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Publisher & Editor	Alok Chaturvedi
Managing Editor	Rachita Sharma
Editorial Team	Viswanathan A Lakshmi Prabha
Editorial queries	editor@cioinsiderindia.com
Media & Graphic Designing Visualizer	Prabhu Dutta A.R.N Ray
Designer	Vayshnavi PD
GM - Sales & Marketing	Shashi Ranjan
Advertising Queries	Nischita Prakash Naik  sales@cioinsiderindia.com Bangalore Tel 080 46441103
Circulation Manager	Magendran Perumal
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## Editorial

# BI Tools: Turning Data into Actionable Insights

**B**usiness intelligence (BI) has become the brains behind smart decision making in business. BI is essentially a technology-driven process that analyzes data and transforms it into actionable insights by makes use of various technologies, processes, and strategies. Through BI, data from various sources is collected, stored and analyzed which in turn helps companies identify trends, solve problems, and create opportunities.

This critical business technology has exploded in today's data-driven world and has become an absolute must-have. As a consequence, the BI market has also grown exponentially. Data suggests that the Indian Business Intelligence (BI) market is valued at about \$434.39 million in projected revenue in 2025. Over the next ten years, this market is expected to grow at a 9.80% CAGR and reach a market volume of approximately \$693.33 million by 2030.

As advanced analytical tools rise in adoption and IoT becomes more mainstream, the need for BI solutions is only going to grow exponentially. However, BI's rise also brings with it several challenges, the primary being data privacy and security risks. In such a scenario where companies are on the lookout for smart BI solutions that turn data into actionable insight, solution providers that bring innovation and security together will win.

In the current edition of CIO Insider, we meet Business intelligence solution providers who are acing the game. One such company is PPN Solutions. Established in 2017 by Aalok, the consultancy was built on a simple yet powerful principle: Driving Smarter Business Decisions with Advanced Data Analytics. Starting with a focus on data management, analytics, and performance enhancement, PPN Solutions quickly proved itself to be more than a vendor, it became a trusted partner. Clients value its ability to listen, adapt, and deliver tangible results, fueling rapid word-of-mouth growth.

The current edition of CIO Insider lists more such companies while highlighting what makes them unique.

To know more, read the current magazine edition.  
Your thoughts are welcome.

**Rachita Sharma**  
Managing Editor  
[rachita@cioinsiderindia.com](mailto:rachita@cioinsiderindia.com)



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# TURNING DATA INTO DEEP INSIGHTS

# NVIDIA & AWS EXPAND FULL-STACK PARTNERSHIP

**N**VIDIA and Amazon Web Services enhanced their strategic partnership with fresh technology integrations involving interconnect technology, cloud infrastructure, open models, and physical AI.

In this expansion, AWS will back NVIDIA NVLink Fusion — a platform for tailored AI infrastructure — to deploy its custom-designed silicon, which includes the next-generation Trainium4 chips for inference and agentic AI model training, Graviton CPUs for various workloads, and the Nitro System virtualization infrastructure.



AWS will leverage NVIDIA NVLink Fusion to integrate the NVIDIA NVLink scale-up interconnect and the NVIDIA MGX rack design with AWS custom silicon, enhancing performance and speeding up the deployment of its next-generation cloud-scale AI features.

AWS is creating Trainium4 to work with NVLink and NVIDIA MGX, marking the beginning of a multigenerational partnership between NVIDIA and AWS for NVLink Fusion.

AWS has deployed MGX racks extensively featuring NVIDIA GPUs. Incorporating NVLink Fusion will enable AWS to streamline deployment and systems management across its platforms even more.

AWS can leverage the NVLink Fusion supplier network, which offers all essential components for complete rack-scale deployment, including the rack and chassis, along with power delivery and cooling systems.

Through its support of AWS's Elastic Fabric Adapter and Nitro System, the NVIDIA Vera Rubin architecture on AWS will provide clients with strong networking options while ensuring complete compatibility with AWS's cloud setup and speeding up the launch of new AI services.

**AWS and NVIDIA have worked side by side for more than 15 years, and today marks a new milestone in that journey**

Jensen Huang, founder and CEO of NVIDIA says, "GPU compute demand is skyrocketing — more compute makes smarter AI, smarter AI drives broader use and broader use creates demand for even more compute. The virtuous cycle of AI has arrived. With NVIDIA NVLink Fusion coming to AWS Trainium4, we're unifying our scale-up architecture with AWS's custom silicon to build a new generation of accelerated platforms. Together, NVIDIA and AWS are creating the compute fabric for the AI industrial revolution — bringing advanced AI to every company, in every country, and accelerating the world's path to intelligence."

Matt Garman, CEO of AWS says, "AWS and NVIDIA have worked side by side for more than 15 years, and today marks a new milestone in that journey. With NVIDIA, we're advancing our large-scale AI infrastructure to deliver customers the highest performance, efficiency and scalability. The upcoming support of NVIDIA NVLink Fusion in AWS Trainium4, Graviton and the Nitro System will bring new capabilities to customers so they can innovate faster than ever before." ■

# INDIA ORDERS ALL NEW SMARTPHONES TO COME LOADED CYBERSECURITY APP

**I**ndia has mandated that all new smartphones be equipped with a state-run cybersecurity application, raising worries about privacy and surveillance.

According to the order issued last week but revealed, smartphone manufacturers have 90 days to make sure that all new devices include the government's Sanchar Saathi app, which must have "functionalities that cannot be disabled or limited."

Smartphone manufacturers should also "strive" to offer the app via software updates for devices that are produced but remain unsold

It states this is essential to assist citizens in confirming the legitimacy of a device and reporting any suspected abuse of telecom resources.

The action - taking place in one of the globe's largest mobile markets, boasting over 1.2 billion users - has faced backlash from cyber specialists, who argue it violates individuals' privacy rights.

According to the app's privacy policy, it is able to make and handle phone calls, send messages, access logs of calls and messages, photos and files, and also utilize the phone's camera.

"This effectively turns every smartphone sold in India into a conduit for government-required software that users cannot significantly decline, manage, or eliminate," says advocacy group Internet Freedom Foundation in a statement.

In response to mounting criticism, India's Communications Minister Jyotiraditya Scindia has

stated that mobile phone users can choose to delete this app if they prefer not to use it.

"This system is entirely voluntary and democratic - users have the option to enable the app and enjoy its advantages, or if they prefer not to, they can conveniently remove it from their device whenever they want," he posted on X.

The minister did not explain how this would be achieved if the app's features can't be turned off or limited.



Introduced in January, the Sanchar Saathi app enables users to verify a device's IMEI, report lost or stolen phones, and identify potential fraud messages.

According to the new regulations, the pre-installed application must be easily visible and accessible to users during device setup, and its functionalities cannot be limited or turned off.

Smartphone manufacturers should also "strive" to offer the app via software updates for devices that are produced but remain unsold, according to reports. CIO



# AI SAFEGUARDING DATA AND PRIVACY IN DIGITAL ECOSYSTEMS SEPARATOR

**T**apes Bhatnagar, Head of Digital Solutions at Giesecke+Devrient (G+D), is a sales professional skilled in software and services focused on Digital Payments, Customer Experience, Technology updates, and Operational efficiency.

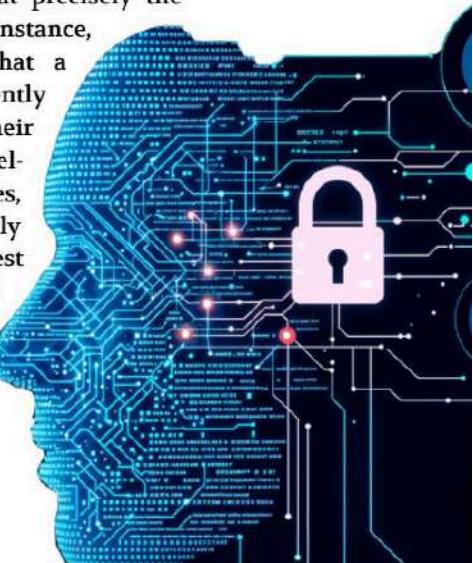
The swift increase in the speed of AI advancements in recent years heightened interest in AI innovation within finance, partly because of the ease of use and intuitive design of GenAI tools. The application of AI in financial markets with complete end-to-end automation and no human involvement is still primarily in the development stage; however, broader implementation could heighten existing risks in financial markets and introduce new challenges. In an interview with CIO Insider, Tapes Bhatnagar, Head of Digital Solutions, Giesecke+Devrient (G+D) shares his insights on application of AI and Generative AI in the current environment and potential risks and unintended consequences of using AI.

