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Charting the North Star for future-ready organisations

Bold and audacious perspectives from Coalesce 2025

April 2026

Leaders' quotes

"Coalesce highlighted that a bold North Star is ultimately about choice. It brings clarity on what an organisation will prioritise, what it will walk away from and where leadership attention shall be focused."

Nitin Kini
Chief Operating Officer,
Deloitte South Asia

"A recurring message at Coalesce was clear: defining a North Star requires the audacity to disrupt what works today. The event reinforced that protecting the present too closely often comes at the cost of future relevance."

Romal Shetty
CEO, Deloitte South Asia

"What made Coalesce distinctive was the quality of conversations and the courage they encouraged. It created space for leaders to step away from incremental thinking and ask more fundamental questions about where they truly want to take their organisations."

Sathish Gopalaiah
President – Consulting,
Deloitte South Asia

"Coalesce offered clients and leaders a grounded way to think about bold transformation, rooted in real experience rather than theory. That realism is what made the conversations credible and actionable."

Debasish Mishra
Chief Growth Officer,
Deloitte South Asia

"The strongest strategies we discussed at Coalesce were unapologetically future back and ruthlessly choiceful. They stretched belief, set sharp guardrails and created momentum that teams could operationalise."

Rohit Berry
President - Strategy, Risk & Transactions, Deloitte South Asia

"The discussions at Coalesce highlighted that a strong North Star goes beyond vision statements. It shapes priorities, guides trade offs and brings consistency to leadership decisions."

Gokul Chaudhri
President – Tax, Deloitte South Asia

"Finding your North Star requires intent and efforts, and it becomes real only when people align around a shared direction. Coalesce enables this alignment by bringing diverse leaders together in focused conversations that create clarity."

Jehil Thakkar
Partner & Leader, Marketing, Brand and Communications, Deloitte India

"Audacious North Stars are credible when the numbers, controls and behaviours behind them stand up to scrutiny. Coalesce made clear that assurance and ambition are partners: one sets the pace, the other sustains it."

Anthony Crasto
President – Assurance, Deloitte South Asia

Leaders' quotes

BE AUDACIOUS. DEFINE YOUR NORTH STAR

Table of contents

Foreword

At some stage, organisations realise that momentum alone won't carry them into the future. The real question becomes less about today's results and more about whether current success is quietly limiting tomorrow's ambition. Coalesce 2025 was built around the belief that defining a meaningful North Star requires the courage to disrupt the present, not protect it.

We are operating in an era of extraordinary acceleration. Technology cycles are compressing, customer expectations are evolving faster than organisations can respond, and the boundaries between industries are blurring. In such a landscape, **what truly differentiates leaders is the clarity of their North Star and the boldness with which they pursue it.**

This is why the theme "Finding Your North Star" mattered deeply this year. It prompted leaders to ask difficult questions: Are we bold enough to question what made us successful? Are we audacious enough to let go of the current to design the future? A true North Star requires deliberate, sometimes uncomfortable choices and a willingness to prioritise long-term relevance over short-term optimisation.

Across Coalesce 2025, this thinking came through strongly. Whether in conversations on Bharat's next decade of growth, the future of partnerships, the evolving roles of CFOs and CISOs or the transformative potential of technology, one message kept surfacing: leaders do not wait for disruption. They shift from reacting to change to defining it. They do so by aligning aspiration, technology, talent and governance around bold ambition, and backing it with disciplined execution.

This book captures those conversations and perspectives. It reflects both the ideas shared and the mindset that underpinned them, a willingness to challenge orthodoxies, confront trade offs and commit to a future that does not yet fully exist. There is no single answer, only a shared conviction that real progress comes from bold ambition grounded in clarity and integrity.

As you engage with the insights and provocations in these pages, I invite you to reflect on your own North Star. What assumptions are you holding on to that may no longer serve you? What aspects of your current success might you need to disrupt to realise future ambition? And what bold choices are you willing to stand behind when outcomes are uncertain?

Purpose endures even as markets shift and technologies evolve. When leaders are willing to define a North Star that is ambitious, unambiguous and audacious, they create the conditions to lead with confidence and intent.

Here's to building the next decade with boldness, courage and clarity.

Romal Shetty
CEO, Deloitte South Asia

Introduction

Coalesce has always been a place where people come together to think out loud, openly and honestly, without the usual filters of day-to-day execution. This year, with **"Finding Your North Star"** as the theme, the atmosphere felt especially energising. It gave everyone a chance to pause, catch a breath and ask themselves: Where are we really headed?

The world around us is moving fast – faster than most of us would like to admit. Leaders are constantly juggling priorities: how to grow without losing focus, how to innovate without slipping on the basics, how to stay agile while keeping teams grounded. In moments like this, having a clear sense of direction becomes incredibly important. A North Star keeps you steady when everything else feels like it's in motion.

What I appreciated most this year was the honesty in the room. Leaders spoke candidly, whether about the next decade of Bharat, the evolving partnership landscape, the possibilities (and realities) of AI or the operational muscle required to execute consistently. These weren't theoretical conversations. They were practical, grounded in lived experience and rooted in reality.

This book brings all that energy together. Inside, you'll find ideas that help simplify complex problems, stories that reflect the challenges leaders face and perspectives that spark fresh thinking. And across all of it, there's one underlying belief: clarity matters. When a leader, a team, or an entire organisation knows what it stands for and where it wants to go, the path ahead becomes far easier to navigate — even if the terrain is unfamiliar.

As you go through these pages, I hope it gives you a moment to revisit your own direction. Think of it less as a strategy and more as an orientation — the thing that helps you stay consistent in an inconsistent world.

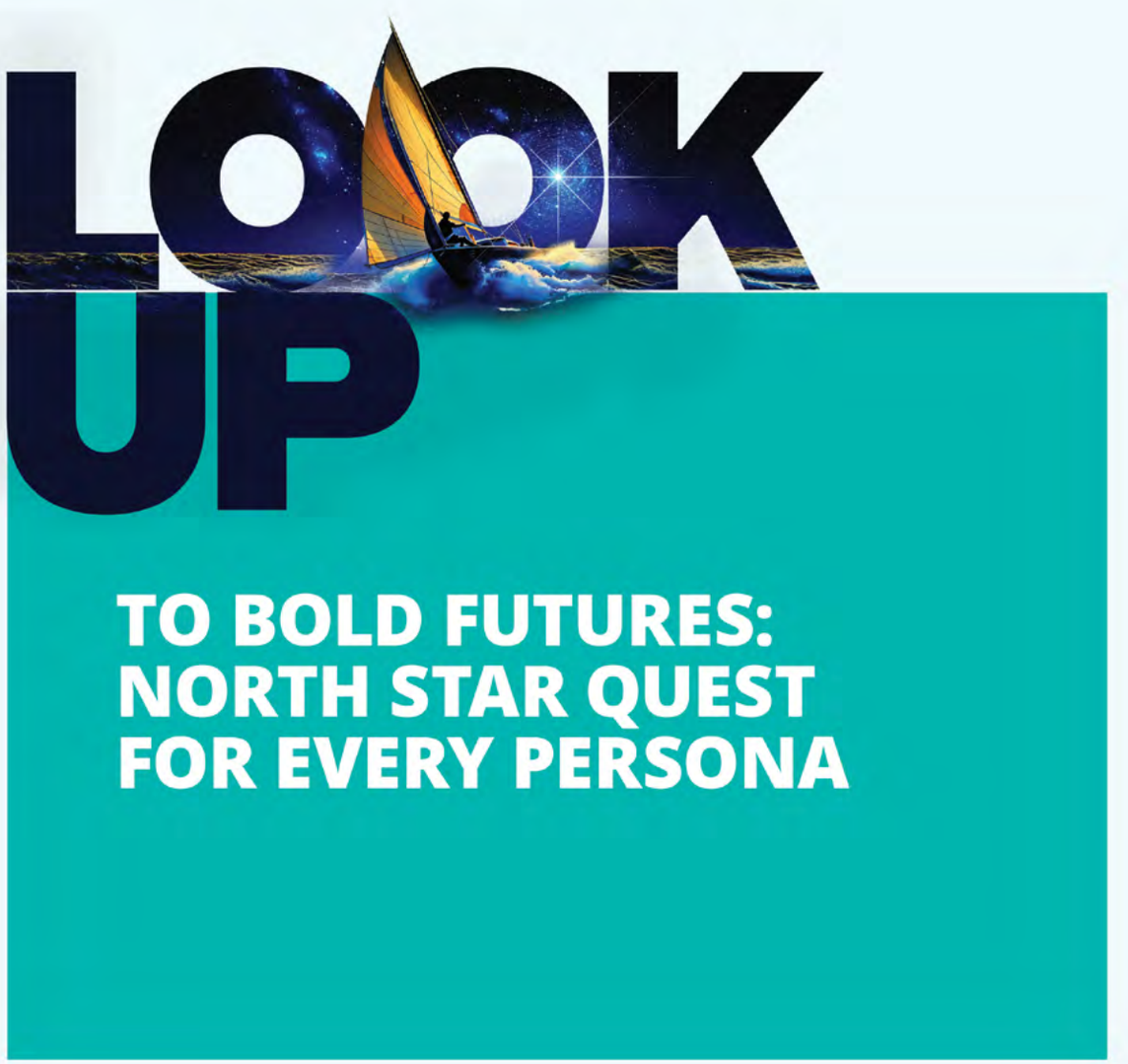
A big thank you to every leader who shared openly, and to the many teams who put in weeks of work to bring Coalesce 2025 to life. I hope this book keeps the conversation going and helps each of us move a little closer to the North Star we are working towards.

Vinay Prabhakar
Sales and Alliances Leader, Deloitte South Asia

Looking up to bold futures: North Star quest for every persona

Home

- Bharat - Promoter-led enterprises
- Revenue and growth
- Board
- Chief Financial Officer
- Digital
- Chief Information Security Officer
- Tax
- CHRO
- Risk, Compliance and Control
- Supply chain
- Global Capability Centres



Looking up to bold futures: North Star quest for every persona

Home

- Bharat - Promoter-led enterprises
- Revenue and growth
- Board
- Chief Financial Officer
- Digital
- Chief Information Security Officer
- Tax
- CHRO
- Risk, Compliance and Control
- Supply chain
- Global Capability Centres

Persona-wise sessions

Bharat

- Partnerships as catalysts for scale
- Build IPO readiness → Governance + Vision + Strategic investor

Revenue and growth

- Digital equity + AI-first models + Future-ready talent = Resilient growth
- Intelligence-led GTM + Pricing = Profitable scale

Board

- Rebalance agenda towards future-focused strategy, powered by AI + Geopolitical foresight
- Embed AI literacy and responsible governance

CFO

- Replace cycles → Continuous AI Planning
- Automate workflows for strategic focus

LOOK UP

Digital

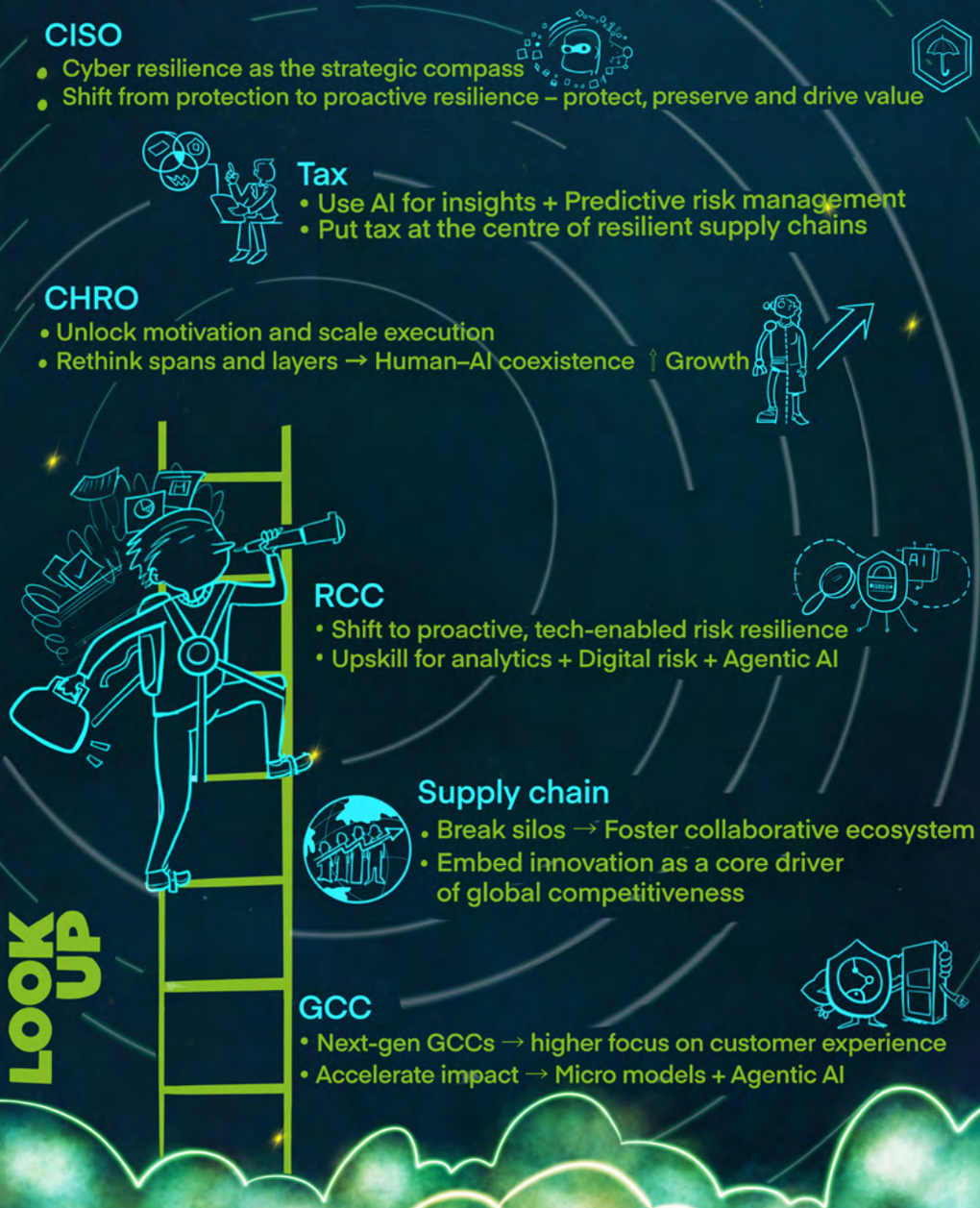
- Tech as the engine for growth and trust
- Shift to productised models → Low-code + GenAI

Looking up to bold futures: North Star quest for every persona

Home

- Bharat - Promoter-led enterprises
- Revenue and growth
- Board
- Chief Financial Officer
- Digital
- Chief Information Security Officer
- Tax
- CHRO
- Risk, Compliance and Control
- Supply chain
- Global Capability Centres

Persona-wise sessions

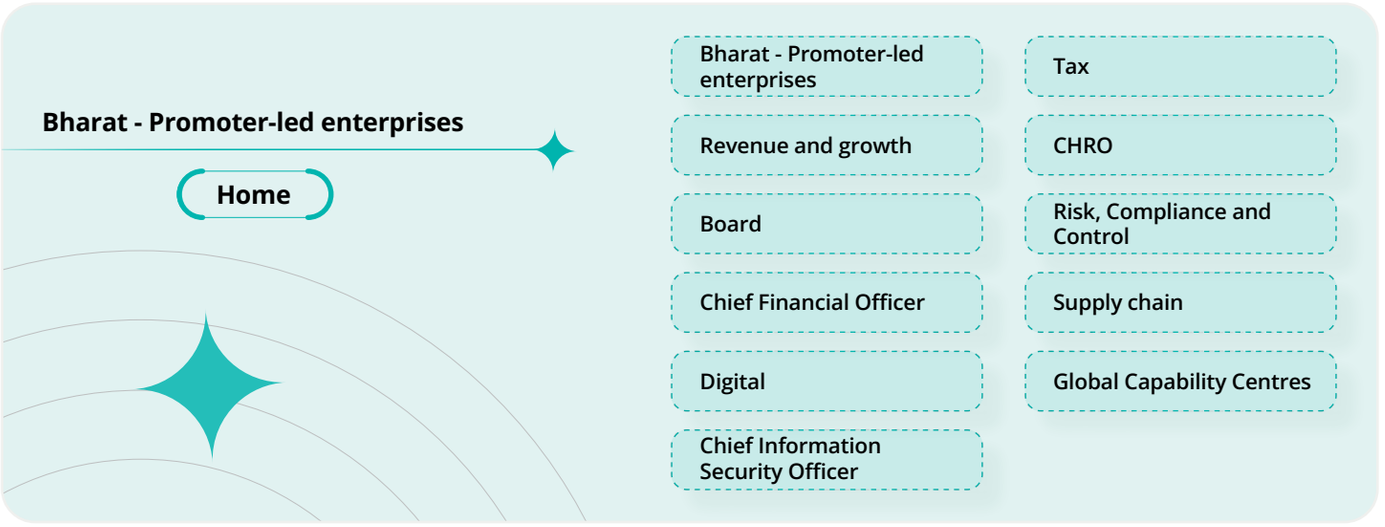


Bharat - Promoter-led enterprises

Home

Bharat - Promoter-led enterprises
Revenue and growth
Board
Chief Financial Officer
Digital
Chief Information Security Officer
Tax
CHRO
Risk, Compliance and Control
Supply chain
Global Capability Centres

Bharat - Promoter-led enterprises



Bharat's promoter playbook

Discipline, governance and the agentic edge for real value

Bharat's promoter-led enterprises are entering a decisive decade, shaped by ecosystem collaborations, institutional wealth stewardship and capital market pathways that will influence how organisations grow, scale and sustain themselves over time. These enterprises operate in an environment where ambition must be backed by discipline, governance and a purpose-led direction to create durable, compounding value.

*At Coalesce 2025, the Bharat session centred its message on Finding Your North Star, encouraging leaders to align every decision with a clear value-creation compass. The lens highlighted the need to shift to structured decision-making, rather than ad hoc reactions to opportunities or pressure. This orientation was further reinforced through an **Enterprise Value Map (EVM)**, which integrates market leadership, cost leadership, trusted brands, innovation and long-term governance into a unified framework for strategic clarity, outcome-driven execution and institutional maturity.*

Within this frame, the North Star for Bharat rests on three essentials: **clarity of purpose, strong governance and customer-rooted execution**. It is grounded in three commitments shaping how value is designed, delivered and defended:

- Collaborating to accelerate innovation and market access
- Institutionalising wealth through a professional family office
- Preparing for capital markets with a resilient, future-ready IPO story

Together, these require leaders to operate with the discipline of long-term stewards, not short-term optimisers. As KR Sekar articulated,

"Bharat is our commitment to help Indian enterprises unlock value by strengthening governance, reimagining business models and harnessing technology as a true enabler of scale. It is not just about growth, but about building resilient, future-ready organisations that create sustained value for generations."

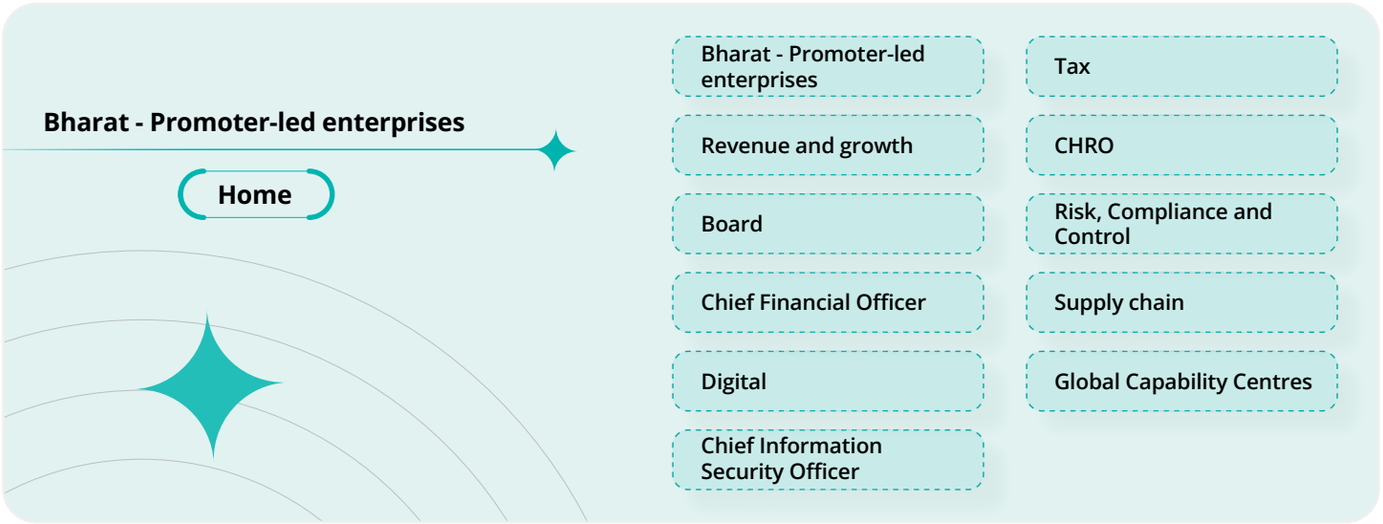
By focusing on these elements, enterprises can build the foundations for sustainable scale, institutional clarity and long-term competitiveness.

Factors shaping the next decade for Bharat

The agenda for Bharat's next decade is shaped by several structural forces redefining how promoter-led enterprises operate. **Innovation now pays disproportionately** when it extends beyond product into distribution, supply chains, data and operating models. With partners actively seeking India-first pathways that combine speed, cost advantage and local insight, the current environment is rich with opportunities for ecosystem collaborations that bring new capabilities, markets and operational advantages.

At the same time, **legacy is no longer enough to sustain performance**. As promoter-led businesses evolve, decision-making must shift from personality-led judgment to policy-driven **systems**. Trust, performance and reliability rely on well-defined participation, ownership, benefits and roles. Governance expectations have risen, forcing organisations to bring clarity and discipline into their operating models.

Beyond governance, **capital market readiness** is another critical force shaping decisions. Capital markets and regulatory expectations bring additional pressures: quarter-on-quarter performance delivery, disciplined disclosures and rigorous scrutiny from external shareholders. IPO readiness demands clean data rooms, ESG disclosures, strong control environments and the ability to withstand detailed diligence that professional and institutional investors expect.



Across these forces, the **Enterprise Value Map (EVM)** provides the structural lens required to connect aspirations with execution. Ambitions consistently mapped to the five pillars of EVM:

- Market leadership (acquire and retain customers)
- Cost leadership (improve execution and operations)
- Long-term value creation (strengthened governance and management)
- Established and trusted brands (consistent customer interactions)
- Promoting innovation (monetising assets and new ideas)

Additionally, the Glad–Sad–Mad reflection sharpened priorities across the agenda:

***Glad:** Energy around marketing and sales, business performance management, collaborations*
***Sad:** Pricing, order fulfilment and billing*
***Mad:** Operational excellence, cash and asset management, and service delivery*

This framing helps leaders understand where the organisation stands today, what is working and where concentrated reform is necessary.

Capabilities needed for the road ahead

To translate ambition into results, promoter-led businesses must strengthen a few critical capabilities.

- **Collaboration between capital, technology and alliances**
  To make collaborations a force multiplier, businesses should choose an archetype, acquisition, joint venture, strategic alliance, licensing/franchising or accelerator/incubator, based on clarity of intent, control requirements, speed-to-market and integration complexity. Collaborations can enhance market access, capability development and innovation velocity, but only when executed with intentional design.

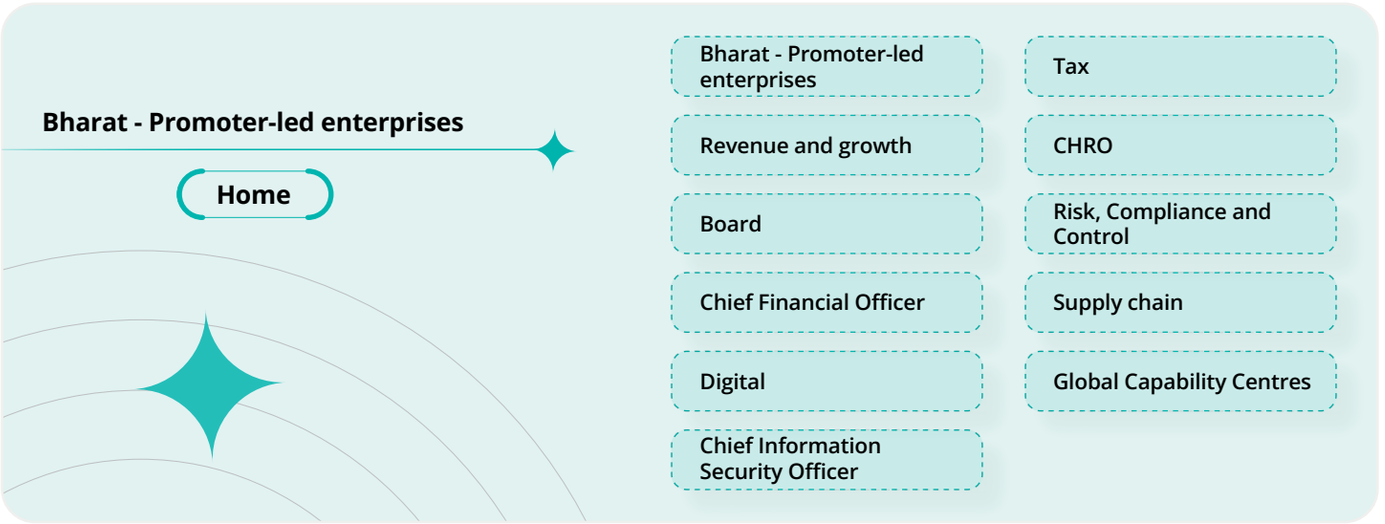
  Businesses must think long term and act in sprints; balance global ambition with local execution; and ensure leadership sponsorship paired with policy-led governance. Joint operating models must be explicit, metrics outcome-linked and governance disciplined. The key insight is that collaboration should be treated as strategic design, not opportunistic deals, and organisations must institutionalise how they select, onboard and scale collaborations.

- **Family office – Preserving and promoting wealth**
  The family office was positioned as the continuity engine for promoter-led organisations. Legacy is systemised continuity anchored in values, governance, capability building and long-term capital stewardship. A family office separates operational decision-making from capital allocation and legacy choices, preventing emotional leakage and ensuring clarity, discipline and effective risk management.

  Participation, ownership, benefits and roles should be tied to contribution, readiness and governance, not entitlement. Purpose must precede structure: organisations must define why the family office exists and the outcomes sought over time. After that, they should codify decision rights, spending logic and risk diversification. These frameworks require periodic review to remain relevant. Institutions prevail over individuals when governance is formal, financially disciplined and transparent.

- **Preparedness for IPO readiness**
  An IPO introduces quarter-on-quarter pressure, rigorous compliance obligations and accountability to external shareholders. These realities are often daunting, but they reflect the true cost of scale. The benefits are significant: access to growth capital, wealth-creation opportunities and governance frameworks that professionalise the enterprise.

  A credible IPO story rests on sustainable growth, a clear vision and product and service differentiation. Professional investors can provide scaffolding for systemisation, strengthen governance and enhance brand credibility. Effective preparation requires narrative clarity, operational readiness, clean data rooms, disciplined financial closes, ESG disclosures and strong control environments that can withstand regulatory and investor scrutiny.



Systems supporting Bharat's journey

To build the above-mentioned capabilities, a set of system prototypes was developed. Each provides clarity and structure across these areas:

- **Collaboration intelligence workbench:** Maps collaboration archetypes to objectives, scores candidates and simulates outcomes across market access, cost and innovation
- **Family office governance scorecard:** Codifies purpose → policies → decision rights; automates compliance; provides risk heatmaps; maintains a continuity ledger
- **IPO readiness cockpit:** Tracks compliance calendars, financial closes, ESG disclosures, auditor interactions, data room hygiene and narrative calibration
- **EVM to OKR orchestration:** Translates EVM pillars into quarterly Objective and Key Results (OKRs), automates KPI tracking, flags bottlenecks in pricing, fulfilment and service delivery, and recommends ROI-based corrective actions

Agentic AI as a growth driver for Bharat

Agentic AI can be a catalyst across themes when embedded with purpose and strong guardrails. In partnerships, AI autonomously scans ecosystems, scores strategic fit and simulates outcomes across market access, innovation and cost-to-serve. Within family offices, AI-driven policy engines enforce decision rights, support portfolio rebalancing, detect anomalies and leakage, and maintain a continuity ledger that links purpose to policy and outcomes.

For IPO readiness, an agentic cockpit orchestrates compliance calendars, ESG attestations, audit trails and investor narrative benchmarking while integrating with finance systems to reduce manual effort and sharpen disclosures. When connected to the EVM, AI translates value pillars into OKRs, tracks KPIs, diagnoses bottlenecks and recommends ROI-backed interventions.

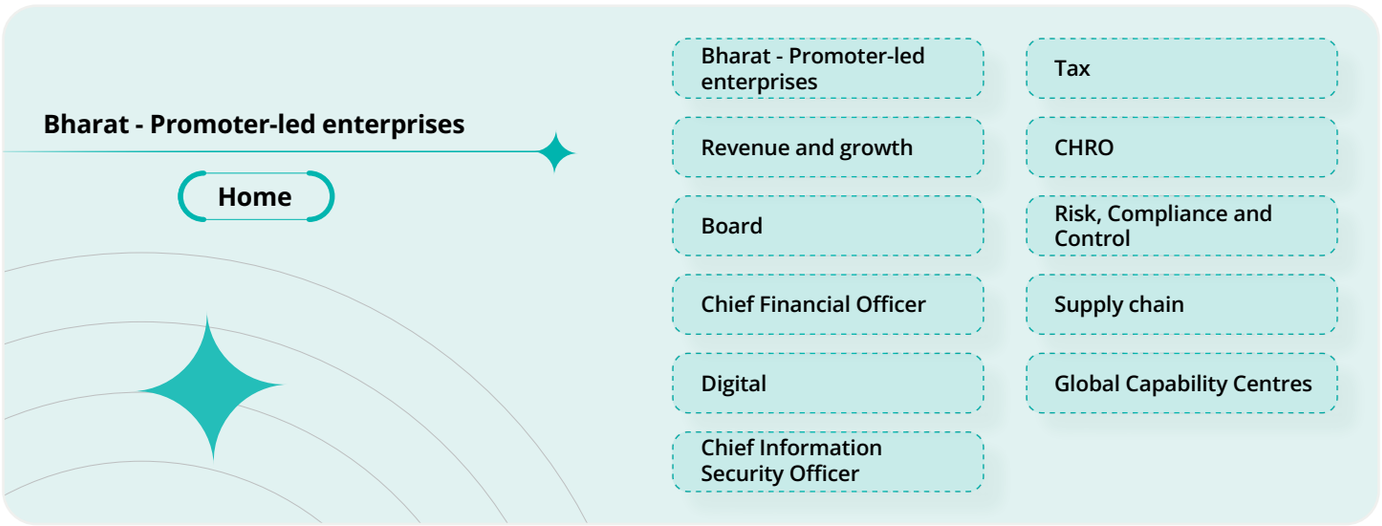
However, the risks are meaningful: model opacity, IP leakage, regulatory misinterpretation, bias and over-reliance on imperfect data. Guardrails include policy-first design, human-in-the-loop approvals, robust governance, secure collaboration workflows, access controls, lineage and independent audit mechanisms.

Key takeaways

- Collaborations are effective when treated as strategic design with disciplined governance.
- Institutionalising the family office is essential to protect emotional and financial wealth.
- IPO readiness is a governance journey requiring narrative clarity and strong systems.
- Use the EVM to prioritise actions. Address Sad/Mad areas, protect Glad areas.
- Agentic AI accelerates execution when supported by guardrails and governance.
- Think long term while acting in short, targeted sprints to build sustainable value.

"Bharat is designed to help enterprises articulate a clear north star and systematically unlock their true potential by aligning strategy, capital and transformation to create sustained, long-term value."

Vinay Prabhakar
Sales and Alliances Leader,
Deloitte South Asia



Reaching for the North Star

Bharat's promoter playbook

Define the North Star
Build durable compounding value across generations

Set directions
Put purpose before growth; use EVM as the compass; ensure structured decision-making, not ad hoc responses

Build capabilities
Collaborate to accelerate innovation and market access; institutionalise wealth via a family office; prepare a future-ready IPO story

Unblock roadblocks
Address ad hoc decisions; founder dependency; pricing, cash and execution gaps

Use accelerators
Use intelligent systems to improve decision quality, execution speed and foresight, while retaining human judgment, governance and control

Rule of the road

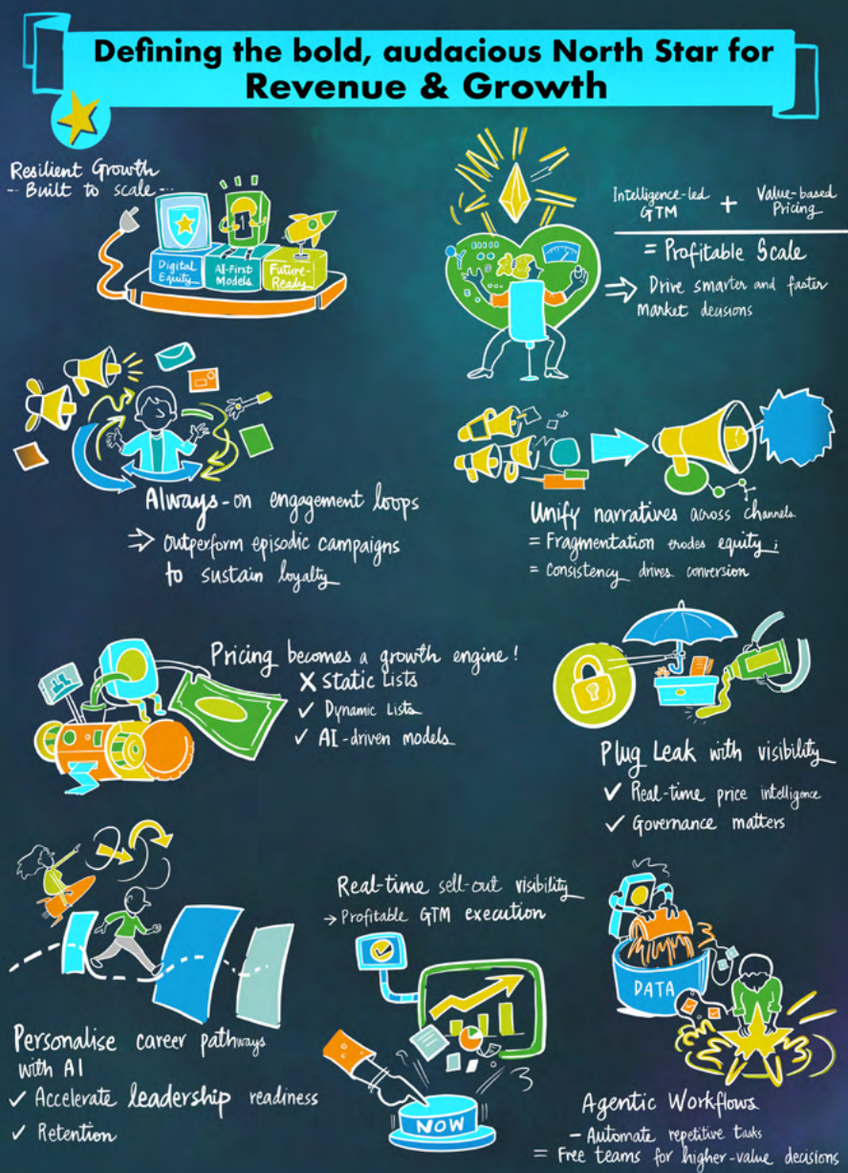
Think long term, act in sprints

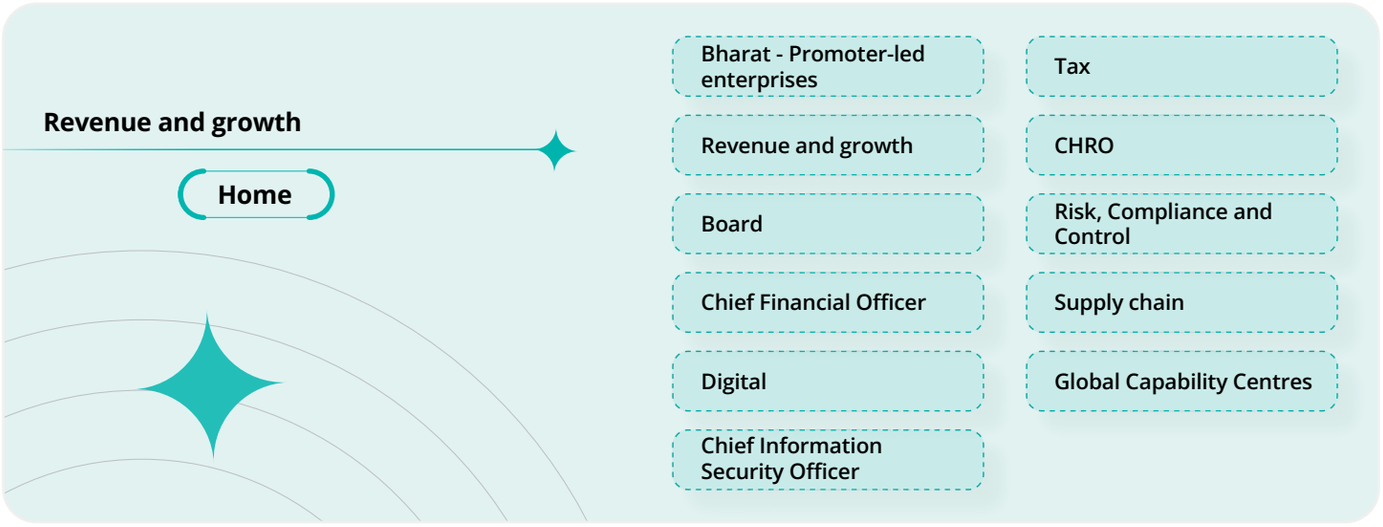
Revenue and growth

Home

Bharat - Promoter-led enterprises
Revenue and growth
Board
Chief Financial Officer
Digital
Chief Information Security Officer
Tax
CHRO
Risk, Compliance and Control
Supply chain
Global Capability Centres

Revenue and growth





Engineering growth advantage

Turning engineering intelligence into growth

The past decade has fundamentally reshaped how organisations pursue growth. Demand patterns now shift without warning, channels rise and recede in short cycles and consumers move fluidly across platforms with expectations that reset in real time. In this landscape, competitive advantage is defined by an organisation's capacity to sense change early, respond with precision and execute with speed.

Therefore, growth has evolved from a linear planning exercise into a systems challenge. The enterprises that win are those building intelligence-led engines. These engines are adaptive, responsive and continuously learning that can outperform uncertainty itself.

If people do not see the gap, they won't move.

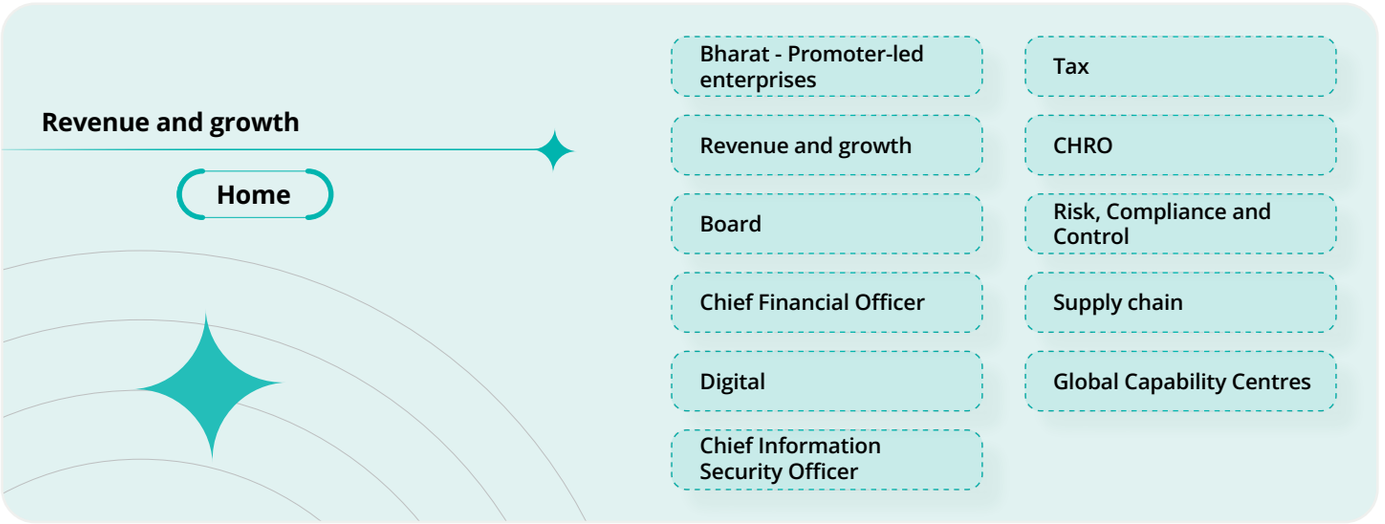
This shift demands a clear directional anchor, how leaders design businesses that convert volatility into momentum to ensure growth in uncertain times. This North Star urges leaders to rethink growth as a product of integrated, intelligence-led engines that continuously learn, adapt and act. Viewed through this lens, the North Star reflects a deliberate commitment to four imperatives:

***Speed:** Shortening decision cycles from weeks to moments*
***Resilience:** Architecting diversified, omnichannel growth pathways*
***Precision:** Using AI to target, forecast and optimise with accuracy*
***Scalability:** Building systems where intelligence compounds over time*

Together, these principles define what it means to grow with confidence in an unpredictable environment.

"Uncertainty doesn't pause growth ambitions; it exposes how well they are designed. Growth in uncertain times is not about accurately predicting the future, but about building the optionality to respond to multiple futures, even when confidence is scarce. What emerged clearly at Coalesce is that the winners are not those chasing speed alone, but those building adaptive growth systems that sense change early, reallocate resources decisively, and execute with discipline. In volatile environments, growth is no longer a forecast; it is a capability that must be engineered and renewed continuously. Consistency and not intensity of growth will outperform, even in uncertain markets."

Anmol Puri
Partner, Deloitte India



Strategic pillars supporting future revenue and growth

Here are five interlinked pillars that collectively define the future of revenue and growth. Each pillar represents a critical system that leaders must re-architect to stay aligned with the North Star.

Future of brand: Building digital equity

Digital equity, a core driver of enterprise value, is created through interconnected intelligence across data, content and experience. As consumers move fluidly between physical and digital touchpoints, brands must create consistent, personalised and high-velocity interactions that translate awareness into action. Building digital equity requires orchestrating insights, creativity and engagement into a single engine that can sense intent, adapt in real time and deliver a measurable impact on consideration, loyalty and sales. Leaders should focus on the following five areas that will help build digital equity:

- **Connected consumer intelligence:** Real-time social listening, intent prediction, CRM precision models and unified consumer data layers
- **Creative automation engines:** GenAI-driven content generation, automated workflows, rapid versioning and dynamic creative optimisation
- **Immersive experience design:** AR/VR product exploration, virtual demonstrations, digital twins for service and experiential storytelling
- **Marketing performance command:** Predictive insights, attribution dashboards, spend optimisation tools and campaign intelligence systems
- **Always-on engagement loops:** Digital NPS engines, automated outreach, multilingual personalisation and sentiment-driven communication flows

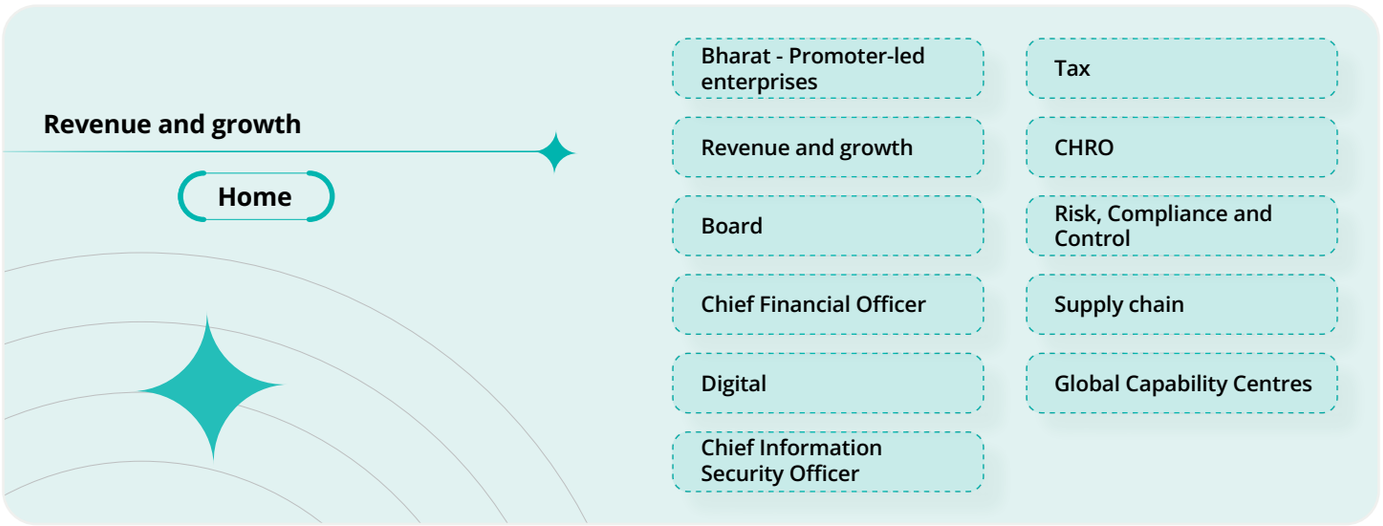
Future of GTM: Balancing reach and profitability

Go-To-Market (GTM) models are being reshaped by platform-led retail, shifting value pools, omnichannel consumer behaviour and supply-chain unpredictability. Traditional channel structures and static coverage models are proving insufficient. To remain competitive, enterprises must redesign their GTM systems to integrate market sensing, partner performance, channel economics and operational responsiveness.

