enables my team to perform at its best.

Q What gaps in India's AI ecosystem are most overlooked, and how are you addressing them?

The most under-recognized leverage in India's AI ecosystem isn't in glamorous startups, but in modernizing legacy enterprises and activating untapped talent in Tier-2 cities.

India's banks, manufacturers, and healthcare giants struggle with legacy systems, data sprawl, and process fragmentation. Solving this requires systemic change.

Our talent strategy is the key. We don't just hire from Tier-2 cities for cost; we turn ambitious individuals into last-mile solution builders. By equipping them with low-code AI platforms and immersing them in client problems, we create specialists who can navigate complex systems. Our legacy is solving their legacy by utilising talent that others overlook.

Q Where do you envision AI/agentic AI in India over the next 5–10 years, particularly for growth-driven firms?

My vision for AI in India isn't about creating the next shiny object. It's about industrial-strength AI silently powering the engines of our economy. I see agentic AI modernizing manufacturing, banking, and healthcare. Instead of disrupting, AI will unlock decades of trapped value, making organizations globally competitive.

This future depends on AI practitioners from Tier-2/3 cities bridging legacy systems and automation. For growth-led firms, AI will act as a digital nervous system, orchestrating workflows across silos. To make this a reality, legacy firms must transition from pilots to full-scale brownfield innovation. We must also industrialize the talent pipeline, turning ambitious graduates from smaller cities into world-class AI solution integrators.

Q What legacy do you want to leave, and what advice would you give newcomers in AI?

I hope my legacy proves you can build a world-class AI business inside a 30-year-old firm, that extraordinary teams emerge from Tier-2 talent, and that India's greatest AI opportunity lies in revolutionizing—not replacing—legacy industries. True innovation comes from bridging the old with the new.

To those starting in product or growth AI roles: fall in love with a problem, not a technology. Insights aren't buried in datasets but in hospitals, factories, and call centers. AI is powerful, but only meaningful when tied to a real human context. Success is hitting a metric, meaning it is changing someone's reality. Chase that, and you'll achieve both.♦

SPOTLIGHT

GenAI's Ethical Tightrope

How Mumbai's Startups Turn AI Bias into an Edge

Generative AI (GenAI) is no longer just a buzzword in India's vibrant startup scene, especially in Mumbai, where fintech, healthtech, and edtech sectors converge. It's now a business necessity. However, as algorithms are increasingly employed in decisions related to loans, hiring, content moderation, and medical diagnostics, they face a new form of scrutiny: ethical responsibility.

According to a recent McKinsey report, one-third of AI-driven companies have undergone internal or public bias investigations in the past two years. What initially seemed like isolated incidents has now evolved into a broader movement for algorithmic transparency. The latest disruption in Mumbai is "Trust Labs' spaces where prejudice is not hidden but dismantled,

reimagined, and ultimately exploited to boost AI adoption in business.

Bias Scandals to Ethical Innovation Hubs

The journey to AI ethics in Mumbai startups has been tough, with scandals exposing biased data, discriminatory AI outcomes, and unclear model logic. Founders face the truth that algorithms mirror human biases, amplified by code. The city has seen fintech and HR tech companies criticised for discrimination.

Unlike typical corporate apologies, Mumbai startups are transforming by creating in-house Trust Labs- multi-disciplinary teams to audit and recalibrate AI models, guided by Harvard's responsible innovation principles, focusing on active testing.

A McKinsey report shows companies with these ethical sandboxes have a 30% higher AI adoption rate, improving reputation and regulatory standing, turning ethics into a strategic advantage.

The Mumbai Model: When Ethics Becomes a Competitive Edge

In Mumbai, AI ethics is seen as a continuous advantage for startups, unlike in the West, where it is a compliance checklist. Trust Labs are integrated into product development, exemplified by fintech startups in Bandra Kurla Complex that perform bias stress tests on all GenAI models, assessing both data and outputs under diverse demographic conditions.