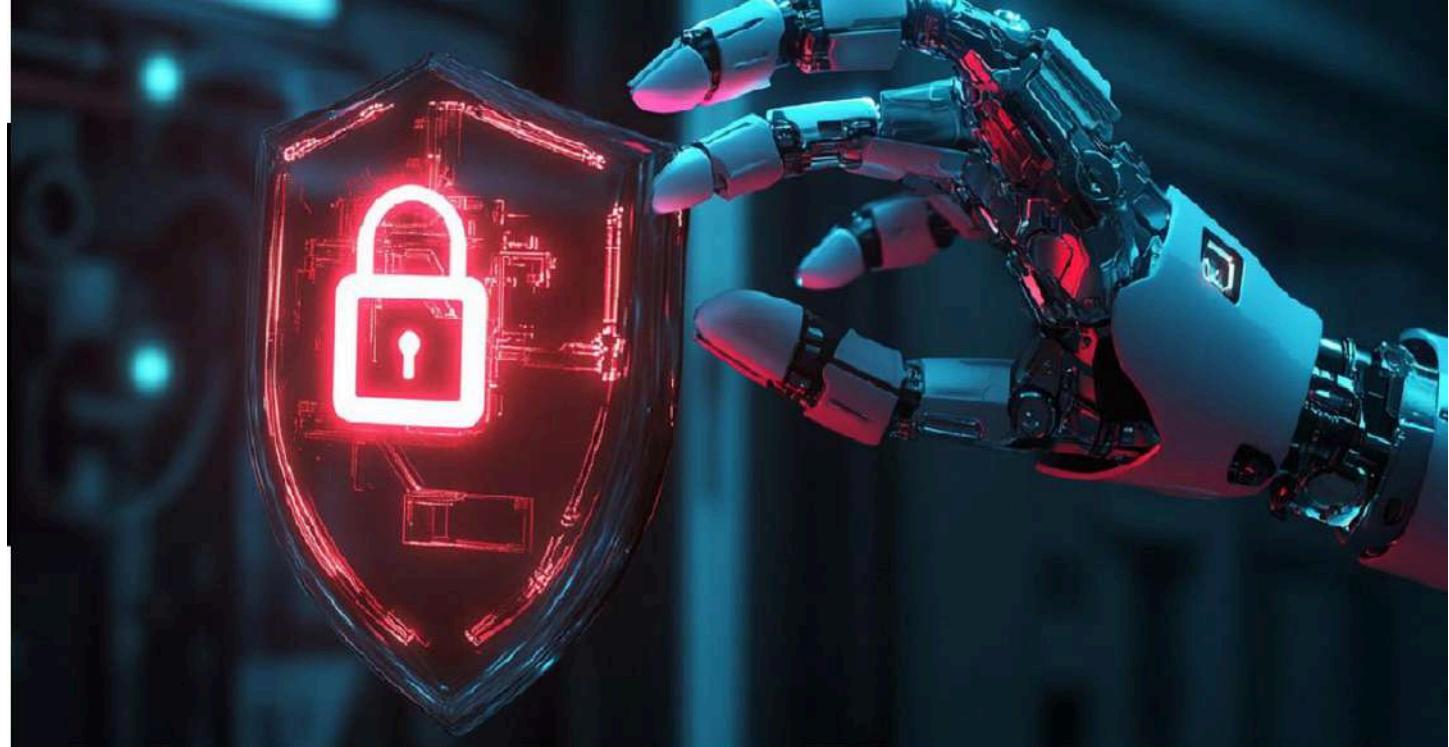
## How can generative AI be used to provide customized financial advice and product suggestions based on individual customer data and financial goals?

Generative AI is fundamentally transforming how financial institutions deliver personalized advice

to their customers. When implemented through chatbots powered by large language models, these systems enable natural, context-rich conversations that leverage comprehensive customer data including spending patterns, savings objectives, and transaction history.

The true strength lies in the system's ability to analyse this data and provide relevant recommendations at precisely the right moment. For instance, if AI identifies that a customer frequently travels and uses their credit card for travel-related expenses, it can intelligently suggest a low-interest travel credit card that aligns with their lifestyle and spending habits.





What sets this technology apart is its real-time product matching capabilities. AI continuously analyses behavioral data to deliver optimal product suggestions when they're most relevant. This might involve recommending a high-yield savings plan when a customer's account balance consistently exceeds a certain threshold or suggesting investment options that align with major life stage goals such as retirement planning or funding a child's education.

The continuous learning aspect is particularly valuable. Each interaction refines the AI's understanding of the customer's evolving financial priorities and risk tolerance, ensuring that recommendations become increasingly sophisticated and personalized over time.

Importantly, maintaining robust data privacy and security protocols is essential when leveraging generative AI for personalized advice, ensuring customer trust and regulatory compliance in all recommendations.

#### **In what ways can generative AI help detect and prevent fraud by examining large data sets and identifying unusual activity trends?**

Artificial intelligence plays an important role in improving fraud detection and prevention, to some extent in the financial sector. One main use is anomaly detection across different channels, where

AI examines large data sets that cover devices, locations, and transaction types to find deviations from a user's usual behavior. For instance, logging in from an unknown device or showing unusual transaction patterns can trigger alerts automatically for further checks.

Additionally, biometric and behavioral analysis uses subtle cues, such as typing speed and touch pressure, to identify discrepancies that might indicate fraudulent activity even before a transaction is finalized.

Another valuable tool can be real-time risk-based authentication (RBA), where AI assesses risk signals to adjust authentication requirements dynamically. This means multi-factor authentication is activated only when a transaction looks suspicious, improving security without hindering the user experience.

#### **What role does AI play in ensuring data security and privacy in digital ecosystems?**

Ensuring security and compliance is essential for the responsible use of AI in financial services. G+D Netcetera is focusing on privacy-by-design principles. This involves methods like tokenization and anonymization, which protect sensitive customer data even before it is used for AI training or analysis. To further protect data, especially from exposure to public cloud-based LLMs like ChatGPT, G+D Netcetera

offers middleware and on-premises AI options, which allow financial institutions to keep all data secure within their own environments. Additionally, output verification mechanisms monitor and validate chatbot responses or AI-generated content before it reaches users, preventing any accidental disclosures of confidential information and maintaining trust.

AI can also support these efforts by enabling compliance features such as consent tracking, access control, and data usage logs, ensuring alignment with strict local and global regulations like RBI, GDPR and PSD2. These strategies help financial institutions tap into the power of AI while upholding high standards of privacy and regulatory compliance.

Could you explain how AI enhances regulatory supervision and compliance in digital environments? A wide range of AI tools is now essential for simplifying regulatory compliance across jurisdictions while significantly reducing the need for manual oversight. One key feature is the use of AI-powered compliance agents embedded in chatbots. These agents are programmed to operate strictly within regulatory boundaries for example, triggering two-factor authentication for high-value transactions, in line with PSD2 (Payment Services Directive) requirements.

Beyond rule-based automation, AI systems enable real-time monitoring by routinely auditing system logs, flagging compliance issues, and generating actionable reports. This allows institutions to address concerns proactively, rather than relying solely on manual, periodic audits.

#### **What are the potential risks and unintended consequences of using AI in heavily regulated environments?**

One significant concern is the risk of AI-generated misinformation, where models produce confident but incorrect outputs. In critical financial situations, such mistakes can mislead customers and have serious outcomes.

Another major risk is data leakage, especially when sensitive customer data is input into insecure, cloud-based LLMs. To reduce this risk, G+D Netcetera recommends using local or sandboxed AI setups in regulated environments.

Bias and ethical risks also present significant challenges, as AI systems may repeat past

discrimination, such as denying credit based on location or demographic factors, if they are not trained responsibly and regularly reviewed.