- A modern GTM engine is adaptive that balances reach and profitability, unifying physical and digital channels, empowering partners with transparency and enabling faster decisions across sales, distribution and fulfilment. Redesigning GTM for the next growth phase calls for deliberate focus across a few foundational building blocks that together determine scale, efficiency and execution speed. Market and channel design: Geo-intelligence models for prioritising markets, channels, territories and location-specific opportunities.
- **Partner performance systems:** Distributor health dashboards, scheme transparency tools, trade ROI analytics and share-of-wallet engines.
- **Omni-channel activation:** Integrated journeys across GT, MT, D2C, marketplaces and experiential retail ecosystems.
- **Demand and supply responsiveness:** Forecasting engines, scenario simulations, replenishment and allocation tools, dead-stock reduction and reverse logistics optimisation.
- **Operational efficiency layers:** Automated workflows for finance, sourcing, analytics access, expense governance and decision enablement.

Future of talent as a growth multiplier

As AI transforms work, capabilities and organisational metabolism, talent systems must evolve to match. Future-ready enterprises are built on adaptive workforce models, institutionalised knowledge and leadership pipelines that scale with the pace of change. Talent advantage now comes from sensing capability gaps early, deploying targeted interventions, codifying expertise into reusable systems and cultivating cultures that embrace experimentation, inclusivity and continuous reinvention. The workforce shifts from being a cost centre to a strategically orchestrated asset for agility and innovation. To enable these changes, leaders must focus on these priority areas:



- **Workforce intelligence:** AI-driven skill sensing, predictive workforce planning and dynamic deployment models
- **Adaptive organisation design:** Operating structures, governance models and role architectures built for clarity, agility and accountability
- **Capability development systems:** Competency frameworks, targeted reskilling programmes, leadership development pathways and personalised learning journeys
- **Performance and rewards architecture:** KPI scorecards, job evaluation frameworks, equitable compensation structures and outcome-linked incentives
- **Culture and change intelligence:** Bias detection tools, culture sensing mechanisms, EVP design, transformation offices and M&A cultural integration support

Future with agentic: From insights to autonomous execution

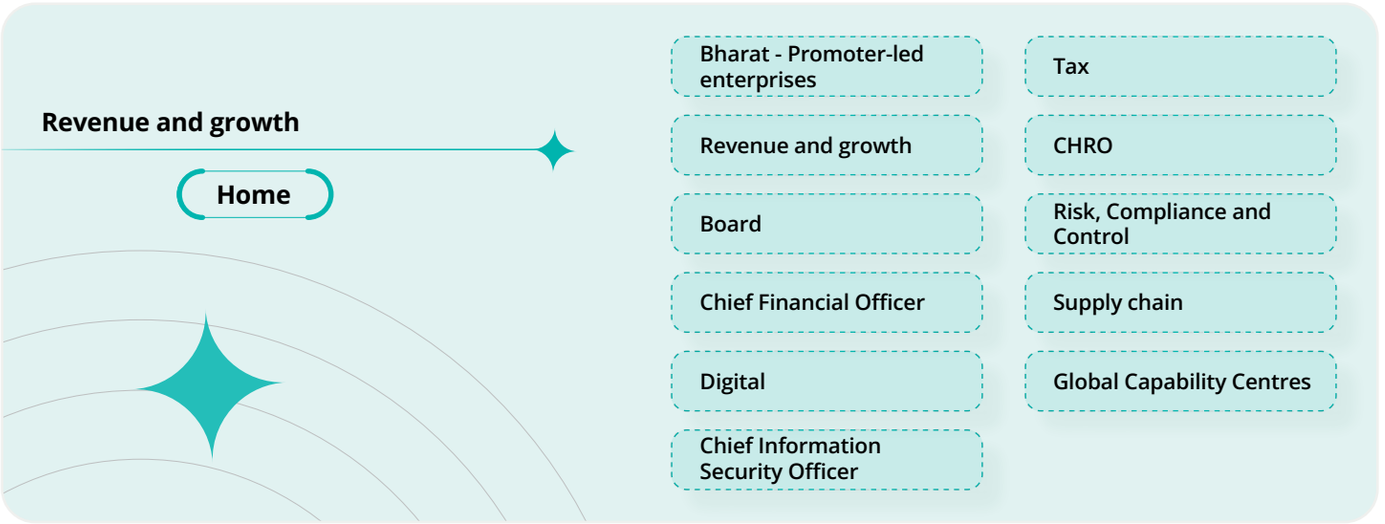
Agentic AI signals a structural shift in how enterprises operate. Instead of systems that merely recommend or report, organisations are now designing intelligence that autonomously interprets signals, initiates actions and learns continuously within clearly defined governance boundaries. This evolution is reshaping the front office, collapsing decision cycles, improving accuracy, reducing manual dependencies and enabling teams to focus on strategic judgment rather than repetitive tasks. As complexity rises across sales, service, marketing and operations, agentic workflows are becoming essential for scalable speed, consistency and resilience. At scale, agentic advantage is built through distinct capability pillars (some are mentioned below) that balance autonomy with oversight while accelerating enterprise execution:

- **Autonomous decision workflows:** AI agents that create, decide and act across sales, service, onboarding, claims, collections and marketing
- **Revenue intelligence engines:** Intelligent pricing, forecasting override models, lead prioritisation, churn prevention, territory balancing and deal optimisation
- **Performance visibility:** Real-time control towers for revenue, pricing, marketing ROI, sentiment and retail execution
- **Operational autonomy:** AI-driven logistics planning, grievance resolution, digital approvals, compliance automation and cloud operations management
- **Governance and brand safety:** Guardrails, approval matrices, risk checks and human-in-the-loop models that ensure safe scaling of autonomous systems

Engineering the future of profitability

Volatility in markets, costs and channels demands a more dynamic approach to profitability. Static pricing and periodic reviews can no longer safeguard margins when competitive moves, input costs and consumer behaviour shift in real time. Enterprises are turning to intelligence-led commercial systems capable of continuous sensing, granular simulations, prescriptive guardrails and autonomous optimisation. Margin resilience is engineered through data, elasticity and always-on governance. The following are some focus areas for leaders to ensure future profitability:

- **Dynamic pricing intelligence:** Elasticity-based optimisation, autonomous pricing engines, competitive benchmarks and real-time opportunity identification
- **Value-based monetisation:** Feature value quantification, willingness-to-pay models, segment-led pricing and premium positioning frameworks
- **Promotion and trade governance:** ROI analytics for trade spends, prescriptive promotion allocation and GTN guardrail enforcement
- **Profitability control towers:** Integrated views of product, customer and channel margins with predictive profit modelling and scenario simulation
- **Governed deal management:** Digital approval workflows, discount threshold systems and AI-driven profitability assessments for deal decisions



Rewiring revenue and growth for the decade ahead

Enterprises are confronting a structural shift in how growth is created, distributed and defended. Traditional models, built on periodic planning, siloed intelligence and linear customer journeys, are giving way to adaptive, data-rich and autonomous systems. The five themes that emerged define how organisations must rewire themselves for the decade ahead.

1. **Intelligence-led consumer and market activation**
   Growth is determined by an organisation's ability to sense demand early and respond with precision. Organisations need a deeper, real-time intelligence mechanism to drive relevance, personalisation and responsiveness. High-performing growth models thrive on identifying high-yield consumer clusters and designing frictionless journeys aligned to their behaviour. Hyper-local micro-market activation engines enable organisations to detect demand hotspots, allocate spend and track uplift in real time. This could be done with the help of real-time performance sensing that automatically reallocates budgets and adjusts marketing campaigns. Unifying consumer data layers will also consolidate CRM, social, retail and transaction insights into a single intelligence spine.

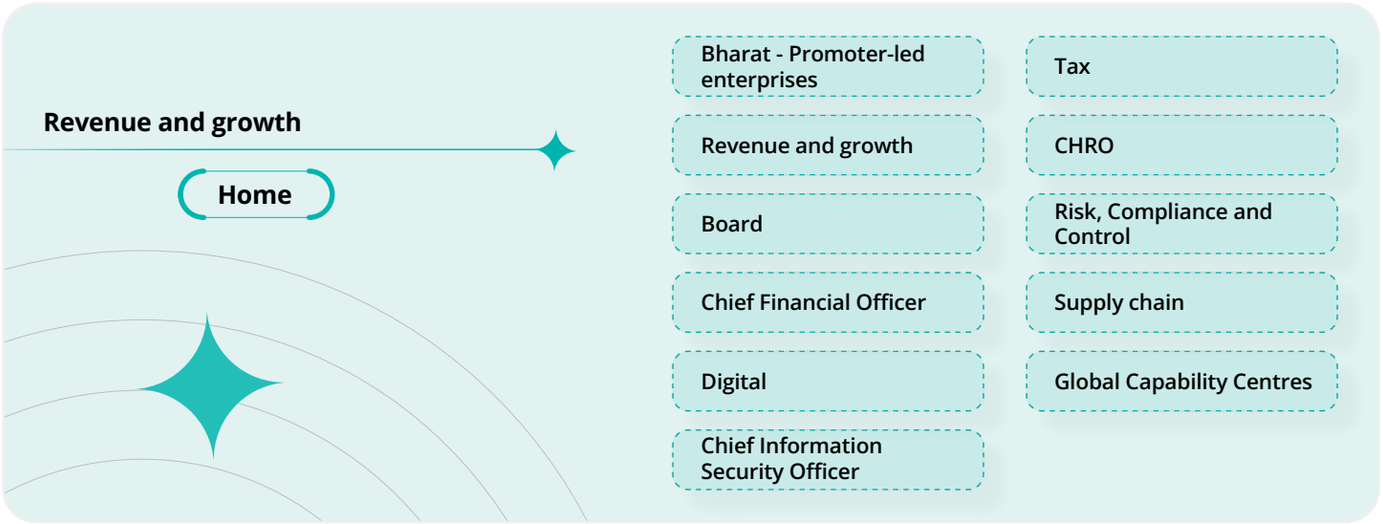
2. **Automated content, discovery and experience engines**
   As people's attention spans decrease and choices increase, the ability to create, adapt and deploy content at speed has become a critical growth capability. Organisations prefer shorter creative cycles and enhanced customer engagement through immersive experiences. AI-driven content factories are generating, approving and publishing assets at a rapid pace. Interactive discovery experiences across digital and physical channels will accelerate lead quality. Technologies such as AR/VR and digital twins will help in product exploration, service diagnostics and technician training.

3. **Frontline enablement and role redesign**: Frontline productivity depends on better tools, insights and capability systems. Digital copilots for sales reps are reshaping daily execution through guided scripts, next-best actions and intelligent beat planning. Capability development is becoming more personalised, with persona-based learning pathways and GenAI-enabled training modules tailored to skill maturity.

4. **Predictive retail and supply-chain responsiveness**
   Predictive tools have a key role in stabilising execution and unit economics. Organisations are deploying geo-intelligence and channel-modelling tools to redesign coverage structures and partner networks with greater precision. Beat optimisation and route redesign are driven by real-time outlet-level insights, while forecasting and pre-stocking frameworks are helping manage long lead times and reduce disruption. Digital validation of product concepts is also accelerating voice-of-customer-led innovation, shortening feedback loops between the market and the enterprise.

5. **Next-generation pricing and profitability systems**
   Pricing discussions centred on building dynamic, disciplined and intelligence-led commercial models. Transaction-level price waterfalls are being used to detect leakage and improve margin transparency, while elasticity-informed pricing models are sharpening decisions for priority SKUs and segments. Personalised, segmentation-led pricing and value-based monetisation approaches are replacing broad discounting practices. These are reinforced by digital approval workflows and governance playbooks that enforce discipline, alongside AI-assisted forecasting of trade spends and promotion effectiveness.

   - Transaction-level price waterfalls for leakage detection and margin transparency
   - Elasticity-informed pricing models for top SKUs and segments
   - Segmentation-led personalised pricing and value-based monetisation
   - Digital approval workflows and governance playbooks that enforce disciplined discounting
   - AI-assisted trade spends forecasting and promotion optimisation



1. **Talent intelligence, succession and culture-by-design**
   Across industries, leaders expressed an urgent need to modernise how organisations develop capability, continuity and culture. AI-driven skill sensing is enabling a clearer view of gaps and readiness for future roles, while succession dashboards are improving visibility into leadership pipelines. Integrated employee-experience platforms are simplifying and unifying HR interactions, and cultural sensing tools are helping leaders track change readiness and adoption. Fast-track leadership academies and cross-functional learning tracks are emerging as key levers to accelerate development in a more fluid operating environment.

2. **Agentic workflows for scalable autonomy**
   The most cross-cutting set of ideas revolved around agentic AI, systems that act autonomously with governance and human oversight. Agentic collections workflows are helping reduce DSO through automated nudges and prioritisation, while task bots are taking over repetitive processes across sales, marketing and operations. In parallel, agentic micro-market activation engines are triggering campaigns, budgets and actions in near real time. Underpinning these use cases are unified orchestration layers that allow enterprises to move seamlessly from insight to decision to action at scale.

Key takeaways

Digital equity and unified storytelling directly drive sell-out
Brands cannot rely on episodic campaigns or isolated channels. Always-on creative, experience design, and journey orchestration shape conversion, loyalty and revenue lift.

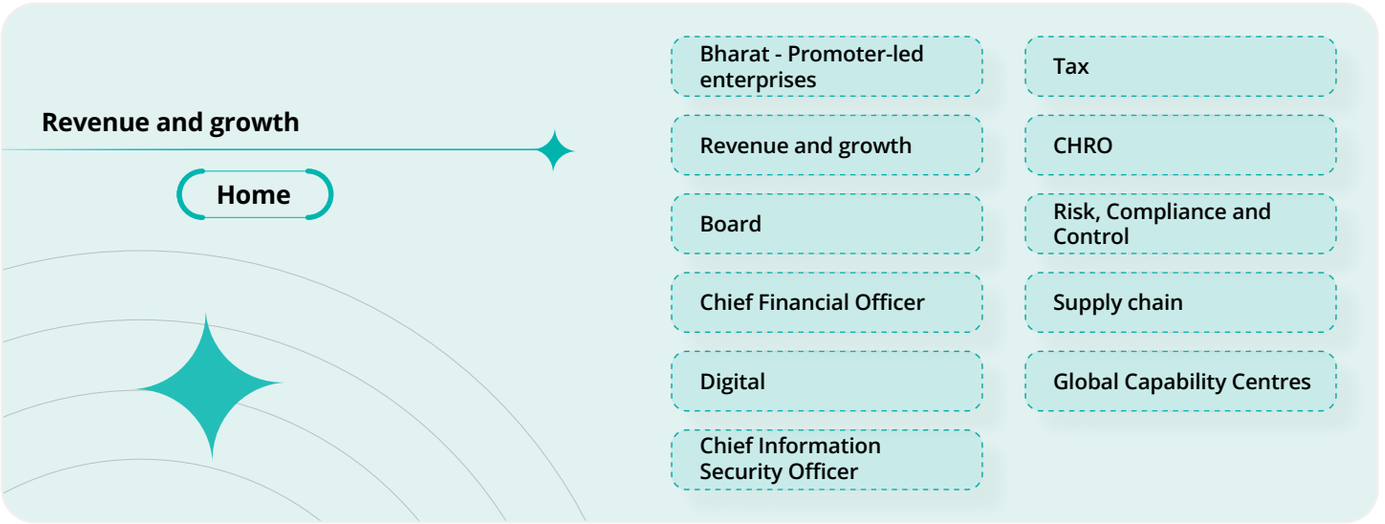
Personalisation is key for ROI and requires a unified consumer view
Fragmented insight systems limit ROI across marketing, sales and service. There is a need for integrated consumer, partner and employee data ecosystems to unlock micro-targeting and tailored interventions.

Retail transformation hinges on visibility, orchestration and frontline enablement
Higher-frequency insights (sell-out, coverage, beat efficiency and account profitability), combined with digital discovery and product validation, can materially reduce cost-to-serve and strengthen channel relationships.

Experience of consumer and employee is now platform-led
The shift from siloed tools to holistic, integrated experience platforms is emerging across domains: AR/VR CX, unified HR portals, omnichannel GTM and consistent brand storytelling.

Talent systems must evolve from administrative to strategic
Succession, capability-building, leadership pathways and cultural readiness require AI-driven sensing, integrated EX platforms and structured learning and development systems to build organisational depth at scale.

Rising complexity is accelerating the shift towards intelligent, automated execution
Beat planning, content production, pricing approvals, collections and HR operations can no longer operate through fractured, manual routines. Automation and orchestration are now essential, not optional.



AI is becoming the operating spine for enterprise growth
Across marketing, sales, pricing, talent and retail, AI-first workflows, instead of human-heavy processes, will define productivity, responsiveness and value creation in the next decade.

Real-time intelligence is foundational to decision-making
Whether it is consumer insight, sell-out visibility, pricing leakage or workforce readiness, live data layers emerged as non-negotiable for speed, accuracy and strategic coherence.

Pricing is shifting from reactive to predictive and value-based
Volatility is exposing weaknesses in legacy pricing models. Organisations recognised the need for elasticity-led pricing, promotion governance, segmentation-led offers and autonomous optimisation.

Winning in uncertainty requires orchestration, not isolated tools
The strongest insight across themes: resilience emerges when enterprises integrate data, intelligence, automation and governance into coherent systems. Fragmented interventions cannot generate stability or scale.

Reaching for the North Star

Engineering growth advantage

Define the North Star
Convert volatility into momentum to ensure long-term growth, even during uncertain times

Set directions
Shift from linear planning to a systems mindset; align leadership on the "gap" (why old models won't scale) and take faster decisions

Build capabilities
Build digital equity (brand engine); redesign GTM for balanced reach and profitability; activate talent as a growth multiplier; orchestrate agentic execution (insight → action) and engineer profitability at scale

Unblock roadblocks
Fragmented data and siloed decisions; low adoption and change fatigue; limited visibility into channel economics, partner performance, margin leakage and execution quality

Use accelerators
Approval matrices and risk checks; human-in-the-loop models for sensitive decisions; control towers for real-time performance visibility

Rule of the road

Build engines that learn continuously and balance autonomy with governance

Board

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Bharat - Promoter-led enterprises
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Chief Information Security Officer
Tax
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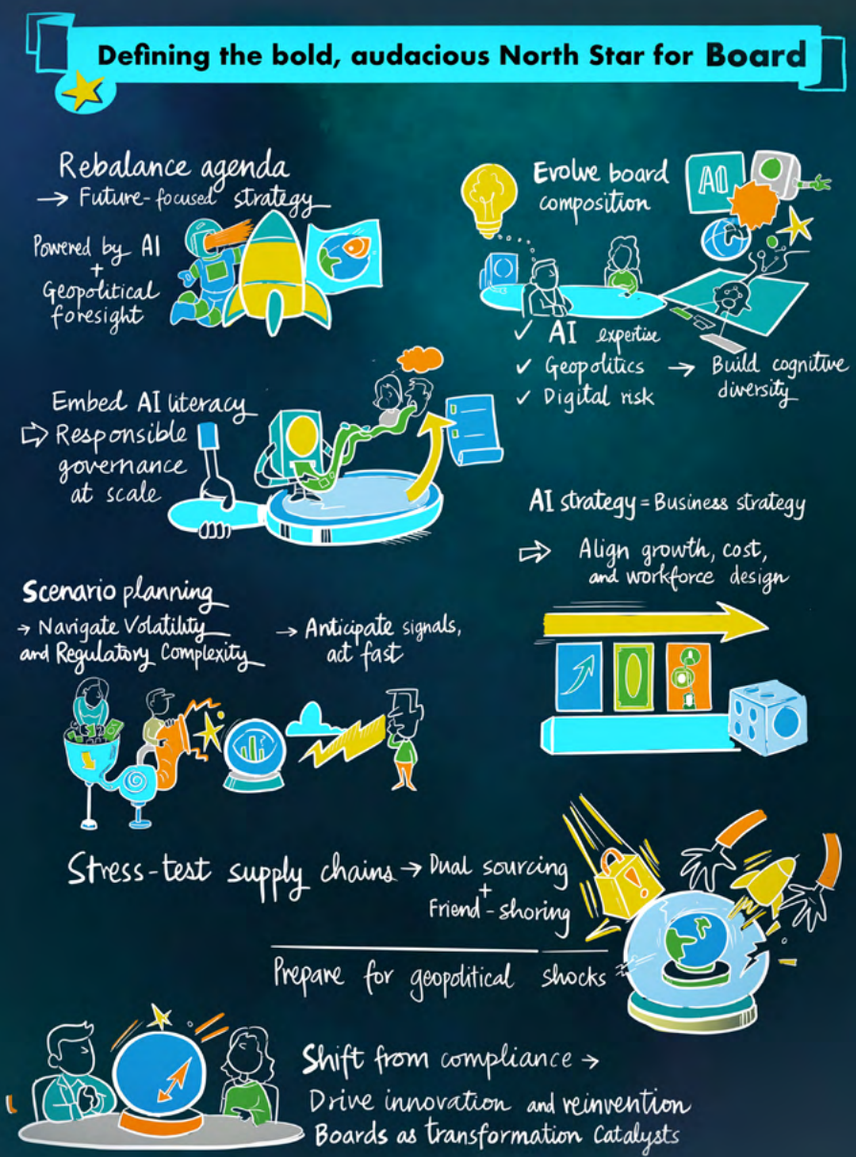
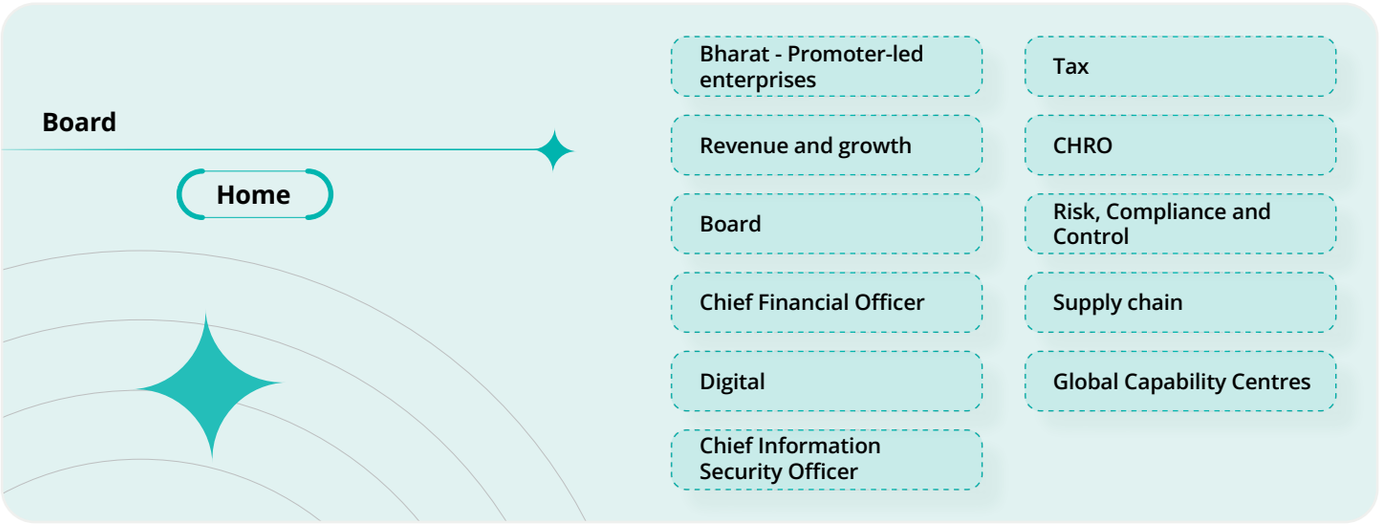
Risk, Compliance and Control
Supply chain
Global Capability Centres

Board





Redefining the governance North Star

Board leadership in the Age of AI and uncertainty

Boards today are operating at the intersection of unprecedented forces, rapid advances in AI, geopolitical fragmentation, accelerating regulatory complexity and persistent macroeconomic uncertainties. These forces are structural, compounding and likely to intensify over the coming decade. We are entering a decade in which the environment will no longer pause long enough for reflection. Decisions will be shaped by systems that learn, adapt and act in real time, often faster than human oversight can provide meaningful intervention. Strategy will be stress-tested not annually, but continuously, as geopolitical shifts, climate events, regulatory signals and algorithmic responses collide without sequence or warning.

Looking ahead to 2035, the governance context will be fundamentally different from what most current frameworks were designed for. AI will be deeply embedded in strategy, operations and decision-making. Global supply chains will be reshaped by geopolitics rather than cost alone. Regulatory regimes will diverge across regions, while stakeholder expectations around resilience, ethics and accountability will continue to rise. Data will multiply faster than interpretation. Reputational consequences will travel instantly, while accountability will remain stubbornly human. Boards will find themselves governing enterprises where cause and effect are no longer linear, and where the cost of hesitation may rival the cost of error. In such an environment, governance that remains primarily anchored in compliance, historical performance and risk avoidance risks becoming ultimately irrelevant.

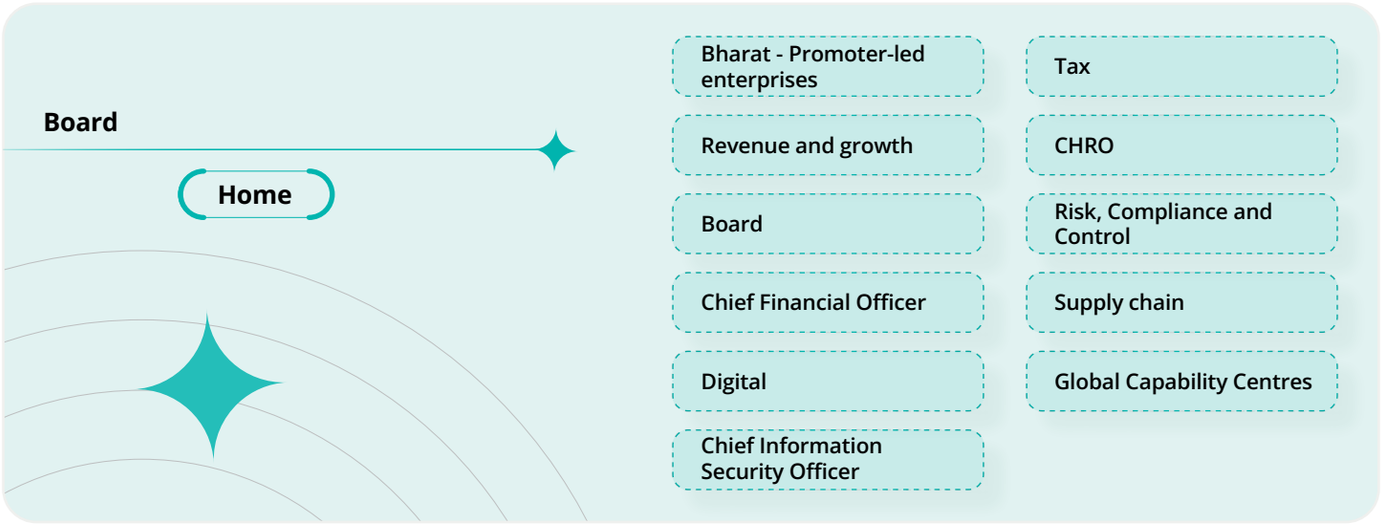
The familiar comforts of governance, "process, precedent, periodic oversight", will fall behind the reality they are meant to supervise. The central challenge will not be how quickly boards can respond, but whether they can remain coherent when decisions are made under conditions of compression, ambiguity and technological acceleration.

This thought drove the discussions at the Board and Independent Director session at Coalesce. The central question debated was how to find a clear North Star for governance in a non-linear, interconnected, ***and volatile future. What anchors judgment when the environment refuses to stabilise? What guides decision-making when optimisation pressures, market signals and machine intelligence pull in competing directions? Additionally, what must remain non-negotiable when adaptability itself becomes a risk?***

The North Star is neither a vision statement nor a catalogue of strategic priorities. It is a governance construct, a shared articulation of what the board is ultimately responsible for, the trade-offs it is prepared to make and the lines it will not cross, even as technology accelerates choice and obscures consequences. In stable periods, strategy can guide governance. In the years ahead, governance will have to guide strategy. Without such an anchor, boards risk being governed by the momentum of systems rather than the clarity of intent, reacting to each disruption in isolation, optimising locally while drifting collectively. With a North Star, boards can navigate persistent instability with consistency, discipline and confidence, exercising human judgment precisely where machines cannot.

In a world where uncertainty is permanent and intelligence is increasingly automated, I see the board's North Star as strategic judgment – the responsibility to decide what the enterprise will optimise for, what it will protect, and which lines it will never cross, even when technology, markets and speed make crossing them easy. In the end, Governance is not just about keeping pace with change; it is about holding coherence, purpose and integrity when everything else is moving.

Deepti Berera
Partner, Deloitte India



Anchors for action

Replace "strategic plans" with governed strategic non-negotiables
In a Brittle, Anxious, Non-linear, Incomprehensible (BANI) world, long-range strategic plans decay faster than boards often acknowledge. Linear roadmaps fail when cause and effect no longer behave predictably. Instead of governing detailed plans, boards must anchor the organisation through a small set of strategic non-negotiables—what the enterprise will always prioritise, what it will never trade away and which risks it is structurally willing or unwilling to absorb. Rooted in the board's North Star, these non-negotiables enable decisive adaptation without loss of coherence, replacing rigidity with principled flexibility.

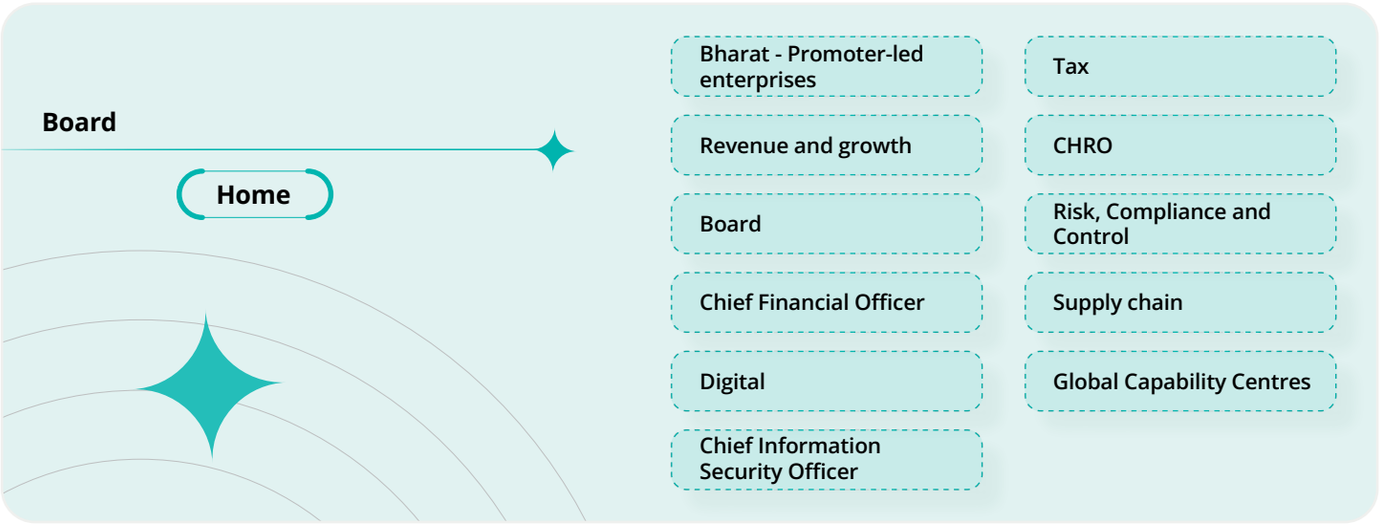
Govern AI as a strategic system, not a technology risk
As AI becomes embedded in core decision-making, boards must move beyond treating it as a technology risk to be monitored. AI is emerging as a strategic system, reshaping work, judgment, competitive advantage and trust. Governing it requires foresight, not just oversight. Boards must engage with AI's evolving forms, from agentic systems to sovereign and physical AI, and treat workforce redesign and reskilling as board-level imperatives. As regulation lags AI's pace, boards must set internal principles and ethical boundaries that balance speed with responsibility, and optimisation with trust. The greater risk may now lie in failing to deliberately shape AI.

Govern for asymmetry, not efficiency
Efficiency, long treated as a virtue, can become a source of fragility in non-linear systems. Boards that optimise only for margin and speed often amplify risk. Governing for asymmetry means investing in capabilities that create disproportionate advantage under stress—intelligent redundancy, modular operating models, optionality in capital allocation and learning capacity. While these choices may appear inefficient in stable periods, they compound into resilience and strategic leverage when volatility strikes.

Turn ethics into an innovation constraint, not a compliance overlay
As systems grow more complex, ethics can no longer be treated as an afterthought or compliance checkpoint. Ethical failures now surface before regulation and often determine whether organisations retain the right to innovate. Boards that embed ethics as a design constraint, shaping innovation from inception rather than reviewing it after deployment, move faster and more sustainably. Clear ethical boundaries around AI, data, automation and workforce impact protect trust and reduce expensive reversals.

Evolving board composition: Building cognitive diversity for complex decisions
The effectiveness of governance ultimately depends on who sits at the table. As the complexity of board decisions increases, so too must the diversity of perspectives, skills and experiences within the boardroom. Evolving board composition is not merely about representation; it is about cognitive diversity. Boards need directors with expertise in AI, geopolitics, digital risk, cybersecurity and global regulation, in addition to traditional financial and industry experience.

Re-architect the Board as a learning system
In anxious, fast-moving environments, the greatest governance risk is not insufficient information but slow sense-making. Boards that continue to operate as episodic oversight bodies, reliant on backward-looking materials, will consistently lag their environments. Re-architecting the board as a learning system requires shorter feedback loops, greater exposure to weak signals, and deliberate focus on future-state discussions. It also demands that boards examine the quality of their own judgment, not just adherence to process. By prioritising learning over control, boards disrupt traditional governance mechanics and position themselves to adapt faster than the systems they oversee.



Treat succession as a strategic hedge against uncertainty
Succession planning, when treated as a periodic replacement exercise, reflects a linear view of leadership that no longer holds. Leadership profile required today may be ill-suited for tomorrow. Boards that govern succession as a portfolio of future options, cultivating operators, transformers and crisis navigators in parallel, build resilience into the enterprise. Evaluating leaders on learning velocity, ethical judgment and adaptability rather than on past performance allows organisations to quickly reconfigure leadership as conditions shift. This approach disrupts traditional succession models and reframes leadership continuity as an act of future stewardship.

Make stakeholder trust a governed strategic asset
Trust has become one of the most fragile and valuable assets in anxious systems. It erodes faster than financial value and takes far longer to rebuild. Boards that assume trust will follow performance are mistaken. Governing trust requires deliberate attention to who bears the cost of decisions, who benefits disproportionately and how legitimacy is maintained across stakeholders. By treating trust as something to be measured, protected and replenished, boards disrupt short-term value extraction models and build resilience that competitors struggle to replicate. Stakeholder governance thus moves from rhetoric to strategic discipline.

Time travel: Governance through scenario thinking

To ground these ideas in practice, boards were invited to deliberate on a set of deliberately futuristic scenarios, not as predictions, but as stress tests of governance judgment. These scenarios pushed directors beyond the comfort of today's regulations, technologies and norms, asking them to examine how their decisions, behaviours and structures would hold up in radically altered conditions. Whether it was radical transparency, AI-mediated governance or heightened geopolitical fragmentation, the exercise was designed to reveal how boards think about tomorrow.

A clear insight emerged: scenario deliberation is about building the muscle for foresight, instead of getting the future "right."

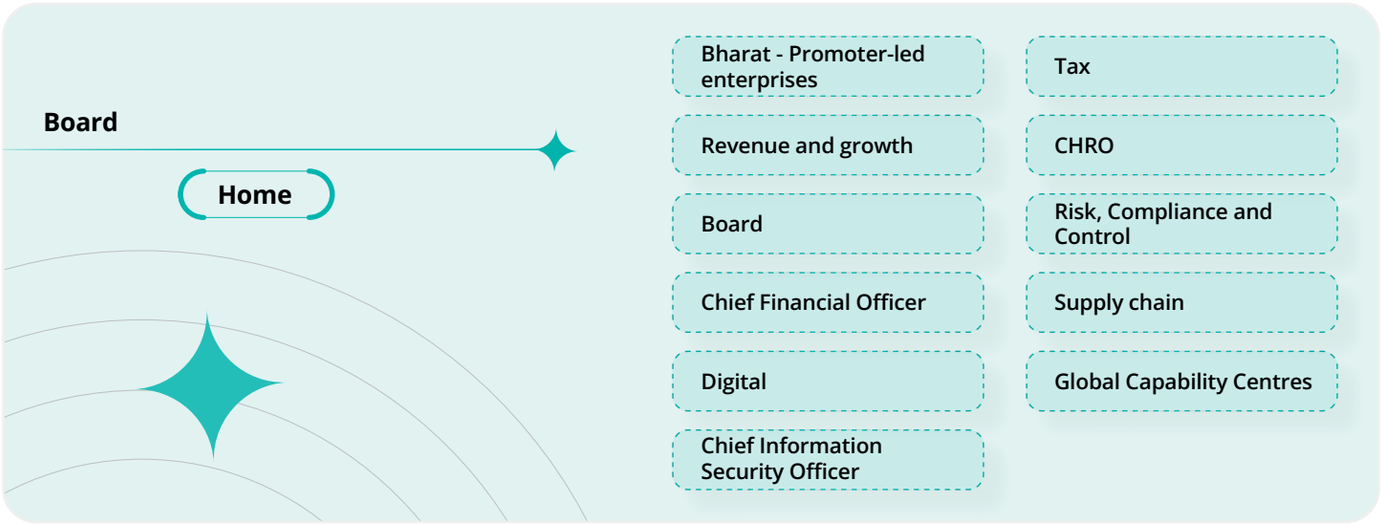
By engaging with futures that feel implausible today, boards surface hidden assumptions, test the resilience of their North Star and rehearse judgment under uncertainty. In doing so, they move governance from reactive problem-solving to anticipatory stewardship.

Governing for a future that refuses to wait
A clearly articulated North Star allows boards to maintain coherence amid fragmentation. It anchors judgment when information is incomplete, guides trade-offs when pressures collide and enables decisive action without drift. However, a North Star, on its own, is insufficient unless boards are willing to redesign how they deliberate, learn and challenge themselves.

The boards that will define the next chapter of governance will be those that engage seriously with futures that are uncomfortable, unfamiliar and inconvenient. They will be willing to test today's logic against tomorrow's possibilities, replace certainty with clarity, and govern from intent. In doing so, they will safeguard the organisations they oversee and shape the very standards by which modern governance is judged.

Key takeaways

- Governance is shifting towards continuous, real-time judgment rather than occasional oversight.
- AI requires governance that treats it as a core strategic system, with decisions made at the same level of rigour as other enterprise defining capabilities.
- Boards must actively shape AI adoption across agentic, sovereign and physical AI, along with setting clear principles for ethics, trust and workforce transformation.
- Resilience grows when organisations plan for uneven conditions and unpredictable shifts, embracing complexity instead of chasing pure efficiency.
- Boards are most effective when they operate as learning environments that adapt, absorb insight and evolve with the organisation.



Reaching for the North Star

Redefining the governance North Star

Define the North Star
Keep governance steady and clear when everything is changing at AI speed

Set directions
Shift from process, precedent and plans to intent-led governance; use scenario thinking to stress-test judgment, not predict outcomes

Build capabilities
Govern AI as a system; embed ethics as a design constraint, build asymmetry over efficiency; treat succession as a portfolio of future leadership options

Unblock roadblocks
Process rigidity that suppresses informed judgment; efficiency measures that erode resilience; a passive approach to trust stewardship; delegating governance to algorithmic or market momentum

Use accelerators
Use AI tools to stress-test decisions before scaling; embed ethics-by-design; ensure human-in-the-loop

Rule of the road

Govern by intent and judgment, not by habit, speed or automated optimisation

CFO

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- Chief Financial Officer
- Digital
- Chief Information Security Officer
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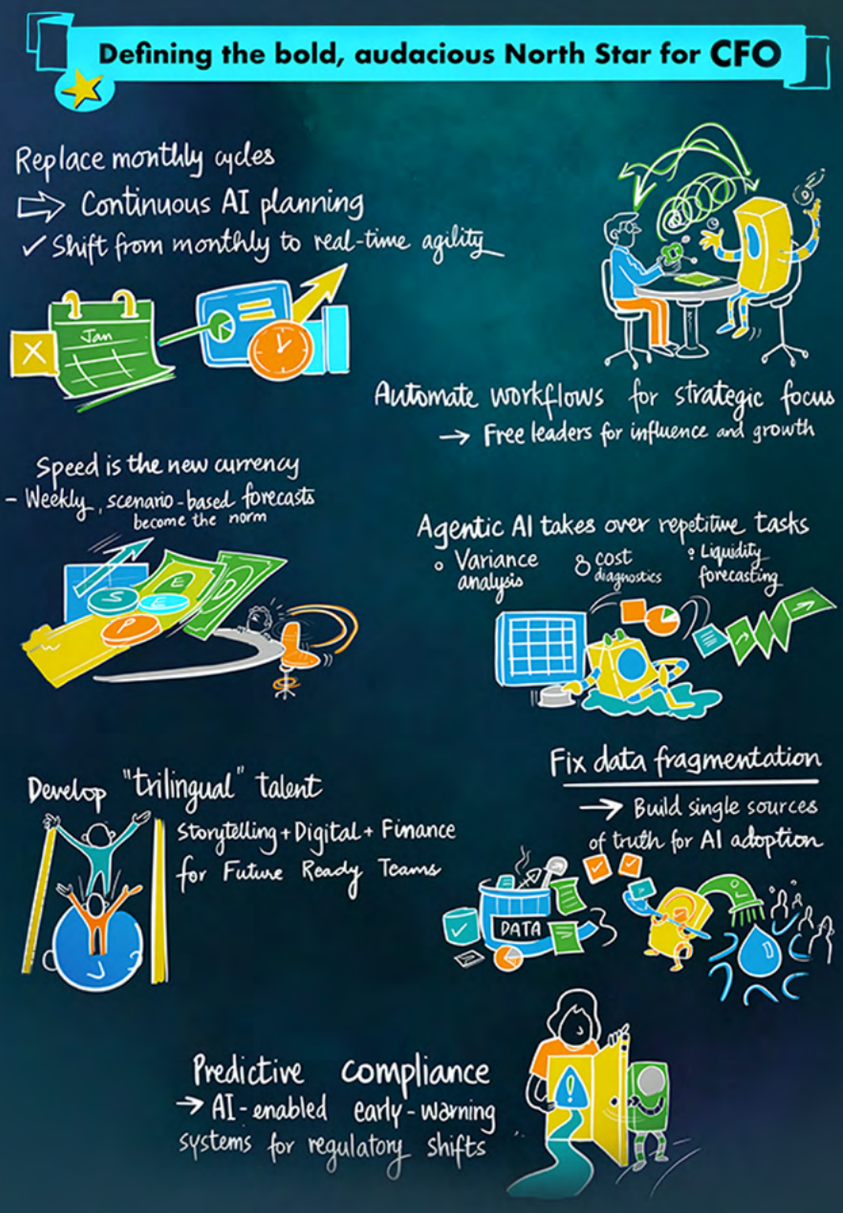
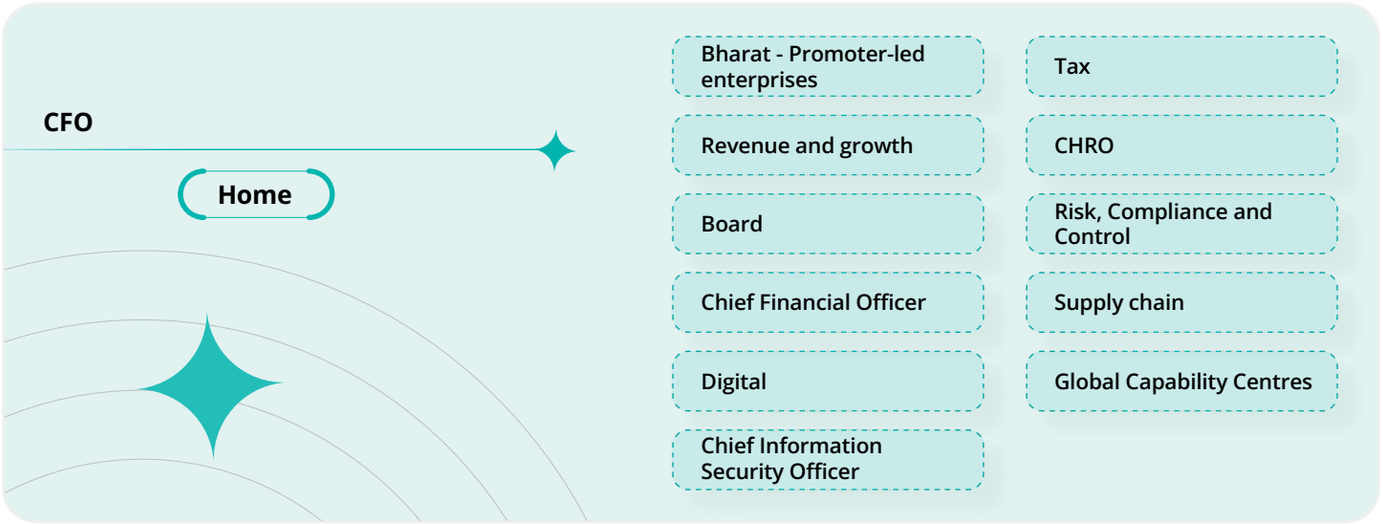
- CHRO
- Risk, Compliance and Control
- Supply chain
- Global Capability Centres

Chief financial officer





Reimagining finance: From insight to intelligence

Designing finance for relevance, resilience and scale

The finance function stands at a historic inflection point. Volatility, regulatory pressure, shifting cost structures and accelerating technological disruption are reshaping the CFO's role faster than ever before. In this environment, finance must proactively anticipate, influence and steer the enterprise.