For instance, a Mumbai-based HR startup faced criticism over gender bias in

its AI ranking system. Instead of shutting down, founders worked with IIT Bombay to conduct a bias audit within a Trust Lab, overhauling their AI pipeline with better data labelling, a fairness scorecard, and an ethics dashboard. This led to a 22% accuracy increase, regulatory approval, and regained trust.

International investors view operational Trust Labs as a sign of maturity and a key safeguard against compliance risks, especially as ethical lapses can devalue a company quickly.

Building a Culture of Algorithmic Accountability

Trust Labs in Mumbai do more than audit code; they reshape culture. Startups

Mumbai's educational institutions and accelerators like T-Hub and CIIE. CO partner with startups to promote ethics-driven AI fellowships. These programmes aim to train engineers to spot biases, consider fairness, and understand cultural impacts, essential for responsible innovation.

The Trust Dividend: From Risk Mitigation to Market Expansion

Once startups turn bias crises into formal education provided by Trust Labs, they will unlock the so-called trust dividend proposed by analysts. It is not just an abstract moral benefit but a tangible market advantage. Consumers and regulators

driven by increased trust among applicants and fewer declined applications.

McKinsey states that organisations implementing a transparent GenAI structure experience a 25-30% increase in consumer loyalty and a significant reduction in litigation risk. Ethical rigour in an economy where trust motivates digital technology use equates with growth.

A Blueprint for the Future of Responsible AI

In the development of GenAI ethics within Mumbai's startup corridors, it signals that India's digital economy has reached a pivotal moment. The Trust Labs in the city offer a model worth replicating as the country strives to become an international leader in Artificial Intelligence, balancing innovation with integrity. These hubs demonstrate that transparency doesn't have to hinder creativity- it can accelerate it.

Indian startups are quietly spearheading a technological revolution, earning public trust by transforming bias scandals into opportunities for structural reform. Ethical audits may soon become commonplace, and the newest role in tech may well be called trust engineering.

GenAI operates on a delicate ethical tightrope, but in Mumbai's vibrant startup ecosystem, it is transforming into a bridge: connecting technological ambition with a sense of human responsibility. This suggests that India's AI revolution will be founded not only on intelligence but also on integrity.♦

A Nasscom survey shows 67% of Indian GenAI pros see bias audits as mandatory before deployment, marking a shift. Ethical AI is now a recruitment, funding, and consumer expectation.

focus on building trust, not just speed and breaking things. Cross-functional retrospectives include founders reviewing failures openly, turning mistakes into learning and supporting ethical literacy.

A Nasscom survey shows 67% of Indian GenAI pros see bias audits as mandatory before deployment, marking a shift. Ethical AI is now a recruitment, funding, and consumer expectation.

are increasingly favouring platforms where ethical accountability is transparent.

An example of this is a digital lending company in Mumbai that installed an AI explainability module audited by its Trust Lab. It then introduced a customer-facing portal displaying how credit scores were calculated, eliminating uncertainty and empowering users. As a result, loan approval rates rose by 18% within three months,



why Tomorrow's Leaders Must Be AI-comfortable

KAUSHIK GANGULY, DOCTORAL CANDIDATE IN GENERATIVE QUANTUM AI (GENQAI), ESGCI

Tomorrow's leaders must be AI-comfortable—not just aware—because artificial intelligence is now central to decision-making, strategy, and team empowerment across every sector. Being comfortable with AI means viewing it not as a threat, but as an essential tool for innovation, efficiency, and growth; leaders who embrace this mindset drive faster insights, anticipate trends, and keep their organizations agile in an unpredictable world.

Why AI Comfort Is Essential

Leaders equipped to experiment and collaborate with AI powerfully augment human strengths, building a culture where both technology and empathy flourish. Strategic choices today depend on data-driven foresight, so skills like digital curiosity, ethical judgment, and adaptability now rival traditional traits such as emotional intelligence—future-ready executives blend both with ease.