## **Alarmingly, CrowdStrike's 2024 Global Threat Report highlights a 75 percent surge in cloud intrusions over the past two years**

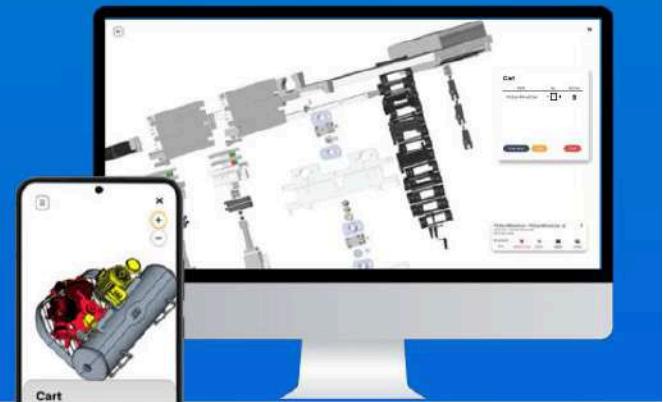
Additionally, over-automating decision-making processes may limit necessary human oversight, especially in emotionally sensitive scenarios like loan denials, which could negatively impact customer experiences.



Finally, there is a growing concern that the fast pace of AI development is outpacing regulatory updates. Without proactive governance, this gap can expose financial institutions to legal liabilities and reputational damage. 



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**Mark A Thompson**

Vice President Service and Aftermarket Americas at BPA

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# HOW INSURTECHS ARE FORTIFYING CYBERSECURITY IN A GENAI WORLD

**Bibhu Krishna**, Chief Information & Security Officer, Policybazaar

*Bibhu is a technology and business focused management professional with several years of proven IT experience in Delivery, Operations & Customer service. He possess strong strategic capability in setting technology roadmap/roadmaps/deliverable and aligning technology with business initiatives. He also has the ability to develop strong customer relationships through understanding of customer needs ensuring maximum satisfaction.*

We live in an extremely hyper connected world with a data-rich economy. So it is natural that the digital trust between a consumer and a company is both an asset, as well as a responsibility. Especially when it comes to the insurance ecosystem, this trust is more critical than anywhere else.

The shift to digital has been rapid, especially for insurance players. This digitization has brought in its share of vulnerabilities too. Insurance companies process plethora of customer data every day on its digital platforms which undergoes frequent changes. This can range from their payment behavior to KYC and biometric verifications. So naturally, insurtech companies are increasingly in the crosshairs of cybercriminals. While cybersecurity is a challenge for all digital players, given the kind of consumer data insurance companies handle, especially modern tech-first companies, it becomes even more critical and challenging for them to ensure cybersecurity. Insurtechs are uniquely positioned to bolster cybersecurity due to their agility and tech-centric nature. Unlike traditional legacy systems, insurtechs utilize modern, cloud-native architectures for faster integration of advanced security solutions. They

leverage AI and machine learning for real-time threat detection and mitigation, often through AI-powered SOCs, which are more efficient than human teams.

## Cybersecurity in the Insurance World

A few years back, digitalization of insurance sector meant just online policy issuance. But today's modern digital insurance infrastructure includes round the clock, end to end processing of information for quicker issuance, underwriting assistance platforms, endorsements, claims processing, real-time customer service chatbots, AI-driven fraud detection, and intricate payment systems. Each of these components of a complex system is a potential target for cyber criminals: a window through which malicious actors may attempt an entry.

What makes the challenge even difficult is the double-edged nature of technology itself. The same technology, the digital platforms companies use to protect information is also available to those trying to disrupt the system. In other words, the battlefield is level, and both defenders and attackers are equipped with advanced tools. To stay ahead, insurtechs must adopt proactive strategies, integrating real-time threat



intelligence to detect emerging risks like phishing, zero-trust architecture to secure distributed systems, and AI-driven analytics to predict vulnerabilities and flag anomalies. Embedding security into development through DevSecOps ensures platforms are secure by design, while AI-powered Security Orchestration, Automation, and Response (SOAR) accelerates incident response.

Success hinges on real-time vigilance, proactive strategies, and the strategic use of modern tools to maintain a competitive edge.

#### From Reactive to Proactive

Gone are the days when companies could rely solely on the post-incident patchwork. Today, it's about proactive defense. Solutions must not only identify aberrations in the systems but should also anticipate them. Ideally, before they transition to active threats. Unlike legacy systems that wait for red flags to appear, AI models learn, adapt, and evolve. They observe patterns across millions of interactions like login attempts from, geographies, user behaviors analysis, device fingerprints etc. They detect even the most nuanced deviation from the norm. With almost no latency, they alert security teams soon as they detect any suspicious behavior.

This dynamic and almost real time behavior analysis is a major shift and a game-changer for insurance platforms where fraud, impersonation, and data theft risks are ever-present. With such large footprints of ecosystem, tens of thousands of daily users and massive consumer data pipelines, it's nearly impossible for teams to manually monitor every activity log or anomaly. With multiple product releases happening at a frequency higher than ever before, it's impractical to test everything manually. AI-powered automation plays a decisive role here. Insurtechs also

lead in adopting zero-trust architectures, ensuring strict authentication and authorization. This proactive approach, coupled with continuous innovation, allows insurtechs to build a resilient and adaptable cybersecurity framework against evolving GenAI threats.

By leveraging these trends, insurtechs can lead in strengthening cybersecurity, fostering trust with policyholders, and protecting the sensitive data at the core of the insurance industry

#### AI and the Rise of Threat Intelligence

Traditional security systems, built on rule-based algorithms, struggle to keep pace with the sophisticated, multi-layered threats of today's cybercriminals. This is where AI steps in, not just as a line of defense, but as a

proactive and predictive force reshaping how insurance players approach security.

The newest chapter in this evolution is being written by Generative AI (Gen AI). GenAI is a technology most consumers associate with chatbots or creative content. But its role in cybersecurity is even more compelling. As GenAI makes its way into more enterprise functions, it brings with it a paradox: increased capability and increased risk. The same AI tools that are enhancing customer service through chatbots and voicebots, can also be exploited for deepfakes, phishing, and identity spoofing.

GenAI allows companies to simulate real-world attack scenarios, mimicking what sophisticated threat actors might attempt before such attacks happen. It's like having a constantly evolving ethical hacker in your team, trying to break your system so that you can fix the cracks before someone else finds them.

### Start from Day-Zero

Cybersecurity extends beyond technology—it's fundamentally about people and behavior. One cannot rely solely on the outdated approach of building first and securing later. It is essential to have scalability, performance, and security built in from day-zero, embracing secure by design philosophy. So, it is fair to say that data governance and privacy should form the core of every security strategy. With ever-increasing incidents of data breaches, insurers must go beyond checklists and build transparent, auditable systems that consumers can trust. AI models, once resource-intensive to train and deploy are becoming modular, self-learning and deployable with minimal effort. But it is important to use them responsibly, with safeguards in place that prioritize ethics, fairness, and accountability.

By taking actionable steps, it can be ensured that customer information is safeguarded and used at the right time and place. While the digital battlefield may evolve, the principles will always remain the same: transparency, preparedness, and people-first security. In a world where customer data is the new gold, that trust must be earned every single day.

The role of AI in cybersecurity is rapidly evolving, with several trends poised to shape its future in the insurance sector:

**Federated Learning for Threat Intelligence:** Insurtechs are increasingly adopting federated learning, enabling organizations to collaboratively

train AI models on decentralized data without compromising privacy. This fosters robust, industry-wide threat intelligence, strengthening collective defenses against emerging cyber threats.

**Explainable AI (XAI) in Security:** As AI models grow more complex, explainable AI (XAI) will gain prominence. Security teams need clear insights into why AI flags specific activities as malicious, improving model accuracy, reducing false positives, and building trust in automated decisions.



**AI-Powered Security Orchestration, Automation, and Response (SOAR):** AI integration in SOAR platforms will advance, enabling faster, automated responses to a broader range of threats with minimal human intervention. This allows security analysts to prioritize strategic tasks and complex investigations.

**Proactive Vulnerability Management with AI:** AI will increasingly predict and identify system vulnerabilities before exploitation. By analyzing code, configurations, and network traffic, AI can pinpoint weaknesses and recommend remediation, driving cybersecurity toward a proactive approach.

**Ethical AI and Bias Detection in Security:** As AI plays a critical role in security, addressing ethical concerns and algorithmic biases is essential. Insurtechs must ensure AI solutions are fair, transparent, and free from unintended discrimination against specific groups or behaviors.

By leveraging these trends, insurtechs can lead in strengthening cybersecurity, fostering trust with policyholders, and protecting the sensitive data at the core of the insurance industry. 