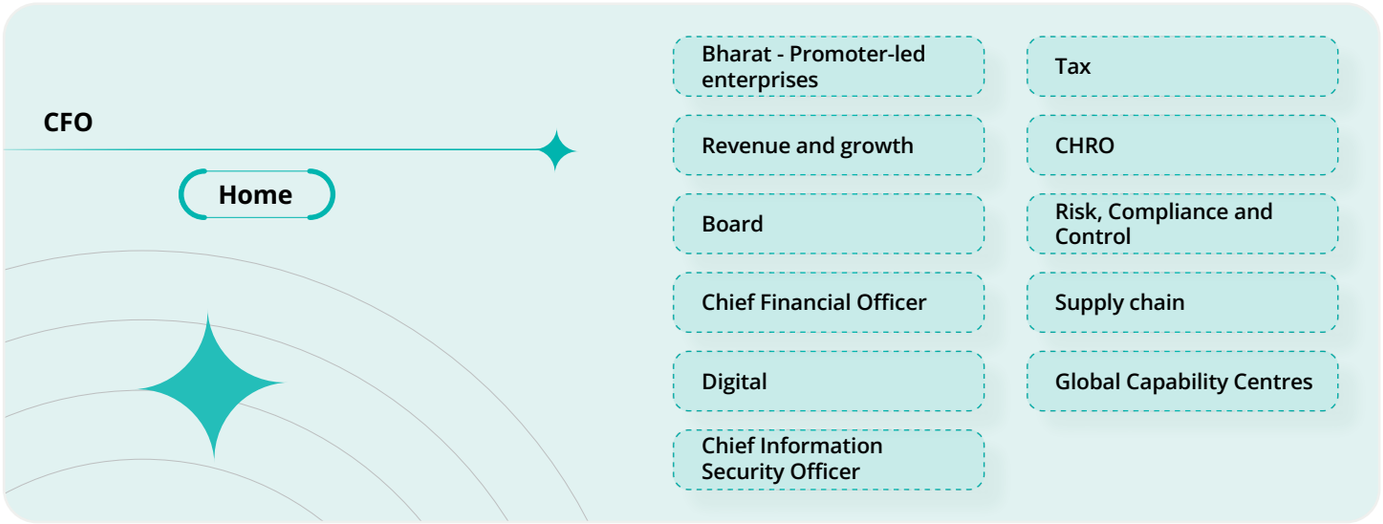
A deeper question emerges for financial leadership: what anchors the judgement when speed becomes the default and uncertainty the norm? This is why the CFO session at Coalesce 2025 was anchored in a single unifying idea: defining the North Star for future-ready finance? This framing guided the discussion to define the North Star for the finance function - a guiding construct that helps leaders distinguish what must adapt rapidly from what must remain stable. It is about identifying what truly matters for the finance function in an era dominated by real-time data, agentic AI systems and continuous uncertainty. This means moving beyond technology adoption to gaining speed, agility and intelligence at scale and shifting the focus from what AI can do to what finance must become to remain relevant and resilient.

"The next frontier for finance is intelligence at speed — where AI amplifies judgement and planning becomes a real-time capability, not a calendar event."

Deepak Mowdhgalya
Partner, Offering Leader-FT, Asia Pacific, Deloitte India

The contours of the finance North Star

- **Speed as the currency of modern finance:** Traditional quarterly and monthly planning cycles are misaligned with today's dynamic business environment. Leaders must focus on continuous, AI-augmented planning models where forecasts refresh frequently, scenarios are simulated instantly and decisions keep pace with market realities.
- **Automation and agentic AI as strategic enablers:** CFOs are ready to explore AI agents that can take over recurring analytical workflows, including variance diagnostics, scenario modelling, competitive benchmarking and liquidity forecasting. These capabilities shift finance from operators to strategic orchestrators.
- **Foundation first (data quality, governance and collaboration):** Ambition around intelligent finance consistently runs into foundational constraints. Fragmented data, inconsistent performance metrics, limited system integration and siloed decision-making remain material barriers. Sustained AI adoption depends on resolving these fundamentals through well-governed data architectures, shared definitions of truth and stronger cross-functional collaboration.
- **The rise of the "Trilingual" finance professional:** The future finance workforce must combine financial expertise, digital fluency and storytelling ability. Talent upskilling, GenAI literacy and influence-building are immediate priorities for leaders.
- **Regulatory complexity as a catalyst for predictive finance:** As Compliance uncertainty is growing faster than operational risk; predictive models, AI-enabled early warnings, and automated regulatory intelligence will be essential for resilience.



Agentic AI redefining how finance thinks and acts

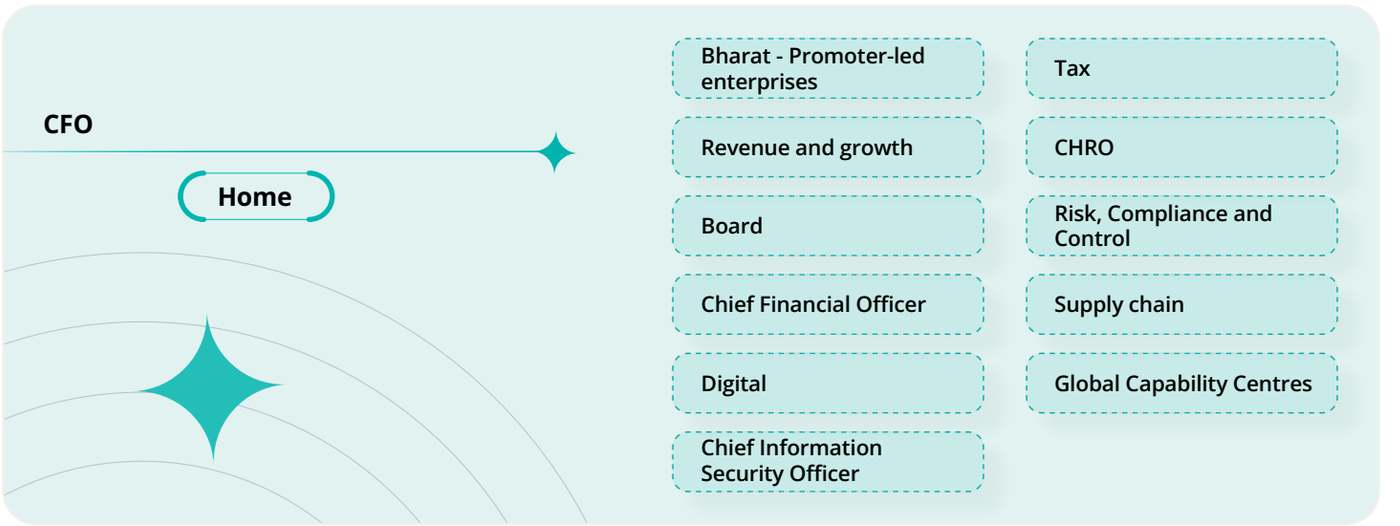
Agentic systems have the capability to quietly transform the finance function. These systems can simulate hundreds of scenarios in seconds; auto-generate insights and recommendations; conduct variance analysis and root-cause diagnostics; predict cash positions, collections and risks; and trigger workflows without human intervention. Here're three major opportunities where organisations operate:

- **Scaling intelligence:** AI can enable finance teams to operate at a depth and breadth that would be impossible to achieve manually, from real-time predictions to daily performance monitoring.
- **Reducing cognitive load:** By automating repetitive analysis, AI frees capacity for strategic thinking, business partnering and influencing outcomes.
- **Enhancing control and compliance:** Agentic AI can proactively identify anomalies, assess risk exposure and scan regulatory changes, thereby strengthening the governance agenda.

To fully realise the opportunities mentioned above, CFOs must address the risks and challenges associated with using Agentic AI. These include explainability challenges; data quality dependencies; regulatory uncertainty around AI; and the need for strong governance and human oversight.

"Finance leaders who embrace AI with clarity and discipline will redefine how decisions are made. The shift from automation to autonomous intelligence is now a strategic imperative."

Pallav Chaturvedi
Partner, Deloitte India



Glimpses of an AI-powered future-ready finance function

As finance functions look ahead, the shift is less about adopting new tools and more about rethinking how decisions are made, governed and sustained. Viewed through a future-back lens, a distinct operating shape begins to emerge, one defined by intent, judgment and organisational readiness. Leaders must focus on the following three areas for a future-ready finance function.

Using AI to enhance decision velocity: Real-time scenario modelling, dynamic forecasting, automated variance insights and cross-functional "decision dashboards" can enable the finance function to move from periodic reporting to continuous intelligence.

Simplifying first to deliver quick wins: The most immediate value from AI comes from using it to streamline everyday finance tasks, such as reconciliations, collections, anomaly detection and management reporting. These are practical, low-effort starting points that deliver results quickly and build confidence before scaling further.

Building an integrated, autonomous finance layer before scaling: Over time, the vision is for a unified "CFO command centre" that brings together data, AI and risk insights in one place. Supported by agentic AI, this setup would allow finance to continuously sense what's happening, analyse implications, and recommend actions without relying heavily on manual effort.

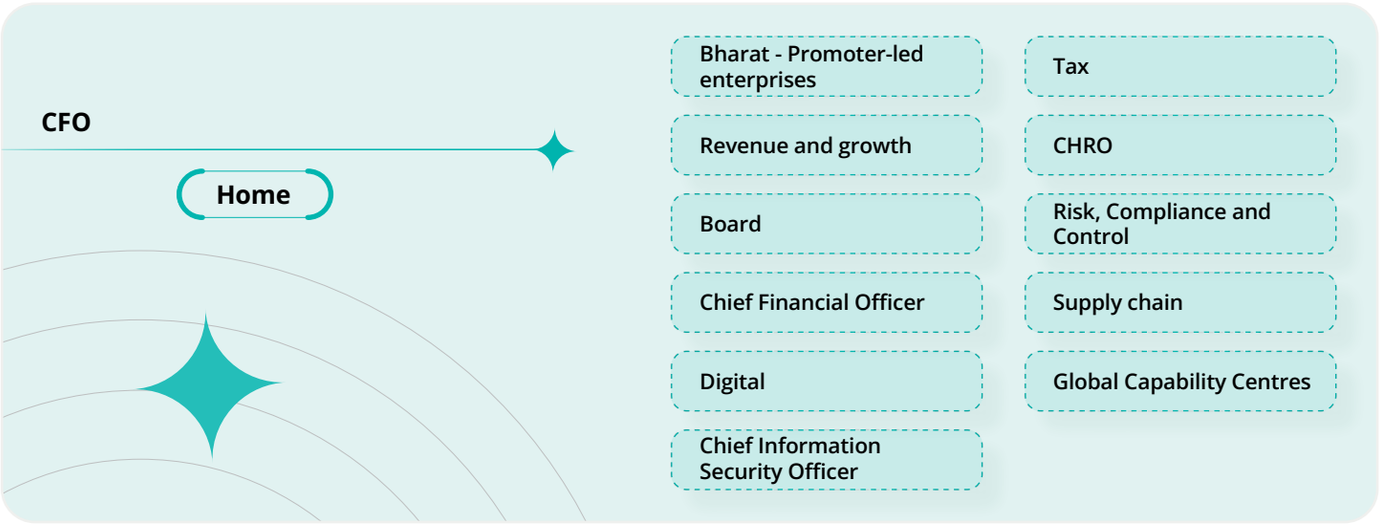
Overall, there is a growing conviction among CFOs that autonomous finance is not a distant concept but a practical, achievable pathway—provided organisations build the right data, talent and governance foundations.

"The future of finance belongs to leaders who can match judgement with intelligence and agility with foresight. What we saw at Coalesce is that autonomous finance isn't a destination, but a mindset, and the CFOs are re ady for it. Technology may accelerate us, but it's the curiosity and courage of finance leaders that will drive real transformation."

Nandita Pai
Partner, CFO Program Leader,
Deloitte India

Key takeaways

- **Speed is now the defining competitive advantage:** Continuous planning, faster re-forecasts and instant scenario modelling are becoming non-negotiables.
- **AI agents will reshape the finance operating model:** Automation will move beyond workflows and into decision intelligence, enabling finance to shift from reporting to influencing.
- **Data and governance determine AI success:** High-quality, well-governed data is the lifeblood of autonomous finance.
- **Talent must evolve into a "trilingual" model:** Future-ready finance teams blend finance literacy, AI/digital fluency and narrative influence.
- **Proactive regulation-readiness will define resilience:** AI in compliance, continuous monitoring and predictive regulatory modelling will be essential in a fragmented global environment.



Reaching for the North Star

Reimagining finance: From insight to intelligence

Define the North Star
A finance function built for real-time insight, AI-supported judgement and continuous planning

Set directions
Shift from reporting to real-time influence through outcome-driven planning, autonomous workflows and a clear vision of what finance must become

Build capabilities
Develop data trust, governed architectures, trilingual talent and autonomous finance layers that enable scenario modelling, predictive risk and integrated decisioning

Unblock roadblocks
Resolve fragmented data, legacy integration limits, explainability gaps, regulatory uncertainty and talent constraints slowing intelligent finance

Use accelerators
Agentic AI that scales intelligence and enhances control through autonomous insights, anomaly detection and real-time foresight

Rule of the road

Judgment matched with intelligence, agility balanced with foresight and continuous readiness as the core finance operating philosophy

Digital

Home

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Chief Financial Officer
Digital
Chief Information Security Officer
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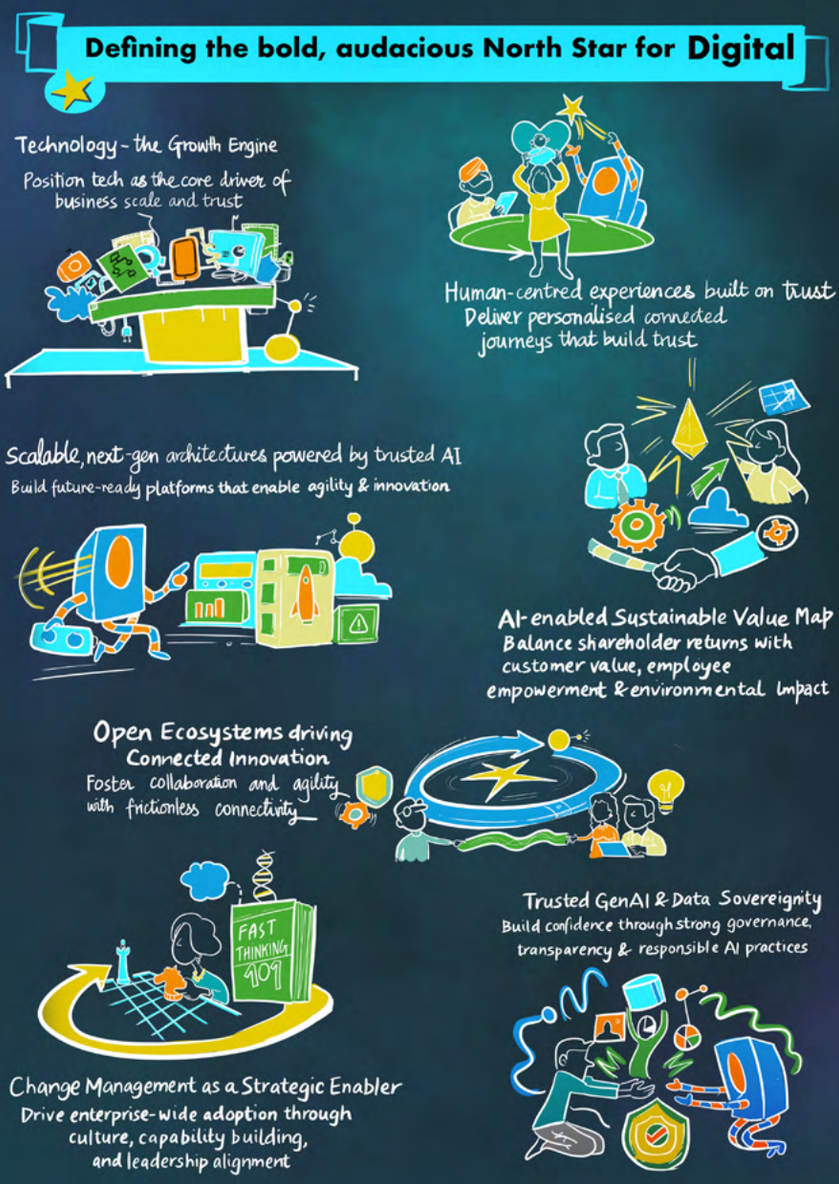
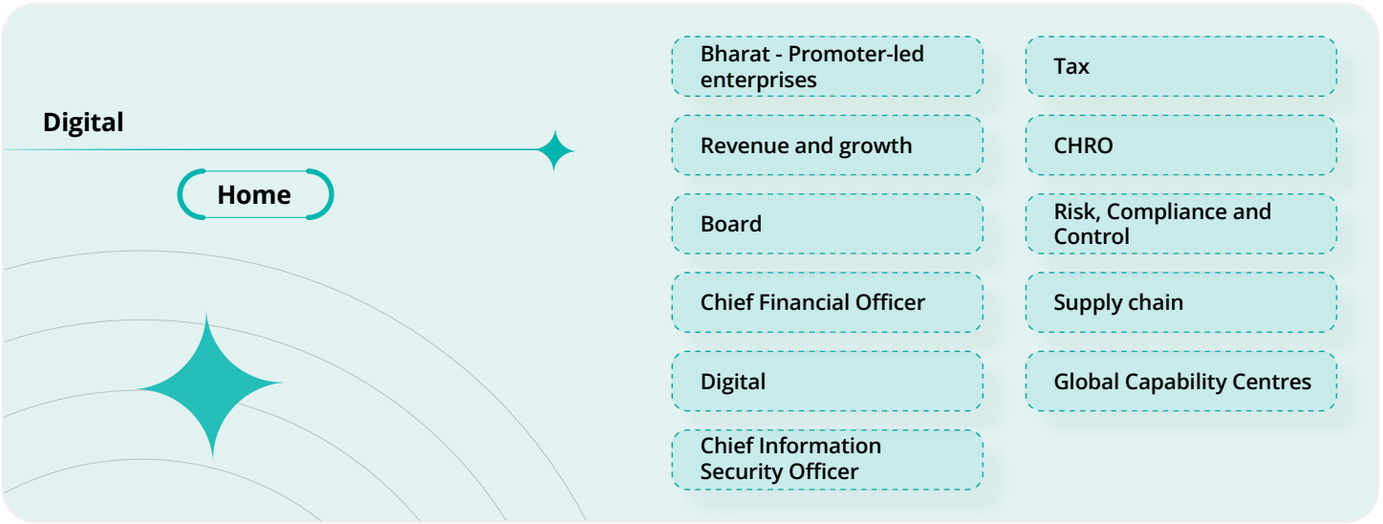
Global Capability Centres

Digital





Digital at the core: Redefining enterprise value

Today, enterprises navigate an interconnected world shaped by significant economic shifts, societal expectations and environmental pressures. Technology leaders must move beyond efficiency to actively create and multiply enterprise value across four interconnected pillars of the Sustainable Value Map (SVM): shareholders, employees, customers/society and the environment. It became clear that when decisions are tested in real-time, using data, digital tools and GenAI, technology choices reshape value trade-offs and outcomes across the enterprise.

This interconnectedness is redefining how organisations think about performance and resilience. They are focusing on shareholder value and the role of corporations in society. Value creation depends on workforce outcomes, customer trust, societal impact and environmental stewardship. The SVM extends the original Enterprise Value Map™ by incorporating additional value frameworks.

Within this context, **technology is no longer a support function; it is the business.** CIOs are emerging as growth catalysts and future CEOs and their role is becoming central to enterprise transformation.

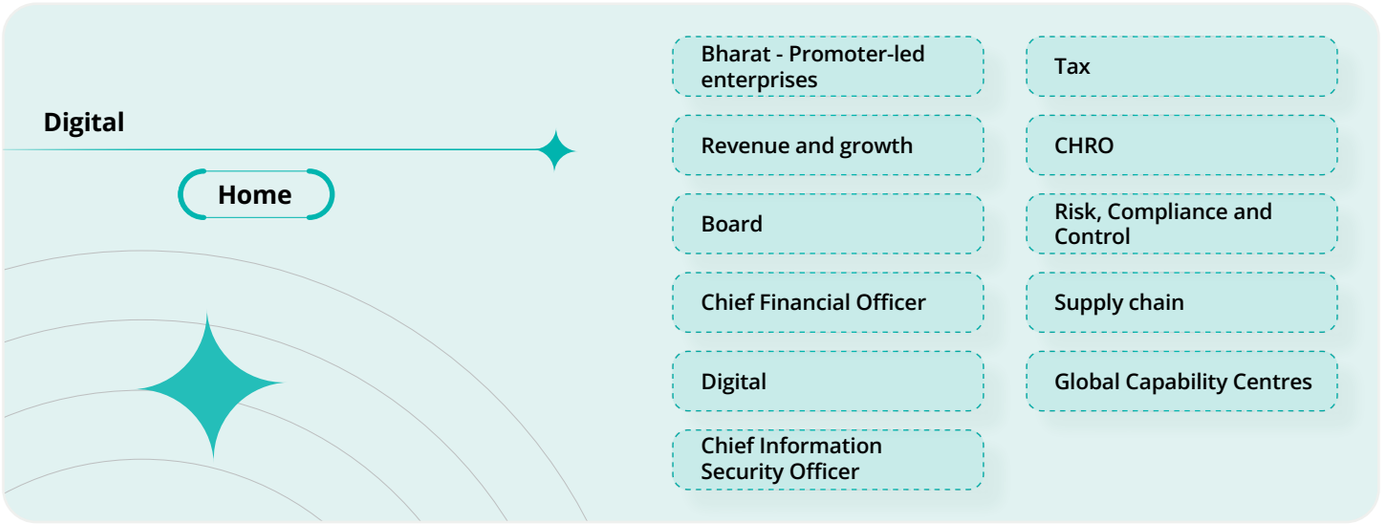
A clear, enterprise North Star aligns strategy, operating model and capital allocation to build a business that can deliver tomorrow what we can't yet envision today. It pushes leaders beyond incremental gains towards step change outcomes such as new revenue streams, faster cycle times and defensible advantage.

This North Star provided a shared decision lens for leadership, helping to:

- Anchor discussions in business outcomes first, rather than technology features or tools
- Encourage design-led thinking and multi-stakeholder value creation, using SVM to balance economic, customer and ecosystem impact
- Set the expectation for constraint-free innovation, reinforced through familiar analogies (such as cricket) to connect strategic ambition with leadership mindset

"The digital session was highly engaging, with tech leaders actively applying the Sustainable Value Framework to real-world scenarios. The key highlight was the interaction among fellow CXOs, which strongly reinforced the idea that 'technology is the business' and serves as the true engine driving an enterprise's North Star growth."

Deepa Seshadri
Partner, CIO Program Leader,
Deloitte India



Set direction for multi-stakeholder value

Enterprise value creation today extends beyond financial results. Leaders are increasingly aligning technology, operating models and workforce choices to drive value for shareholders, employees, customers and society.

Enterprise lossless compression
Efficient media compression has emerged as a meaningful value lever for large enterprises, reducing storage requirements by 30–50 percent at scale, while simultaneously lowering costs and environmental impact.

Touchless service models and consulting productisation
GenAI and agent-led automation are enabling "touchless" processes (e.g., transfer pricing, due diligence), signalling a shift towards scalable, automated advisory services for millions of MSMEs.

Customer-centric vs. Tech-first adoption
A core insight was that technology must solve real, validated customer problems, reinforcing the principle: prioritise the problem, not the tech.

Holistic Sustainable Value Mapping (SVM)
The SVM framework stood out for helping organisations assess and address gaps across shareholder, employee, customer/social and environmental value streams.

Workforce inclusion and distributed innovation
Empowering all levels of the workforce (frontline staff, women in manufacturing and junior engineers) was highlighted as a powerful driver of innovation and organisational breakthroughs.

India's DPI as a global benchmark
India's open, modular, privacy-focused digital public infrastructure (Aadhaar, UPI, health stack) emerged as a global model for cost-efficient, citizen-centric digital systems.

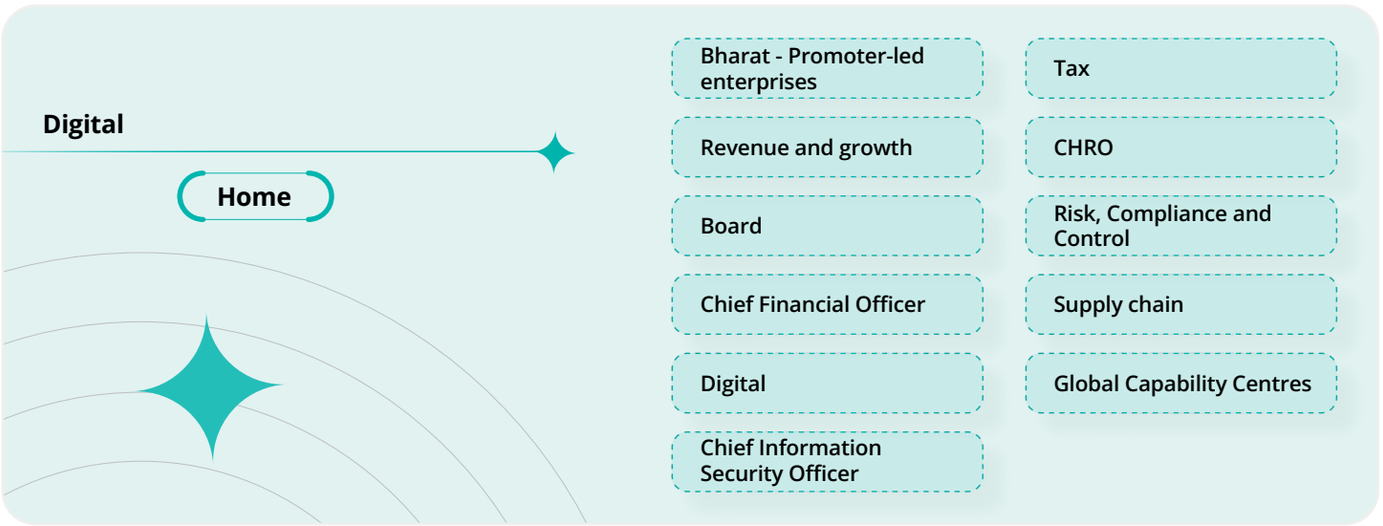
Financial reporting shift: Capex to opex
Cloud and SaaS models are transforming tech spend from capital to operating expenditure, prompting CFOs to rethink budgeting, agility and reporting structures.

Real-time, transparent auditability
Digital tools now enable instant, audit-ready data trails, especially impactful in regulated sectors (such as banking), cutting manual effort and boosting compliance confidence.

Build digital and AI capabilities at scale

Successful digital programmes today are built at the intersection of traditional AI, agentic AI and GenAI, because no single AI paradigm can deliver end-to-end business value on its own. Each plays a distinct role across the digital value chain, and together they create scalable, intelligent and adaptive systems.

- **The agentic/no-code platform**
  Agentic no /low code platforms are emerging as a key enabler of enterprise agility, allowing business teams to rapidly design and deploy AI-driven workflows themselves. This reduces dependency on central IT, shortens idea to execution cycles and democratises innovation without sacrificing control.
- **AI-driven predictive maintenance**
  AI-based predictive maintenance is redefining asset reliability for industries with moving, high-value infrastructure. By shifting from scheduled prevention to real-time prediction, organisations can materially reduce maintenance costs, improve asset uptime and scale these benefits across critical infrastructure environments.
- **Data monetisation potential**
  ganisations explore converting AI technology investments into new revenue streams through data monetisation.



- **Risks and governance**
  Challenges include deployment costs, data privacy, compliance and cultural resistance, all of which require governance frameworks.
- **AI-first organisation through an enterprise lens**
  An enterprise-led approach to AI is crucial as it transforms business decisions, risk and value creation across organisations. AI requires shared data, common platforms and governance to scale effectively and achieve outcomes. For example, a major aerospace company developed an integrated AI-driven digital backbone rather than isolated tools, incorporating cloud modernisation, secure Azure migrations, reusable data products, and ML models. This cohesive system enables faster onboarding of new products and provides reliable insights for analysts, engineers, and operators to enhance decision-making.

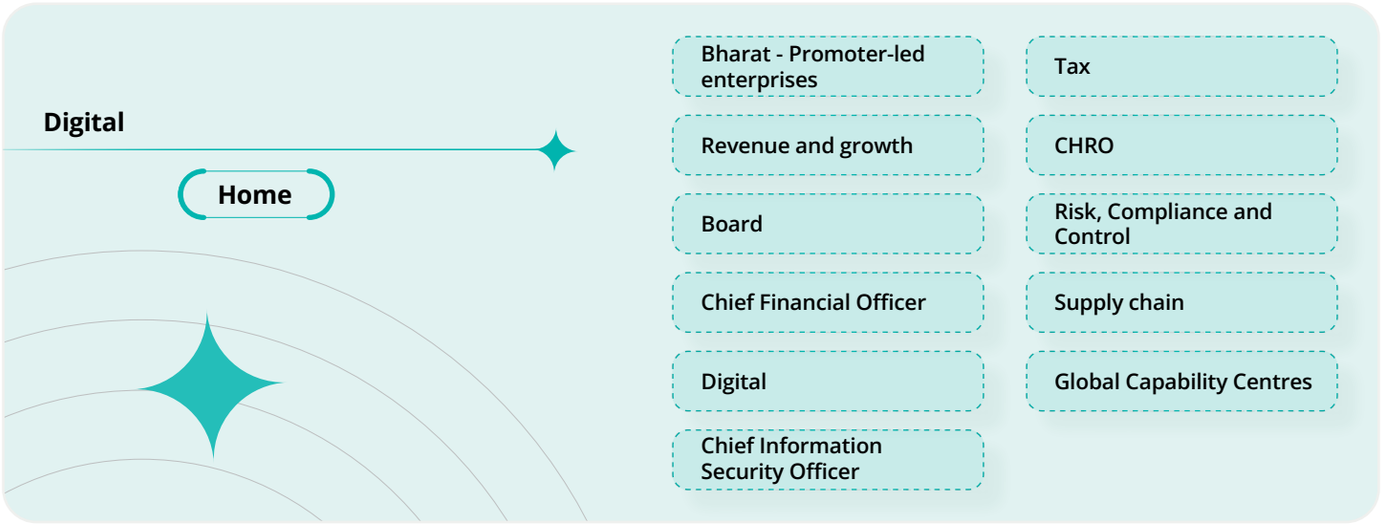
The session also highlighted where organisations are beginning to see tangible value emerge from scaled AI adoption. These opportunities reflect areas where digital and AI capabilities are already moving beyond experimentation, shaping operational performance, customer experience and new revenue models.

Opportunities

- **Predictive maintenance:** AI-driven uptime optimisation for critical assets
- **Customer personalisation:** Ultra-personalised fan and customer experiences using AI analytics
- **Agentic workflows:** HR exit interviews, IT service desk elimination and finance automation
- **Data monetisation:** About 40 percent of organisations aim to monetise tech assets via AI-driven spinouts
- **POC-to-scale gap:** Token costs, integration complexity and lack of governance
- **Data privacy and compliance:** Need for secure, prompt engineering and auditability (BCBS lineage, MFA mandates)
- **Cultural resistance:** Shop-floor reluctance and fear of automation

"Coalesce demonstrated the power of creating space for leaders to step out of execution mode and into reflection, dialogue and shared learning. Every business today is essentially a technology business, and the Coalesce digital track reinforced that technology transformation is no longer about solutions/tools alone, but about a leadership mindset – how executives combine human judgement and influence with digital capability to drive progress. What stood out most was the readiness of technology leaders to engage openly, learn from one another, and collectively explore the dimensions of success for today's and tomorrow's technology leaders."

Mark Lillie
Technology Strategy and CIO Programme Leader, Deloitte Global



Design as the compass for digital decisions

Design thinking is fundamental to building digital and AI products that solve real human and business problems, rather than showcasing technical sophistication. AI operates in environments filled with uncertainty, bias and ethical ambiguity. A human-centred, iterative design approach helps leaders navigate this complexity with confidence.

Strong design capabilities enable teams to deeply understand user needs, behaviour and trust signals, ensuring that AI problems are defined correctly and the right levels of automation are chosen. Rapid prototyping and early testing allow teams to validate assumptions before committing to data, models or infrastructure, substantially reducing the risk of costly misfires. Above all, design thinking aligns AI outcomes with transparency, usability and responsibility, making adoption easier and building long-term trust.

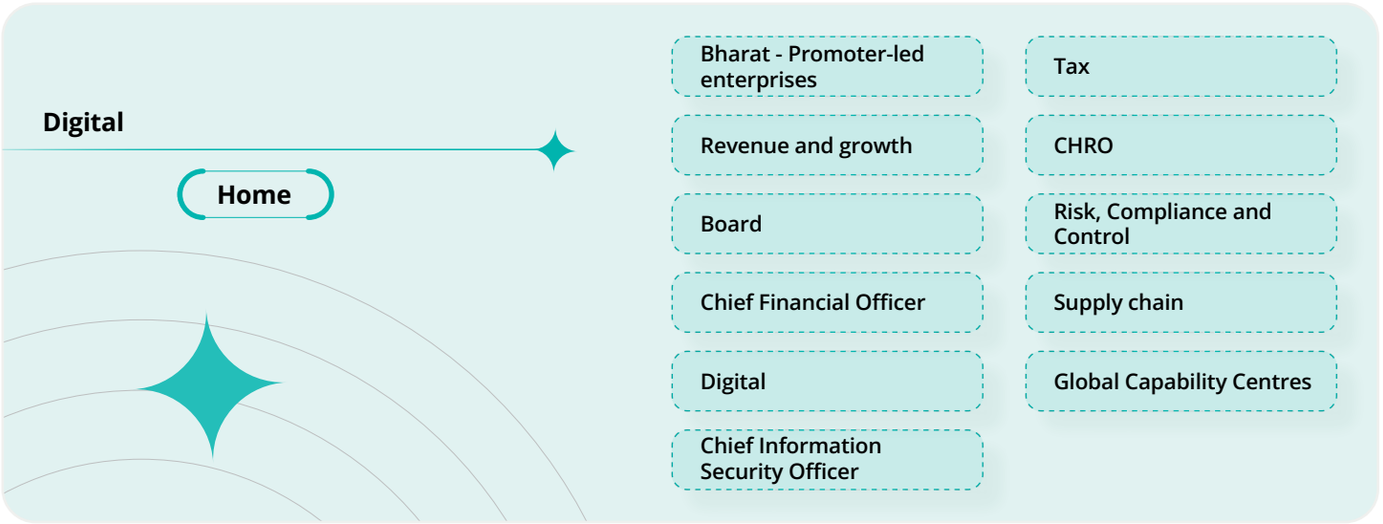
Success for CIOs hinges on orchestrating diverse stakeholders, each with distinct expectations around technology strategy, funding, adoption, risk, and value. The CFO, CMO and CHRO perspectives collectively shaped a shared definition of “good” design, one that balances value, adoption, risk and experience across the enterprise.

CFO lens: Designing for trust, transparency and value

- CFOs are shifting to agile, real-time budgeting models to keep pace with rapid market and technology changes.
- Stronger auditability and data lineage are becoming non-negotiable, requiring traceable data and robust digital platforms.
- Investment models are moving from capex to opex as cloud, SaaS and automation reshape cost structures.
- Boards are demanding an ROI driven mindset, with clearer and faster returns from digital and AI initiatives.
- Innovation must progress within regulatory guardrails, balancing speed with privacy, security and compliance obligations.
- Transparency is foundational, ensuring that financial operations remain visible, traceable and trusted.
- CFOs expect CIOs to deliver integrated, reliable systems that enable real-time reporting, high data quality and seamless adoption of new business models.

CMO lens: Designing for growth and customer experience

- Customer experience is the North Star, particularly across increasingly complex B2B and B2C ecosystems.
- Personalisation at enterprise scale is being driven by advanced analytics, AI and automation.
- New revenue streams and business models are emerging through digital diversification.
- Next-generation digital channels—such as messaging-based ordering, AI-led service and IoT-enabled experiences—are becoming key differentiators.
- Sustainability is evolving into a brand imperative, with technology enabling transparent ESG reporting and trust.
- CMOs expect CIOs to provide modern, agile technology stacks that support rapid experimentation, unified customer data and responsive marketing operations.



CHRO lens: Designing for adoption and workforce readiness

- Culture, employee well-being and talent optimisation are core transformation priorities.
- Organisations must actively navigate change and workforce resistance as digital and AI tools reshape roles and workflows.
- Upskilling the digital workforce is critical, including capabilities in no-code tools, AI agents and digital workflows.
- AI and automation are being leveraged to improve HR efficiency, from onboarding through sentiment analytics.
- Equity, inclusion and accessibility must be embedded to ensure transformation benefits the entire workforce.
- CHROs expect CIOs to deliver intuitive, scalable and employee-centric experiences that drive engagement and productivity.

Impacted personas
- HR teams
- Manufacturing community
- Customers
- All employees
- CFO/CIO/CEO

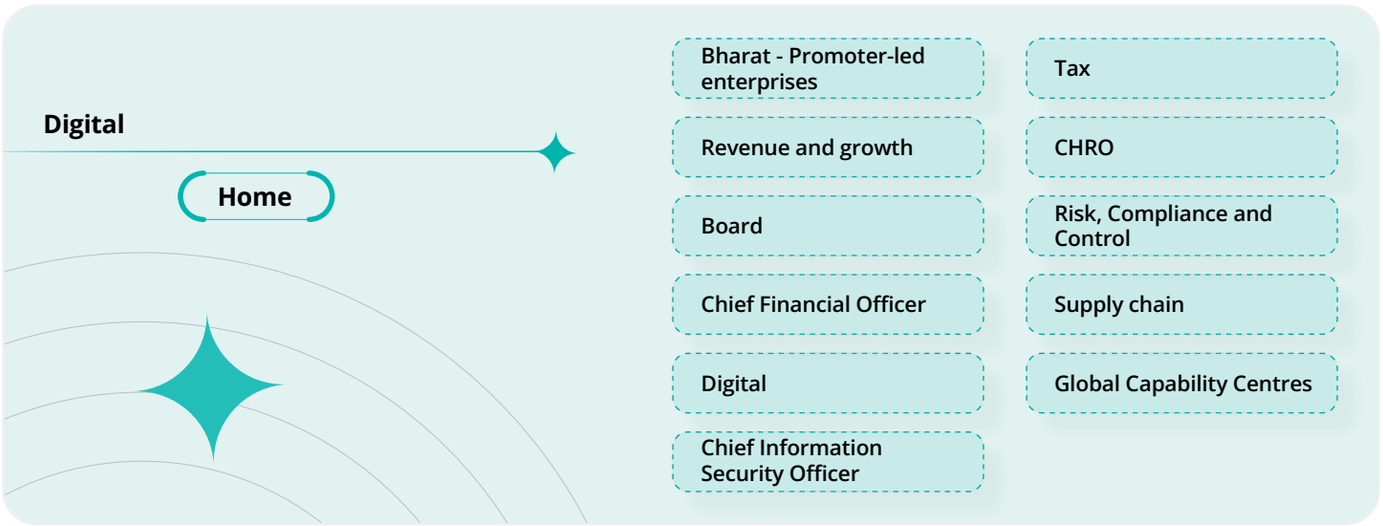
SVM levers addressed
- Employee returns
- Talent assets
- Asset efficiency
- Revenue growth
- Experience

Risks of not doing
- Loss of good employees
- Low adoption of digital marketing
- Tech debt, obsolete systems

Expected benefits
- Financial: Better ROI and TCO understanding, cost optimisation, improved operating margins
- Qualitative: Enhanced employee experience, personalised customer engagement, compliance, productivity

Required capabilities
- People & Technology Skills
- Data Strategy
- Cross-functional Collaboration

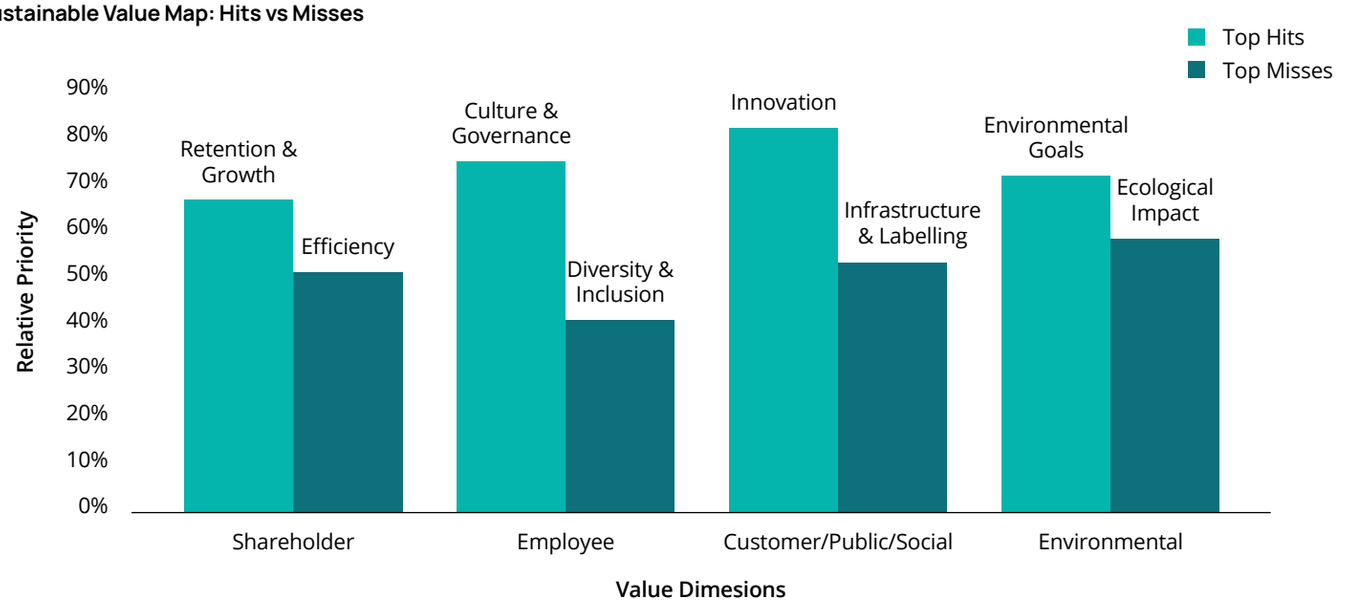
Key ideas and problem statements
- HR enablement through IT
- ROI and TCO calculation for on-prem solutions
- Shrinking marketing budgets and digital leverage
- Collaboration between HR and CIOs for transformation

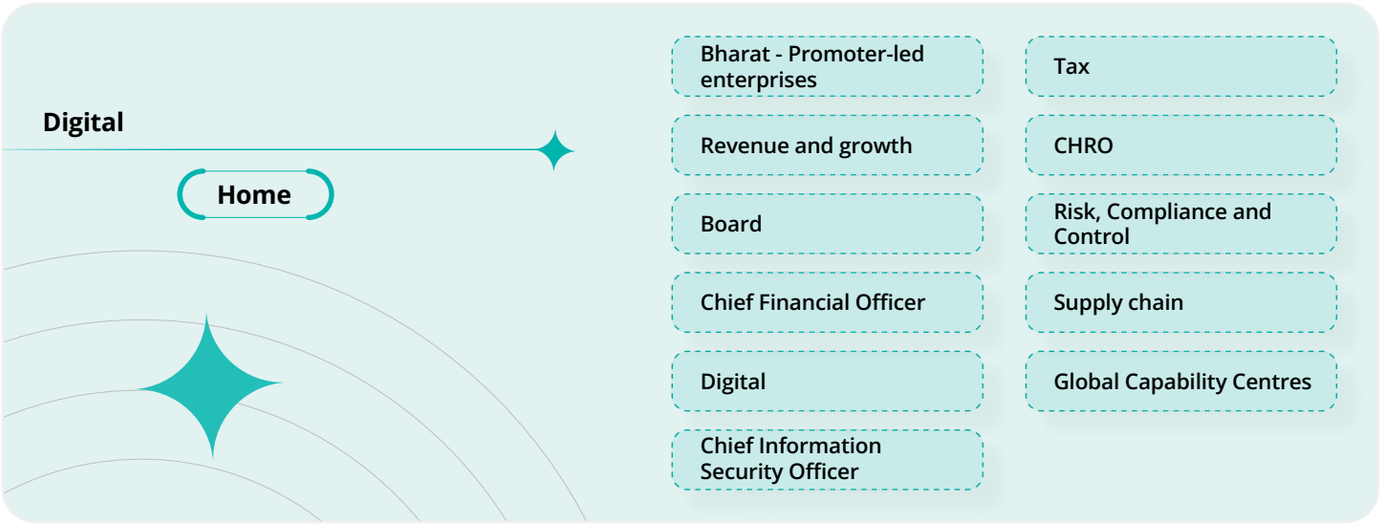


Key takeaways

- **Technology as a growth engine:** Technology is the foundation for business growth, influencing boardroom decisions and aligning every tech choice with measurable business value.
- **Evolving from consulting to productised models:** Low/no-code platforms and enterprise AI capabilities are redefining business models for speed and scalability.
- **SVM framework:** It enables leaders to balance value across shareholders, customers, employees and the environment using AI-driven insights. While advancements in innovation (80 percent) and cultural integration (70–73 percent), set a strong foundation, addressing inefficiencies, inclusion and sustainability will be critical for technology leaders to shape a future of holistic organisational value.
- **Scalable, next-gen architectures enabled by trusted AI:** Future-ready ecosystems require frictionless experiences, data sovereignty and governance for GenAI adoption.
- **Change management as the differentiator:** Cultural transformation and upskilling remain critical to unlocking digital maturity and operational excellence.