Impact on Organizations

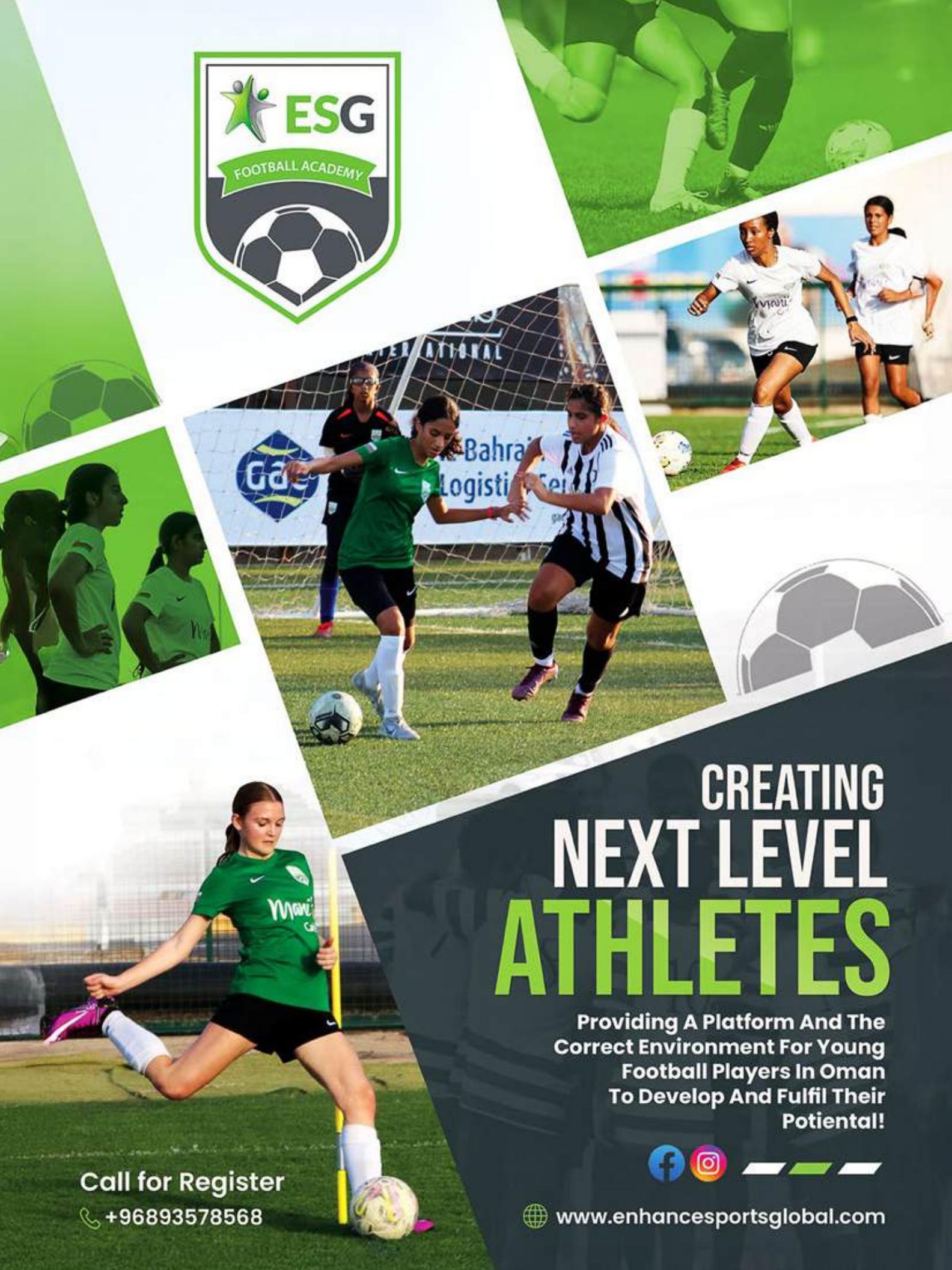
AI-comfortable leaders foster transparency, psychological safety, and constant learning, encouraging their teams to explore new tools and ways of working without fear of failure. This openness speeds up innovation, streamlines workflows, and turns early wins into broader opportunities—crucial in industries from finance to manufacturing. For instance, leaders who guide teams through controlled AI experiments enable the organization to stay ahead of disruptions and transform business models nimbly.