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# 5 AI INITIATIVES BY THE INDIAN GOVERNMENT DRIVING NATIONAL GROWTH

**U**nderstanding AI's promise in various sectors, governments worldwide are dedicating considerable resources and efforts to support its comprehensive application. With a strong pool of IT talent, India has embarked on numerous ambitious projects to harness AI as a digital tool for national growth, particularly emphasizing health, education, and governance.

To address the imbalance between demand and supply, the Indian government has established a solid framework for providing AI education to students. This initiative will not only enhance the AI talent pool but also increase students' employability by equipping them with the cutting-edge technology that is currently in high demand.

Here are the 5 initiatives undertaken by the Indian government to foster the adoption of Artificial Intelligence in the country.

## Applied AI Research Center in Telangana

Recognized as the youngest state in India, Telangana has been leading in development since its inception. Toward the close of last year, the state government introduced INAI or Intel AI in partnership with IIIT Hyderabad and the Public Health Foundation of India. This initiative is an applied AI research center based in Hyderabad that aims to leverage AI for addressing and managing healthcare and smart mobility issues in the country.

Given the significance of social development in healthcare and smart transportation, particularly in rural regions and challenging landscapes, this collaboration has immense potential to create a positive impact. Guided by esteemed AI specialists, advanced technologies will be employed to establish reliable

computing infrastructures, develop sophisticated tools, and curate datasets to significantly enhance smart mobility and expand public healthcare access.

## US-India AI Initiative

On March 18th of this year, the US-India Artificial Intelligence initiative was introduced by IUSSTF to foster a robust platform aimed at advancing AI through the exchange of ideas, exploring research and development opportunities, and enhancing collaborative prospects between the two nations.

The initiative has ambitious plans slated for this year, which include comprehensive documentation aimed at identifying the optimal ways AI can be utilized in critical areas vital for national development, such as energy, health, and agriculture, among others. To cultivate a well-rounded perspective, the Forum will gather essential insights from a wide-ranging community of stakeholders. It is noteworthy that the diversity of data is crucial in the realm of AI development, and diversity has consistently been one of India's greatest strengths.

## MCA 3.0 Portal

The task of completing conventional regulatory filings and corporate documentation can be quite burdensome for businesses. Acknowledging these difficulties, the Ministry of Corporate Affairs has launched a more modern and efficient version of its portal—version 3.0, MCA 21.

This new portal aims to simplify the regulatory filing process for companies through the use of AI/ML and advanced data analytics to automate and streamline operations. In addition to enhancing the ease of doing business, this initiative will also



bolster compliance monitoring and foster a well-structured ecosystem for companies. It will offer a strong tracking system for overseeing historical legal changes while granting quick access to the latest regulations. Ultimately, it will facilitate significant reforms in corporate regulatory and governance frameworks.

#### **Responsible AI for Youth**

With its growing popularity and real-world applications, AI presents numerous opportunities for students. Keeping this in mind, the National e-Governance Division of MeitY has launched Responsible AI, a national initiative aimed at bridging skill gaps by providing government school students with essential education and training. The program also aims to equip students with the necessary skills to improve their overall employability.

A notable aspect of this initiative is its focus on cultivating practical skills instead of overwhelming students with complex theoretical concepts. In addition to making AI more accessible, it will inspire young people to apply their AI knowledge to develop impactful solutions for significant social challenges facing the country.

Collaboration between MeitY and NASSCOM, the AI portal serves as a centralized ecosystem that provides information, resources, and the latest developments related to various AI initiatives in India. It has been carefully crafted to welcome individuals from diverse backgrounds and educational levels to engage with

the AI community. From AI enthusiasts to seasoned experts, influential thinkers, and professionals in the field, the portal presents a vibrant platform for all to acquire, showcase, and refine their AI knowledge. It features a comprehensive collection of the most recent news, articles, and opinion pieces authored by distinguished AI specialists.

#### **National Research Foundation**

Research and Development (R&D) is crucial for the advancement of any industry. Thanks to its powerful predictive capabilities, analytical prowess, and strong algorithm-driven logic, AI has the potential to enhance research activities in various fields. To support this, the National Education Policy (NEP) has established the National Research Foundation (NRF) to create a strong collaboration between research and development, industry, and educational institutions. By connecting these different entities, this initiative aims to improve the research process and reduce time-to-market delays, while also ensuring the practical effectiveness of AI applications.

AI has the potential to significantly assist India in reaching its ambitious objectives within healthcare, social development, and education, among other areas. The latest governmental initiatives aim to promote the widespread integration of AI, leveraging its key features such as predictive analytics, algorithm-driven actions, and learning capabilities similar to those of humans to foster positive transformations across the nation. CIO



**CIO**  
Insider 10 MOST  
RECOMMENDED  
BUSINESS INTELLIGENCE  
SOLUTION PROVIDERS - 2025

**B**usiness Intelligence (BI) Solution Providers play a pivotal role in helping organizations transform raw data into actionable insights that drive strategic decision-making. As businesses navigate increasingly complex markets, digital ecosystems, and customer expectations, BI providers offer the tools, technologies, and expertise needed to interpret vast volumes of information with clarity and precision. Their solutions encompass data integration, analytics, reporting, visualization, and performance management, enabling enterprises to identify trends, optimize operations, and uncover new growth opportunities.

With advancements in cloud computing, artificial intelligence, and automation, BI Solution Providers are reshaping how companies access and leverage data. Modern platforms offer real-time dashboards, predictive analytics, and self-service capabilities that empower teams across functions -from finance and marketing to supply chain and HR - to make informed, timely decisions. By ensuring data accuracy, accessibility, and security, these providers help organizations build a strong foundation for digital transformation.

Beyond technology deployment, BI providers serve as strategic partners, assisting businesses in aligning analytics initiatives with long-term goals. They also play a crucial role in fostering data literacy, training teams, and creating a culture where data-driven thinking becomes integral to daily operations. As the demand for intelligent insights continues to grow, Business Intelligence Solution Providers remain indispensable in enabling organizations to stay competitive, agile, and future-ready.

**CIO Insider** magazine in this issue presents a list of '**10 Most Recommended Business Intelligence Solution Providers- 2025**' who have leveraged their extensive industry expertise and experience in bringing innovative solutions to business. The following list has been prepared after being closely scrutinized by a distinguished panel of judges including CXOs, analysts and our editorial board.

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# 10 MOST BUSINESS INTELLIGENCE SOLUTION PROVIDERS - 2025

COMPANY	MANAGEMENT	DESCRIPTION
<b>Accenture</b> Bangalore <a href="http://accenture.com">accenture.com</a>	Ajay Vij Country Managing Director	A Business Intelligence solution provider offers advanced analytics, data management, and AI-driven insights to help organizations make decisions
<b>Algoscate Technologies</b> Noida <a href="http://algoscale.com">algoscale.com</a>	Neeraj Agarwal Founder	A data analytics and AI solutions provider that offers business intelligence (BI) services to help organizations make data-driven decisions
<b>Babelfish AI</b> Bangalore <a href="http://bfish.ai">bfish.ai</a>	Rajesh Nair CEO	A cloud-based, AI-powered business intelligence (BI) platform that automates report generation and uses natural language processing (NLP) to allow users to query data
<b>Fractal Analytics</b> Mumbai <a href="http://fractal.ai">fractal.ai</a>	Rohan Haldea Chairman & Non - Executive Director	Provides a wide spectrum of solutions leveraging AI, machine learning (ML), data engineering, and design to address complex business challenges across various industries
<b>LatentView Analytics</b> Chennai <a href="http://latentview.com">latentview.com</a>	Rajan Sethuraman CEO	A global data science and analytics company that helps businesses with digital transformation by providing a range of services, including business analytics, data engineering, and AI solutions
<b>Mu Sigma</b> Bangalore <a href="http://mu-sigma.com">mu-sigma.com</a>	Dhiraj Rajaram Founder	Offers business intelligence (BI) solutions, including data engineering, data science, and decision science, to help Fortune 500 companies make data-driven decisions
<b>PPN Solutions</b> Mohali <a href="http://ppnsolutions.com">ppnsolutions.com</a>	Aalok N Koomar Managing Director	The firm specializes in Enterprise Performance Management (EPM) and Business Intelligence (BI), helping businesses streamline planning, forecasting, and decision-making
<b>SG Analytics</b> Pune <a href="http://sganalytics.com">sganalytics.com</a>	Sid Banerjee CEO	Provides a wide range of services, including advanced analytics, business intelligence, data management, market research, and AI-driven solutions across various sectors
<b>Tata Consultancy Services</b> Mumbai <a href="http://tcs.com">tcs.com</a>	K Krishivasan CEO & Managing Director	Provides comprehensive, consulting-led Business Intelligence (BI) and analytics solutions that leverage AI and machine learning to help enterprises become data-driven and make strategic decisions
<b>Tiger Analytics</b> Chennai <a href="http://tigeranalytics.com">tigeranalytics.com</a>	Mahesh Kumar Founder & CEO	Offers a wide range of services, including strategy and advisory, data engineering, and the operationalization of insights, to help clients solve complex business problems in sectors