Sustainable Value Map: Hits vs Misses





Reaching for the North Star

Digital at the core: Redefining enterprise value

Define the North Star
Digital as the business itself, creating compounding enterprise value across shareholders, employees, customers, society and the environment

Set directions
Shift from technology-led initiatives to outcome-first innovation; base decisions on Sustainable Value Map, customer needs and clearly defined business problems

Build capabilities
Agentic AI platforms, predictive and autonomous systems, no-code/low-code creation, modern data platforms and enterprise-wide design thinking

Unblock roadblocks
Fragmented governance, integration complexity, legacy deployment models, cultural resistance and the POC to scale gap that slows enterprise-wide digital flow

Use accelerators
Leverage lossless enterprise compression, touchless advisory models, predictive maintenance, data monetisation engines and DPI-inspired scale architectures

Rule of the road

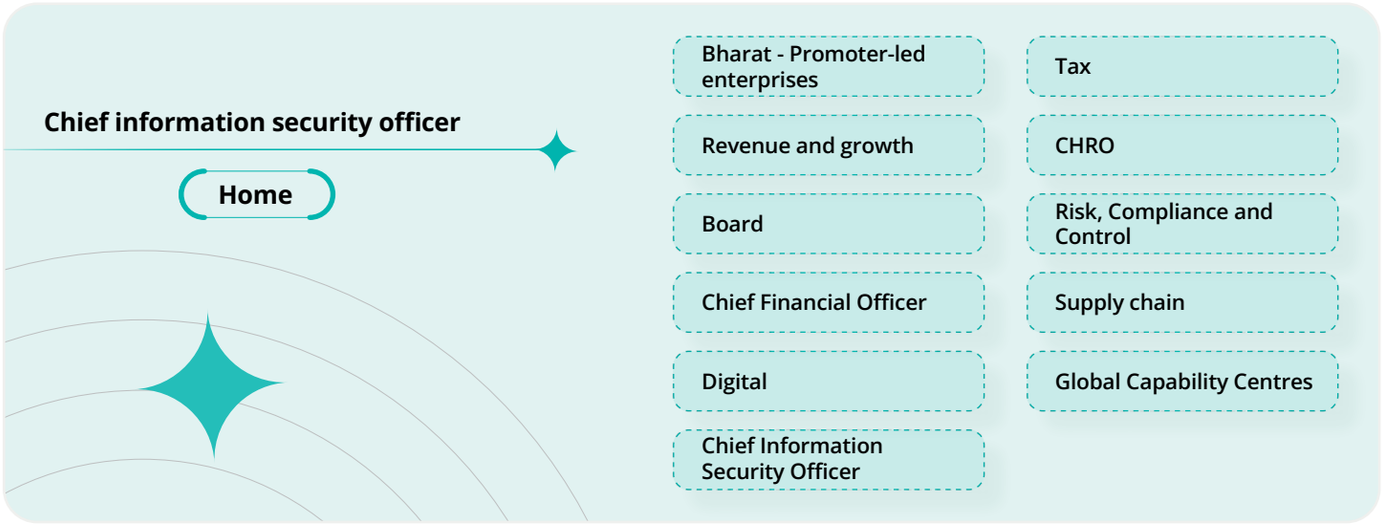
Lead with outcomes, start with real problems, design for inclusion and keep sustainable value creation at the centre of every digital decision

Chief information security officer

Home

- Bharat - Promoter-led enterprises
- Revenue and growth
- Board
- Chief Financial Officer
- Digital
- Chief Information Security Officer
- Tax
- CHRO
- Risk, Compliance and Control
- Supply chain
- Global Capability Centres

Chief information security officer



Cyber resilience at the core

A broad level lens on continuity, trust and recovery

The nature of cyber risk has fundamentally changed. Threat actors now include nation-state adversaries, AI-enabled social engineering rings and ransomware groups operating at an industrial scale. Attacks are faster, more targeted and increasingly designed to disrupt operations rather than merely compromise systems.

In this environment, prevention alone is no longer sufficient. Breaches are assumed. The defining challenge for today's CISO is not how to stop every attack, but how to ensure the organisation continues to operate, serve customers and protect enterprise value when attacks succeed.

This shift marks a transition from a "protect only" view of cybersecurity to a full-cycle model of **cyber resilience,** one that balances protection with preparedness, recovery and continuity.

Why cyber resilience matters

Resilience, not just defensive strength, determines whether:

- Critical services remain available during an incident
- Customer, regulator and investor trust is preserved
- Brand equity and long-term value withstand disruption

With ransomware demands running into the crores and AI blurring the line between legitimate and malicious activity, cyber risk has become a board-level business risk. It must be governed, funded and measured with the same rigour as financial or operational risk.

Amid rising complexity, CISOs need a clear organising principle that aligns technology choices, security investments and board conversations around what matters most.

Our North Star is not just protecting assets; it is ensuring that the organisation can continue to deliver value even under attack.

This North Star reframes cybersecurity as an enabler of continuity and confidence, focusing decisions on keeping the business running, safeguarding the brand and preserving stakeholder trust under pressure.

Cyber resilience in action

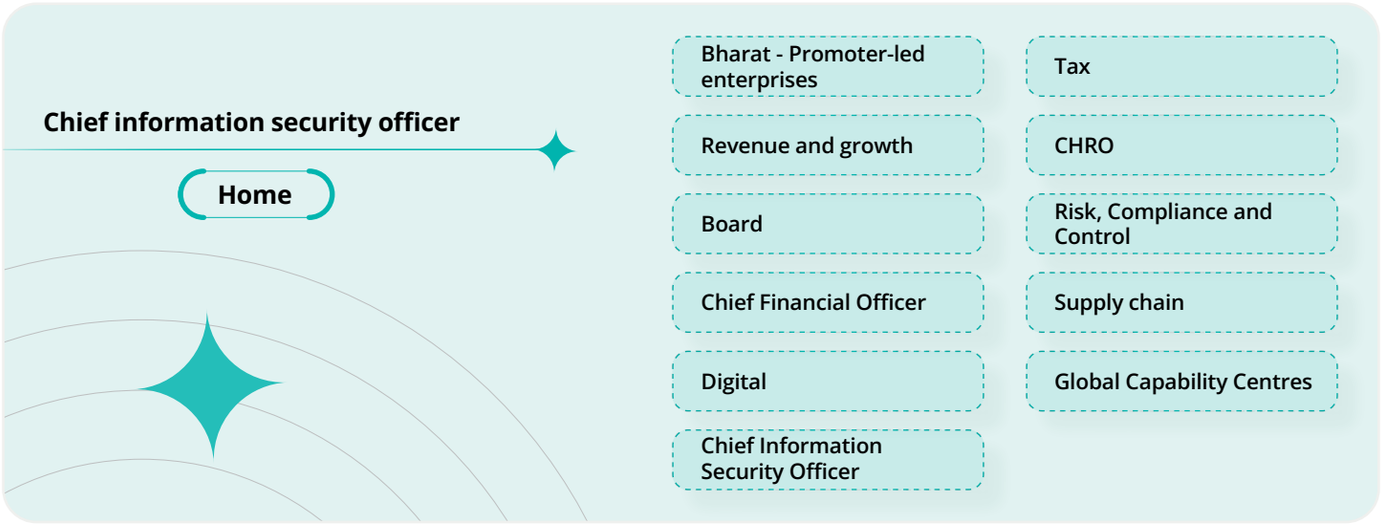
Viewed through this North Star, cybersecurity is designed, governed and measured differently across the enterprise.

- From static controls to scenario-based preparedness and recovery
- From technical metrics to business-level impact and continuity outcomes
- From isolated security functions to coordinated decision-making with finance, operations and the board

Cyber resilience becomes the lens through which organisations **protect, preserve and drive value,** building adaptive security capabilities that anticipate disruption, recover rapidly and enable secure innovation.

"Cyber resilience should be viewed as a strategic priority that enables organisations to emerge from disruptions with greater strength than their competitors. By shifting the focus from a mere compliance obligation to a proactive, organisation-wide capability, firms achieve faster incident containment, protect critical value, maintain stakeholder confidence, and translate adversity into a sustainable competitive advantage. Leaders who embed resilience into both strategy and corporate culture turn each disruption into an opportunity to deepen trust and accelerate long-term growth."

Gaurav Shukla
Partner and Leader – Cyber,
Deloitte South Asia



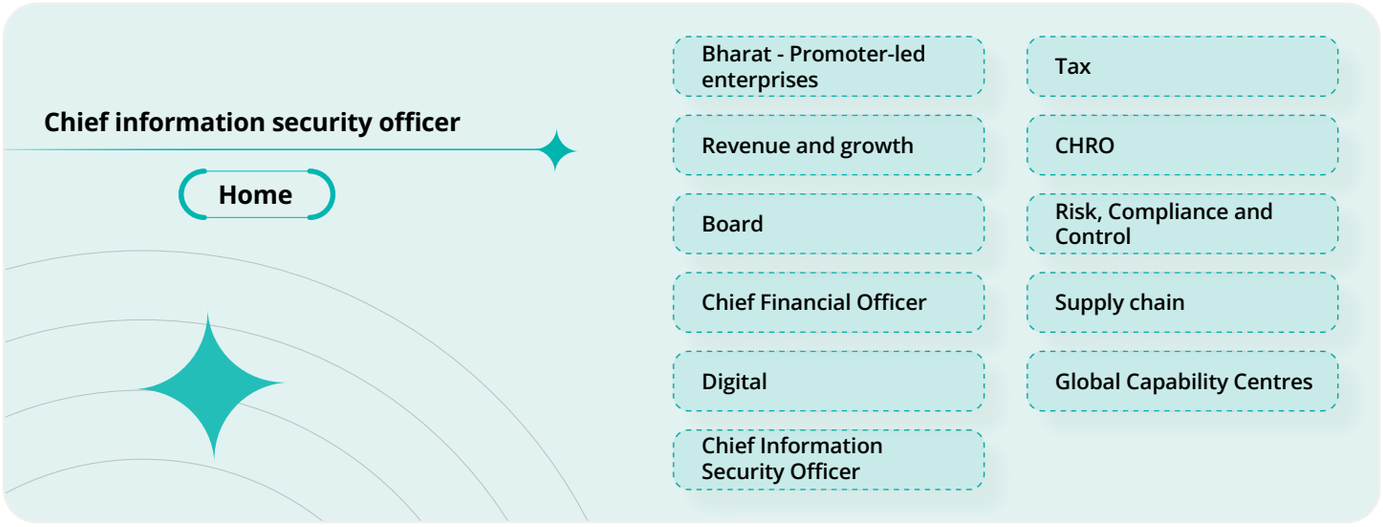
Key themes driving cyber resilience

Theme	Core insight	Practical implication
Cyber resilience vs Cyber security	Resilience enhances business continuity, facilitates rapid recovery and safeguards reputation protection within the traditional security stack.	Build restore-first processes and test backups for actual restoration, not just storage.
Ransomware and advanced threats	Ransomware remains the top vector; AI-driven phishing increases success rates to ~10 percent per campaign.	Adopt AI-enhanced threat intelligence, run regular phishing simula-tions and segment networks to limit spread.
Identity and privilege management	Privilege escalation and compromised identities are the most common entry points for breaches.	Deploy Zero Trust, Role-Based Access Control (RBAC), and enforce phishing-resistant Multi-Factor Authentication (MFA) with risk-based adaptive authentication.
Cloud security and digital sovereignty	Dependency on public-cloud providers requires clear contractual SLAs, data location controls, and shared responsibility awareness.	Maintain continuous visibility of cloud configurations, enforce change management, and store critical data in sovereign jurisdictions as required.
AI security and regulatory frameworks	GenAI accelerates attack and defence; regulatory guidance is still evolving.	Implement AI security governance, audit model outputs, and align with emerging standards (e.g., ISO 42001, AI Act).
Governance, budget and talent	Board visibility into cyber risk is low; CISOs must articulate the ROI and secure the budget. Talent retention and upskilling are critical.	Create a cyber-risk dashboard for the board, adopt a muscle-memory training programme and establish talent retention incentives (e.g., mental health support, career pathways).
War game and decision-making	Simulated incidents reveal the need for unanimous, point-of-contact decisions and rapid resource allocation.	Use scenario-based exercises to pre-agree on response thresholds, esca-lation paths, and point-of-contact responsibilities.

Main priorities for CISOs

The themes above converge into a focused set of priorities that directly determine an organisation's ability to withstand, respond to and recover from cyber incidents. These priorities translate the concept of cyber resilience into practical actions, guiding where CISOs should concentrate leadership attention, investment and execution discipline to protect continuity and enterprise value.

- Holistic resilience: Move beyond "protect-only" to an end-to-end "prepare and recover" model that incorporates detection, rapid response and continuous improvement.
- Identity and access management: Credential theft remains the chief initial access vector. Implement zero-trust, Role-Based Access Control (RBAC) and Multi-factor Phishing-Resistant MFA to shrink the attack surface.



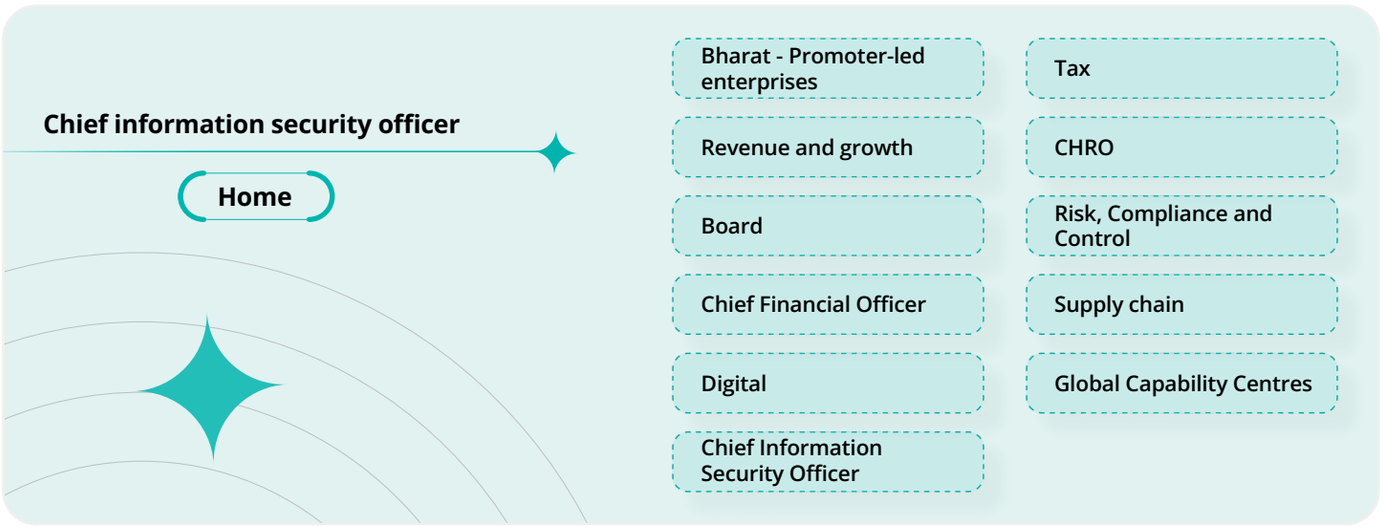
- Ransomware and threat intelligence: Ransomware continues to remain the top threat; AI-enhanced phishing now succeeds in ~10 percent of attempts. Early intel enables proactive defences.
- Backup and business continuity: Backups must be restoration-focused. Conduct regular restore drills, store data across diverse locations and define clear RPO/RTO targets.
- AI security and regulation: AI brings automation but also new risks such as prompt-injection and model poisoning. Most regions still lack mature AI-specific regulatory frameworks.
- Cloud security and digital sovereignty: Public-cloud reliance demands strict contracts, configuration audits and explicit data-residency policies.
- Governance and budgeting: CISOs should adopt CFO-level budgeting, framing cyber-risk as a growth driver rather than a cost centre. Conduct efficacy audits and ensure board members understand security implications.
- Talent retention and culture: Invest in up-skilling, mental-health support and clear career pathways to reduce turnover and reinforce the security posture.

Action plan (90-day framework)

- Identity resilience: Map "crown jewels," enforce zero-trust and apply risk-based authentication to limit exposure.
- Baseline security and continuous risk assessment: Build an internal security framework, perform regular risk assessments and iterate improvements.
- Data protection and change management: Patch applications promptly, run disaster-recovery drills, enforce robust change-management controls and mandate audit-ready contracts.
- Visibility and GRC: Deploy Governance, Risk and Compliance (GRC) tools to track data flows, enforce AI-specific controls (development vs. usage) and maintain ongoing user education.
- Operational continuity: Identify critical assets, map business processes and cultivate "muscle memory" through frequent tabletop exercises and cross-functional involvement.
- Governance structure: Strengthen board awareness, establish efficacy audits and ensure the right mix of expertise for informed decision-making.

Build cyber and AI-ready security capabilities

Opportunity	Risk	Strategic actions
Automated threat hunting and predictive analytics	Prompt-injection, model-poisoning	Utilise hardened models, isolate AI inference environments, and continuously audit model inputs/ outputs.
Identify and mitigate over permissions	AI is data-driven and generally has access to sensitive organisational data. AI compromise can lead to a catastrophic data breach	Identify and reduce permissions wherever feasible. Implement zero-trust security and the principles of least privilege.
AI-assisted XDR and SOC	Over-reliance on black-box decisions	Pair AI alerts with human validation, maintain clear escalation playbooks.
AI-driven incident response	Rapid propagation of malicious prompts	Deploy AI-driven containment bots that act only after policy checks (guardrails).
Regulatory compliance	Lack of mature AI-specific regulations	Adopt emerging standards (ISO 42001, NIST AI RMF), embed governance into AI development pipelines.

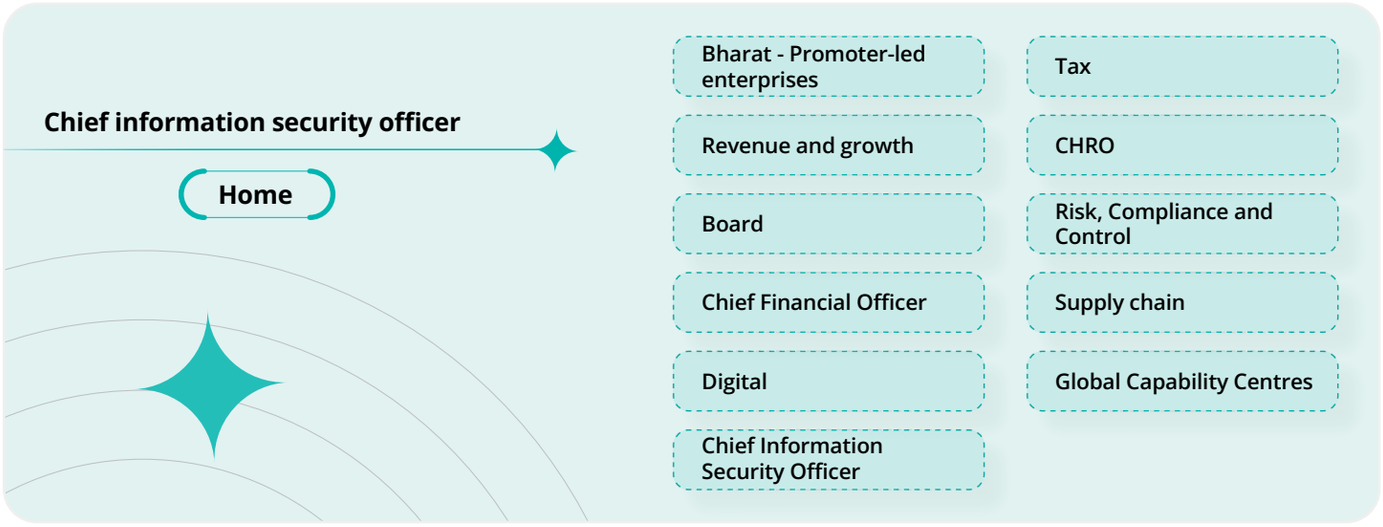


Design for secure, human-centred decisions

Phase	Prototype concept	Expected scale-impact
Empathise	**CISO-board visibility dashboard:** A single pane of glass showing risk heat maps, budget utilisation and incident status in business-terms.	Improves board engagement; justifies budget; aligns cyber goals with business KPIs.
Define	**90-Day CISO onboarding kit: Includes a rapid assessment checklist, stakeholder map, and quick-win** security controls.	Accelerates new CISO effectiveness; reduces first-year turnover.
Ideate	**War game resource allocation tool:** A web-based interface where participants assign points to response actions (containment, forensics, communication). The tool instantly visualises trade-offs between financial value and brand reputation KPIs.	Enhances decision-making speed; provides post-exercise analytics for continuous improvement.
Prototype	**AI-assisted phishing simulator:** Uses GenAI to craft realistic, context-aware phishing emails tailored to each department, measuring click-through rates and remediation times.	Drives targeted awareness; quantifies training ROI.
Test	**Zero trust identity hub:** A cloud native service that enforces contextual MFA, adaptive risk scores and automated de-provisioning of privileged accounts.	Reduces privileged access abuse; can be rolled out across multiple subsidiaries.
Iterate	**Resilience playbook library:** A living repository of incident-response playbooks, annotated with lessons learned from each war game iteration.	Institutionalises best practices; enables rapid knowledge transfer.

"Detection or prevention alone doesn't ensure cyber resilience. Without adequate preparation and rehearsed playbooks, the response will always be suboptimal. As new threats emerge, defenders must strengthen their foundational defence principles by continuously identifying weaknesses and exposures in their environment and plugging them before threat actors can exploit them. True security comes when AI insights power a continuous loop of analytics, automation, drills, and governance, aligning detection, AI, and playbooks to shift from defence to reliable recovery and growth."

Sanjeev Singh
Partner, Deloitte India



Key takeaways

Cyber resilience as guiding compass: Make cyber resilience the guiding direction for every technology, budgeting and operational decision.

Integration over isolation: Identity, AI, cloud and governance must be woven together; siloed tools create blind spots.

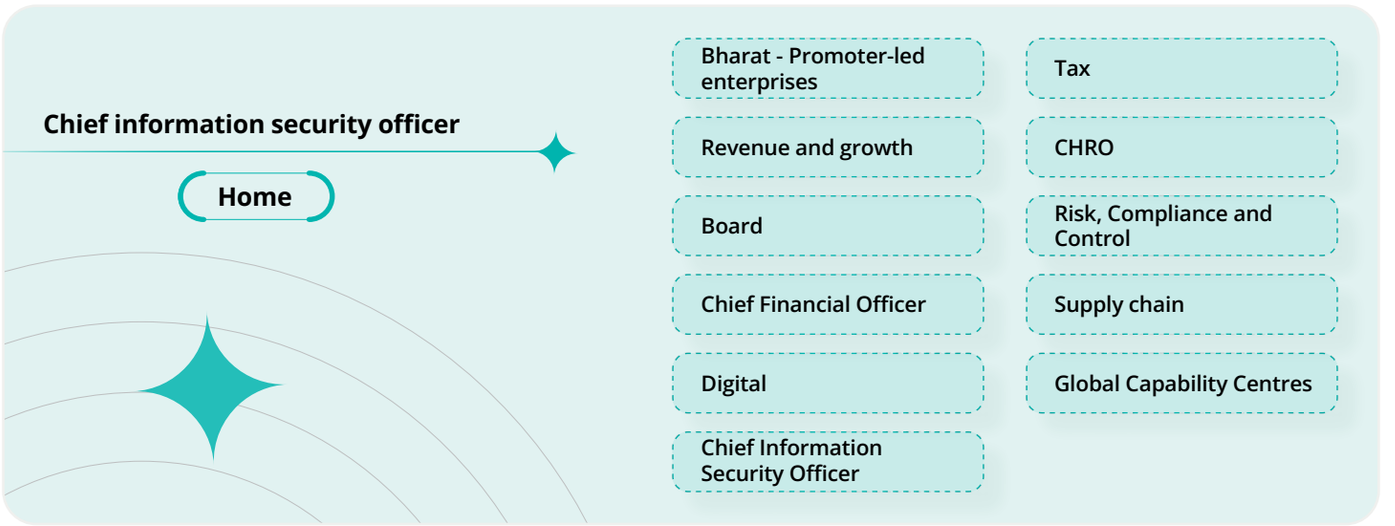
Metrics matter: Track financial impact, brand reputation and recovery time for each simulated decision; use these metrics to prioritise investments.

Human factor remains critical: Muscular memory training, clear escalation protocols, and board-level communication are as vital as any technology.

AI is both a weapon and a shield: Deploy AI early for detection but embed controls to prevent AI-driven attacks and meet emerging regulations.

Resource-allocation games reveal gaps: The 100-point allocation exercise highlighted the need for pre-defined trade-offs between containment speed and business continuity.

Talent and leadership development: A structured CISO leadership programme (transition labs, next-gen academies) improves retention and builds a pipeline of future cyber leaders.



Reaching for the North Star

Cyber resilience at the core

Define the North Star
Prioritise cyber resilience so the business can continue, recover and protect trust even under sustained attacks

Set directions
Shift from "protect only" to "prepare, withstand and recover;" align identity, ransomware readiness, cloud sovereignty, AI security and board-level governance around uninterrupted business continuity

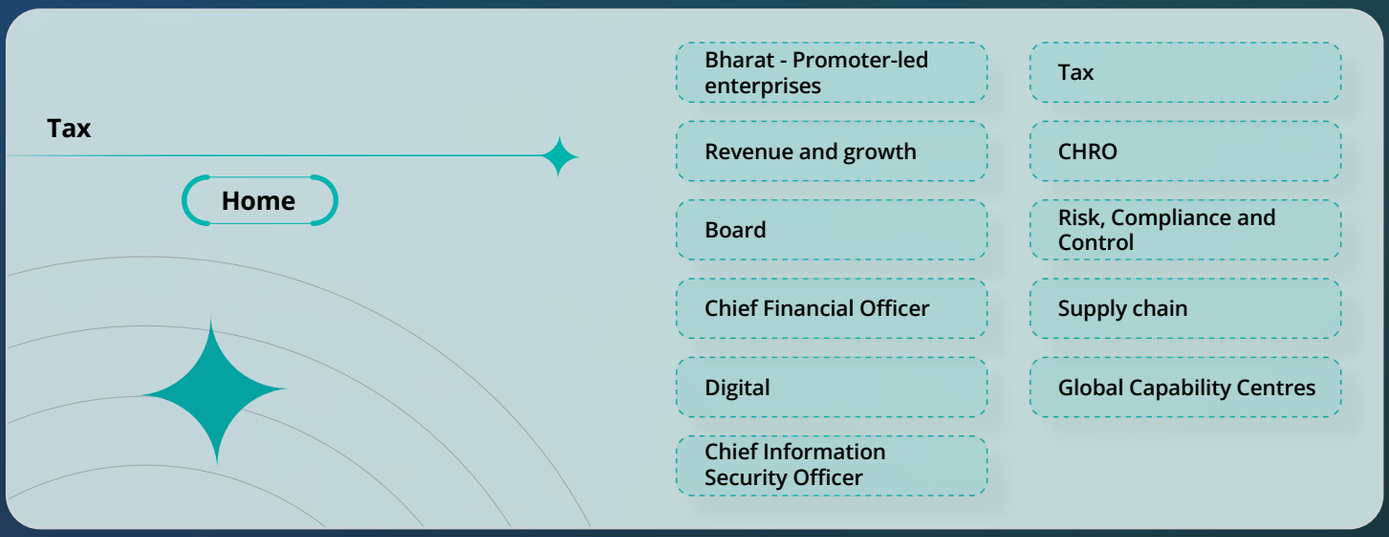
Build capabilities
AI-driven threat intelligence and SOC automation; zero-trust identity; sovereign cloud and data controls; resilience-first backup and recovery

Unblock roadblocks
Break silos across identity, cloud, AI and governance; close cyber talent gaps; improve board and CFO visibility into cyber risk and business impact

Use accelerators
Leverage AI-assisted detection and response; predictive analytics and automated containment; simulations and pre-agreed response thresholds

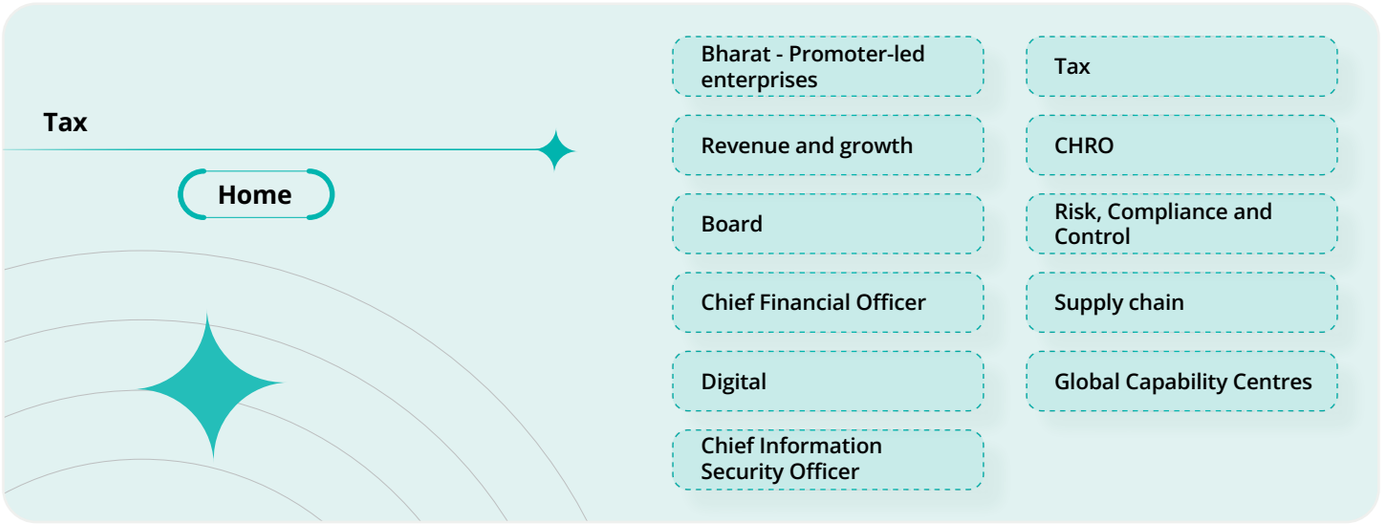
Rule of the road

Treat resilience as the guide, integrate systems, track business impact, govern AI carefully and keep leadership accountable for continuity and trust


Tax
Home
Bharat - Promoter-led enterprises
Revenue and growth
Board
Chief Financial Officer
Digital
Chief Information Security Officer
Tax
CHRO
Risk, Compliance and Control
Supply chain
Global Capability Centres

Tax


Defining the bold, audacious North Star for Tax
Use AI for insights for Predictive risk management
▷ Reactive to proactive compliance
Tax at the centre of resilient supply chains
▷ Influence location, structure, and agility
TAX
Tax as a strategic driver
→ Real-time insights and value creation
Automate end-to-end processes
▷ Data extraction to audit readiness
Predictive analytics for risk
▷ Spot red flags and forecast outcomes early
Integrate data for accuracy
▷ Single sources of truth for compliance
SINGLE SOURCE
AHA!!
Upskill for AI and digital fluency
→ Equip teams for transformation



The intelligent tax function

AI-led insight, compliance and value creation

The accelerating integration of AI into tax strategy is reshaping the landscape for both tax professionals and organisations.

The North Star for this session was to envision an AI-led tax function that delivers real-time insights and flawless compliance, enabled by end-to-end digitisation. This guiding vision shaped the workshop's tone, focusing on how AI can transform compliance, risk management and value creation in tax functions. The story highlighted a shift from conventional, manual methods to a future where AI becomes more than just a tool. It is a key strategic element that enhances business value and resilience.

Set direction for intelligent, AI-led tax value

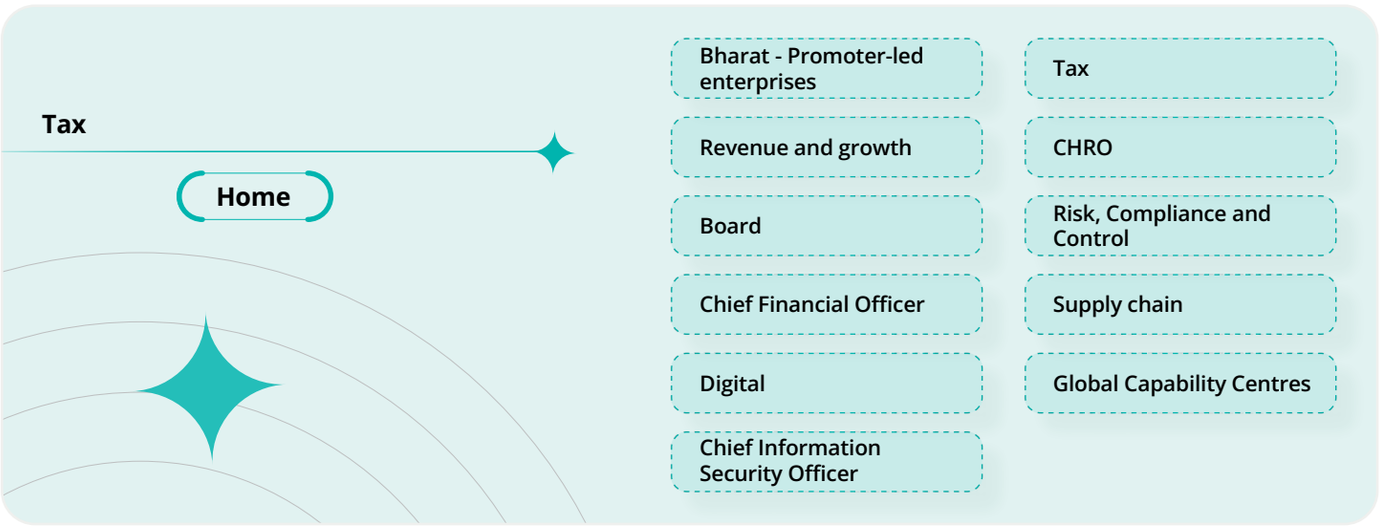
- **Transformation of tax functions:** The shift from manual, paper-based processes to digital, AI-driven systems, with a focus on data integrity, automation and proactive compliance.
- **Agentic AI and GenAI:** Understanding the evolution from RPA to GenAI to Agentic AI, and how these technologies enable goal-oriented, self-learning bots that can handle complex tax tasks.
- **Global disruption and supply chain volatility:** Addressing how geopolitical shifts, tariffs and regulatory changes require agile, AI-enabled responses in tax and supply chain strategies.
- **Build vs. Buy decisions:** Evaluating whether to develop AI solutions in-house or leverage external vendors, considering integration, cost, and ROI
- **Value creation through tax strategy:** Role in value creation. Business transformation encompasses business enhancement, cost reduction, and tax and structural adjustments.

Build the AI-led tax engine

- **Automation of compliance and reporting:** AI tools can reconcile filings, monitor withholding taxes and ensure audit readiness, reducing manual errors and freeing up human capacity for higher-value work.
- **Risk management and analytics:** AI-driven dashboards provide real-time insights into tax positions, effective tax rates and risk exposures, supporting proactive decision-making.
- **Technical research and advice:** AI can aggregate and analyse local and international tax laws, case law, and industry-specific regulations, offering tailored, real-time guidance.
- **Handling notices and litigation:** AI can categorise, digitise and draft responses to tax notices, using historical data and multilingual capabilities.
- **Opportunities and risks:** While AI offers efficiency and accuracy, challenges include data integration, regulatory compliance, and the need for human oversight to avoid errors or misinterpretations.

"AI and Agentic AI are now non-negotiable in the world of Tax. Continuous regulatory change and operational complexity demand these technologies to safeguard compliance, reduce risk, ensure resilient operations, and ensure measurable business impact."

Anahita Varma
Leader, Tax Transformation Consulting, Deloitte India



Design trusted, scalable tax systems

The focus shifted to building trusted, scalable tax systems that address core challenges across tax strategy, compliance and risk management. The following initiatives emerged as high-impact solutions:

- **Unified data repositories:** Establishing centralised platforms for tax-related data aggregation enables seamless access, improved data quality and supports streamlined reporting processes.
- **Automated reconciliation tools:** Implementing AI-powered systems to reconcile filings and transactions improves accuracy, reduces manual intervention, and accelerates compliance workflows.
- **Multilingual document processing:** Leveraging AI to process and interpret documents in multiple languages ensures global applicability, supports localisation needs, and enhances responsiveness to cross-border tax notices.
- **AI-driven risk dashboards:** Creating real-time dashboards powered by AI provides actionable insights on tax positions, effective tax rates and risk exposures, enabling proactive risk management and decision-making.

These solutions could collectively enhance efficiency, accuracy and scalability within tax functions, laying the foundation for broader automation and continuous improvement initiatives.

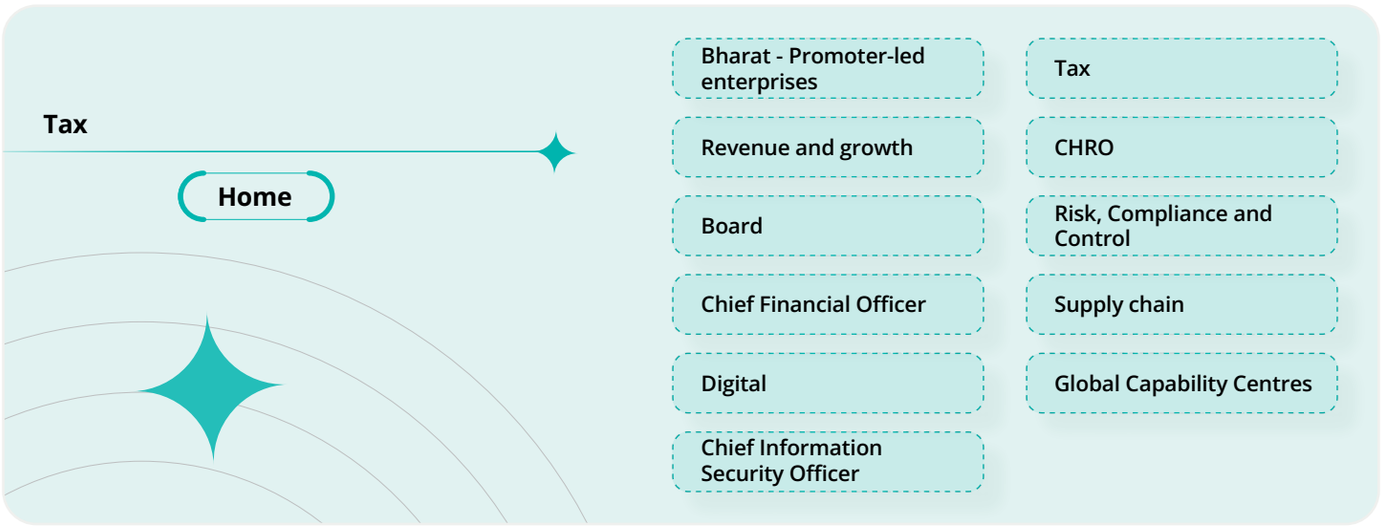
Key takeaways

The evolving role of AI in tax strategy

- AI and advanced analytics are rapidly transforming tax functions, shifting from manual, paper-based processes to highly automated, data-driven systems. This evolution is reducing traditional data arbitrage and increasing the sophistication of tax authorities.
- Ensuring data accuracy, integrity, and audit readiness is now central to tax compliance. Tax authorities are leveraging AI to cross-verify data, making it crucial for organisations to maintain robust data management and integration practices.
- Tax is increasingly viewed as a strategic business driver, not just a compliance function. AI enables real-time insights, risk management, and value creation, positioning tax teams as key contributors to organisational strategy.

Transformation in the supply chain and compliance

- Global trade disruptions, regulatory changes and geopolitical tensions are forcing companies to rethink and redesign their value chains for resilience and agility
- Anti-fragile supply chain is needed, one that not only withstands disruptions but also adapts and benefits from them. This requires decentralisation, diversification and proactive risk management.
- Escalating tariffs and non-tariff barriers (sanctions and local content requirements) directly impact profitability and require dynamic value chain strategies, such as shifting manufacturing locations or using free trade agreements.
- Tax considerations are central to value chain decisions, influencing where to locate operations, how to structure supply chains and how to optimise for both tax efficiency and business resilience.
- Automation is critical for managing supply chain volatility, regulatory changes and cross-border reporting. AI-driven systems should support end-to-end processes, from data extraction to compliance reconciliation and audit readiness.



Risk management and predictive analytics

- AI tools are increasingly used for risk management, such as identifying red flags in tax returns, predicting outcomes of notices or cases and providing dashboards for management to monitor effective tax rates and compliance status.