Skills for the Future

To thrive, leaders must build foundational AI knowledge, experiment boldly, and communicate openly about AI's impact. Practical competencies—such as data literacy, judgment, and context interpretation—help them personalize coaching, strengthen teams, and integrate AI ethically.

Final Thought

The future belongs to leaders who mix human wisdom with AI's power. By championing responsible adoption and upskilling, they will redefine business success—proving that AI comfort isn't optional, but vital for tomorrow's sustainable growth.♦



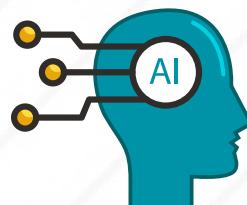
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Driving Intelligent
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VIVEK MOHAN

Leader - Data & Artificial Intelligence,
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Q What inspired your move from Chemical Engineering to leading Data and AI, and how did your experiences shape your leadership?

While studying Chemical Engineering at NIT Trichy, I was drawn to data and problem-solving. The booming IT industry in 2001 provided an opportunity to apply my skills in mathematics and analytics, creating a real impact. Starting my career in data and analytics allowed me to generate meaningful insights in an emerging field.

Over two decades, I have worked across services, captive, and consulting sectors, progressing from developer to Chief Architect, Practice Head, VP, and Managing Director. Each role strengthened my technical expertise, management skills, and leadership. As data became a core business function, I recognised its scale and complexity, embracing them to drive Technology-led Business Transformation. Advanced studies in Data Science, AI, ML, and Strategy have prepared me to lead with insight, adaptability, and vision.

Q Could you briefly discuss a current AI project that you're particularly excited about? What challenges are you encountering, and how are you overcoming them?

One AI project that has truly excited me involves designing a Generative AI strategy

Artificial intelligence and data have become the engines powering business-led technology transformation, yet turning raw data into actionable insights remains a challenge for most organisations. Across industries from BFSI to healthcare and telecom, leaders who can navigate this complexity stand apart. Vivek Mohan is one such leader whose 23-year journey spans Wipro, Tesco, ZS Associates, Accenture, BT, Goldman Sachs, Home Credit, Optimum Solutions, Deloitte, and now Intuitive Cloud. From designing enterprise BI systems and building reporting centers of excellence to scaling Data and AI practices with over 150 engineers, he has consistently delivered innovation, revenue growth, and operational excellence. Today, as Leader - Data and Artificial Intelligence at Intuitive Cloud, he drives global Strategy, Consulting, Delivery, Pre-Sales, Product, and Practice Management that reshape decision-making and business outcomes.

In a recent interview with TradeFlock, he shares deeper insights into his vision, strategies, and transformative work.

for a financial services client serving high-net-worth clients with complex goals. These clients have unique needs, significant assets, and expectations that go beyond standard solutions. From the outset, our challenge was to strike a balance between innovation and regulatory and operational constraints.

We approached it in stages. First, we defined clear objectives and identified use cases where Generative AI could deliver the highest value, including enhancing customer service, automating compliance, detecting fraud, and optimising trading strategies. Next, we secured leadership support and created a multidisciplinary AI Centre of Excellence to drive innovation, share best practices, and foster experimentation. Foundational pillars, including clean and integrated data, scalable cloud infrastructure, human-AI collaboration, and ethical safeguards, guided every decision.

"Turning complex data challenges into actionable insights is not just about technology—it's about creating trust, driving transformation, and enabling human-AI collaboration."