# PPN Solutions

## Simplifying Technology & Processes for Enterprises

*In today's hyper-competitive market, businesses are inundated with vast amounts of data but often struggle to extract clarity and actionable insights. This challenge has positioned Business Intelligence (BI) solution providers as critical enablers for organizations striving to make smarter, data-driven decisions. By leveraging advanced analytics, seamless data integration, and tailored solutions, BI consultancies help enterprises simplify complexity, enhance performance, and unlock growth opportunities across industries. Among the players shaping this landscape is PPN Solutions, a technology and process consulting firm with a sharp focus on industry-specific solutions. The firm's core strength lies in Enterprise Performance Management (EPM) and Business Intelligence (BI), helping businesses streamline planning, forecasting, and decision-making.*

*Established in 2017 by Aalok, the consultancy was built on a simple yet powerful principle: Driving Smarter Business Decisions with Advanced Data Analytics. Starting with a focus on data management, analytics, and performance enhancement, PPN Solutions quickly proved itself to be more than a vendor; it became a trusted partner. Clients valued its ability to listen, adapt, and deliver tangible results, fueling rapid word-of-mouth growth.*

*Between 2018 and 2022, PPN Solutions expanded its footprint to Singapore, UAE, and Australia, while also broadening its portfolio with SAP, Zoho, and BOARD solutions. The momentum continued with the 2023 launch of REPLAN, an industry-specific blueprint designed to revolutionize planning processes. By offering pre-built solutions, REPLAN accelerated outcomes, sharpened insights, and embodied the company's vision of simplifying complexity and driving measurable impact. By 2025, PPN Solutions grew into a global consultancy of 250+ consultants, with 30+ large-scale implementations across 15+ industries. Its clientele includes globally respected names such as Bridgestone, Tadawul, Bestseller, SunKing, and Reliance Industries Limited.*

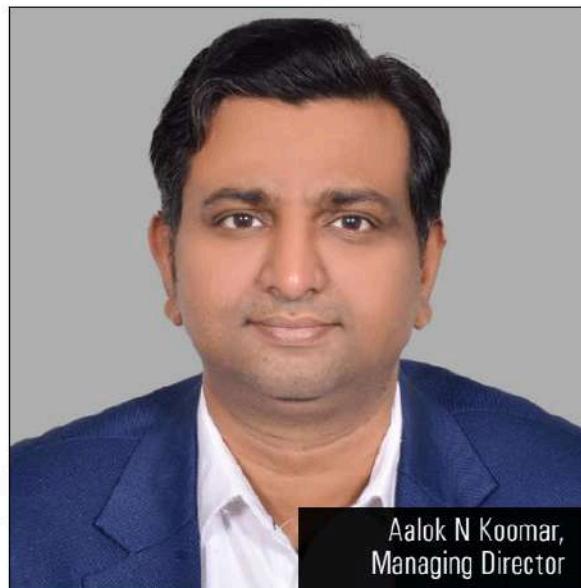
*More than just its numbers, PPN Solutions mirrors the entrepreneurial journey of its founder, a story of grit, purpose, and growth. As a technology and process consulting organization, PPN Solutions continues to focus on delivering meaningful, industry-specific impact through intelligent, scalable, and human-centered solutions. In a world driven by data, it stands as a trusted partner helping businesses navigate complexity and make smarter, faster decisions.*

In conversation with **Aalok N Koomar, Managing Director of PPN Solutions.**

### **Can you share an overview of your core offerings and how they are tailored to address clients' unique needs?**

At PPN Solutions, I believe businesses make their best decisions when they have clarity and confidence. That's why my focus is on simplifying Enterprise Performance Management (EPM) and Data Analytics, turning complexity into structured insights that fuel growth. When I work with clients, I don't just implement software; I take the time to understand their processes, design EPM solutions that align with workflows, and ensure financial data becomes truly actionable. With our accelerator, REPLAN, we also help organizations fast-track implementations and see results much sooner.

Beyond consulting, I ensure end-to-end delivery with seamless implementations, system integrations, and continuous support. Whether it's Board, SAP, or other leading tools, my priority is creating a single



**Aalok N Koomar,  
Managing Director**

source of truth across systems while maintaining smooth operations through Application Maintenance Support. My goal is simple: build solutions that adapt to your business, not the other way around.

**As a technology and process consulting organization, PPN Solutions continues to focus on delivering meaningful, industry-specific impact through intelligent, scalable, & human-centered solutions**

**What is the approach you take to help clients navigate and resolve issues through your solutions? Could you share a case study reflecting the pain points solved and outcomes drawn through one of your solutions?**

At PPN Solutions, our approach is built on simplifying technology to solve real business challenges. We start with problem framing, asking the right questions to uncover inefficiencies and hidden opportunities. From there, we design tailored solutions, whether automation, analytics, or planning systems, that align with the client's workflows instead of forcing change. Our agile delivery model ensures quick deployment, early wins, and continuous improvement with minimal disruption. Most importantly, we focus on empowerment over dependency by equipping client teams with training, tools, and long-term support to sustain impact.

A strong example of this is our work with Bestseller India, a leading fashion retailer facing challenges in inventory management, demand forecasting, and product assortment. We implemented retail planning tools like MFP, OTB, and replenishment planning, enabling them to optimize inventory, improve forecast accuracy, and enhance supply chain efficiency, directly boosting both agility and profitability.

**How is the team built? Tell us about the brains responsible for the company's success.**

At PPN Solutions, the real strength comes from our people. Our leadership brings decades of experience

across retail, technology, and enterprise solutions, ensuring that strategy and execution are seamlessly connected. What makes our team unique is its agility. Domain experts, analysts, architects, and change managers collaborate closely to design scalable and future-ready solutions. We foster a culture of excellence where curiosity, collaboration, and commitment matter more than just credentials. With a flat structure and open communication, every team member is empowered to contribute and lead, ensuring faster decisions and greater accountability.



**What is the next chapter planned for PPN Solutions?**

At PPN Solutions, the next chapter is about scaling with purpose and delivering deeper impact. We are moving beyond being seen only as a solution provider and positioning ourselves as a strategic partner, one that helps organizations not just address current challenges but also prepare for future opportunities.

Our focus is on blending performance management with advanced data analytics, building systems that foster clarity, accountability, and continuous improvement. At the same time, we are investing in the future with Agentic AI, intelligent, autonomous tools designed to accelerate decision-making and give enterprises the confidence to act faster in dynamic environments.

As a technology and process consulting firm with a strong focus on industry-specific solutions, PPN Solutions is poised to expand its impact globally, delivering simple, effective, and human-centered innovations that empower businesses to work smarter, scale faster, and achieve lasting transformation. ■



# DEEPFAKES 2.0: THE RISING ENTERPRISE TRUST DEFICIT

*Divakar Dayal, Managing Director & AVP – India & SAARC, SentinelOne*

*Divakar Dayal is the Managing Director and AVP for India and SAARC at SentinelOne. He has over 27 years of experience in IT security, with leadership positions at multinational corporations like Cisco, Juniper, Tenable, NTT, SentinelOne, and Safescrypt (formerly Verisign). Throughout his career, he has successfully established and expanded security businesses from their inception to achieving multimillion-dollar successes.*

India's digital economy is on an upward momentum, with projections indicating it will account for more than 20 percent of the nation's GDP by 2026. This growth, driven by the widespread adoption of artificial intelligence (AI) and digital infrastructure, presents both immense opportunities and serious challenges. To address these challenges, India's cloud security sector is expected to expand at an annual rate of 29.88 percent from 2025 to 2029, achieving a market size of \$125.75 million by 2029.