Value creation through tax strategy

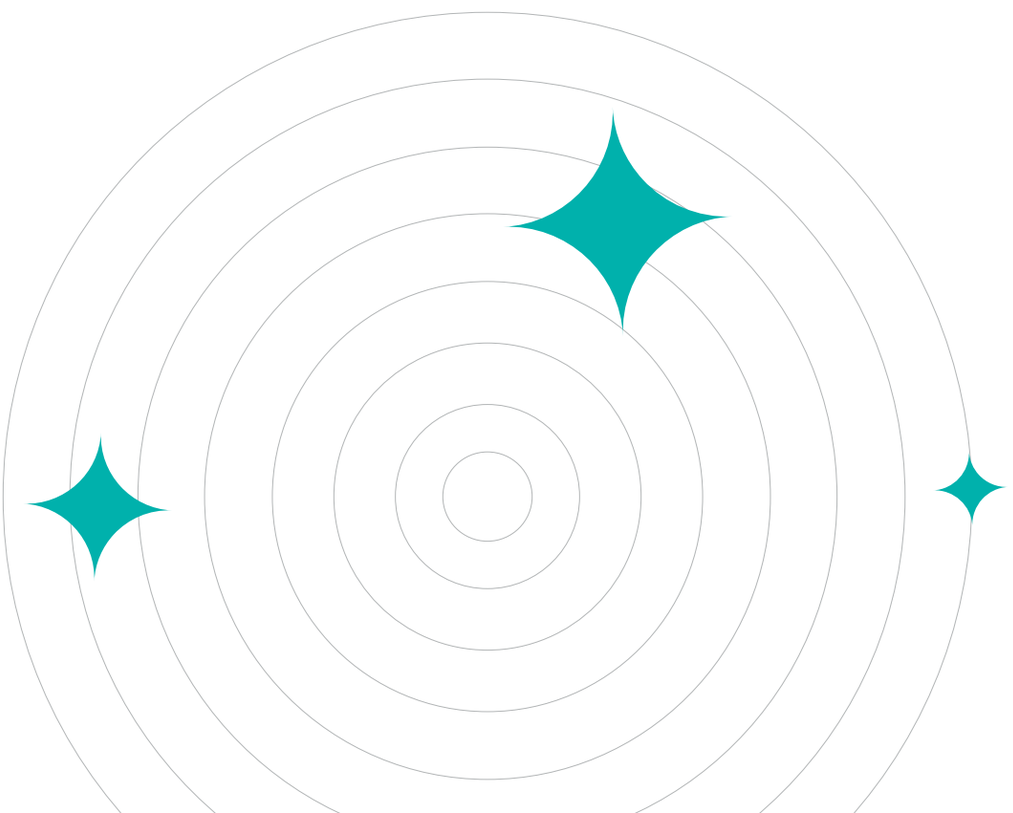
- The interplay of tax and regulatory nimbleness and innovation with operational excellence is a critical factor for value creation. Every business lever has a tax and regulatory impact and vice versa.
- As leaders, it is imperative that we have a sharp eye for tax levers driving value by identifying valuation arbitrages, structures that optimise cash flows, lower costs, improve business synergies and performance metrics while mitigating risk and ensuring compliance.

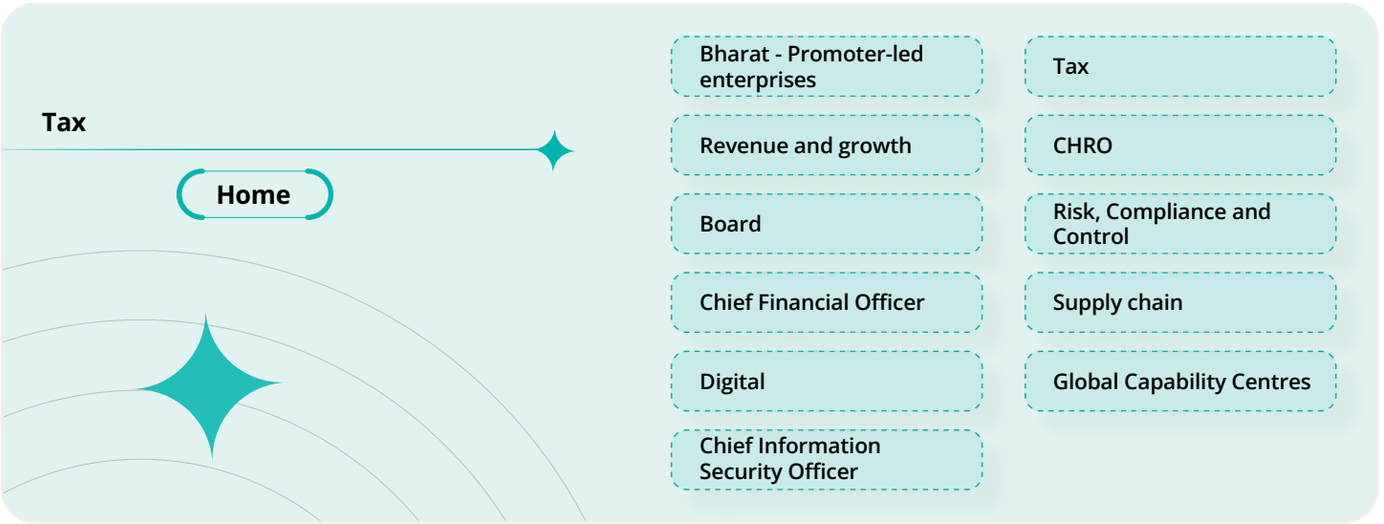
Challenges in AI adoption for tax

- Key challenges include integrating multiple data sources, digitising legacy records, ensuring real-time regulatory updates, and managing change within tax teams. Language barriers and knowledge transfer issues also persist.
- Organisations must weigh the pros and cons of building in-house AI solutions versus buying off-the-shelf products. Factors include integration complexity, cost, data security, and the need for customisation.

What should companies do?

Companies must continuously monitor global developments, update their value chain strategies and remain agile to respond quickly to new risks and opportunities. Rapid technological change requires ongoing investment in technology and skills. Tax professionals must stay agile, continuously update processes and prioritise ROI when adopting new AI tools.





Reaching for the North Star

The intelligent tax function

Define the North Star
An AI-led tax function delivering real-time insight, flawless compliance and sustained value creation through end-to-end digitisation

Set directions
Shift from manual, paper-based processes to digital, data-driven tax operations shaped by regulatory disruption, global supply-chain agility and strategic value contribution

Build capabilities
Use Agentic AI engines to automate compliance, analytics, research and risk reporting; real-time dashboards to support proactive tax decisions

Unblock roadblocks
Resolve fragmented data, legacy records, regulatory volatility, integration complexity and build vs buy dilemmas that slow AI-enabled tax transformation

Use accelerators
Embed predictive tax analytics and automated cross-border reporting; continuous monitoring and resilient supply chain tax models

Rule of the road

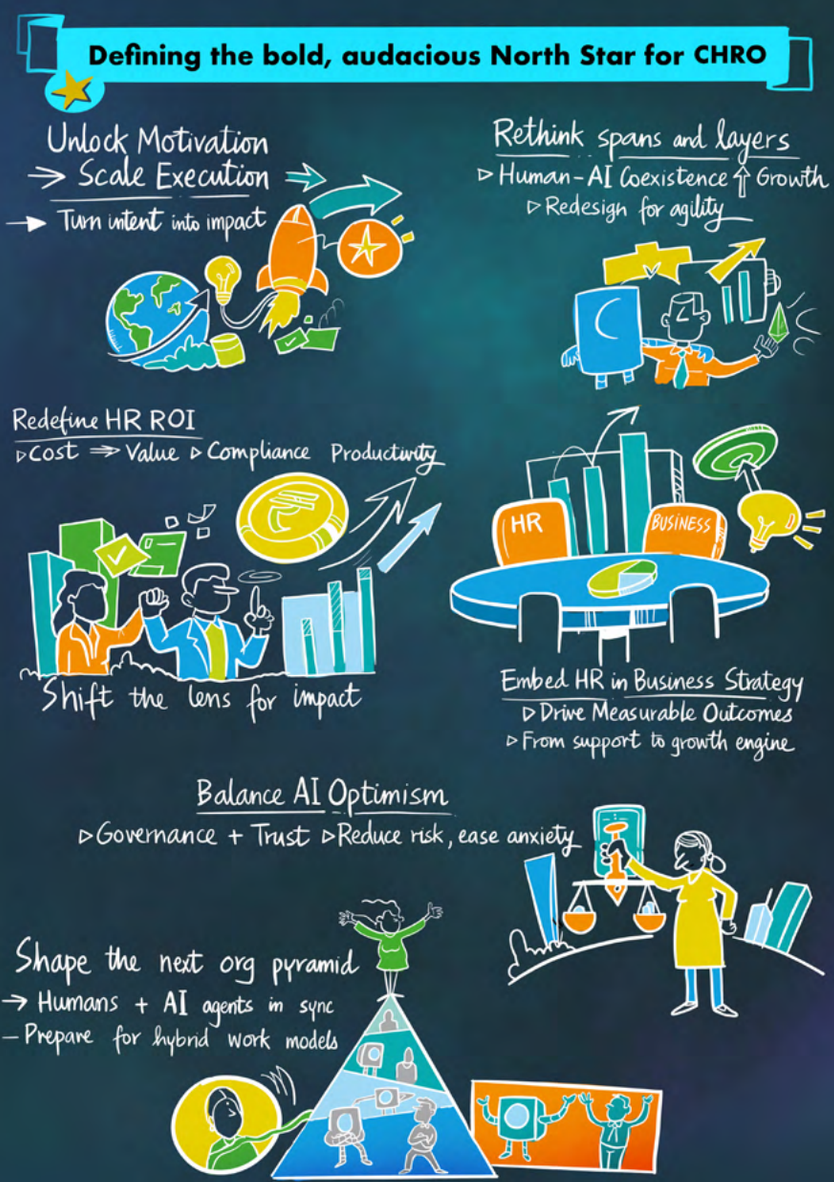
Use AI, protect data quality, upskill continuously and position tax as a catalyst of enterprise-wide value and compliance confidence

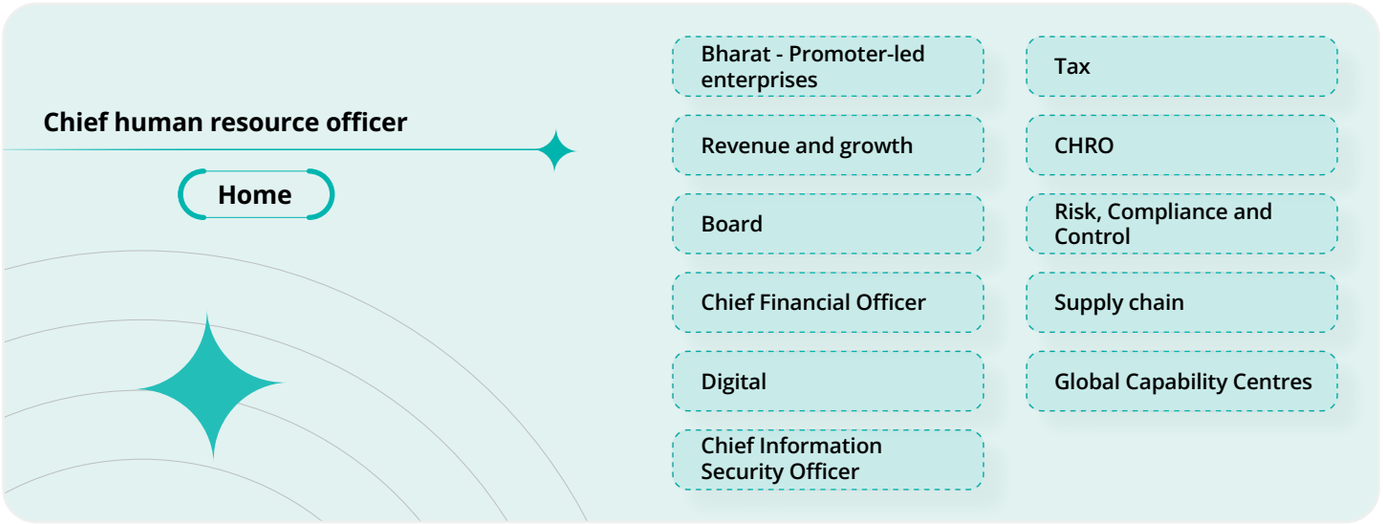
Chief human resource officer

Home

- Bharat - Promoter-led enterprises
- Revenue and growth
- Board
- Chief Financial Officer
- Digital
- Chief Information Security Officer
- Tax
- CHRO
- Risk, Compliance and Control
- Supply chain
- Global Capability Centres

Chief human resource officer





Human performance at the centre of an AI-shaped enterprise

Turn workforce investment into business outcomes

Over the past five to six years, enterprises have invested heavily in HR modernisation, AI-enabled productivity tools, skill platforms **and experience systems. Yet, across sectors, leaders acknowledged** a persistent gap: Investment has not translated into measurable workforce outcomes. This is what the session tried to address.

The North Star for this convening is clear: How do humans and agents together unlock performance, productivity and value? It repositions HR's role from system implementer to enterprise orchestrator in an AI-shaped world, with a focus on:

- *Measurable, business-linked ROI*
- *Human + Agent collaboration as the new productivity frontier*
- *Structural readiness across spans, layers, skills and decision rights*
- *Managerial transformation as the core enabler*

From acknowledgement to orchestration

The conversations evolved decisively, from recognising constraints to designing intent-led action:

- Leaders moved beyond surface-level enthusiasm to candidly surface where progress breaks down today: data fragmentation, limited managerial capacity, skill mismatches and uneven adoption across layers of the organisation.
- AI optimism was grounded in realism, with sustained debate around governance, workforce trust, change fatigue and execution asymmetry between pilots and scaled impact.
- A unifying insight emerged across sessions: HR's role must shift from enabling isolated tools to orchestrating the full human-agent system, aligning AI adoption, talent architecture and operating models directly to business outcomes.

As a result, the sessions moved past a discussion of technologies and trends. They became a collective design effort, reframing how work gets done, how managers lead and how HR anchors value creation in an AI-shaped enterprise.

The human performance mandate

The ROI imperative has reached a breaking point. Boards and CEOs expect value demonstration from talent investments, for example:

- Cost per hire improvements through virtual interviewing
- Reducing time-to-productivity in frontline roles
- Attrition reduction via internal talent pathways
- Productivity lifts are measured in minutes saved per week (e.g., 160 minutes in a Singapore semiconductor firm)

ROI conversations are now unavoidable and increasingly CFO-driven.

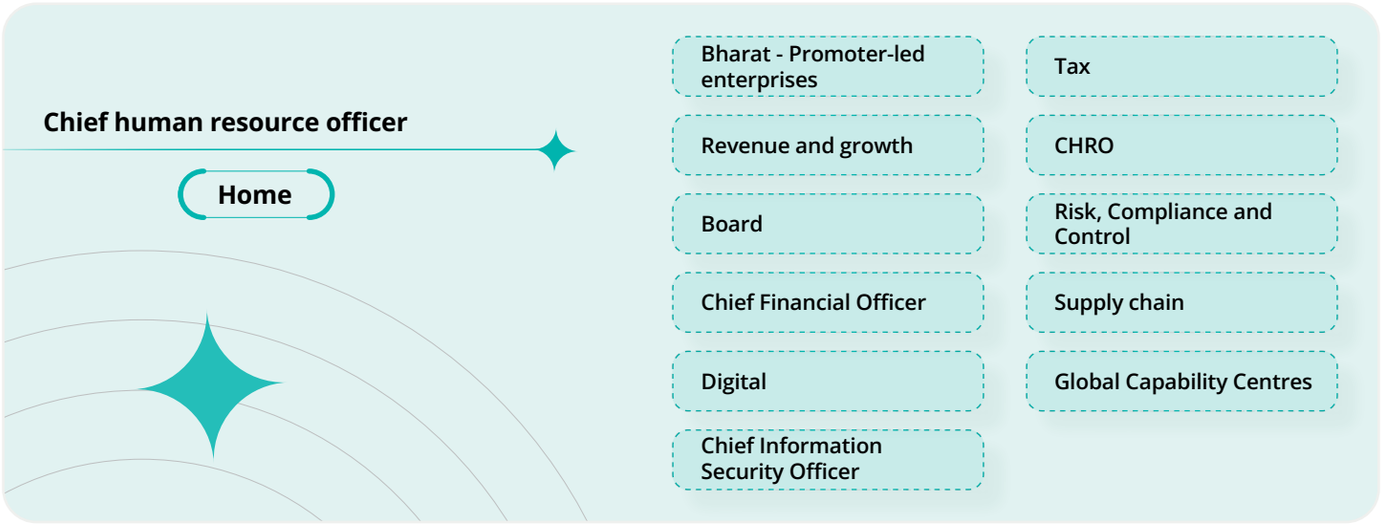
The redesign of managerial roles is now non-negotiable. The manager's purpose today has shifted to:

- Coaching and motivating at a unit-of-one
- Orchestrating talent mobility
- Using AI insights for better decisions
- Redesigning workflows, not just overseeing them

Many CHROs agree that manager bandwidth is the single biggest barrier to experience transformation.

Data is now the most rigid constraint. Across companies, leaders highlighted:

- Internal mobility and succession planning depend on clean, connected skills data
- AI outputs are only as strong as their inputs
- HR functions must stop relying on off-system processes (spreadsheets, manager memory and manual approvals)



AI adoption: Optimism mixed with caution
Views on AI varies widely across organisations:

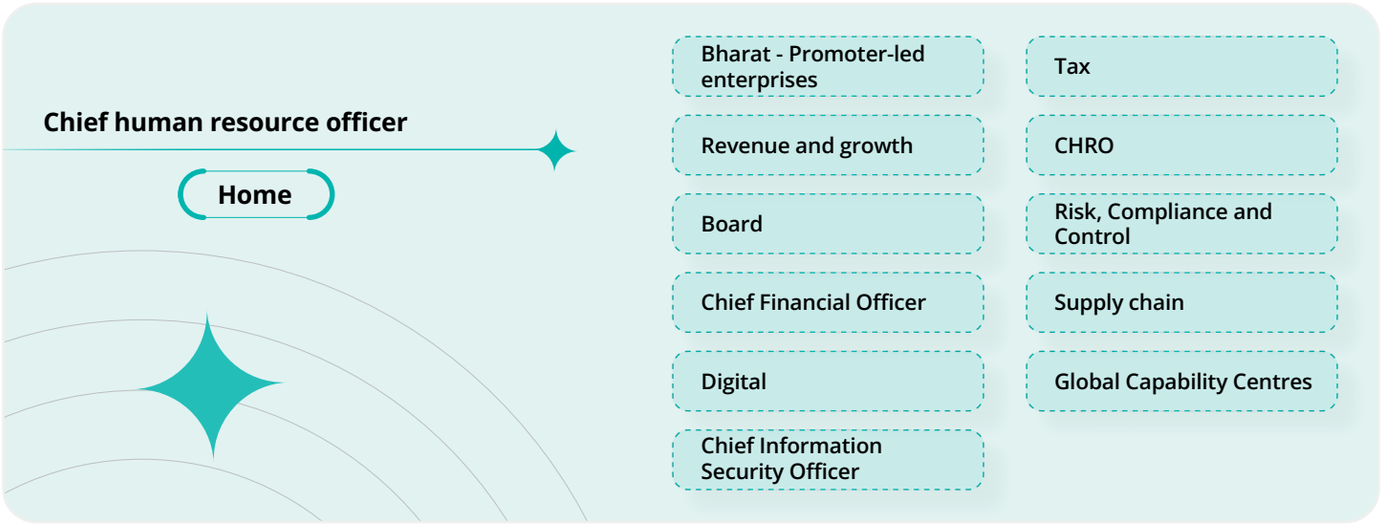
- Some saw it as "a disruptive force" or "a creativity killer."
- Others believed it would "create new jobs and accelerate transformation."
- Many highlighted risks around trust, governance and over-reliance.

However, a lack of AI training, limited access to AI tools in frontline contexts, ambiguity around ethical use and data control, and behavioural anxiety among managers remain key constraints on AI adoption. Overall, organisational sentiment reflects cautious optimism, grounded in a desire for structured, responsible adoption.

Humans + AI agents: A new organisation pyramid emerging
Machine-learning-driven AI is already streamlining job descriptions, goal summaries and learning paths. GenAI is now influencing recruitment, headcount and succession planning. AI agents have started are beginning to autonomously manage routine HR queries, onboarding flows and workforce planning steps. This raised a profound question: How must HR redefine roles, governance and skills when machines become co-workers?

"The future workforce is humans and agents coexisting. The sooner we prepare, the better we lead. The real imperative for leaders is to reimagine the organisational pyramid itself, one where human judgment, creativity and accountability are amplified by intelligent agents, enabling organisations to operate with greater scale, speed and strategic intent. Those who intentionally design this coexistence will not just adapt to the future of work but shape it."

Nitin Razdan
Partner and Human Capital
Offering Leader, Deloitte South Asia



Build AI-enabled people capabilities at scale

Building AI-enabled people capabilities at scale demands a deliberate redesign of organisations, leadership mindsets and workforce models to ensure that AI adoption translates into measurable productivity, trust and long-term value creation. This shift presents a dual reality: significant opportunities to reimagine the people function, alongside critical considerations that must be addressed to sustain trust, adoption and long-term value.

Opportunities

The R.E.A.D.Y. framework (discussed below) outlines five key HC areas expected to see the most significant transformation by Agentic and broader AI.

R - Redesigning organisation and workforce with AI: AI is redefining how organisations structure roles, workflows and decision systems. It can help redesign jobs, rethink workforce deployment and build adaptive structures that unlock productivity, speed and innovation in a rapidly evolving business environment.

E - Emerging AI capabilities for upskilling at scale: AI enables continuous, personalised learning journeys for employees by assessing skills, predicting future capability needs and offering targeted development pathways. This element highlighted how organisations can democratise learning, quickly bridge capability gaps and build a future-ready workforce in the era of Agentic AI.

A - AI-aligned leadership mindset: Leaders must evolve their mindset to effectively harness AI's strategic value. This shift places emphasis on building digital confidence, ethical decision-making process and an AI-inclusive culture, where leaders champion intelligent tools to enhance performance, enable agility and drive organisational transformation.

D - Dividend through AI-based change and adoption: Successfully adopting AI requires a structured change management approach that nurtures trust, clarity and readiness. This pillar highlights the tangible dividends organisations can achieve, speed, accuracy, cost optimisation and workforce empowerment, when AI is embraced thoughtfully. It underscores the need for communication, mindset shifts and adoption frameworks that convert AI investments into measurable business outcomes.

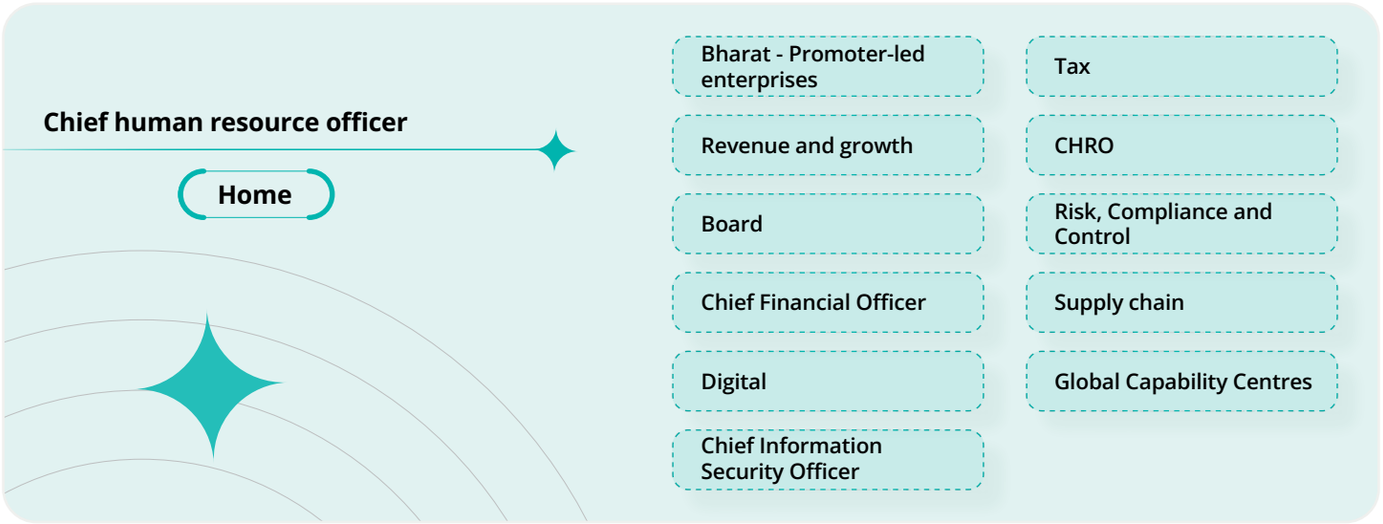
Y - Y-shaped HR and people function evolution: The HR function is evolving into a Y-shaped model in which professionals blend domain expertise with AI, analytics and digital fluency. This element focuses on building HR teams capable of strategic problem-solving, technological adoption and experience design. It strengthens HR's role as a value creator, transforming the function into a future-ready partner that drives intelligence-led people decisions.

Risks

- **Governance and compliance exposure:** Risk of unvalidated outputs, bias, inaccurate recommendations and lack of traceability.
- **Workforce anxiety:** Fear of role erosion or displacement, especially in frontline and entry-level HR roles.
- **Fragmented adoption without orchestration:** Multi-speed adoption was a recurring concern: some teams advance quickly while others lag.
- **Over-reliance on "AI magic" without fixing foundational processes:** AI cannot repair broken workflows; it simply makes their weaknesses more visible.

"The Human Capital Trends 2025 report positions India Inc. at an inflection point, where legacy models of work are being challenged, and new ways of working are emerging. While leaders widely recognise the tensions shaping today's workplace, only a small proportion are taking decisive action to close the gap between intent and execution."

Nikhil Kolur
Partner, Human Capital,
Deloitte South Asia



Design human-centred, AI-augmented workflows

Human-centred, AI-augmented workflows focus on using AI to extend managerial capacity and improve decision quality, while preserving accountability and trust. The concepts below illustrate how this can be designed in practice.

AI-augmented manager design: It is a concept where managers operate with:

- An AI assistant for coaching prompts
- Automated feedback synthesis
- Real-time insights on team engagement and workload
- Recommendations for talent rotation and internal mobility

This could address the "span vs personalisation" conflict to a large extent.

Internal talent marketplace "pathways" model: It is inspired by Australian "pathways," skills-tagged internal profiles are emerging as a priority. Its features include:

- Automated succession shortlists
- Personalised internal mobility nudges
- Productivity-linked talent transitions

This prototype links employee experience directly to business outcomes.

HR ROI dashboard: It ties HR transformation to business economics (a core theme) by capturing the following elements:

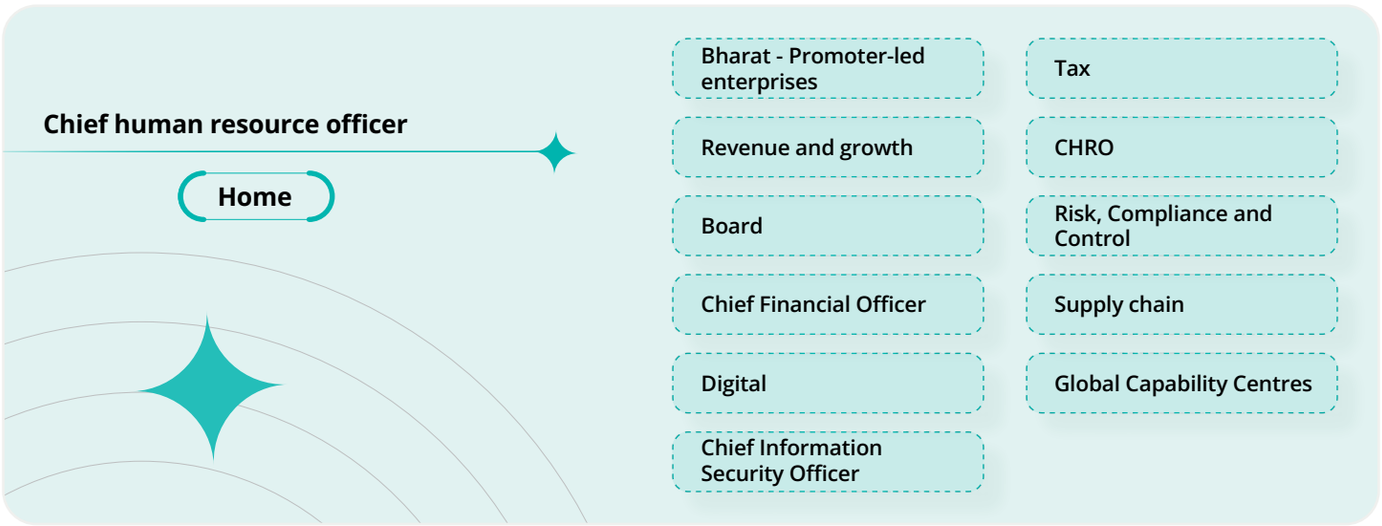
- Cost per hire
- Time to productivity
- Internal vs external hiring ratios
- Attrition hotspots
- Managerial load indicators
- AI productivity minutes saved

AI agent governance framework: It ensures responsible adoption and helps:

- Categorise agents (informational, decision-support, autonomous)
- Define approval gates
- Ethical and emotional reasoning guardrails
- Accountability protocols
- Integration with risk and compliance functions

"AI is an extraordinary enabler, but its impact will be measured by the quality of decisions it helps us make. The leaders who create lasting advantage will be those who blend AI's scale with human insight, especially in how they plan, shape and invest in their workforce. Strategic workforce planning, powered by intelligence but anchored in judgment, will be a defining capability for organisations navigating an uncertain future."

Deepan Dasgupta
Partner, Human Capital,
Deloitte India



Key takeaways

Translating intent into practice: While everyone agrees that unlocking individual motivation and manager capacity is critical, the real question is: are organisations ready to operationalise this? The challenge now is moving from acknowledgement to practical, scalable execution.

Revisiting spans and layers: India has normalised managerial spans of 12–13, but organisations simultaneously expect more personalised experiences for employees. This tension highlights the need to re-examine and realign structural design before personalisation can genuinely take hold.

Rethinking HR ROI: The focus should shift to: how is HR tangibly contributing to business value creation? This reframing is essential for strategic credibility.

Future-facing ROI lens: ROI lens changes when HR value is viewed through the following three perspectives:

a. Is it an investment or a cost?

b. Is it only for compliance or to unlock productivity?

c. Is it internal or external?

Navigating cautious optimism around AI: There is a lot of optimism and excitement around GenAI adoption, but also a bit of cynicism. The key challenge for CHROs is achieving the right balance between:

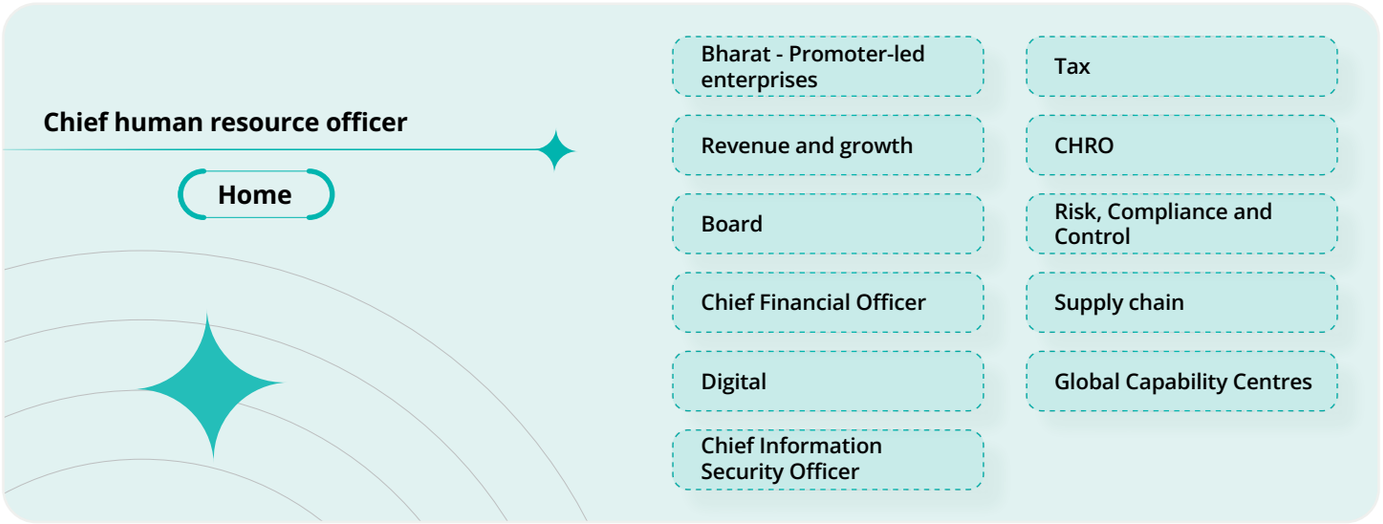
a. Governance (risk, compliance, data integrity)

b. Reducing anxiety among leaders and employees as they adapt to AI-driven ways of working

The future organisation pyramid: What does the future organisation pyramid look like with humans and agents working together? How do we prepare ourselves to adapt to this change?

"The conversation today is no longer about measuring HR ROI as a standalone metric. The real shift is in understanding how HR directly influences business ROI—by shaping strategy, enabling growth, and creating sustained enterprise value."

Pintu Singh
Partner, Human Capital,
Deloitte South Asia



Reaching for the North Star

Human performance at the centre of an AI-shaped enterprise

Define the North Star
Boost productivity using human and agent collaboration, measured by clear ROI, organisational readiness and transformed manager roles

Set directions
Shift from activity-led HR investments to outcome-driven people performance; redesign manager roles; adopt AI responsibly

Build capabilities
AI-enabled people systems built on the R.E.A.D.Y. model; AI-powered workforce design; personalised and continuous upskilling

Unblock roadblocks
Fix fragmented people data, governance gaps, workforce anxiety, uneven AI adoption, broken workflows and manager bandwidth constraints that slow transformation

Use accelerators
AI-assisted manager models, internal talent marketplaces, HR ROI dashboards and agent governance frameworks

Rule of the road

Fix structure before personalisation, use ROI to guide change, govern AI early and design for a human–agent workforce

Risk, controls and compliance

Home

- Bharat - Promoter-led enterprises
- Revenue and growth
- Board
- Chief Financial Officer
- Digital
- Chief Information Security Officer
- Tax
- CHRO
- Risk, Compliance and Control
- Supply chain
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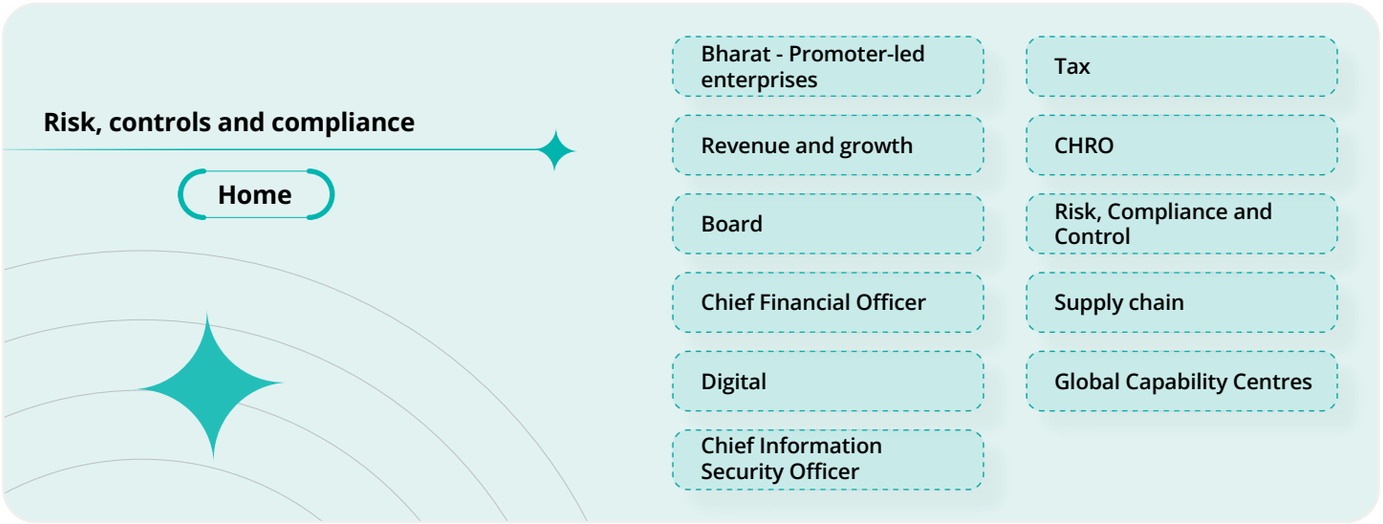
Risk, controls and compliance



Converging the trust, technology and transformation agenda for Risk, Controls & Compliance (RCC)

Building assurance capabilities for the decade ahead

In an era of rapid technological change and increasing complexity, trust, technology and transformation can no longer progress independently. They must operate in unison. By building shared awareness and co-creating solutions, organisations can deliver assurance that strengthens stakeholder confidence, supports informed decision-making and enables sustainable growth.

The North Star for RCC is enterprise-wide trust by design, co-created through technology, talent, and governance, so risks are anticipated, resilience is built in, and performance is enabled as organisations evolve towards 2030.

Set direction for enterprise-wide trust

RCC leaders articulated a 2030 vision centred on advanced risk sensing mechanisms, technology-enabled governance frameworks and the continuous development of organisational capabilities to ensure long-term relevance. Alongside this ambition, they acknowledged persistent challenges, particularly talent and skill gaps arising from AI adoption, as well as the scale of change management required.

As organisations accelerate their digital transformation journeys, the RCC function must modernise at the same pace to remain effective. The function is undergoing one of its most significant shifts, moving away from traditional, backwards-looking reviews towards a more strategic, insight-driven role. Today, RCC is expected to anticipate emerging risks, use technology for deeper assurance, and deliver timely, real-time insights that enable faster, more confident decision-making in a digital-first environment.

What this means for RCC leaders

There is a broad consensus among RCC leaders on the imperative of digital transformation and the growing preference for in-house development of automation and analytics capabilities to drive agility, customisation and control. Emerging technologies and evolving regulatory frameworks are increasingly seen not just as compliance requirements, but as potential catalysts for growth and differentiation.

Access to the right technology stack is now non-negotiable. Shortages in AI, analytics and digital risk skills, compounded by legacy systems, demand proactive upskilling and sustained cultural transformation.

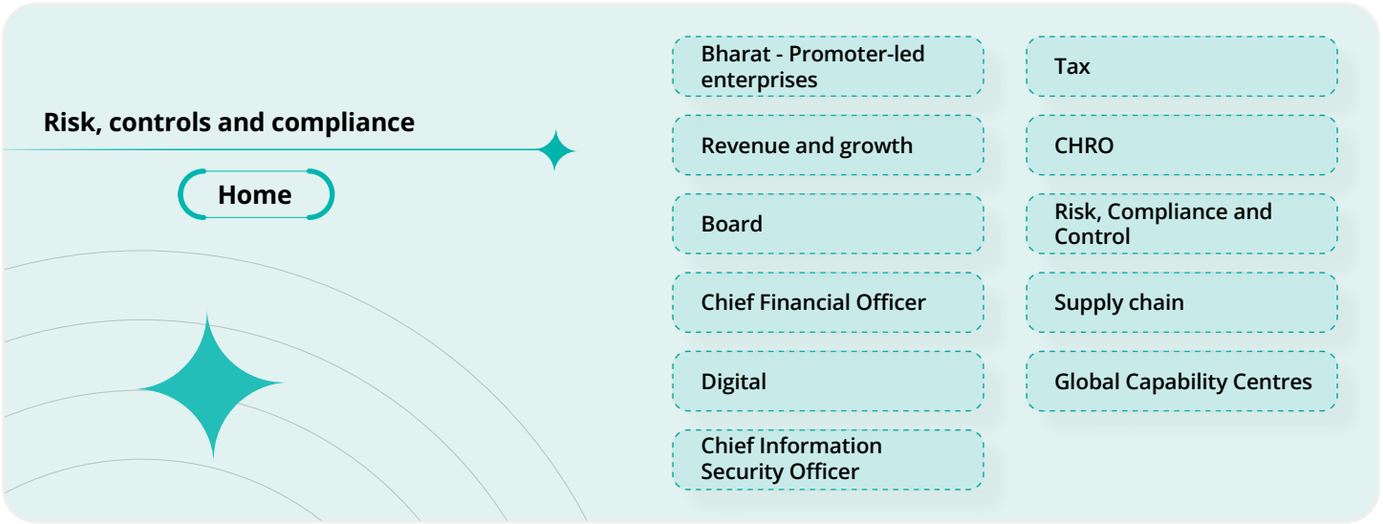
Note: More than 50 percent of the respondents stated that embracing emerging technologies such as artificial intelligence, data science, automation, enhanced cybersecurity measures and integrating them into their strategies, methodologies, and skill development is a critical driver for the growth of the RCC function.

Build RCC and AI-ready capabilities at scale

The RCC function has evolved from a compliance-centric to a value-oriented, checklist-based role aligned with business strategy. Increased complexity, rapid technological change and increased stakeholder expectations are driving the shift in the RCC function.

In a survey on future-ready leadership capabilities, more than 50 percent of RCC leaders felt that tech fluency will be critical, whereas 20 percent felt that cross-domain adaptability is important, and 15 percent tend towards data storytelling and agility.

RCC leaders discussed the current state of tech adoption, their maturity levels, the available tech stacks, and the challenges of adopting them. The discussions focused on the core technology stacks used in the RCC function, and all RCC leaders agreed that organisations deploy varied technology solutions to meet different requirements across the RCC lifecycle. Primary areas of tech are used for



Use accelerators for proactive risk sensing
The risk landscape has undergone a paradigm shift over the last few years, with RCC functions evolving and being held accountable for broader risk areas, providing value propositions through technology as an enabler and consolidating risk activities under the CRO/CAE offices. There is a need for continuous risk monitoring and predictive risk sensing to enable early detection and proactive decision-making.

Note: More than 80 percent of respondents agreed that predicting every crisis before it happens is the superpower they align with. The RCC leaders were using various risk types and models to identify risks across sectors.

Build RCC and AI-ready capabilities at scale
Today's organisations increasingly rely on multiple tools across risk management, internal audit, compliance, and regulatory reporting. An integrated RCC technology ecosystem supported by standardised data models and strong data governance will help eliminate silos and duplication of effort.

By aligning RCC systems with enterprise platforms such as ERP, GRC tools, and data lakes, organisations gain end-to-end visibility across risks, controls, issues, and remediation actions. RCC leaders discussed the integration and the limited funding for such a transformation, and the change management costs.

Note: More than 90 percent of respondents felt the need to develop a phase-wise plan to address the constraints they face for implementation of the tech stack and improve the organisation's readiness level.

Set direction for enterprise-wide trust
Over the past few years, the RCC function has been undergoing a quiet but profound transformation. No longer viewed as a non-value-adding function, it is increasingly recognised as a strategic enabler, supporting innovation, strengthening resilience and driving sustainable growth.

New themes of assurance

Emerging technologies and evolving regulatory frameworks are reshaping industries, including the advent of AI/Agentic AI.

RCC leaders' discussions centred on exploring new themes to strengthen resilience, align trust and governance efforts with future business priorities. Themes around trustworthy/responsible AI, cyber resilience, brand and social media governance, third-party ecosystem trust, deep tech trust and governance, climate and sustainability, etc.

More than 60 percent of the RCC leaders highlighted the constraints they face in the implementation of skill and capability gaps in newer domains, regulatory ambiguity, limited cross-functional collaboration, etc. The remaining 40 percent felt it was because of the cultural resistance.