Beyond finance, I've led AI initiatives across the Pharmaceutical, Telecommunications, manufacturing, and construction industries—encompassing predictive analytics, computer vision, and real-time monitoring. Challenges such as data quality, model drift, system integration, and talent shortages were addressed through iterative pilots, proactive monitoring, and strong stakeholder engagement.

Q What challenges do businesses face in adopting AI in India, and how can they overcome them?

India's AI growth offers huge opportunities, but businesses face several challenges. There is a shortage of skilled professionals in data science, machine learning, and AI engineering. At the same time, fragmented or low-quality data can compromise the reliability of AI. Ethical and governance concerns, such as bias, privacy, and transparency, also demand careful attention. Legacy IT systems and cultural resistance can further slow adoption.

To overcome these challenges, organisations must invest in upskilling employees and build partnerships with universities or AI firms. Strong data governance, phased rollouts, cloud adoption, and human-in-the-loop systems make integration safer and more effective. Leadership plays a crucial role in fostering a culture that views AI as a tool to enhance human potential, rather than replace it.

Q How have you combined MDM and AI to turn raw data into actionable insights?

In many organisations, master data is fragmented and inconsistent. I have combined MDM with AI to create a proactive data foundation that handles both structured and unstructured information. Structured data, such as customer, product, and supplier information, is harmonized through AI-driven matching and predictive quality checks that prevent errors before they spread. At the same time, unstructured data from contracts, emails, and product descriptions is classified and enriched using machine learning and language models. By unifying these layers into real-time knowledge graphs, organisations gain a trusted single view of their data, uncover hidden relationships, and turn raw information into actionable business insights.

Q What activities recharge you and inspire your data-driven creativity?

I stay energised and creatively inspired through a multi-channel learning approach. I follow curated newsletters, blogs, and automated alerts, and engage with thought leaders on professional networks to cut through noise and stay current. Podcasts, tutorials, and online communities spark new ideas, while personal projects and contributions to open-source work turn learning into practical experience. Attending conferences and structured courses deepens expertise and broadens perspective. This continuous exploration, experimentation, and reflection outside the office sharpens my problem-solving skills, enhances my creativity, and fuels innovative thinking, enabling me to bring fresh, data-driven insights to my work.◆

WHEN DATA NEVER DIES

Asia's Blockchain Dilemma

The emerging AI economy of Asia, valued at billions of dollars in data-driven market worth, now faces a troubling paradox. Even the technologies designed to ensure online trust are becoming tools of irreversible exposure. Once heralded as protectors of transparency, blockchain is now being used to create systems of unchangeable memory, which pose significant privacy threats threatening both individuals and institutions.

The Paradox of Permanence

The fundamental promise of blockchain, which was immutability, was meant to ensure the responsibility of a transaction. However, in AI ecosystems where individual information, biometric identifiers, and behavioural patterns serve as inputs for algorithms, that permanence becomes counterproductive. Once sensitive data is stored, there is no way to delete, redact, or forget it. As the International Association of Privacy Professionals (IAPP) notes, regulatory safeguards in Asia have been fragmented, creating gaps through which immutable ledger records can entrench personal data against

the current and rapidly evolving data protection standards, such as the Digital Personal Data Protection Act (DPDPA) in India.

Guardrails and Grey Zones

Although in certain areas, such as the GDPR of the EU, there is a right to be forgotten, Asian markets are still struggling with a hybrid compliance framework. In a recent PwC report, leaders of Indian enterprises were observed to have reduced data breaches by 45% with the help of better governance and data anonymisation models. However, with the growth of blockchain-based systems in the fintech, healthcare, and identity verification industries, these same structures are finding it difficult to achieve permanence and accountability.

When information goes into the chain, it raises the following questions: who dictates its lifecycle and when it is abused, who is liable?

AI's Appetite for Memory

Unchangeable data is twice as hazardous in AI. Information



Editor's Pick



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look
that
hooks
you*



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