One such challenge that's rapidly emerging as a serious threat to India's digital ecosystem is AI-generated deepfakes. Over 75 percent of Indians online have encountered deepfake content in the past year, exposing the population to risks like misinformation, impersonation, reputational damage, and data privacy violations. These manipulated media pose dangers across social and enterprise landscapes, undermining trust and brand credibility.

Deepfakes weaponize the same AI advances that power digital transformation, drastically reducing the time and skill needed to fabricate convincing audio-visual 'evidence.' Today's easy-to-use, open-source tools require only seconds of sample audio or video to mimic CEOs, board members, or other key decision-

makers convincingly — generating synthetic content that traditional security tools simply cannot detect. One such case took place recently in Karnataka. A fraudulent app named 'Trump Hotel Rental,' (featuring AI-generated content of Donald Trump) defrauded over 200 investors of nearly \$232,000. The scammers convinced investors to deposit money by promising very high returns, sometimes more than 100 percent profits in a short period.

## How Deepfakes Erode Digital Trust

Deepfakes undermine digital trust by altering trustworthy business resources such as video and audio into misleading points of attack. This decline in trust occurs via identity-targeted assaults, employing deepfakes to circumvent KYC (Know Your Customer) measures, biometric systems, and

facial recognition technologies through AI-based impersonations. Workers and buyers can no longer confirm authenticity merely by 'seeing' or 'hearing.'

This poses a critical threat to corporate integrity, from impersonating executives in video calls to authorizing wire transfers or manipulating investor sentiment. These hyper-realistic forgeries challenge a company's ability to trust what it sees and hears,

turning real-time communications, surveillance footage, and even video conferences into potential attacks.

Unfortunately, many enterprises suffer from low awareness and inadequate training, leaving cybersecurity teams ill-equipped to detect and respond to video or audio-based social engineering threats in a timely manner. Security responses are also inconsistent, hindered by unclear legal frameworks around digital evidence and data protection. However, the upcoming Digital India Act is expected to address synthetic media governance.

### How Cybersecurity Works in an Era of AI-driven Deepfakes

Without AI-powered defenses, enterprises are just one realistic deepfake away from reputational, financial, and operational disaster. That's why it's critical to defend digital environments against generative attacks like deepfakes.

Unlike rule-based systems, modern AI platforms detect, correlate, and respond to threats in milliseconds by analyzing behavior and context. A powerful and robust AI-driven, autonomous security solution must be able to detect and block fraudulent content by:

- Detecting lip-sync errors, timing mismatches, or audio inconsistencies invisible to the human eye or conventional tools.
- Matching voices or images with verified corporate records to flag impersonations.
- Using machine learning to identify suspicious behavioral patterns
- Neutralizing the threat before it reaches employees or customers, eliminating reliance on human judgment in time-sensitive moments.

A security system that has these features built in will be able to make deepfakes "just another threat," detectable and mitigated like any malware or phishing attack—rather than an existential challenge.

### The Need to Champion Ethical AI Governance

As India prepares for the implementation of the Digital India Act, enterprises must prepare their operations for new security regulations such as watermarking requirements, rapid-takedown service level agreements (SLAs), and liability clauses for the circulation of manipulated content. To stay ahead of these challenges, regular deepfake awareness simulations and response drills should become as routine as anti-phishing campaigns.

Incident response (IR) playbooks must be revised to address threats related to synthetic audio and video, particularly when it comes to fraud, media distortion, and harm to reputation. Sharing indicators of compromise (IOCs) and threat intelligence among various sectors will be vital for enhancing national-level resilience. Organizations must also actively institute deepfake response protocols as a part of their business continuity and brand safeguarding plans.



Organizations must also actively institute deepfake response protocols as a part of their business continuity and brand safeguarding plans

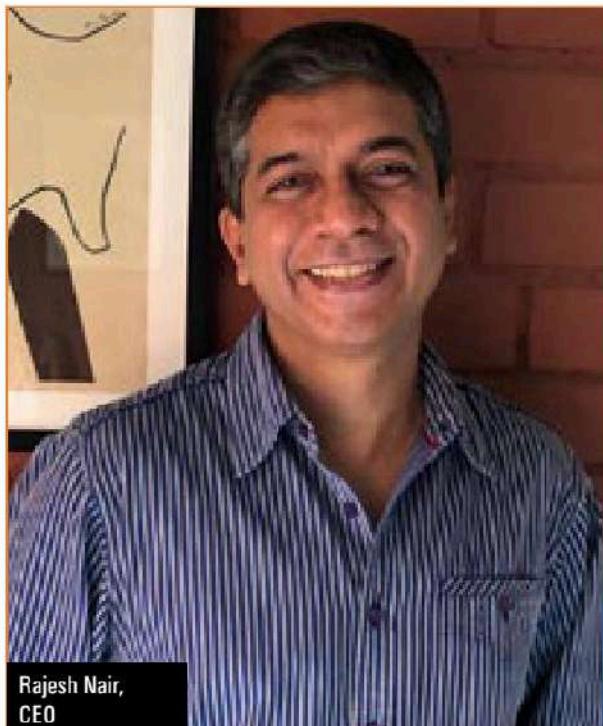
Organizations must also actively institute deepfake response protocols as a part of their business continuity and brand safeguarding plans



At the same time, enterprises must actively advocate for ethical AI governance by endorsing watermarking norms, utilizing liveness detection methods, and establishing company-wide media authentication protocols to safeguard against misinformation, fraud, and identity theft. Only then can enterprises be more assured that their top executives that they see or hear are really who they purport to be, and safeguard their business and reputation. CIO



## Real-Time Personalized BI with Accurate Business Insights Separator



Rajesh Nair,  
CEO

**B**usiness owners are increasingly searching for the most secure solution that averts the risk of data breach and losses. Babelfish Tech, headquartered in Bengaluru, facilitates data democratization in the areas of Business Intelligence, Conversational Interfaces and Machine Human Conversations. The company's core expertise lies in the field of NLP (Natural Language Programming) and Knowledge Graphs.

That's why; Babelfish Business Intelligence Automation Platform makes it easy for businesses to provide real-time personalized insights to its users. The CEO of the company will let us know how natural language allows every user in the world to manage machines easily.

In conversation with Rajesh Nair, CEO, Babelfish Tech Pvt Ltd  
Organizations with comparatively fewer head count than their competing giants are opting for business

Intelligence solutions seeking some solace. Given their hunt, what advantages does Babelfish

**Business intelligence provide to small businesses and enterprises which help them to stand at par with the competition?**  
The automation features provided by Babelfish can benefit both SME as well as Enterprise users. Further, NLP allows any user type, trained or untrained, to just query and find insights that will help

them make better decisions instantly. Currently, analytics is a manual haul and is out of reach for many SME as BI tools and resources can drain businesses of its budgets. Babelfish BI Automation can take the load out of both resources and tools. Likewise, our SaaS offerings allow SMEs to take their existing solutions to the next level, without risking any investments they have already made.

**Businesses intelligence system uses NLP to make it easier to read and learn data. What kind of features and system process is used in Babelfish's Advanced BI system?**

Babelfish proprietary NLP engine, which works on the metadata of the knowledge graph, makes it easier to learn and be contextual. The current techniques used in NLP use-cases are limited because the query dimensions are limited; it works purely on keyword match and the queries are pre-populated with fixed keys. This creates a limitation with the kind of answers you can expect. Most NLP queries are descriptive and are not building for predictive or cause-based queries. Babelfish NLP solves these NLP limitations by using a proprietary algorithm for semantic role labelling which allows in extracting meaning from queries. This algorithm is integrated to the knowledge graph to achieve multidimensional analysis covering predictive, prescriptive and causal analytics.

Additionally, Babelfish learns user behavior which extracts keywords and events from user queries to learn the topic of interest of a particular user.



Based on these topics, the machine can discover anomalies, or personalize predictions or insightful recommendations, making the experience completely contextual for a given user.