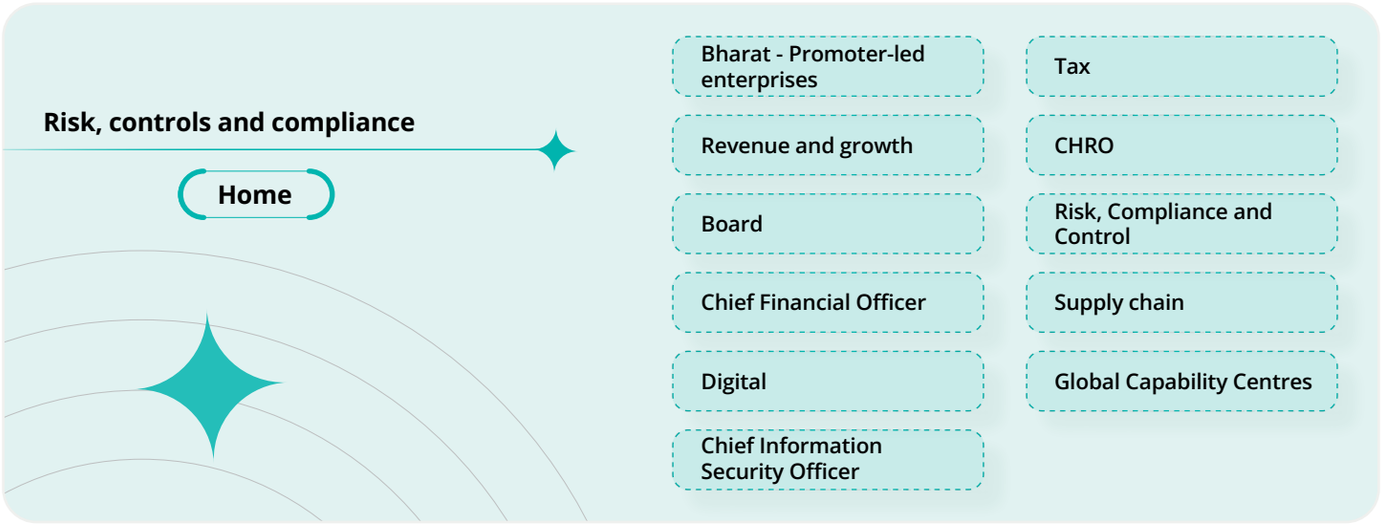
Cyber security, privacy and digital trust
As digital adoption accelerates across industries, cybersecurity, data privacy, and resilience have become central to become core assurance priorities. Continuous monitoring of cyber risks, third-party exposures, and regulatory obligations helps maintain trust with regulators, customers, and stakeholders. Across sectors, a strong technology-enabled RCC framework supports business continuity, protects sensitive information, and reinforces organisational credibility.

Note: More than 75 percent of leaders deliberated on the traditional assurance models, which focused on periodic control testing, and found them increasingly insufficient to address the dynamic and evolving nature of cyber risks and data usage practices.

Exploring agentic AI use cases for RCC

Agentic AI enables a significant shift in how RCC functions operate, taking it from task-based automation to intelligent, goal-driven systems that can observe, decide, and act within defined guardrails. Though Agentic use is currently not very popular in the RCC function, as emerging technologies and digital transformation accelerate, a transition from reactive oversight to proactive, continuous risk management will become essential.

About 70 percent of the RCC leaders discussed the adoption of AI agents in the following key scenarios within the RCC function.



Key use cases

- **Continuous risk sensing and early warning systems:** Agentic AI can monitor structured and unstructured data sources (transactions, logs, regulatory updates, incidents) to identify emerging risks, trigger alerts, and recommend preventive actions—enabling RCC teams to move from reactive to proactive risk management. More respondents discussed their experiences in the respective organisations where risk sensing has been implemented.
- **Autonomous control testing and assurance:** AI agents can be used to independently test controls, validate evidence, follow up on exceptions, and document results across cycles, thereby reducing manual effort while improving coverage and consistency of assurance activities. More than 60 percent of RCC leaders felt that this is the future of control testing, given its ability to enable automation, improve scalability, enhance consistency, and support continuous assurance.
- **Regulatory change monitoring and impact assessment:** From a compliance perspective, agentic AI can support regulatory intelligence, helping RCC teams stay ahead of evolving requirements by scanning regulatory updates, understanding the business impact, mapping them to existing internal controls and identifying potential gaps.
- **Issue management & remediation orchestration:** AI agents can prioritise issues based on risk severity, assign remediation actions, track closure, and escalate delays by enhancing accountability and reducing remediation timelines.
- **Third-party and ecosystem risk monitoring:** Agentic AI can continuously assess vendor, dealer, and partner risks using external intelligence, performance data, and contractual obligations, supporting dynamic third-party risk management.

Governance and guardrails

To reap the benefits, RCC leaders also discussed embedding strong governance, including human oversight, explainability, audit trails, data privacy safeguards, and clear accountability frameworks. Agentic AI should augment, not replace, professional judgment.

Value for RCC

When deployed responsibly, the RCC leaders felt that the Agentic AI enhances efficiency, risk coverage, responsiveness, and trust, positioning RCC as a strategic enabler of digital transformation and value creation. With all the constraints organisations operate under, the RCC leaders felt that budgets and skills and expertise were a greater constraint on developing the skill set.

Fraud, resilience and technology assurance

In today's rapidly evolving business environment, organisations face increasing threats from fraud, cyber risks, and operational disruptions. Effective Fraud, Resilience, and Technology Assurance ensures that risks are not only identified and mitigated, but that systems, processes, and controls remain robust under stress.

Fraud

Fraud Assurance focuses on detecting, preventing, and responding to fraudulent activities, safeguarding assets, and maintaining stakeholder trust.

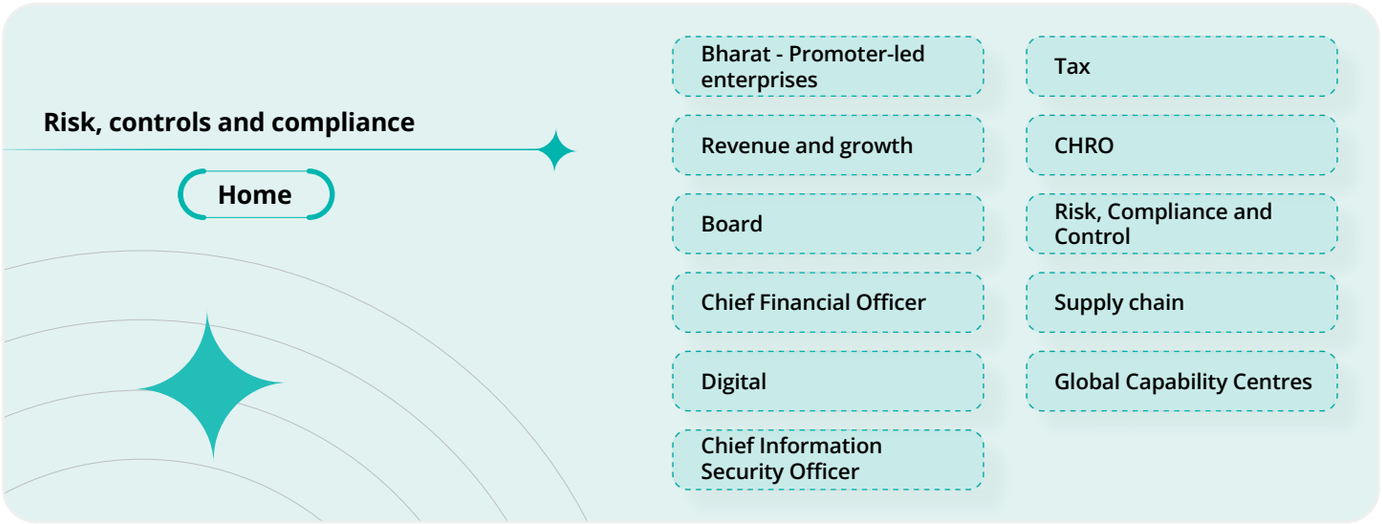
Fraud risk remains a critical focus area within the Risk, Controls & Compliance (RCC) function, necessitating continuous monitoring, robust preventive controls, and timely response mechanisms. RCC leaders focused their discussions around the key fraud risk areas in their respective organisations and how these are being managed. Areas such as AML and Transaction monitoring, third-party risk assessments, whistleblower oversight, etc., were focal points of discussion.

Controls landscape

RCC function fraud controls broadly cover the following.

Preventive controls: RCC leaders discussed this as an important step to create a better control environment that prevents risks before they materialise.

Detective mechanisms: RCC function works with the other functions to monitor anomalies, identify exceptions through data analytics and manage/oversee whistleblower channels



Investigations and response mechanism: RCC function leads the initial triage of fraud alerts, coordinates with legal and internal audit teams, and conducts root-cause analysis.

RCC leaders emphasized the availability of tech stacks for fraud triggers and further prevention/detection of the same. When we discussed

Resilience
In an evolving risk landscape, sectors and geographies face constant change and unpredictable risks. Senior executives recognise the need for proactive, strategic resilience, but struggle to implement it effectively while enhancing current practices and capabilities.

The leaders highlighted existing and emerging areas of resilience and their intersection with the RCC function to make organisations more robust, agile, and future-ready. RCC leaders recognised the level of readiness to increase the support for the RCC function to be in the developing stage, where the basic automation and the cloud migration with resilience considerations.

More than 75 percent of the RCC leaders discussed from a resilience perspective; assurance focuses on the organisation's ability to withstand, respond to and recover from disruptions, including cyber incidents, system failures, third-party outages and fraud events. This includes evaluating incident response readiness, business continuity capabilities, system recoverability, and governance over critical technologies.

Technology assurance
Technology assurance ensures that IT systems, applications, and digital processes operate reliably, securely, and in compliance with policies and regulations. It leverages automation, monitoring, and analytics to provide real-time insights into potential risks and control gaps.

Against the backdrop of fragmented technology landscapes, RCC leaders emphasized the talent capability gaps driven by a shortage of tech-enabled and data-literate professionals and by growing regulatory complexity. The adoption of emerging technologies, along with enhanced technology assurance, has become an imperative.

Key focus areas

These focus areas reflect how assurance priorities are evolving as digital ecosystems become more complex and AI-driven. Together, they highlight where the RCC function must strengthen oversight to maintain trust, resilience and regulatory confidence.

Emerging tech and ecosystem risk: Assurance over emerging technologies focusing on data security, interoperability, third-party dependencies, due diligence and continuous monitoring of the tech stack along with APIs and controls

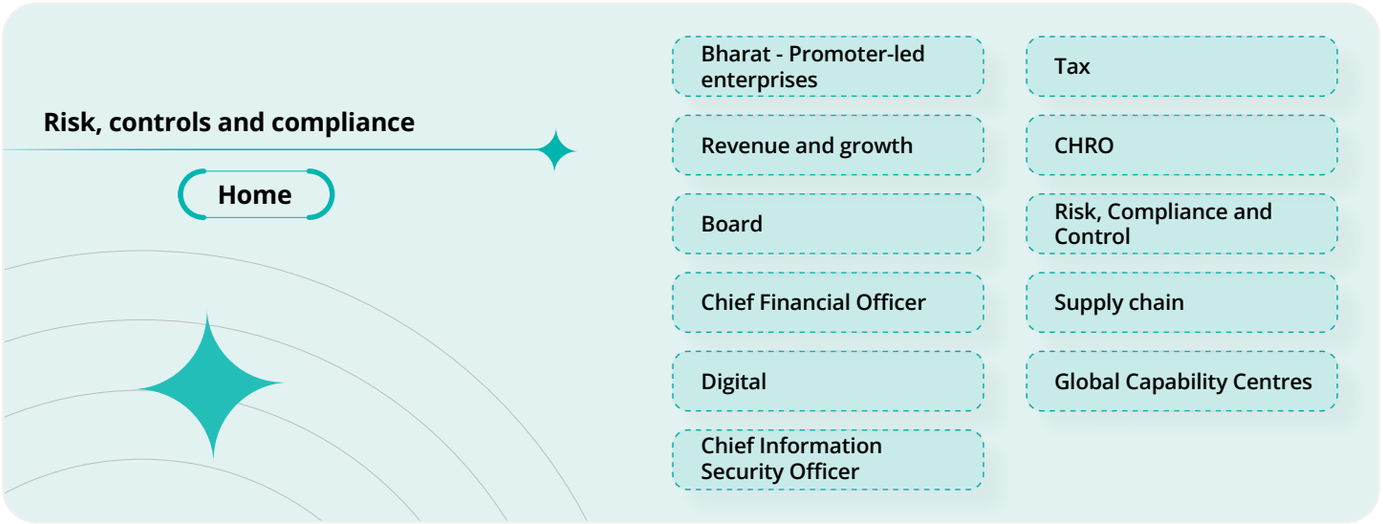
Automation and RPA governance: Oversight of BOTs and automated workflows to prevent logic errors, unauthorised actions or fraud

Data integrity and digital trust: Ensuring reliability and traceability of data across systems, APIs and digital ecosystems, including identity and access governance

AI and GenAI assurance: Validating AI/ML and GenAI models for accuracy, bias, explainability and misuse risks

Organisations today can use both in-house and market-available technology stacks, which offer valuable capabilities for risk, compliance, automation and analytics. The use depends on organisations' implementation of emerging technologies.

Information security and cyber governance
Information security and cyber governance form the foundational layer that enables effective operational resilience and technology assurance. Due to the expansion of digital ecosystems and the growing threats today, governance and guardrails ensure that security risks are identified, owned and managed in alignment with enterprise risk appetite and regulatory expectations.



From a fraud perspective, robust information security controls, such as access management, identity governance, logging, and monitoring, have become critical to prevent internal and external misuse, data manipulation and unauthorised transactions. Cyber governance ensures accountability over these controls and their consistent enforcement across the organisation.

In the context of resilience, cyber governance focuses on preparedness and recovery, including oversight of incident response plans, cyber crisis management, system resilience, and third-party dependencies. This enables organisations to respond and recover from cyber incidents without material business disruption.

From a technology assurance lens, information security governance provides confidence over the design, effectiveness, and continuous monitoring of security controls, including compliance with regulatory standards, data protection requirements, and secure deployment of emerging technologies. Together, these elements strengthen the digital trust and enable sustainable value creation.

RCC leaders believe that information security and cyber governance are enablers that help the right tech stacks support the business in functioning with ease.

Note: Together, fraud, resilience, technology and cyber assurance give boards and regulators confidence that organisations are compliant, resilient and trustworthy in a complex digital environment.

RCC skill evolution

The question for boards and CXOs, therefore, shifts from whether to simply continue with the RCC function to whether it can become strategically irreplaceable, driven by the evolution of the skills, capabilities, and insights it brings to the enterprise.

A Deloitte study states that people, more so than capital, drive performance for programmes of any size, scale, or ambition. Individually, they are a competitive differentiator given their talent and creativity. Collectively, people are an expression of an organisation's culture and collaboration. Therefore, how management deploys its human capital, engages its people, and spends time is instrumental to driving transformation success.

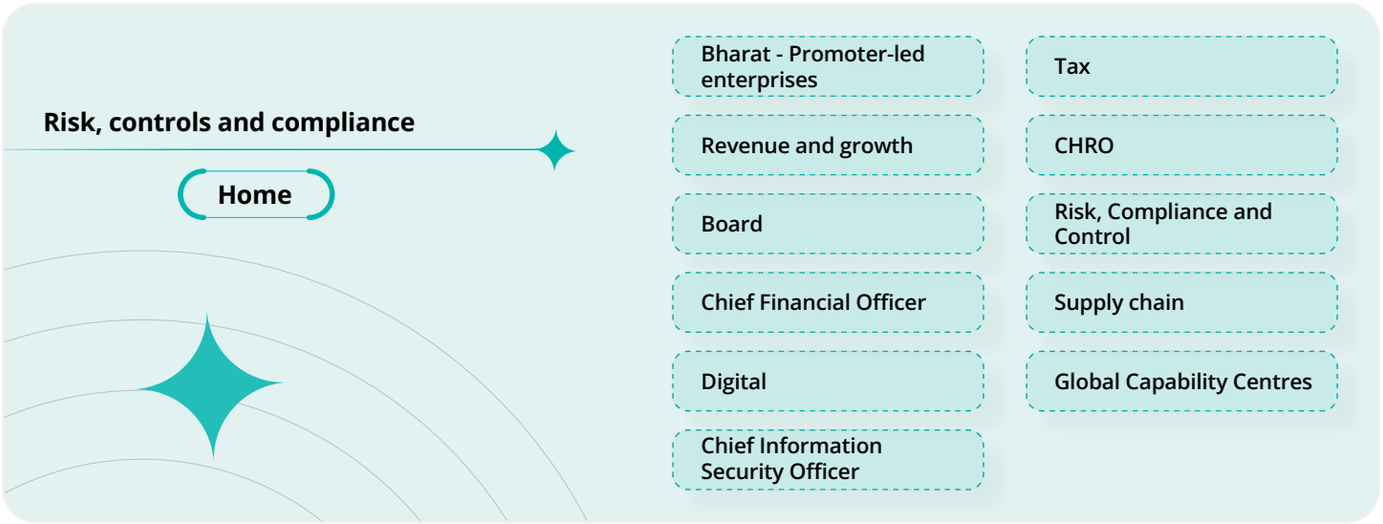
RCC leaders discussed how the organisation values change management but does not prioritise it, and how it values talent but does not prioritise motivating it. In line with the other focus areas, such as technology and process-related changes, top skill gaps in cross-functional business understanding, analytics, automation, and AI literacy should receive greater capability-building and focus from organisations.

Skill development can be achieved by using strategic external partnerships and ecosystems to strengthen the RCC function.

Recent industry research estimates that by 2030, nearly 30 percent of work hours may be automated, and 'agentic' AI systems are already being positioned as virtual co-workers, requiring a significant evolution of the RCC function's talent model.

Closing the skill gaps will require a deliberate and sustained approach combining targeted upskilling, revised role definitions, and selective acquisition of new talent. Organisations that fail to address this risk limit RCC function to a reactive, compliance-only role, whereas organisations that invest in capability evolution can position RCC function as a strategically irreplaceable partner to the business.

In a survey on personality types, more than 60 percent of respondents aligned with "Diplomats," defining themselves as a balance between control and collaboration, and 30 percent aligned with "Mavericks," challenging norms and not people.



Key takeaways

Trust is the new foundation of RCC, the starting point for confidence, credibility and enterprise resilience.

Technology, especially intelligent and agentic systems, is the core enabler, shifting RCC from periodic oversight to continuous, predictive insight.

Transformation is now a strategic imperative and RCC must evolve at the pace of emerging risks and digital adoption.

The RCC function is shifting from oversight to value creation, providing real-time assurance, enhanced resilience and proactive risk sensing.

Convergence is key; trust, technology and transformation must operate as one integrated agenda to help organisations thrive in a world of volatility and regulatory scrutiny.

"The future of Risk, Controls and Compliance will be defined by how confidently we look ahead. By 2030, RCC will succeed not by saying 'no' to risk, but by sensing it early, governing it intelligently, and enabling faster, better decisions. Trust is the outcome, technology is the engine, and transformation is the mandate—together redefining RCC as a strategic partner in value creation rather than a function of hindsight."

Chandrashekar Mantha
Partner, Assurance,
Deloitte India

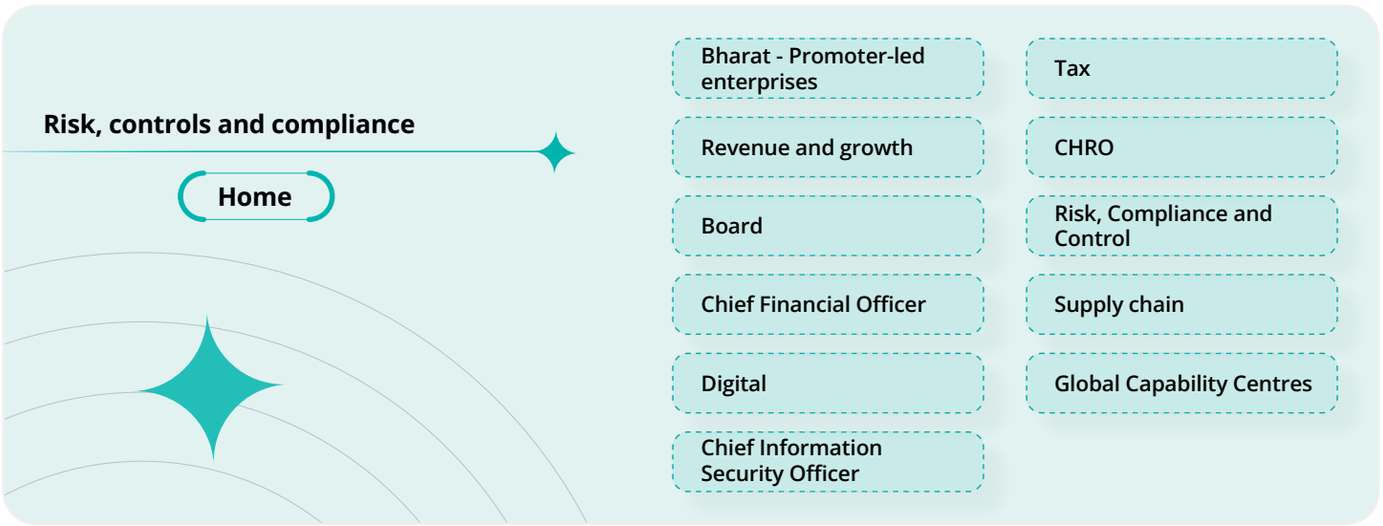
The risk sidebar | Plot twist: Ctrl+Alt+Laugh

Somewhere in between the future-focused business discussions, we took a break for some light-hearted fun. The risk leaders were asked to equate the risk function to actors, food and more. Here's what they said.

Risk management emerged as a leading-actor persona, commanding and methodical, while most admitted that their organisation's risk appetite is a balanced curry, neither bland nor extra spicy. If audit reports told the truth, many would be called "Control Weaknesses You'll Promise to Fix."

Risk functions see themselves as Inception, layers within layers of controls, craving the superpower to predict crises before they happen, and lost the most sleep over fraud. The future, they all agreed, belongs to leaders with tech fluency and cross-domain adaptability.

Serious work. Serious insight. And just enough humour to prove auditors aren't boring.



Reaching for the North Star

Converging the trust, technology and transformation agenda for RCC

Define the North Star
Converge trust, technology and transformation to deliver continuous assurance, informed decision-making and sustainable enterprise growth

Set directions
Shift from periodic reviews to always-on insight through advanced risk sensing, technology-enabled governance and real-time decision support across the enterprise

Build capabilities
Integrated RCC platforms, harmonised risk and control data, ERP–GRC–data-lake alignment, embedded cyber/privacy and technology assurance, and next-generation RCC and analytics skills

Unblock roadblocks
Address AI and analytics skill gaps, modernise legacy technology stacks, secure sustained funding, navigate regulatory ambiguity and overcome cultural resistance to continuous assurance

Use accelerators
Leverage Agentic AI for early warning signals, autonomous control testing, regulatory intelligence, issue orchestration and continuous third-party risk monitoring

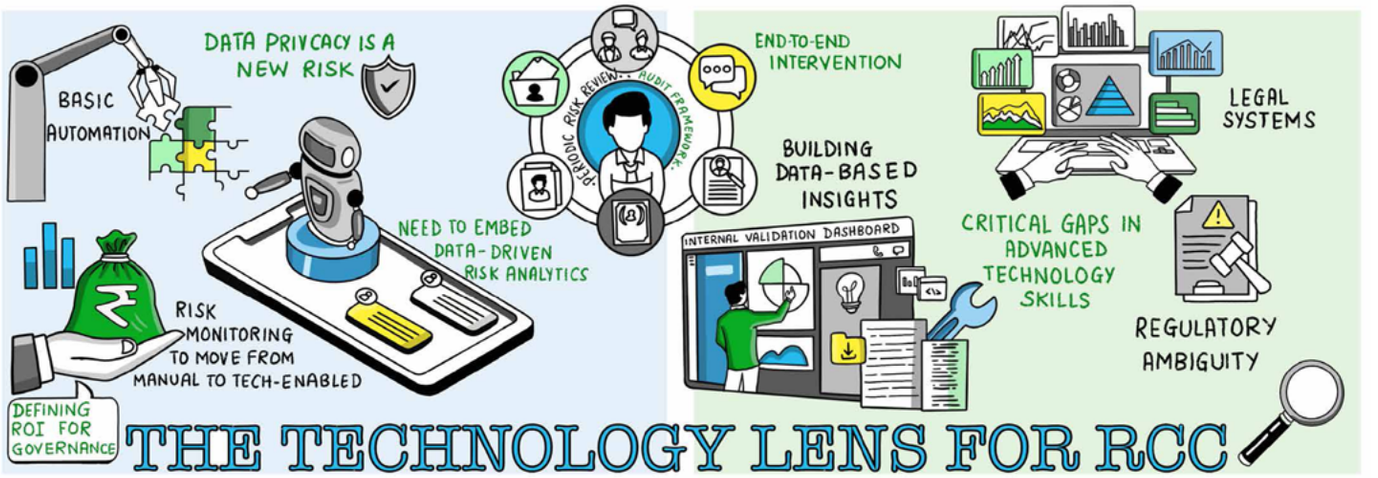
Rule of the road

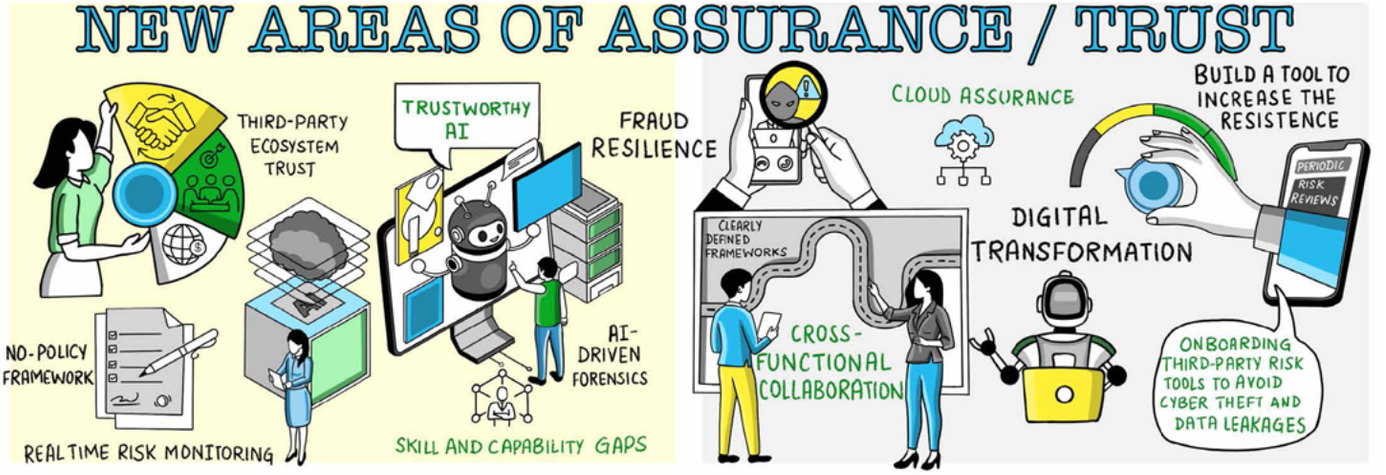
Trust first, technology next and continuous transformation to make RCC more resilient and value-focused

Risk, controls and compliance

Home

Bharat - Promoter-led enterprises
Revenue and growth
Board
Chief Financial Officer
Digital
Chief Information Security Officer
Tax
CHRO
Risk, Compliance and Control
Supply chain
Global Capability Centres

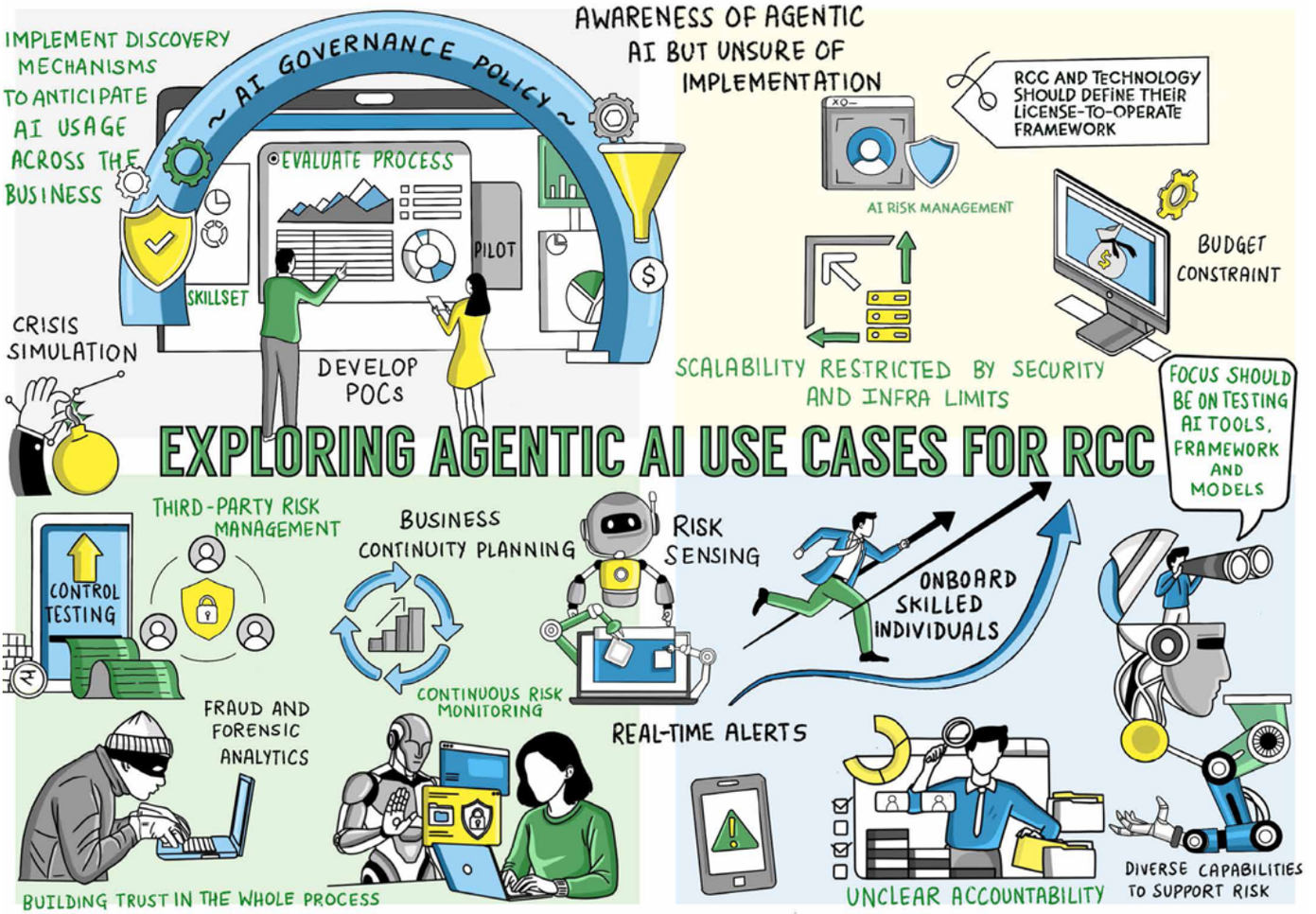




Risk, controls and compliance

Home

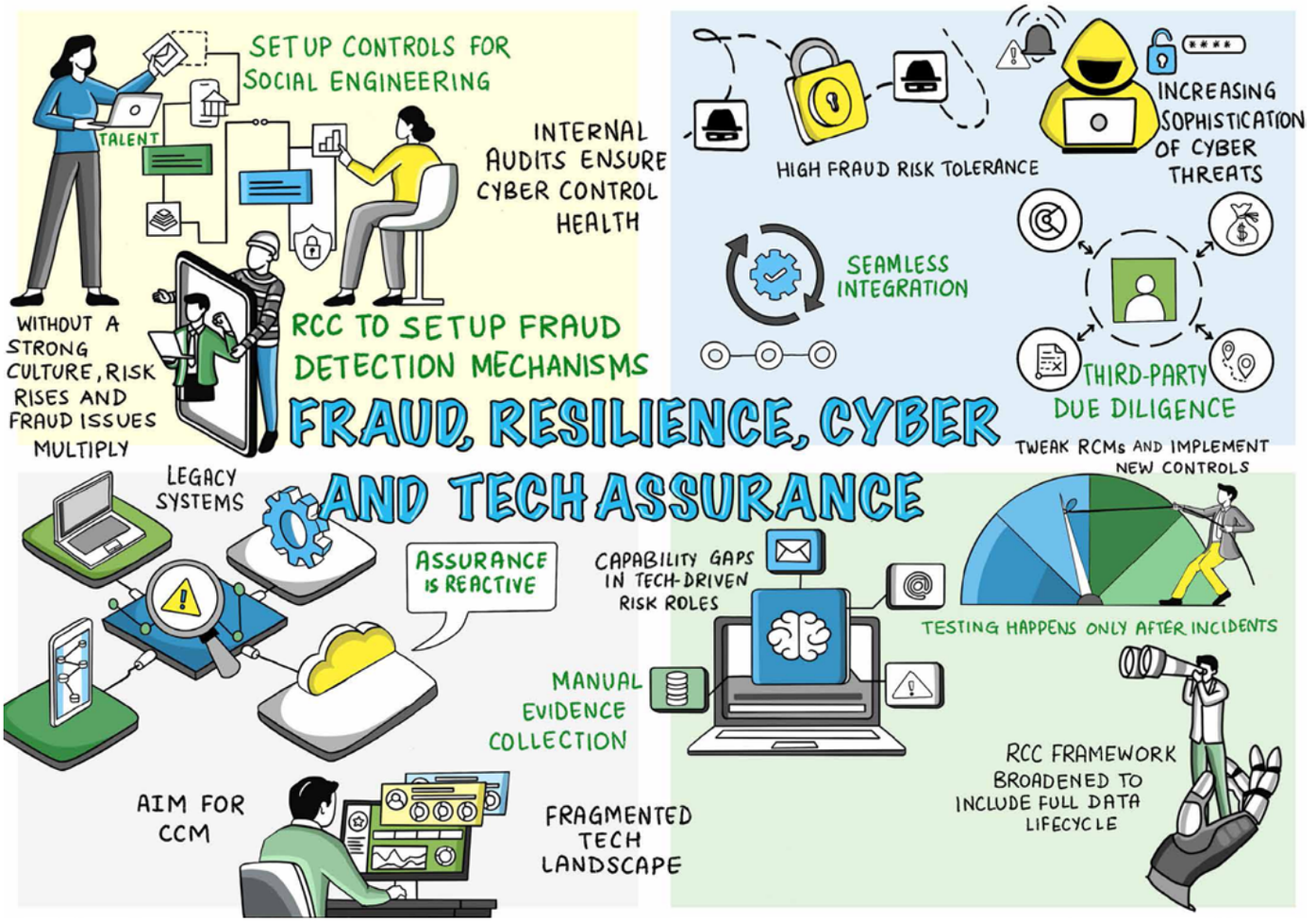
- Bharat - Promoter-led enterprises
- Revenue and growth
- Board
- Chief Financial Officer
- Digital
- Chief Information Security Officer
- Tax
- CHRO
- Risk, Compliance and Control
- Supply chain
- Global Capability Centres



Risk, controls and compliance

Home

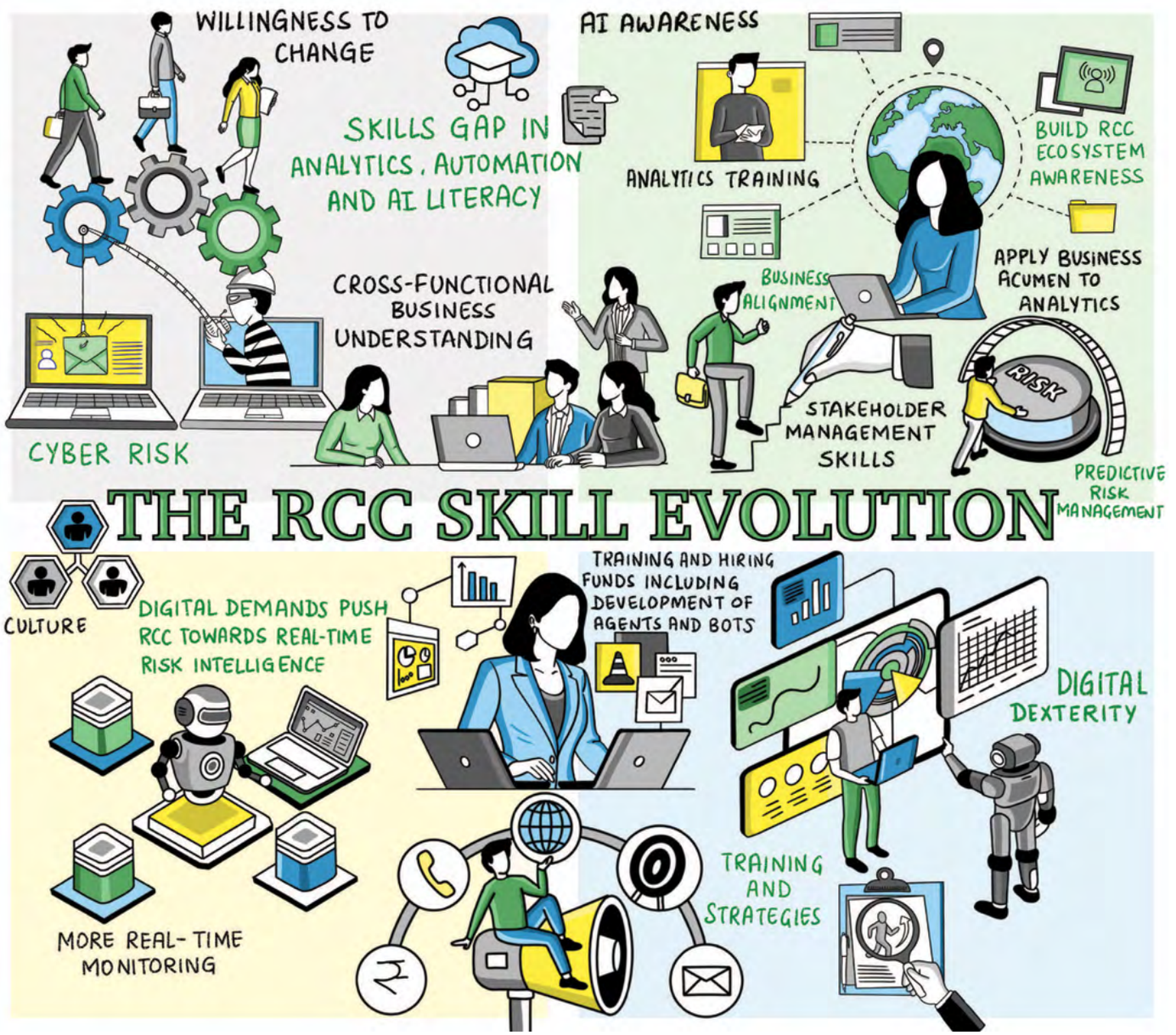
- Bharat - Promoter-led enterprises
- Revenue and growth
- Board
- Chief Financial Officer
- Digital
- Chief Information Security Officer
- Tax
- CHRO
- Risk, Compliance and Control
- Supply chain
- Global Capability Centres



Risk, controls and compliance

Home

- Bharat - Promoter-led enterprises
- Revenue and growth
- Board
- Chief Financial Officer
- Digital
- Chief Information Security Officer
- Tax
- CHRO
- Risk, Compliance and Control
- Supply chain
- Global Capability Centres

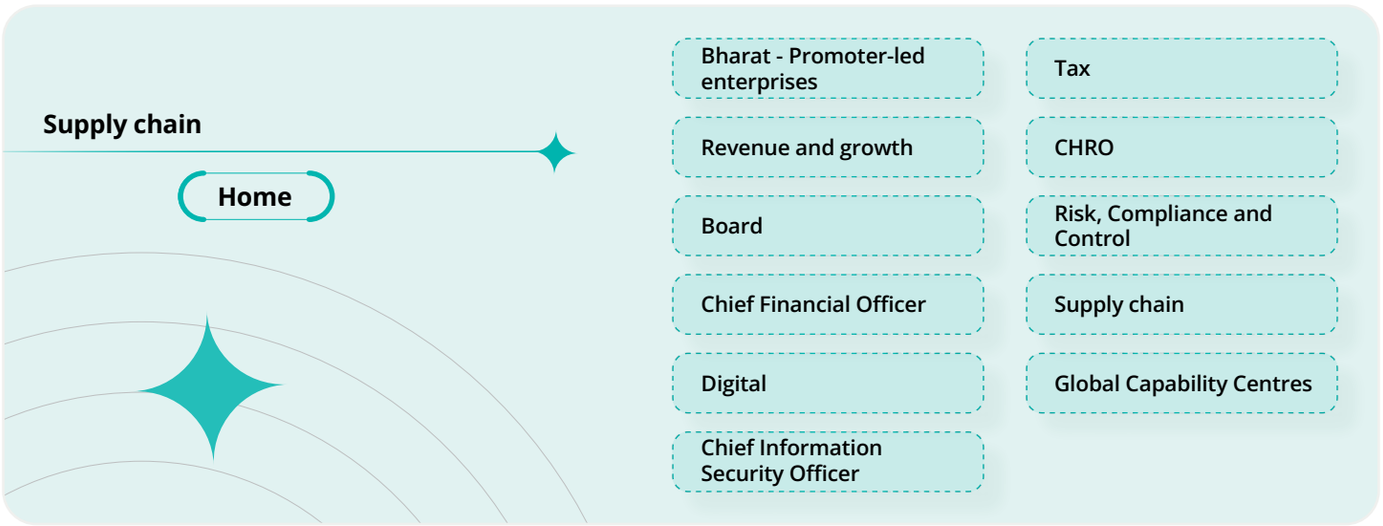


Supply chain

Home

- Bharat - Promoter-led enterprises
- Revenue and growth
- Board
- Chief Financial Officer
- Digital
- Chief Information Security Officer
- Tax
- CHRO
- Risk, Compliance and Control
- Supply chain
- Global Capability Centres

Supply chain



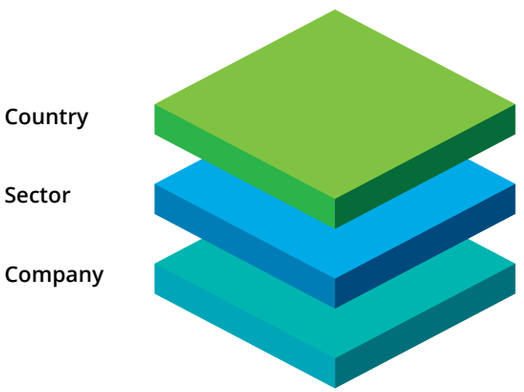
Supply chain transformation

Unlocking total factor productivity

As cost pressures rise, demand patterns fragment and geopolitical risk reshapes trade flows, supply chains have become a decisive source of competitive advantage. Improving performance today is no longer about incremental efficiency gains alone; it requires unlocking Total Factor Productivity (TFP), the combined impact of innovation, technology adoption and coordinated operating models across the value chain. By moving beyond the traditional focus on labour and capital, a TFP-led approach positions supply chains to deliver higher productivity, greater resilience and sustained manufacturing competitiveness in a rapidly evolving global landscape.

Reimagining Productivity: From National Strategy to Enterprise Action

Total Factor Productivity

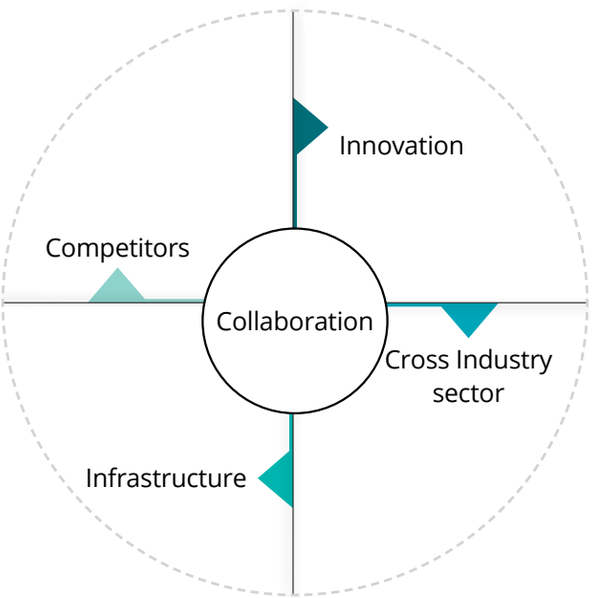


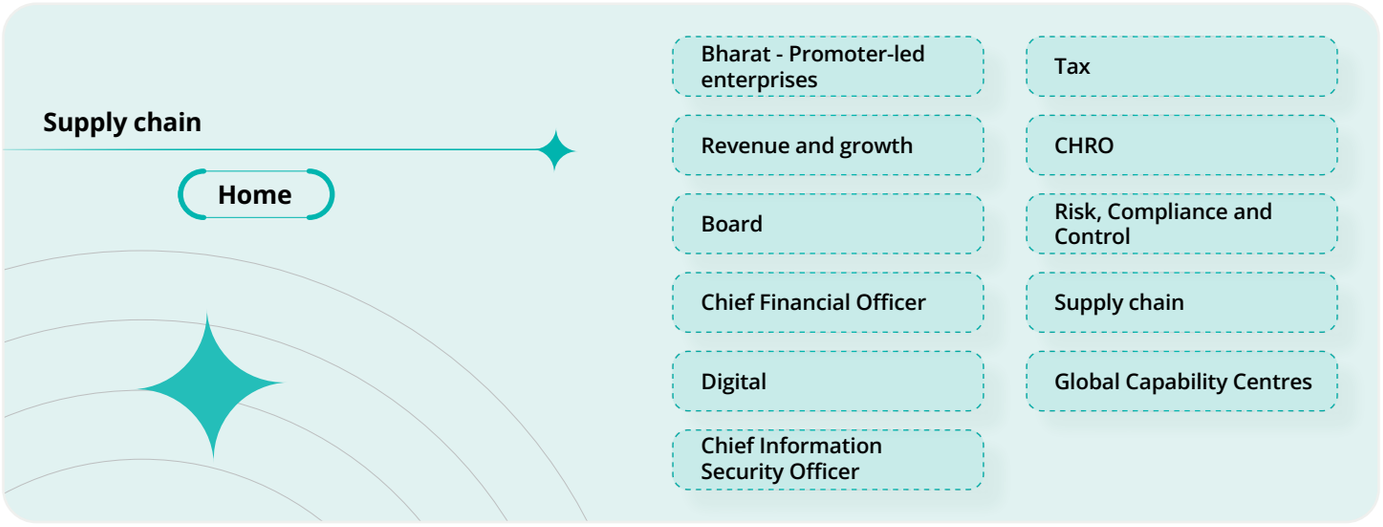
Measures systemic efficiency shaped by talent, technology, infrastructure, institutional strength and government policy support

Industry-wide productivity through smart manufacturing & IPA-led technology adoption, supported by Skill India and MSME cluster programs to build future-ready talent

Drive efficiency through digital tools, foster innovation via R&D and Industry 4.0, and build talent through capability programs

The North Star for the session was articulated as “creating ecosystems where competitors and cross-industry sectors collaborate through innovation hubs and interoperable platforms, sharing infrastructure and co-developing solutions that drive mutual value, efficiency, resilience and global competitiveness.” This vision shaped the session’s tone, steering conversations towards bold, sector-wide transformation rather than incremental improvements.



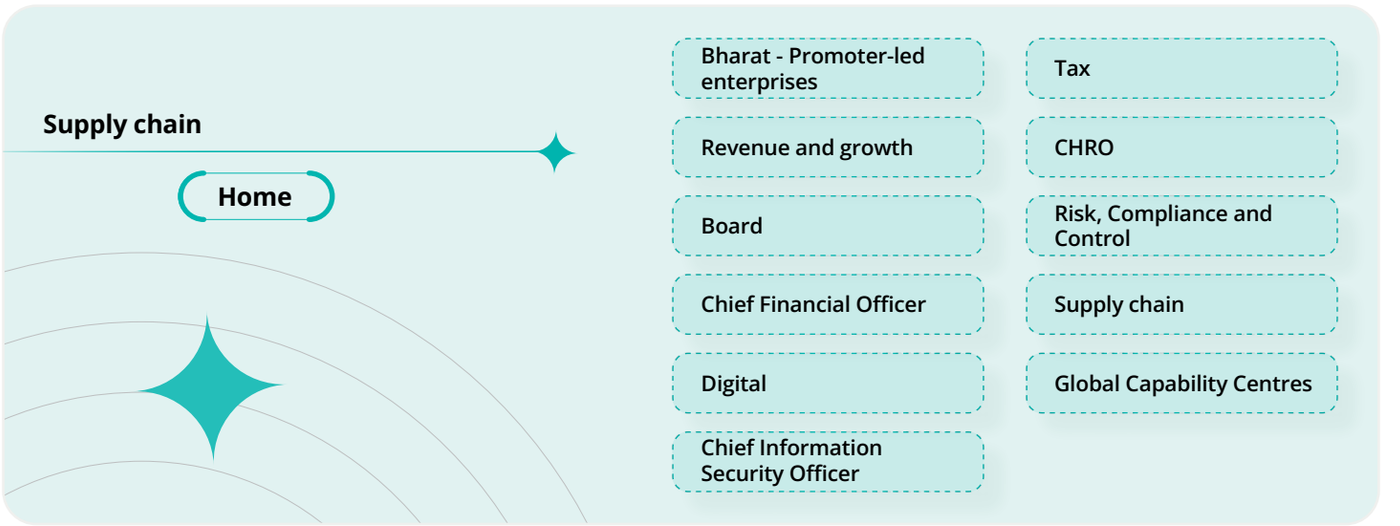


The productivity and collaboration mandate

- **Redefining productivity beyond labour and capital inputs**
  Traditional productivity metrics, anchored in labour and capital, are no longer sufficient to sustain a competitive advantage. Organisations must adopt a holistic view that integrates R&D, innovation and advanced skill development into their operating models. This shift ensures that productivity is not merely about incremental output but about creating differentiated value through intellectual capital and technology. By embedding innovation into core processes and investing in workforce upskilling, companies can unlock new growth avenues, accelerate time-to-market and position themselves as leaders in global supply chains.
- **Driving efficiency through automation, digitisation and data-driven insights**
  Operational excellence remains the foundation of supply chain transformation. Automation and digitisation are critical levers for reducing redundancies, improving throughput and reducing costs. Advanced analytics and real-time data visibility enable predictive decision-making, allowing organisations to anticipate disruptions and optimise resource allocation. Standardising processes across partners and deploying interoperable platforms further enhances collaboration and consistency. This approach transforms supply chains from reactive networks into proactive ecosystems that deliver resilience and agility at scale.
- **Unlocking collaborative potential through sectoral integration and shared infrastructure**
  The most significant gains in TFP will come from breaking silos and embracing collaboration, even among competitors. Coopetition, where organisations strategically collaborate while competing in other areas, is emerging as a powerful lever for resilience and innovation. Sectoral integration through shared infrastructure, neutral forums and co-created solutions can deliver economic scale and trust. Examples include tripartite transportation agreements, shared logistics models and sector-wide workforce academies that pool resources for capability building. Such collaborative ecosystems not only reduce costs but also foster innovation, creating a multiplier effect that benefits entire industries and strengthens national competitiveness.
- **Addressing barriers such as cultural resistance, talent shortages and fragmented technology platforms**
  Despite the promise of transformation, several barriers persist. Cultural resistance to data sharing, reluctance to collaborate, even under coopetition models, and entrenched legacy mindsets often impede progress. Talent shortages, coupled with the perception of manufacturing as an unattractive career option, exacerbate capability gaps. Additionally, fragmented technology platforms hinder interoperability and scalability. Overcoming these challenges requires a mindset shift towards openness, investment in interoperable technology and strategic initiatives to rebrand manufacturing roles as aspirational. Policy-level incentives and industry-led forums can accelerate this transition, ensuring that collaboration becomes a norm rather than an exception.

Build AI-enabled supply chain capabilities at scale

AI was positioned as an enabler and a disruptor in the TFP journey. Predictive analytics, autonomous planning and decision intelligence can accelerate productivity gains, while risks such as data privacy, interoperability challenges and ethical considerations remain critical. Participants highlighted opportunities for AI-driven design thinking and workforce augmentation, envisioning a future where transactional tasks are automated, freeing human capital for strategic and creative roles.



Design for disruptive, ecosystem-led innovation

This section challenges conventional approaches and shifts the focus from incremental optimisation to **disruptive, ecosystem-led innovation as a pathway to unlocking step-change** improvements in Total Factor Productivity (TFP). The objective is to move beyond linear extensions of existing value chains and instead redesign how value is created, scaled and sustained across industries.

At the core of this agenda are three strategic imperatives. First, organisations must **reimagine value chains,** looking past obvious adjacencies to pursue radical innovations that redefine industry norms and reshape competitive boundaries. Second, growth and resilience increasingly depend on **sector-level transformation**—leveraging shared technology platforms, enabling policy frameworks and collaborative ecosystems, including coopetition models, to achieve scale that no single player can realise alone. Finally, lasting impact requires **cross-industry collaboration, breaking traditional silos to create neutral, trusted forums where participants can co-create** solutions, share risk and accelerate innovation.

Together, these objectives position design not as a downstream activity, but as a strategic lever for orchestrating ecosystems, catalysing new growth models and driving sustained TFP uplift.

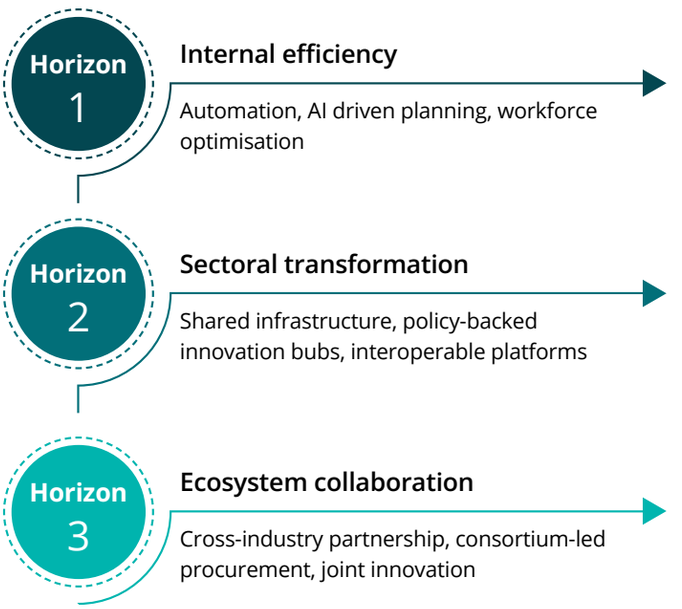
Key dimensions
Disruptive, ecosystem led innovation operates across three interconnected dimensions:

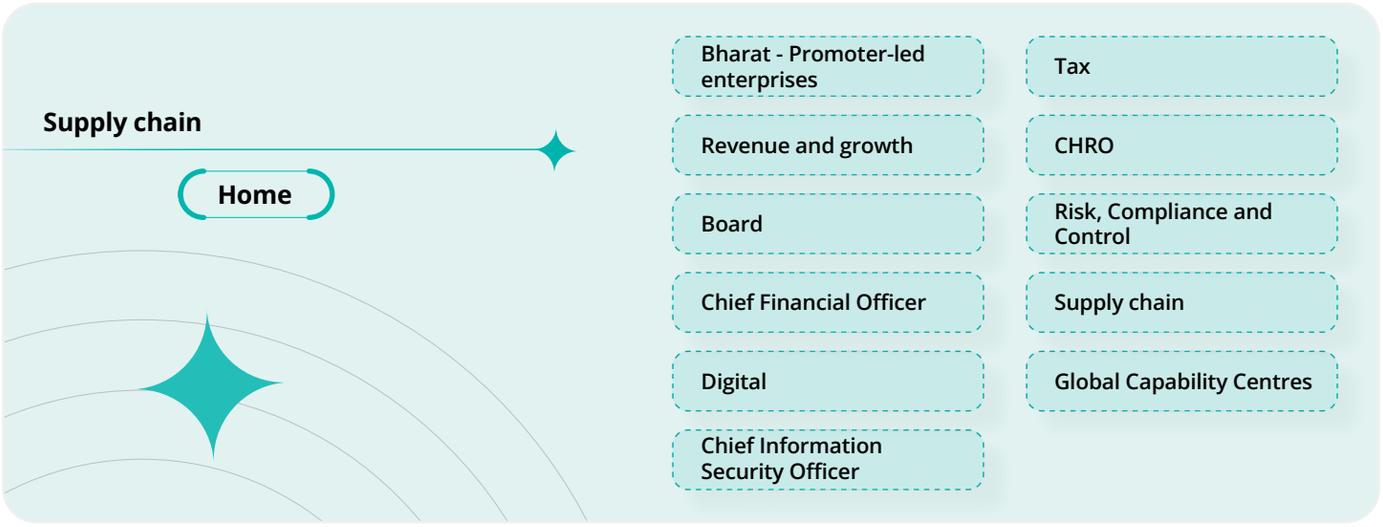
- **Internal disruption:** Radical efficiency improvements within core operations.
- **Sector level disruption:** Industry wide innovations enabled by technology, policy and shared standards.
- **Collaborative ecosystem disruption:** Partnerships beyond traditional boundaries, including coopetition models.

Critical enablers
Scaling impact across these dimensions depends on a small set of execution enablers:

- **Financial incentives:** Clear ROI driven business cases to sustain commitment.
- **Governance frameworks:** Defined structures to manage trust, confidentiality and collaboration.
- **MSME integration:** Inclusion of smaller suppliers and CMOs to strengthen ecosystem resilience.
- **Pilot to scale approach:** High-impact pilots that prove value and can be replicated at scale.

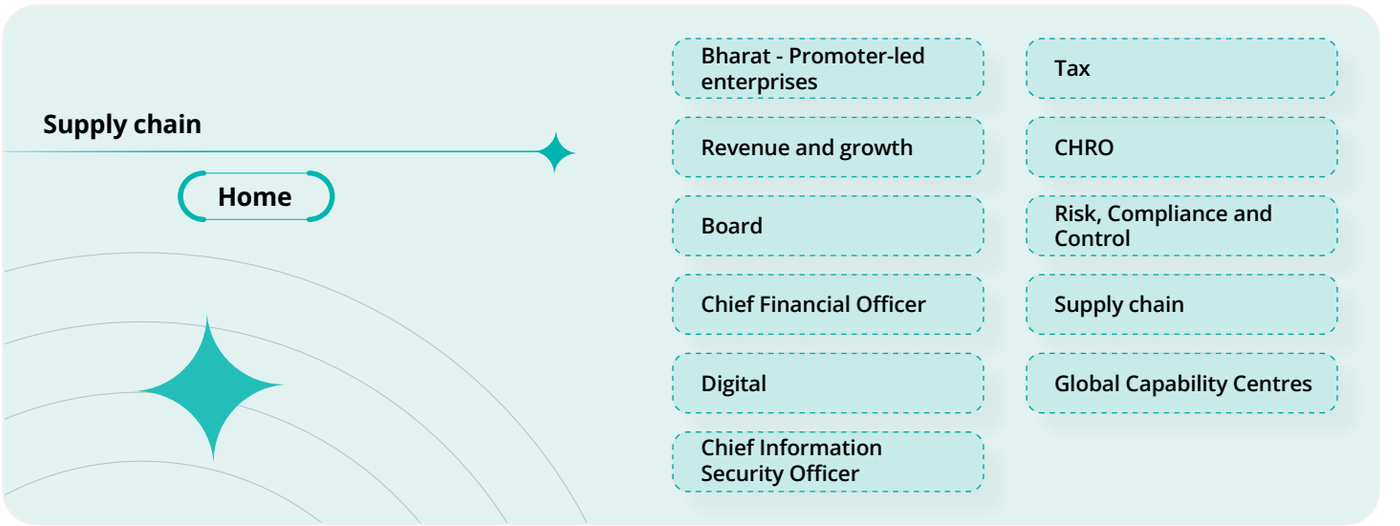
Framework: "Three horizons of disruption"





Key takeaways

- **Redefining productivity and strategic advantage**
  - Productivity must be viewed holistically beyond labour and capital inputs. Companies should integrate R&D, innovation, skill sets and technology adoption into their strategies.
  - This broader perspective ensures value creation for individual organisations and sectors and the country's global competition positioning.
- **Driving efficiency, automation and cost reduction**
  - Operational excellence remains foundational. Automation, digitisation and data-driven insights are critical to improve throughput and reducing cost.
  - Standardising processes across partners and deploying interoperable platforms can enable seamless collaboration and consistent performance across the supply chain.
- **Unlocking collaborative potential and sectoral integration**
  - The most significant gains in TFP will come from collective action. Industry players must break silos and embrace collaboration, including coopetition, where competitors strategically partner in non-core areas to achieve shared benefits.
  - Neutral forums can serve as trust anchors, enabling companies to share infrastructure, exchange insights and co-create solutions for economic scale.
  - Shared logistics models, tripartite transportation agreements and sector-wide workforce training academies exemplify how collaboration can deliver resilience and strategic advantage.
- **Current barriers to transformation**
  - Technology adoption remains uneven, with hesitancy to invest in advanced systems and interoperable platforms.
  - Cultural resistance and reluctance to share data impede collaboration.
  - Talent shortages and the perception of manufacturing as an unattractive career option limit capability building.
- **Drivers for disruption and policy-level impact**
  - Collaborative ecosystems anchored by neutral agencies to promote trust and transparency.
  - Investment in automation, innovation hubs and incentive-based models to drive sector-wide transformation.
  - Skill development and rebranding of manufacturing roles to attract talent and build future-ready capabilities.
  - Mindset shift towards openness, encouraging companies to co-create solutions and share non-core resources through coopetition.
  - Incentive models that reward participation in shared initiatives and collaborative platforms at a policy level.
- **Way forward**
  - To achieve meaningful gains in TFP, companies must combine internal excellence with sector-level collaboration and consortium-based approaches.
  - Building secure, interoperable technology platforms, forming cross-industry partnerships and using shared infrastructure will be critical steps.
  - Ultimately, success will depend on a collective commitment to innovation, trust and co-creation, transforming India's manufacturing and supply chain ecosystem into a globally competitive force.



Reaching for the North Star

Supply chain transformation

Define the North Star
Ecosystem-driven connected supply chains where competitors and sectors collaborate to drive productivity and resilience

Set directions
Redefine productivity beyond labour and capital by embedding R&D, innovation, skills, automation, digitisation and data-driven decision-making into operating models

Build capabilities
Ensure AI-enabled planning, forecasting and decision support; digital twins and predictive analytics for end-to-end visibility; technology-augmented workforce

Unblock roadblocks
Overcome resistance to collaboration; fix fragmented systems and data silos; address skill gaps and reluctance to collaborate

Use accelerators
Scale automation, enable real-time data sharing, build interoperable platforms, and use shared infrastructure and partnerships to move pilots to scale

Rule of the road

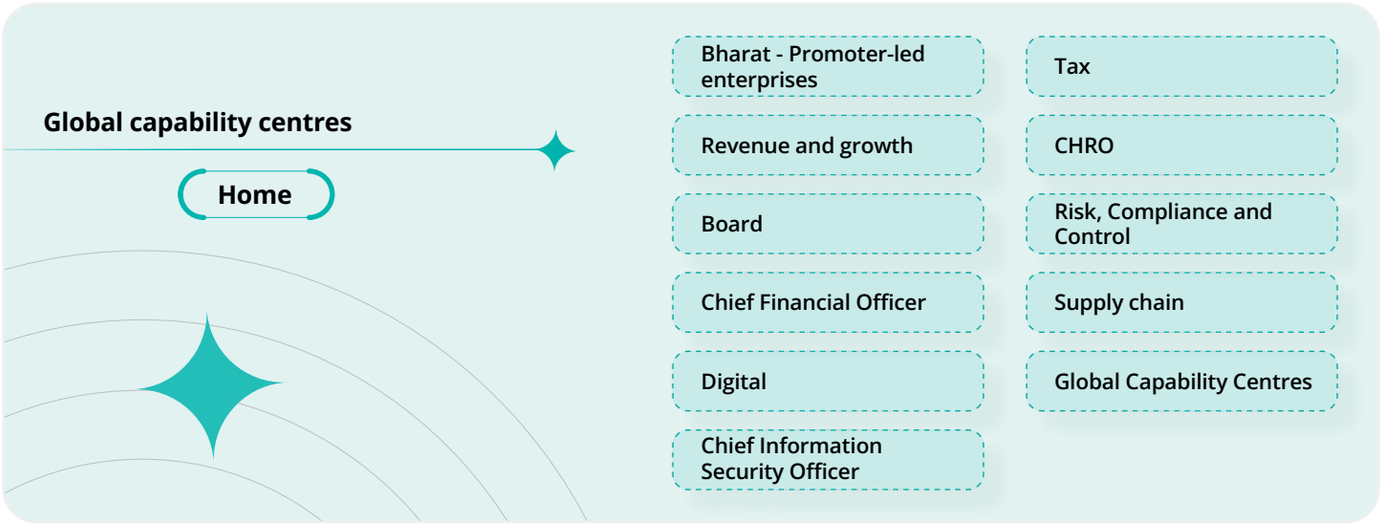
Ecosystem collaboration, interoperable technology, skilled talent, and shared incentives to sustain global competitiveness

Global capability centres

Home

- Bharat - Promoter-led enterprises
- Revenue and growth
- Board
- Chief Financial Officer
- Digital
- Chief Information Security Officer
- Tax
- CHRO
- Risk, Compliance and Control
- Supply chain
- Global Capability Centres

Global capability centres



Next-generation GCCs

From scale engines to enterprise co-owners of value creation

Over the past few years, Global Capability Centres (GCCs) have undergone a profound transformation. Once designed primarily for cost arbitrage and scale execution, they are now emerging as co-owners of enterprise resilience, innovation and growth. This transition is not aspirational but a structural response to a world where volatility is assumed, technology cycles are becoming increasingly shorter, and productivity alone is no longer a reliable proxy for value.

However, this evolution remains uneven. Some GCCs are now integral to enterprise strategy and decision-making. Others, despite impressive scale and technical competence, remain constrained by operating models, governance mechanisms and narratives built for a different era. The distinction between these outcomes is shaped by how GCCs are designed, governed and integrated into broader enterprise ecosystems.

Why GCCs matter differently now

The global business environment has undergone a fundamental shift. Volatility is constant, shaped by geopolitical uncertainty, supply chain fragility and rapid advances in digital and AI technologies. Decision cycles are compressing while the cost of error is rising. Boards are demanding a clearer linkage between talent investments and enterprise outcomes: Growth, resilience and strategic optionality. "Activity" is no longer an acceptable substitute for impact.

As organisations evolve, their operating models evolve with them. Many enterprises are finding that complementing headquarters-led structures with globally distributed capability models allows them to respond more effectively to today's pace and complexity. GCCs have emerged as one of the few scalable models capable of meeting these requirements simultaneously.

This shift reframes GCCs from delivery centres to operating nodes within the enterprise system. They are no longer evaluated solely by efficiency or throughput, but on how materially they influence enterprise outcomes. As a result, the GCC strategy has shifted from a sourcing discussion to a core operating model decision.

Defining the purpose of next-generation GCCs

GCCs and teams within need a North Star to guide design, governance and leadership choices.

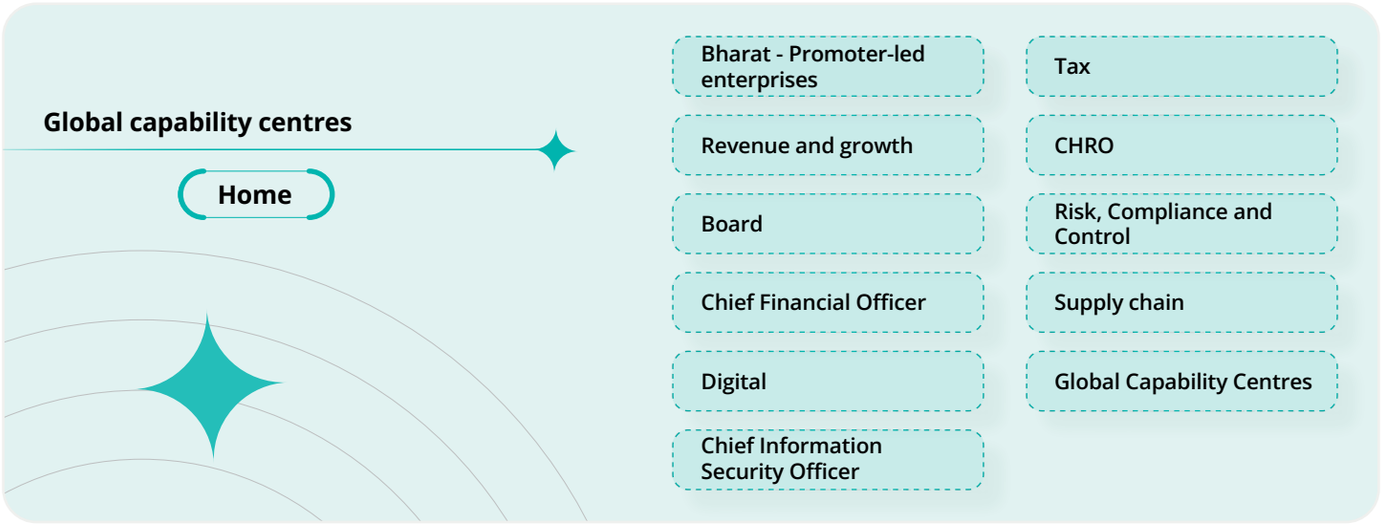
At its core, a next-generation GCC exists to influence enterprise-critical decisions and own outcomes that materially shape enterprise value.

The future of GCCs is not defined by the amount of work they perform. It is defined by which decisions they influence and which enterprise outcomes they own.

In practical terms, this North Star reframes success in three dimensions:

- *From activity to influence: GCCs are no longer measured by volume of output, but by their role in shaping material business and technology decisions.*
- *From execution to ownership: Value is created when GCCs own outcomes end-to-end, across platforms, products and capabilities, with decision rights aligned to accountability.*
- *From efficiency to enterprise impact: The ultimate test of a GCC is whether the enterprise would face strategic, operational or innovation risk without the presence of the GCC.*

The North Star provides a simple but rigorous lens for boards and CXOs – if a GCC does not meaningfully influence decisions or own outcomes that matter to enterprise value, scale alone will not sustain its relevance.



Beyond arbitrage: The rise of asymmetric capability
For much of their history, GCCs derived legitimacy from cost advantage. That advantage is now widely replicable through vendors, automation and global delivery models. What has not been commoditised is the ability to build and sustain asymmetric capabilities, capabilities that are difficult for competitors to replicate, difficult for the enterprise to replace, and that shape how the enterprise competes, not just how efficiently it operates.

These include ownership of digital platforms, end-to-end accountability for products, embedded analytics and AI that inform real-time decisions, and engineering R&D that inform global roadmaps. In many cases, these capabilities are not built in isolation. They increasingly sit on top of enterprise platforms, hyperscale infrastructure and partner ecosystems, allowing for faster scaling, stronger governance and lower architectural risk.

The strategic question for boards and CXOs, therefore, shifts decisively from whether a GCC is efficient to whether it is strategically irreplaceable. If the enterprise struggles to execute key priorities without a GCC, that centre has moved beyond scale into strategic relevance.

R.A.I.S.E - the operating model for next-gen GCCs
High-performing GCCs converge on a common operating logic. It is often described through the R.A.I.S.E construct: Resilient ecosystems, Agile operating models, Intelligence at scale, Sustainable transformation and an Experience-centric mindset.

Crucially, R.A.I.S.E. is not a framework to be adopted rhetorically. Enterprises that treat it as slideware construct inevitably stall. It functions as an operating system that must be deliberately engineered and governed.

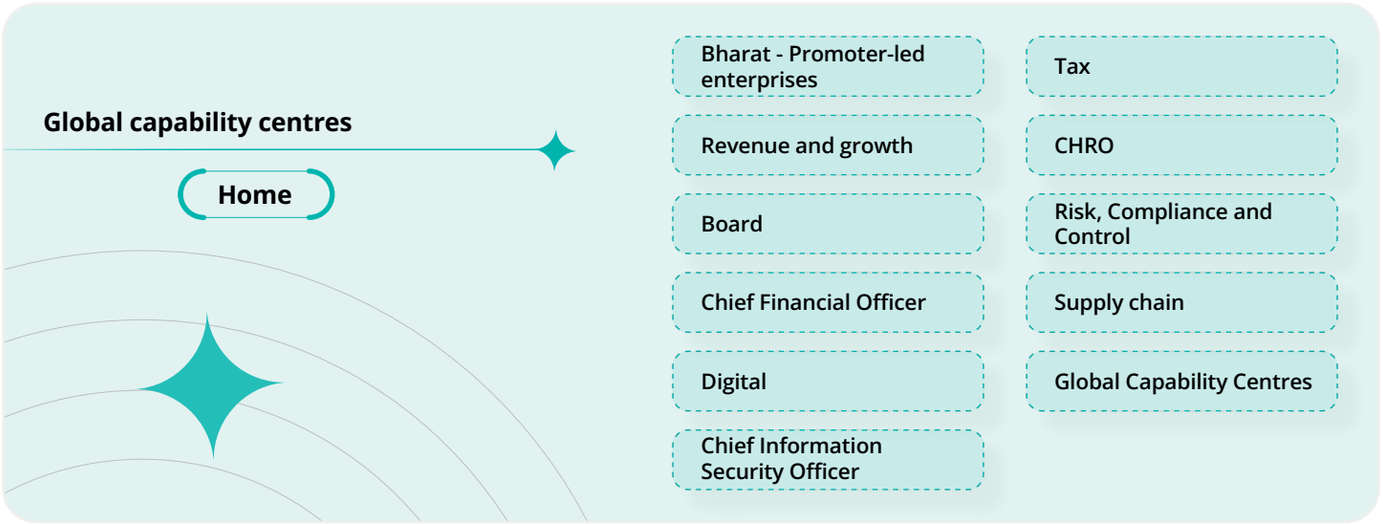
Resilience is achieved through architectural choices, including multi-city footprints, diversified skill portfolios, and sourcing strategies that mitigate the over-concentration of risk. Agile operating models depend less on rituals and more on reallocating decision rights and funding authority to product-aligned teams. Intelligence at scale requires embedding analytics and AI directly into workflows rather than isolating them in centres of excellence. Sustainability reflects the ability to continuously renew skills and leadership capacity, while experience-centricity recognises that internal friction directly undermines innovation and accountability.

Boards should expect R.A.I.S.E to be instrumented, measured and reviewed with the same rigour as any other enterprise operating system.

From GenAI to Agentic AI: A board-level issue
Most enterprises are already witnessing productivity gains from GenAI through code acceleration, automation and knowledge augmentation. While valuable, these gains are increasingly seen as incremental rather than transformative. The more consequential shift is toward Agentic AI, systems that act autonomously against goals, coordinate across workflows, and make context-aware decisions with minimal human intervention.

This transition fundamentally changes how work is organised and how accountability is defined. Agentic AI introduces a new form of digital labour — and with it, a governance challenge that few organisations are adequately prepared for. When machines act, decision rights, escalation paths, and risk ownership must be explicitly defined. Treating such systems as tools rather than actors creates invisible risk and undermines trust.

Few enterprises will build these capabilities entirely on their own. Leading organisations are combining internal domain expertise with mature AI platforms and partner ecosystems to accelerate adoption while retaining accountability. For boards, this elevates AI from a technology topic to an operating model and governance priority.



The value articulation challenge

Despite increasing strategic contribution, many GCCs struggle to gain recognition at the enterprise level. This is rarely because value is absent; it is because value is poorly articulated. In many cases, GCCs are doing the right work but speaking the wrong language. Traditional GCC metrics focus on efficiency and throughput, whereas boards and CEOs prioritise revenue growth, customer engagement, speed to market and intellectual property.

Bridging this gap requires explicit translation mechanisms. Value trees, which link operational improvements to business outcomes and enterprise value, allow GCCs to demonstrate causality rather than correlation. These mechanisms also enable more informed decisions about where platform-based solutions and alliance-enabled capabilities accelerate value creation versus where bespoke development is warranted. Without such translation infrastructure, even high-performing GCCs risk being strategically discounted.

Accountability, decision rights and talent

A persistent constraint on the effectiveness of GCC is the misalignment between accountability and authority. GCCs are often described as owning products or platforms without having decision rights over funding or prioritisation. Ownership without authority creates execution risk and limits strategic upside. It also erodes leadership credibility over time.

Enterprises that successfully elevate their GCCs address this explicitly by redesigning governance and funding models so that decision rights match responsibilities. Trusted partners are then used selectively to scale execution without diluting ownership.

Talent and leadership are equally critical. As execution becomes increasingly automated, differentiation shifts toward judgment, integration, and systems thinking. Next-generation GCC leaders must combine domain expertise with enterprise perspective and fluency in AI-enabled decision-making. This is no longer a 'nice to have'; it is the baseline for relevance. Exposure to platform-driven operating models and ecosystem collaboration is becoming a core leadership development pathway rather than a peripheral activity.

Implications

For boards

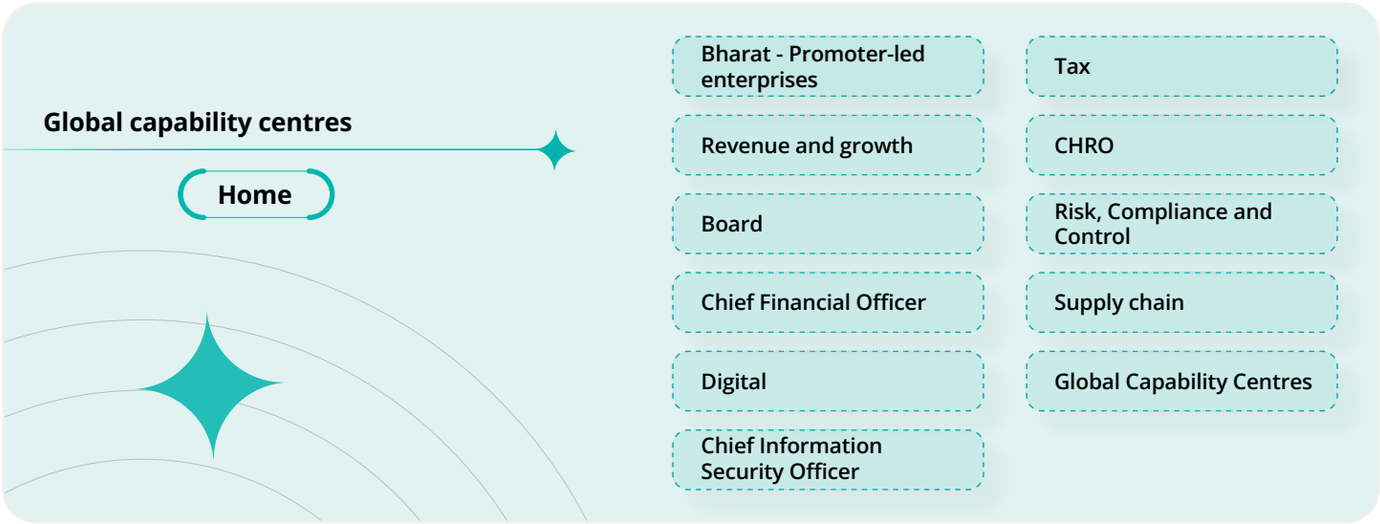
Boards should recognise that GCCs are now part of the enterprise operating model. They should expect GCC performance to be articulated in terms of enterprise value, demand clear governance for AI-driven decision-making, and ask where decision rights truly reside for outcomes that the GCC is said to own. The risk is no longer over-investing in GCCs; it is under-governing assets that now carry enterprise-level responsibility.

For CXOs

CXOs must move beyond efficiency narratives and redesign operating models so GCCs own outcomes, not tasks. Funding mechanisms, incentives and value articulation must align with this shift. Alliances and platforms should be used deliberately to compress time-to-capability while preserving accountability within the enterprise.

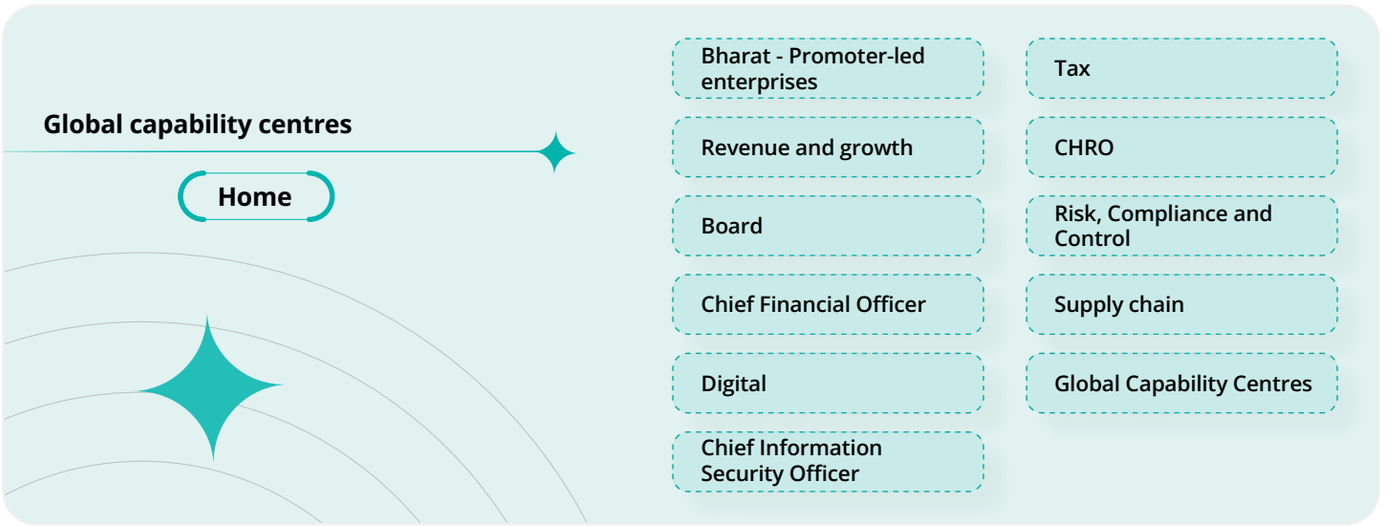
For GCC leaders

GCC leaders must evolve from excellent operators into enterprise integrators and value translators. Defending relevance through scale is no longer sufficient. Strategic influence is earned by owning outcomes, orchestrating ecosystems intelligently and narrating impact in enterprise language.



Key takeaways

- **Strategic influence, not scale:** GCCs matter when they shape critical business and technology decisions, not when they simply execute high volumes of work.
- **Outcome ownership:** End-to-end accountability across products, platforms and capabilities is the new currency of relevance.
- **Asymmetric capability:** Differentiation comes from capabilities competitors cannot easily replicate, platform ownership, embedded AI, product leadership and innovation.
- **Governed AI adoption:** Agentic AI shifts GCCs from delivery nodes to digital labour orchestrators, requiring explicit governance, decision rights and risk models.
- **Enterprise aligned storytelling:** Value must be articulated in the language of the enterprise, growth, speed, customer outcomes, resilience (not efficiency).
- **Integrated operating models:** GCCs thrive where decision rights, funding authority and governance are aligned with responsibility.
- **Ecosystem advantage:** Selective use of platforms, partners and alliances compresses time to capability while preserving ownership of outcomes.



Reaching for the North Star

Next-generation GCCs

Define the North Star
A GCC that materially influences enterprise critical decisions and owns outcomes that directly shape enterprise value

Set directions
Shift GCCs from delivery centres to strategic operating nodes evaluated on influence, outcome ownership and enterprise-level irreplaceability

Build capabilities
Adopt next-generation GCC models with resilient ecosystems, agile teams, intelligence embedded at scale and continuous skill renewal

Unblock roadblocks
Align decision rights and funding with outcomes, modernise governance and close leadership and talent gaps

Use accelerators
Own platforms and products, adopt AI responsibly, leverage hyper-scalers and partner ecosystems

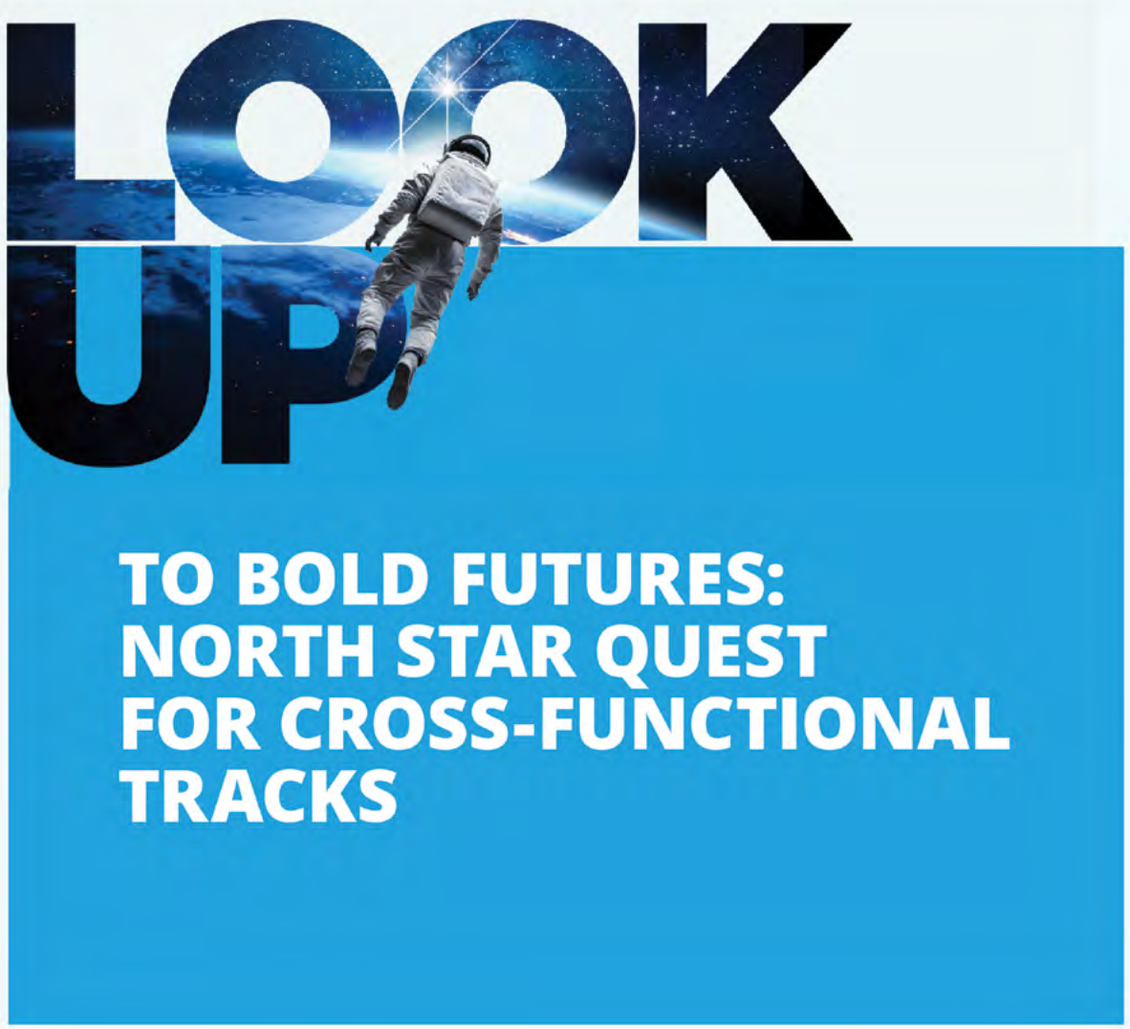
Rule of the road

Match ownership with authority, measure outcomes, govern AI tightly and focus on growth, speed, customer impact and resilience

Looking up to bold futures: North Star quest for cross-functional tracks

Home

- Executive pay in India
- Cyber as a business compass
- Value in the AIR
- Disrupt to innovate
- AI
- Innovation at the core



Looking up to bold futures: North Star quest for cross-functional tracks

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Cross-functional sessions

Executive pay

- Fairness under scrutiny; activism rising
- Redesign pay to ensure equity + Performance-linked models

From dealmakers to transformers

- Bold M&A moves + Tech ecosystems → Non-linear growth
- Intentional, multi-engine value creation

Cyber compass

- Building resilience through layered defences + Accountability + Ai-driven governance
- Cybersecurity fuels growth and demands decisive leadership, strong governance and resilience

AI

- Leadership and mindset shift to boost Agentic AI use
- Governance + Culture + Collaboration to help embed AI across functions

Innovation at the core

- Culture and agile teams → Fuel innovation
- Biomimicry inspires smarter strategies

LOOK UP

Disrupt to innovate

- Agentic AI reimagines workflows for efficiency
- Anchor transformation → Shareholder value + Revenue growth + Margin gains

Executive pay in India

Home

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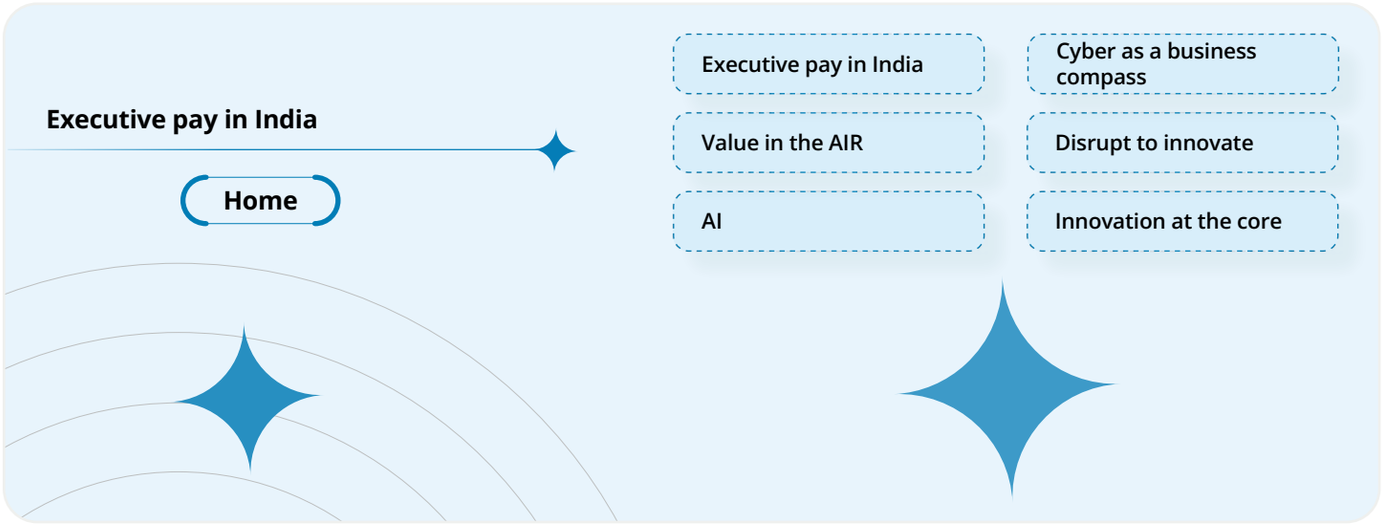
Cyber as a business compass
Value in the AIR
Disrupt to innovate
AI
Innovation at the core

Executive pay in India



Rewarding leadership with discipline, fairness and strategic intent

Rethinking executive pay under the lens of trust and transparency
Executive pay in India is entering a moment of structural reset. What was once a conversation about number picking has matured into a deeper debate on fairness, design philosophy, risk balance and long-term alignment. With rising scrutiny from shareholders, proxy advisors, regulators and the public, organisations now face a fundamental question: **How should leadership be rewarded in a way that is defensible, future-ready and linked to durable value creation?**

At Coalesce 2025, the discussion centred on designing executive compensation systems that bring clarity, transparency and strategic coherence, where reward mechanisms elevate governance rather than complicate it. The North Star guiding the conversation was sharp: **Executive pay must reinforce performance, protect stakeholder trust and anchor leadership behaviour to long-term value, not short-term optics.**

The global contrast and the Indian reality

Ambition, risk and the design dilemma

Recent global debates on executive compensation have brought renewed attention to the outer limits of pay design. High-profile performance-linked compensation structures, where extraordinary upside is tied to extraordinary outcomes, have challenged conventional notions of proportionality, predictability and risk-sharing. This raised important philosophical questions for boards everywhere:

- When does a high-risk, high-reward structure become visionary?
- When does it become speculative?
- How should boards calibrate ambition without encouraging volatility?