**Data discovery comes as one of the current hottest trends in business intelligence but it is becoming more and more complicated by nature. In what better ways does Babelfish BI system converge, simplify and filter raw data for predictive analysis for businesses?**

Babelfish BI uses an explicit data model (Knowledge Graph) to unify available data sources of an enterprise. It is more of a designed experiment than a random observational study. During the data preparation phase, we ensure that all the physical data sources are mapped to the nodes of the model. This data organization uses streaming pipelines to run analytical workflows to compute and update the aggregate nodes, so it is insight ready for real-time insight delivery. Data stored sequentially by time (time series) allows in extracting temporal patterns from past data, which is used to predict the next probable event or value. These values are further compared globally and prioritized using a collaborative filtering algorithm. As we can expect more predictions either as a sales forecast or a

probable product recommendation, Babelfish can configure these analytical workflows within the system so we can answer NLP questions that require to be predicted.

**Babelfish NLP solves these NLP limitations by using a proprietary algorithm for semantic role labelling which allows in extracting meaning from queries**

**Further, tell us about your future innovation goals.**

Babelfish's primary goal is Data Democratization for all type of business. We are in the process of offering NLP wrappers that work seamlessly with point applications like CRM, ECom, Martech and ERP allowing businesses to reverse integrate all their data sources to a single knowledge graph. This will help provide unified insights from data federated from multiple data sources that are collected from point applications. 



# WHY CYBERSECURITY IS EVERYONE'S JOB

*Uma Pendyala, Head of Business Operations, SecurEyes*

*Uma Pendyala, Head of Business Operations at SecurEyes, combines strategic vision with operational precision to drive organizational excellence. With over fifteen years of experience spanning business operations, finance, and HR, she brings a people-centric approach to leadership.*

**I**n today's digital age, the phrase 'cybersecurity is everyone's responsibility' is often repeated, yet seldom internalized. While technology continues to evolve at a remarkable pace, the true strength of any security system lies not in its firewalls or encryption layers, but in the people who use and manage it. The concept of the human firewall captures this idea, that human awareness, behavior and accountability form the first and most critical layer of defense against cyber threats.

For a long time, cybersecurity was seen as a purely technical function as a domain of IT departments and system administrators. When incidents occurred, the response was typically to deploy new tools, install stronger firewalls or upgrade hardware. However, the most advanced infrastructure in the world can still be rendered vulnerable by one careless action. A shared password, a misplaced click or a moment of convenience can undo millions worth of investment in technology.

The shift, therefore, is not just about adopting better tools, but about nurturing a deeper cultural change within organizations and one that places humans at the center of cybersecurity.

## Technology Alone is Never Enough

It is tempting to believe that technological sophistication can guarantee safety. Data centers with world-class servers, automatic backups and multi-factor authentication may appear secure on the surface. Yet every one of these systems still depends on human oversight. The simplest act lending an access card, sharing a password or neglecting a security alert that can compromise an otherwise airtight setup.

The human factor remains the single greatest variable in cybersecurity. Awareness, vigilance and a clear understanding of how technology should be used are the only real safeguards against misuse. A password policy that mandates frequent changes,

for example, becomes meaningless if employees casually share credentials for convenience. The focus must shift from compliance to comprehension understanding why these measures matter and how individual behavior influences collective security.

When people see cybersecurity not as a checklist item but as a shared responsibility, organizations begin to build resilience that no firewall alone can achieve.

#### The Realism Behind the Human Firewall

Sceptics sometimes question whether expecting every individual to act as part of a 'human firewall' is realistic. Yet, evidence from countless breaches shows that most cyber incidents have a human element at their core. Whether it is a phishing email, a ransomware attack or a case of internal fraud, it is almost always a person, not a system, who enables the breach, knowingly or unknowingly.

The human firewall is not an abstract concept as it reflects the reality that technology cannot secure itself. Human judgment, awareness and decision-making remain the ultimate gatekeepers. Even when security systems are automated and policies are enforced, they rely on people to follow them correctly. Every person in an organization from leadership to interns holds a piece of that security fabric.

Rather than being an added burden, this shared accountability empowers individuals.

It transforms employees from passive users into active defenders of organizational trust. When that happens, cybersecurity evolves from being a specialized IT function into a living, organization-wide discipline.

#### Measuring & Strengthening the Human Firewall

Building a human firewall requires more than slogans and awareness posters. It needs structure, measurement and reinforcement. Organizations today use creative methods to evaluate human responses to threats, with phishing simulation exercises being among the most effective.

A well-designed phishing exercise, for instance, mimics real-world attacks by sending employees convincing but deceptive emails often themed around current events or festive seasons. These tests reveal how individuals react when faced with temptation or

urgency. The goal is not to penalize those who make mistakes, but to understand behavioral patterns. The real insight comes not just from how many people click on a malicious link, but from how many recognize the risk and report it.



Data from such exercises help organizations evaluate awareness levels and incident-response times. Equally important is how quickly security teams act on reported threats. These analytics provide a feedback loop, allowing organizations to identify training needs, refine communication and track improvement over time.

After each exercise, structured awareness sessions help employees recognize red flags and understand how subtle manipulations such as urgency, discounts or emotional appeal that can be used to deceive them. A follow-up simulation after training then measures how behavior has evolved. When people begin reporting suspicious activity rather than reacting to it, the human firewall begins to strengthen.

This iterative cycle of simulation, feedback and reinforcement is what truly embeds cybersecurity into everyday work culture. It transforms security from a reactive posture into a proactive, continuous learning process.

## Leadership Commitment & Cultural Integration

The human firewall cannot thrive without strong and visible leadership commitment. Leadership defines the tone of security culture not through directives alone, but through example and engagement.

When cybersecurity initiatives are treated as mere compliance exercises, they lose their impact. The difference lies in intent.

Genuine commitment is reflected in how consistently leaders communicate the importance of cybersecurity, allocate resources for training and model responsible digital behavior themselves. It is about creating an environment where security is discussed openly in meetings, forums and internal communications not just when a breach occurs.

Consistent messaging from leadership reinforces the idea that cybersecurity is not optional or peripheral, but an integral part of organizational integrity. When employees see leaders taking active interest participating in awareness drives, reviewing incident reports and investing in people-centric initiatives it fosters accountability and pride.

**The strength of cybersecurity, then, lies not just in code or configurations, but in culture**

Empowerment is another cornerstone. Leadership commitment must extend beyond communication into tangible support, offering accessible training modules, updating policies to match emerging risks and ensuring that employees have both the knowledge and tools to act securely. The true mark of leadership lies not in issuing policies, but in enabling people to uphold them confidently.

## From Awareness to a Culture of Accountability

Ultimately, cybersecurity resilience cannot be achieved through technology alone. It is built on

cybersecurity awareness, sustained through culture and strengthened by accountability. Every individual who touches a system, opens an email or accesses data contributes to either the organization's defense or its vulnerability.

The transformation happens when people internalize this truth. When employees stop seeing cybersecurity as an IT function and start viewing it as part of their own professional responsibility, the organization's entire posture changes. Breaches become less likely not because of new software, but because of smarter behavior.

The human firewall, therefore, is not a metaphor. It is a mindset, one that values cybersecurity awareness as much as innovation and responsibility as much as convenience. It is a reminder that every password, every click and every decision can either fortify or weaken the collective defense.

In a hyperconnected world, the most advanced system can fail if the human behind it falters. But the reverse is also true even the simplest system can stay protected if the human behind it stays alert, informed and responsible.

The strength of cybersecurity, then, lies not just in code or configurations, but in culture. And building that culture begins with each of us. ■





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# JACK DORSEY'S BITCHAT COULD BE SIGNALING A NEW SHIFT IN MESSAGING PARADIGMS

*Jack Dorsey, CO-FOUNDER OF X, TESLA CEO*

Elon Musk's friend Jack Dorsey, who co-founded X with the Tesla CEO, has now released a chat app. What makes it unique? The internet is not required to use the app! Since its release, the Bitchat app has been the topic of the tech community. "Weekend project" is how Dorsey referred to the app. "My weekend project to learn about Bluetooth mesh networks, relays and store and forward models, message encryption models, and a few other things," the tech entrepreneur posted on the social media site X.

## A Decentralized Platform - Data is Not Stored on Central Servers

Bitchat, like Jack Dorsey's Bluesky, is a decentralized platform, meaning that data is not kept on central servers. The application is believed to use peer-to-peer network technology, where each device on the network functions as a node in and of itself and that messages are sent directly between devices. Moreover, Bitchat messages are saved within the program and eventually vanish.

People are observed to frequently join and exit from what are known as 'Bluetooth clusters' when traveling from one location to another in the real world. The number of users connected are believed to determine the app's range as well. Meaning, the more users there are, the wider the range will be.

Also, the app only operates within a range of about 100 meters due to Bluetooth's rather low range. Reports widely claim that Bitchat can transmit messages up to 300 meters as more users join Bluetooth clusters. Dorsey revealed that he intends to include support for Wi-Fi Direct in a future release to get around Bluetooth's drawbacks of slow speed and short range.

## No Internet Required

Users can exchange instant messages to one another even without the need for internet connection or

network, which is almost similar to Bridgefy, the application that people use during protests, around the world. You can rely on Bitchat in places lacking internet connection or the network is inconsistent. For example, you could send messages to friends and family when seated far away inside a bus, train or an airplane. Another place where you can use the app is during traffic and slow internet locations.

Furthermore, it was observed that Bitchat's user interface seems to be similar to The Internet Relay Chat, or IRC for short, a text-based application that made instant messaging popular in the 1990s while the internet was still in its infancy. In terms of usability, Bitchat is said to be very simple to use and only has one window. Currently, there are no options on the Android version yet, but you can check how many users are connected by tapping on the icon in the top right corner.

Bitchat text messages are also said to be sent quite fast and hardly lag or delay when communicating with the recipient. Public chats take place in the main window, where all users in the vicinity can view your messages.

There is also a private chat option that users can use to enter just by tapping on the same symbol in the top right corner. To initiate a conversation, users can then click on the person's name. Another great feature

that Bitchat has is the 'panic mode', which is said to spontaneously erase all the messages. This is done through the Triple-tapping icon which is placed at the top of the app.

This promises the fact that only the sender and the recipient can read their messages, which, in apps like WhatsApp, only text messages that are end-to-end encrypted can currently be sent. Therefore, Bitchat does seem to function as advertised, even though it is still in its infancy.

### How Much Security Does the App Promise?

BitChat is said to provide extreme simplicity: no data collecting, no phone numbers or emails, and no registration. This is an exquisitely attractive option for users who prefer privacy or who live in places with poor internet. But this does come with certain drawbacks in which user proximity and density affect how effective the app is. Messages may not be sent at all or may arrive too late to be useful if there are not enough devices in the area. In this case BitChat may not be suitable for high priority communications and unreliable in remote or sparsely inhabited locations. Additional UX issues include the lack of recovery alternatives in the event of device loss and the requirement for offline engagement or another messaging platform for identity verification. Meaning, who would you send a message to if you didn't know who they were? These obstacles may make mass adoption difficult or slow.

### Certain Aspects to be Aware of

Anyone can check Bitchat's code for flaws and other problems since it is open-source. At least one user has already pointed forward a vulnerability, which Dorsey fixed. In a July blog post, security researcher Alex Radocea brought out the problem of authentication in the app. Dorsey used the Noise Protocol Framework and replied to the post. This system offers end-to-end encrypted "secure, private, and censorship-resistant communication," as stated in the abstract of Dorsey's white paper.

But on GitHub, Dorsey shared a security alert for the application. "This software has not received external security review and may contain vulnerabilities and does not necessarily meet its stated security goals," Dorsey noted. "Do not use it for production use, and do not rely on its security whatsoever until it has been reviewed."

Overall, this messaging software could be utilized to stay in contact with people in your immediate

vicinity, but be advised that a third-party evaluation is still necessary to assess its security.

### Community Involvement is Supported by its Open-Source Nature

For Jack Dorsey, disruptive projects are nothing new. He has long supported decentralization and user sovereignty as the CEO of Block and former co-founder of Twitter (now X). His dedication to transferring power away from centralized platforms is evident in his work on Bluesky and support for the Nostr protocol. Even though BitChat is still in its early stages of development, community involvement is encouraged by its open-source nature and public introduction. If expert security evaluations are conducted, the app may develop quickly and have an impact on how people think about safe, infrastructure-independent communications in general.



Bitchat text messages are also said to be sent quite fast and hardly lag or delay when communicating with the recipient



### Is BitChat Signalling a New Change in Messaging Paradigms?

The introduction of BitChat marks a change in the paradigms of messaging. It offers a convincing argument for offline, decentralized communication while contesting the dominance of centralized, cloud-dependent systems. Enforcement authorities have faced similar threats in the past, as MEF has already discussed. Among the implications are: A reminder to app developers and cell providers to prioritize privacy and offline functionality (combined with improved disclosure on the actual risks of messaging interception). a security review trigger for governments since criminals or bad actors might use these capabilities. a design cue for new services that are suited for high-surveillance settings, events, or emergencies. ■



*Sam Altman*

**T**he future belongs to those who actively shape it. Innovation and speed are crucial in today's competitive landscape. While AI brings unprecedented opportunities, it also poses great risks. We must navigate carefully, understanding that AI's evolution could redefine everything about human society, and it's our responsibility to guide it wisely."



*Elon Musk*

**F**ailure is not just an option; it's a necessary part of innovation. If you're not risking failure, you're not pushing boundaries hard enough. Success comes to those who persist relentlessly, learn from mistakes, and keep moving forward no matter how tough the journey. True innovation demands embracing change, even when it's uncomfortable."



*Sundar Pichai*

**T**hese are transformative times requiring relentless focus on unlocking the benefits of emerging technologies, especially artificial intelligence, while solving real-world problems for users. We face intense competition and regulatory challenges, but with innovation and determination, we can lead in this new era. The future is about building impactful products that address genuine needs, and I am optimistic about what lies ahead."



*Deepinder Goyal*

**A**t LAT Aerospace, we aim to design and build lightweight, efficient, and flight-ready gas turbine engines entirely from scratch. This team will be led by engineers with freedom to innovate rapidly—no waiting for approvals or meetings, just hands-on problem solving. It won't be easy, but if it works, it changes everything: a full engine stack built locally, powering regional aircraft and advancing India's self-reliance in aerospace."

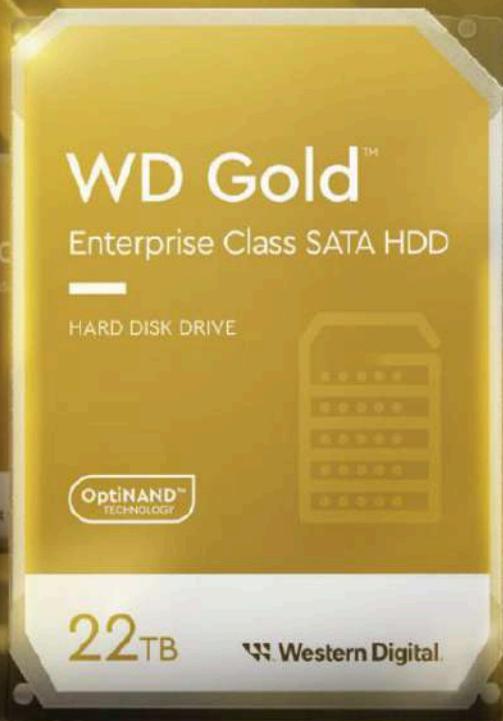


*Sridhar Vembu*

**D**on't copy-paste AI-generated text because it weakens professional integrity. AI should be a tool that enhances human creativity and judgment, not a shortcut that replaces critical thinking. Responsible use and careful review remain essential to harness AI's true potential without compromising quality."

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<sup>1</sup>1GB = 1 billion bytes and 1TB = 1 trillion bytes. Actual user capacity may be less depending on operating environment.

<sup>2</sup>MTBF: Projected values for model number WD221KRYZ, WD202KRYZ. Final MTBF and AFR specifications will be based on a sample population and are estimated by statistical measurements and acceleration algorithms under typical operating conditions, typical workload and 40°C device-reported temperature. Derating of MTBF and AFR will occur above these parameters, up to 550TB/year and 60°C (device reported temperature). MTBF and AFR ratings do not predict an individual drive's reliability and do not constitute a warranty.

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## LOCATION BASED SERVICES

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### WHAT WE DO

Telenity is the leading provider of **SIM-based location tracking** service in India.

Our services are deployed across India in fleet management, staff monitoring, asset tracking, disaster management, IoT solutions, and emergency services.

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### CONTACT US

+91 9355542200  
[www.telenity.in](http://www.telenity.in)  
[marketing@telenity.com](mailto:marketing@telenity.com)