This debate served as a reference point for Indian realities, where compensation is measured comparatively but remains fraught with tension. Compensation levels in India continue to be assessed through a comparative lens, balancing market benchmarks with heightened expectations of fairness and restraint. Here're a few India-specific insights worth noting:

- CEO pay has grown at 9 percent over the past five years compared with 5 percent in median employee pay.
- Proxy advisory influence continues to expand, shaping voting outcomes at scale.
- Equity components form a significant portion of total rewards.
- Cross-border taxation, especially for executives holding India-linked equity while working globally, is a growing risk area.

The conclusion: **India is more balanced than global extremes but complexity is rising rapidly.**

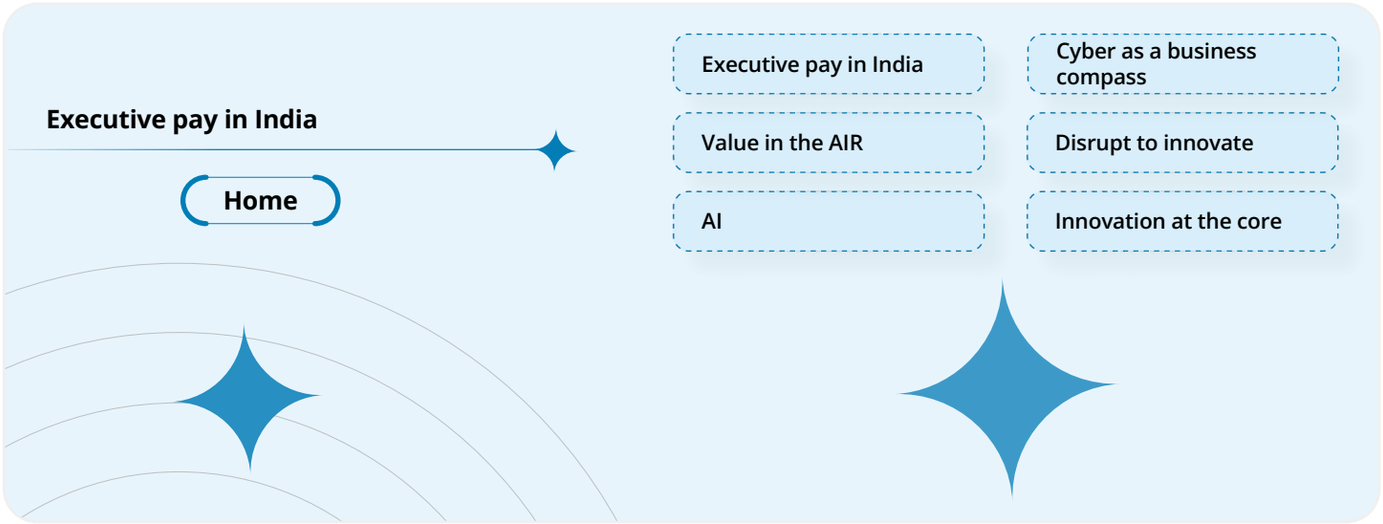
Pressure points reshaping executive compensation

Governance sensitivity is rising

Executive pay has become a proxy for how seriously a company takes governance. Executive compensation is scrutinised for blurring the line between performance-linked rewards and speculative leverage, particularly where equity-based awards can materially alter ownership outcomes.

Public perception often outruns the data

Media narratives continue to frame executive pay as excessive, sometimes disconnected from organisational realities. Pay ratios, founder-versus-professional comparisons and optics around wealth creation remain front-page topics.



Equity is becoming the defining variable
Particularly in pre-IPO and digital-native companies:

- ESOP pools have become engines of wealth creation.
- Actual value depends heavily on liquidity events, vesting timing and tax incidence.
- Executives frequently misjudge eventual net gains due to cross-border tax exposure.

Proxy advisors are shaping compensation norms
Their influence now extends beyond voting recommendations to agenda-setting:

- Pushing for structured severance, stronger disclosure and more precise performance metrics
- Challenging plans with excessive discretion
- Raising the bar on transparency for promoter-led companies

"Today's compensation debates force leaders to confront essential questions around skill and impact, along with responding to the debate on whether performance ambitions are simply speculation or those that are grounded in strategy? As organisations evolve, the traditional pyramid is giving way to a portfolio of critical skills, where impact, not position, defines value and compensation."

Anandorup Ghose
Partner and CHRO Program Leader, Deloitte South Asia

Designing executive pay for the decade ahead

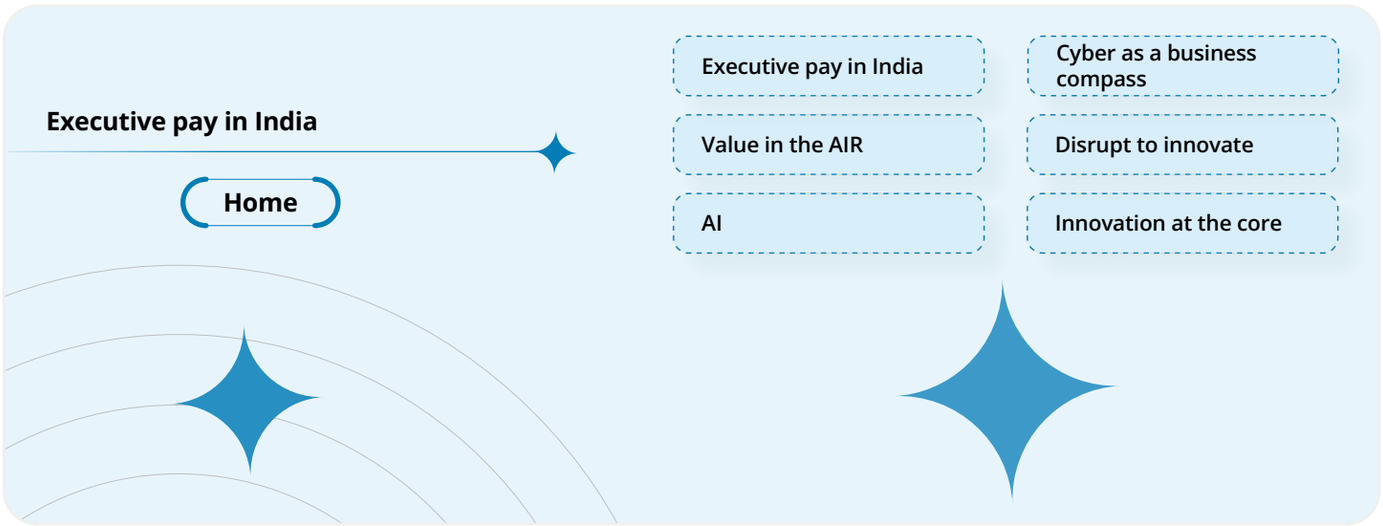
The trends that will define the next phase of executive pay in India include:

- **Less discretion, more formulae:** Short-Term Incentives (STI) and Long-Term Incentives (LTI) are becoming more rule-based to improve fairness and reduce disputes.
- **Role-specific equity design:** Distinct LTI frameworks for CXOs, digital specialists, global roles and critical talent cohorts, moving away from one-size-fits-all ESOPs.
- **Specialist roles gaining parity with CEOs:** As operating complexity increases, pay for CFOs, CTOs, CROs and chief product roles is catching up.
- **Board diligence is intensifying:** Equity plans undergo multi-layered scrutiny for dilution, valuation and risk exposure.

The hidden layer: Taxation and cross-border complexity

Why mobility is creating new governance blind spots
As executives work across multiple geographies while holding Indian equity, companies face new compliance challenges:

- Multi-country taxation rules can trigger liabilities long after vesting.
- Incorrect disclosures or delayed filings invite penalties.
- M&A and pre-IPO scenarios amplify complexities around tax residency and reporting.



Agentic AI's role in executive pay

Agentic AI can deepen insight and improve control in executive pay design by making patterns, anomalies and trade-offs more visible to boards. It enables faster analysis across scenarios, cohorts and market conditions, creating a more transparent and defensible remuneration architecture.

At the same time, AI must operate within firm guardrails. Over automation, weak data foundations or mechanistic benchmarking can undermine nuance and lead to unintended outcomes. Boards remain accountable for intent, fairness and alignment with long-term value creation.

Opportunities

AI systems can strengthen governance by:

- Detecting and flagging anomalies and ambiguous clauses in executive contracts
- Running fairness checks across employee cohorts
- Modelling compensation outcomes in extreme market conditions

These capabilities provide a transparent and defensible executive pay architecture.

Risks

Here are some of the risks that can pose challenges:

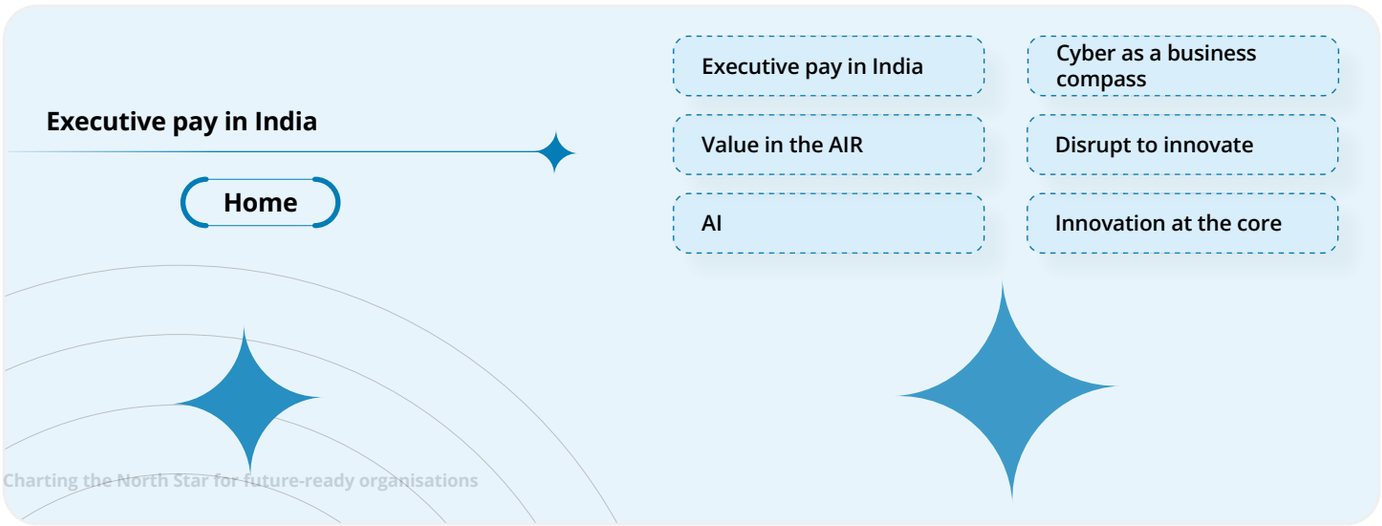
- Over-reliance on AI-generated benchmarking may lead to homogenised pay structures
- Nuance and intent could be lost if human judgment is replaced by AI-driven analytics
- Fragmented or poor-quality compensation data can distort insights

The consensus: **AI will augment compensation design but board judgment remains irreplaceable.**

Key takeaways

- **Fairness remains the centre of gravity:** Stakeholders question whether the CEO or CXOs should capture the largest share of organisational wealth.
- **Shareholder approval is not the same as societal acceptance:** Public narrative can diverge sharply from AGM voting outcomes.

  Aggressive incentive structures are under heightened scrutiny: Incentive plans tied to opaque or loosely defined performance metrics are questioned for misaligning rewards with sustainable value creation and governance expectations.
- **Rising oversight in the Indian context:** Proxy advisors will demand more discipline in evaluating compensation practices.
- **High-risk, high-reward justification:** Boards must justify executive pay to risk, impact and talent scarcity.
- **Shifts in compensation trends:** Organisation size is becoming a key determinant of pay, and firms are moving towards differentiated equity plans for different CXOs rather than using a uniform plan.



Reaching for the North Star

Rewarding leadership with discipline, fairness and strategic intent

Define the North Star
Fair, defensible and future-ready executive pay aligned to long-term value creation rather than short-term value extraction

Set directions
Balance ambition with risk by linking extraordinary reward to demonstrably extraordinary performance, using pay design as a test of sustainable value creation

Build capabilities
Global compensation intelligence, robust pay benchmarking, equity and long-term incentive design, cross-border tax and compliance expertise, and board-level analytics for scenario and outcome testing

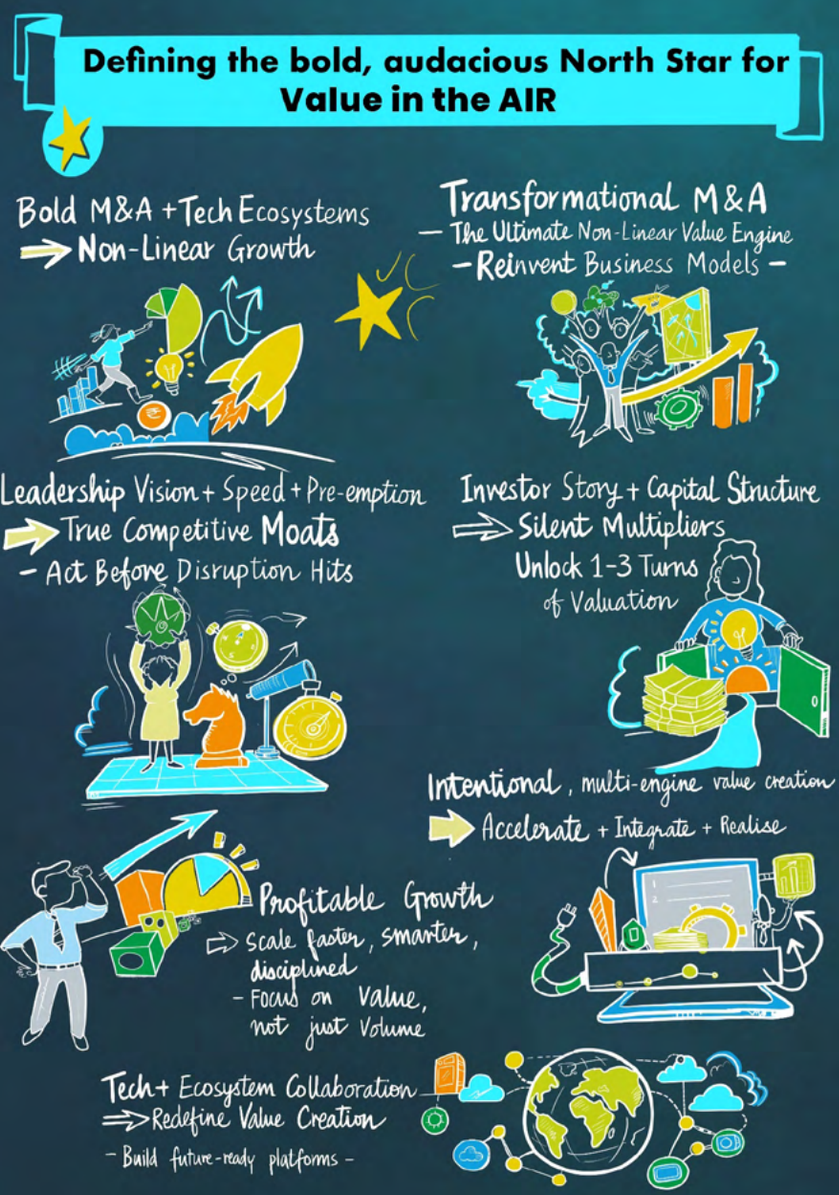
Unblock roadblocks
Resolve governance tensions around pay ratios and fairness debates, promoter-founder versus professional-CEO expectations, proxy advisor influence, media narratives and increasing regulatory scrutiny

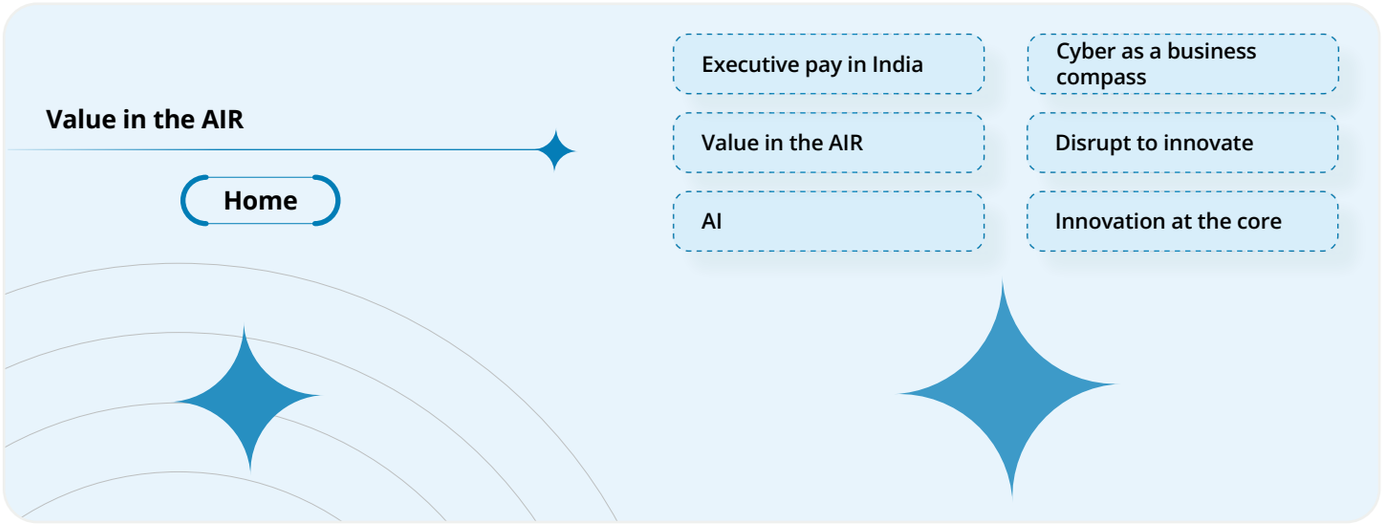
Use accelerators
Leverage Agentic AI to detect contract anomalies, flag opaque clauses, test fairness and pay for performance alignment, stress test outcomes and simulate shareholder and proxy advisor responses

Rule of the road

Judgment over mechanistic benchmarking, pay tied to enterprise outcomes, transparency by design, disciplined equity use and AI as a board-level augment, not a substitute, for accountability

Value in the AIR





Navigating the value landscape: Strategies for sustainable growth

Turning strategic intent into compounding advantage

Value is a leadership choice. In markets where the ground keeps moving, organisations that endure are the ones that articulate a clear North Star and commit to the courage required to pursue it: To intentionally shape the future of the business, increasing profitability, transforming boldly and allocating capital with discipline to maximise long-term value.

This North Star is a set of deliberate trade-offs. It demands clarity on where to play and where not to, conviction to disrupt parts of today that still perform, and discipline to back a few decisive bets with capital, talent and leadership attention. It reframes growth as profitable growth, transformation as a continuous capability rather than a one-time programme, and capital allocation as a strategic act rather than a financial afterthought.

That courage shows up in what leaders choose to change today, portfolios, products, processes and even the story they tell the market. This ensures that tomorrow's advantage is designed, not accidental.

At Coalesce 2025, the conversation shifted from extracting efficiencies to building new engines of relevance. Leaders asked different questions: Where will value truly compound? Which parts of today must we disrupt? How do we turn strategic intent into outcomes that the market can see and believe? This chapter distils that agenda into a practical operating path.

Value in action
The following shifts illustrated how value is created when intent, design and execution align.

- **From a small footprint to a category contender:** A consumer brand with a 500-square-foot origin, scaled by winning one neighbourhood at a time through local product variants, community engagement and low-code labs that reduced the cycle from idea to shelf. Experiments scaled only when economics proved repeatable.
- **Pharma moves up the value curve:** A generics player pivoted to complex formulations and inhalation therapies. By strengthening regulatory capabilities and focusing on patient outcomes, the company improved margins and achieved a re-rating, demonstrating how engineered capability shifts can change valuation trajectories.
- **Consumer behaviour becomes a design system:** A multi-format retailer rebuilt journeys around personalisation, curated discovery and behaviour-based loyalty. Repeat rates and contribution margins improved when insight became a designed experience, and operations were measured.

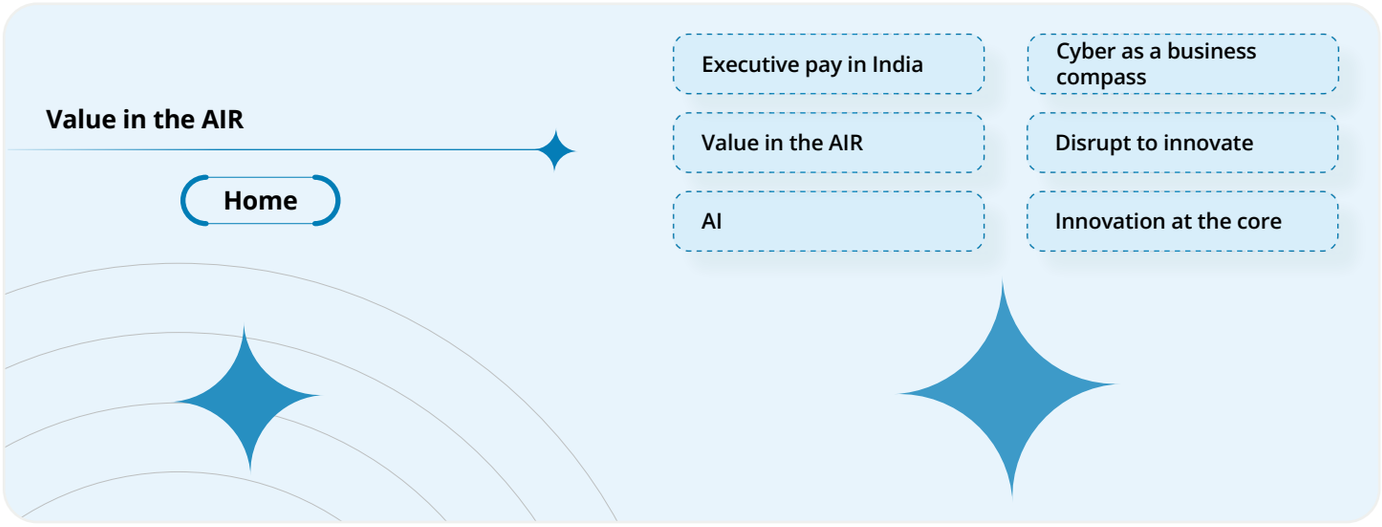
These cases reinforced a consistent pattern: deeper relevance, sharper portfolio bets and disciplined execution, each aligned with a clear, simple strategic narrative.

The AIR framework

Accelerate: Focus where value is concentrated
Choose sub-segments with disproportionate potential and pull targeted levers, such as pricing architecture, product refresh cycles and route-to-market redesign. Use technology to streamline operations for responsiveness. Profitability and flexibility improve together when leaders choose to focus on a specific area.

Integrate: Turn scale into synergy
Combine assets through strategic M&A, alliances and platform plays to unlock capabilities, talent, IP and markets. Integration disciplines, such as cultural alignment, operating model clarity and a shared data backbone, convert scale into non-linear value.

Realise: Ensure delivery and impact
Value must show up in EBITDA, ROIC, free cash flow and market confidence. Capital structure decisions and a credible investor story



act as multipliers. Organisations that align narrative, evidence and cadence trade at premiums over comparable peers.

Technology as an advantage accelerator

Technology enables efficiency, intelligence and market reach. High-performing leaders use it for targeted, high-impact use cases:

- Demand sensing and dynamic pricing at micro market levels
- Next best actions in customer engagement and service
- Faster diligence and synergy modelling for M&A
- APIs enabling partners to integrate with catalogues, logistics and payments

Technology sharpens decisions and speeds execution. However, direction, trade-offs and accountability remain leadership responsibilities.

Building blocks of sustained value creation

These six building blocks outline how organisations are creating and sustaining value by sharpening focus, expanding relevance and scaling with intent.

- **Consumer centricity:** Understanding and shaping behaviour to improve conversion and lifetime value
- **Portfolio and end use expansion:** Deeper relevance across use cases to increase the wallet share
- **Value expansion and premiumisation:** Outcome-based tiers that justify margin and reinforce brand
- **India for the world:** Internationalisation with resilient supply chains, modular operations and multi-sourcing
- **Ecosystem expansion:** Networks of suppliers, partners and channels with shared platforms and incentives
- **Micro market focus:** Precision by city, cluster, channel and demographic to turn macro intent into measurable results

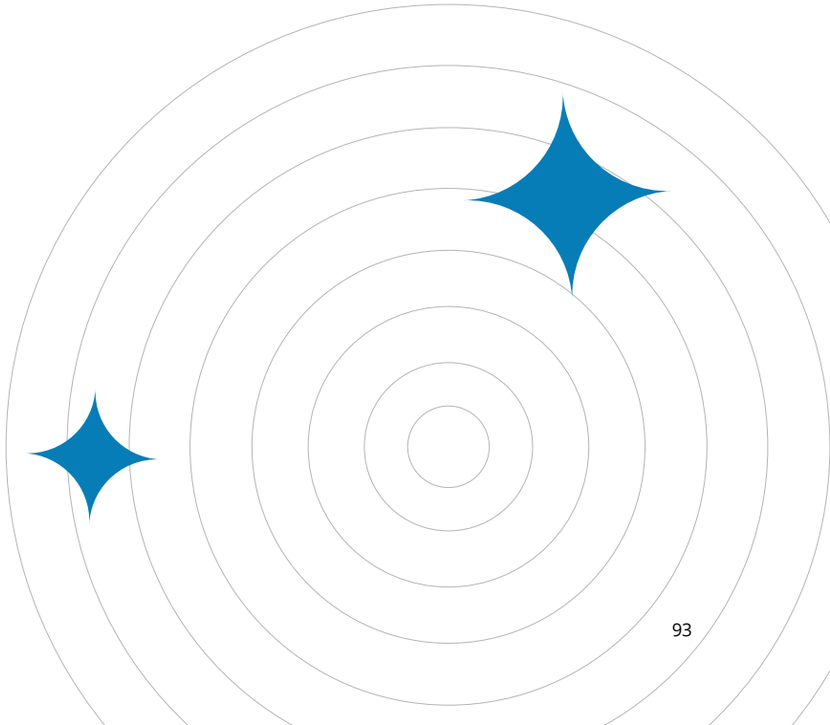
Transformation as a continuous discipline

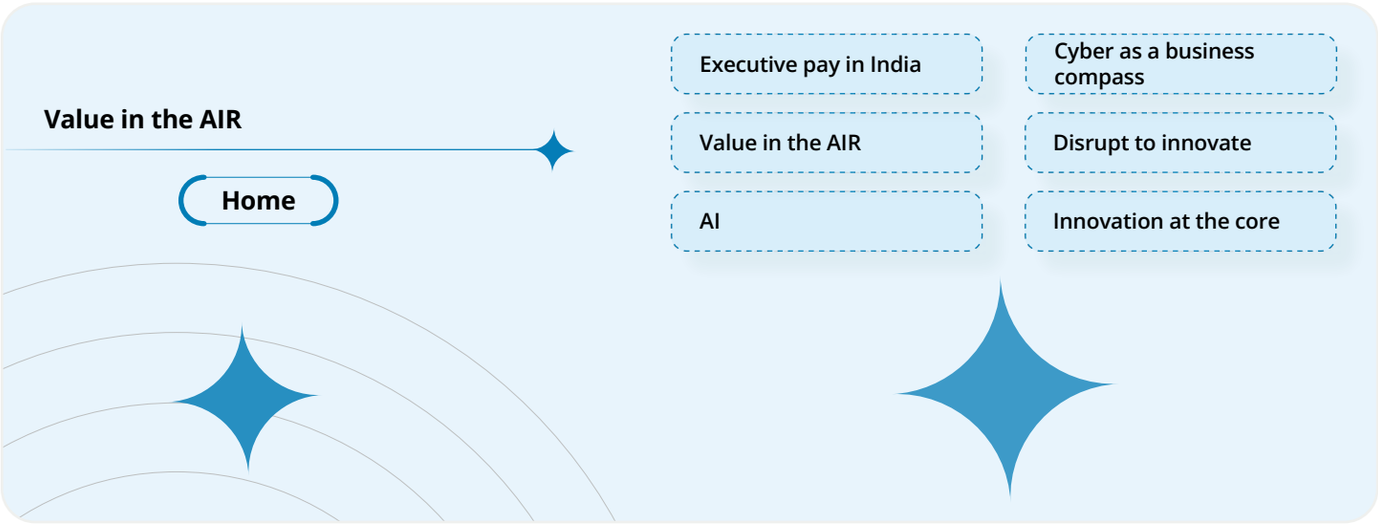
In the post-COVID landscape, transformation is ongoing, not episodic. Leaders must refresh portfolios, redesign operating models and use M&A as a repeatable tool. Resilience is engineered through contingency capacity, supply optionality and preparedness for geopolitical and regulatory shocks.

Leadership, vision and culture: Building the conditions for value

Durable value starts at the top. Boards and executive teams first decide where the organisation is headed over the long term. Then they actively support and invest in the right culture, skills and capabilities needed to make that vision real.

- **Skills:** Horizontal scanning, industry foresight, speed in decision making and disciplined de-prioritisation
- **Talent and workforce:** Reskilling for digital, data and partnership management; operating cadence that rewards evidence, outcomes and learning
- **Board engagement:** Clear direction, risk, ethics and performance, with decision rights matched to metrics





Capital structure and investor confidence
Valuation reflects economics and belief. Leaders align capital structure to strategy and communicate a clear investor narrative.

- The roles of decisive management, independent directors and robust governance help build trust.
- Funding choices, such as private equity, IPO, strategic investors and debt, should match growth horizon, control needs and resilience goals.
- Monthly visibility across EBITDA, ROIC, free cash flow and strategic milestones strengthens the multiplier effect in the market's perception.

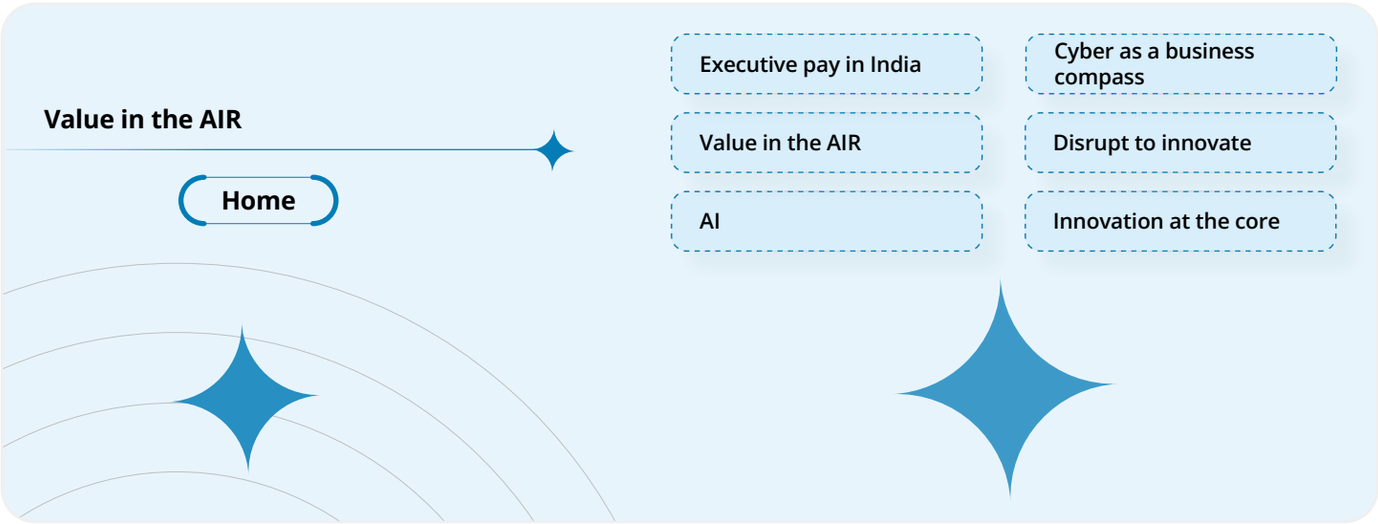
Implementation: Discussion and action
Value compounds only when intent is translated into action. Leaders embed strategy into daily decision making by clarifying ownership, codifying trade offs and building repeatable mechanisms that move ideas from pilots to scale.

- Case lenses: Examples showcased how organisations scale adjacencies with discipline, build ecosystems through integrated platforms, sharpen portfolio focus for relevance and execute large-scale transformation programmes across complex business groups.
- Action items: Clarify board and director roles for strategy and oversight; choose partners with aligned incentives; instrument trade-offs across short-, mid- and long-term payoffs; and codify micro-market playbooks with clear ownership.
- Prototypes to scale: Micro market playbooks, premium outcome pathways, ecosystem APIs, capital clarity dashboards and an integration command centre for M&A synergy realisation.

Key takeaways

- **Lead with intent and trade-offs.** Be explicit about where you will win, what you will stop, and the few bets you will back with capital, talent and leadership attention.
- **Use AIR as the operating spine.** Accelerate where value is concentrated, Integrate to convert scale into synergy and Realise impact in EBITDA, ROIC, free cash flow and market confidence.
- **Operate micro to move macro.** Make sharper decisions at the front line to drive sustainable, enterprise level results.
- **Engineer premium and ecosystems.** Design outcome-based tiers that earn margin and build partner platforms where the advantage can compound beyond the firm.
- **Instrument value:** Put ROI, ROIC, free cash flow and readiness for shocks beside customer and operating metrics.
- **Use technology for outcomes:** Small, high-impact use cases with clear accountability and governance.
- Leadership alignment and investor confidence amplify value.

Value creation is a choice repeated every day: where to play, how to win and what to stop. With a clear North Star and the courage to change what no longer serves it, leaders turn intention into a durable advantage. The question worth asking is simple: **What will you change now to make your North Star inevitable?**



Reaching for the North Star

Navigating the value landscape: Strategies for sustainable growth

Define the North Star
Build long-term, compounding value through focused growth and disciplined investment

Set directions
Make intent-led choices on where to play, guided by clear themes, such as consumer centricity, premiumisation, ecosystem partnerships and resilient global growth from India

Build capabilities
Value, technology and leadership operating as one system through AIR: accelerate high potential segments, integrate through platforms and M&A; and realise outcomes with capital discipline and evidence.

Unblock roadblocks
Break rigidity, over efficiency, passive stewardship and algorithm-driven drift slowing sharp judgment and strategic action

Use accelerators
Mechanisms that strengthen strategic judgment, stress testing leadership, embedding ethics by design and keeping humans in the loop for high-impact decisions

Rule of the road

AIR discipline: accelerate focus, integrate for synergy and realise in cash

AI

Home

Executive pay in India

Cyber as a business compass

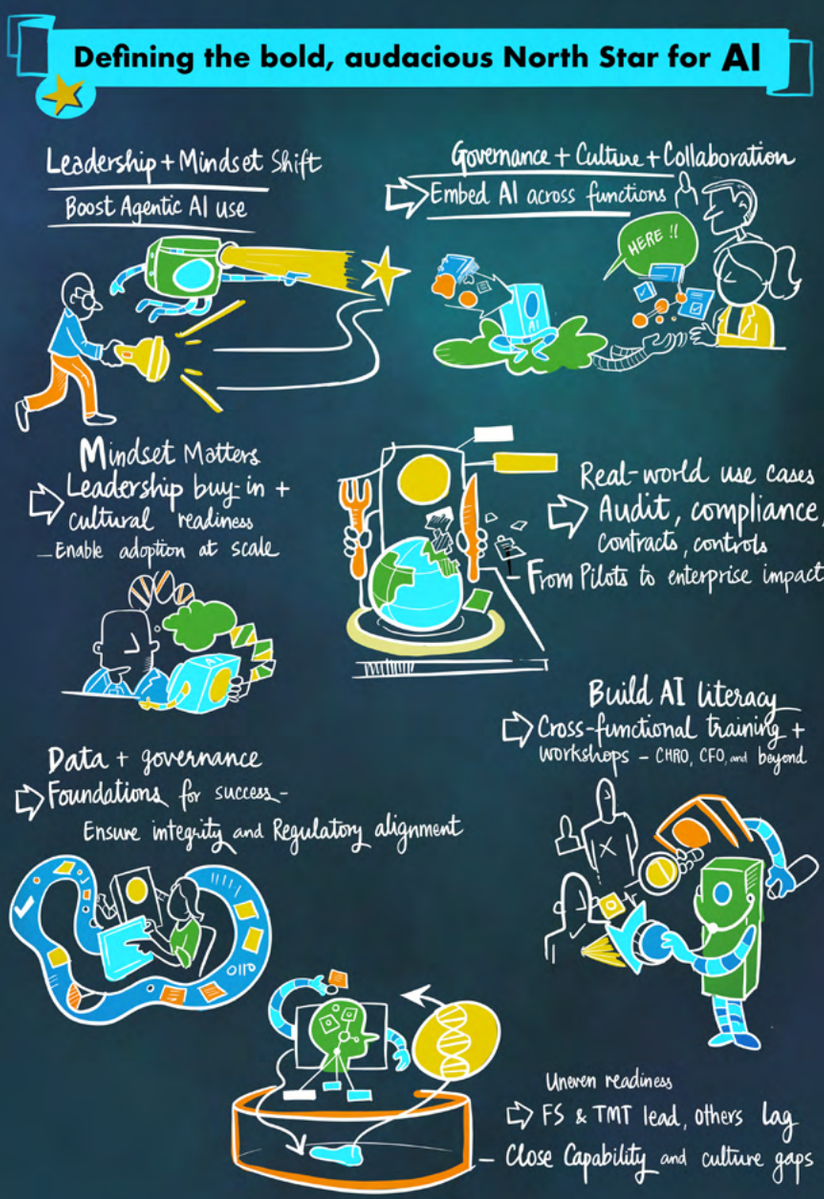
Value in the AIR

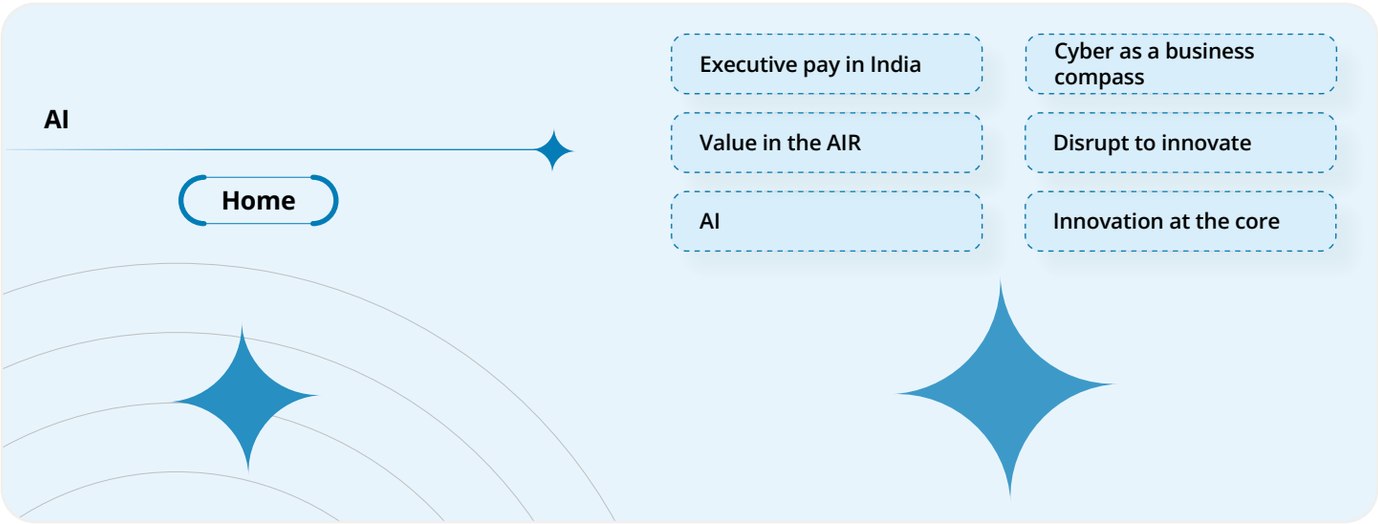
Disrupt to innovate

AI

Innovation at the core

AI





AI as a leadership system

Embedding intelligence into how organisations perform

Agentic AI marks a new phase in which digital systems can plan, learn and act with increasing autonomy. As organisations embed these agents into core processes, **architecture, security and governance** shift from support functions to foundational enablers. AI's North Star is about responsible, reliable and enterprise-grade impact.

This work is anchored by a simple North Star: translate Agentic AI's promise into responsible, enterprise-grade impact, governed by design, aligned to outcomes, trusted by stakeholders and scalable across the organisation.

Anchoring AI to clear enterprise purpose

More than 50 cross-functional leaders at Coalesce 2025 reinforced that AI's true potential will only be realised when organisations move from adoption to creating accountable value creation.

The conversation centred on building AI systems that are **ethical, transparent, and governed and aligned with business outcomes,** not deployed in isolation or as experimental technology.

Here're a few critical shifts that leaders highlighted:

- AI must be **governance-first,** with risk, controls and compliance woven into the design.
- Data must be **fit-for-purpose** and **well-governed,** enabling AI to **augment, not override,** human judgment.
- Organisations must adopt a **problem-driven, outcome-focused** approach instead of a generic or one-size-fits-all implementation.
- AI capabilities must be **future-ready,** adaptable to fast-changing regulations, markets and technologies.

Key outcomes when AI follows its North Star

- When AI is treated as a cross-functional transformation, the results are structural and sustained:
- Organisations establish a North Star, a shared vision aligning business, tech and risk around why and where AI is deployed.
- Investments shift from scattered pilots to scalable programmes with measurable ROI.
- Decisions become transparent, explainable and auditable, increasing regulatory and stakeholder trust.
- Risks are identified early and managed proactively without slowing innovation.
- AI evolves into a long-term enterprise capability embedded across processes, culture and ways of working.

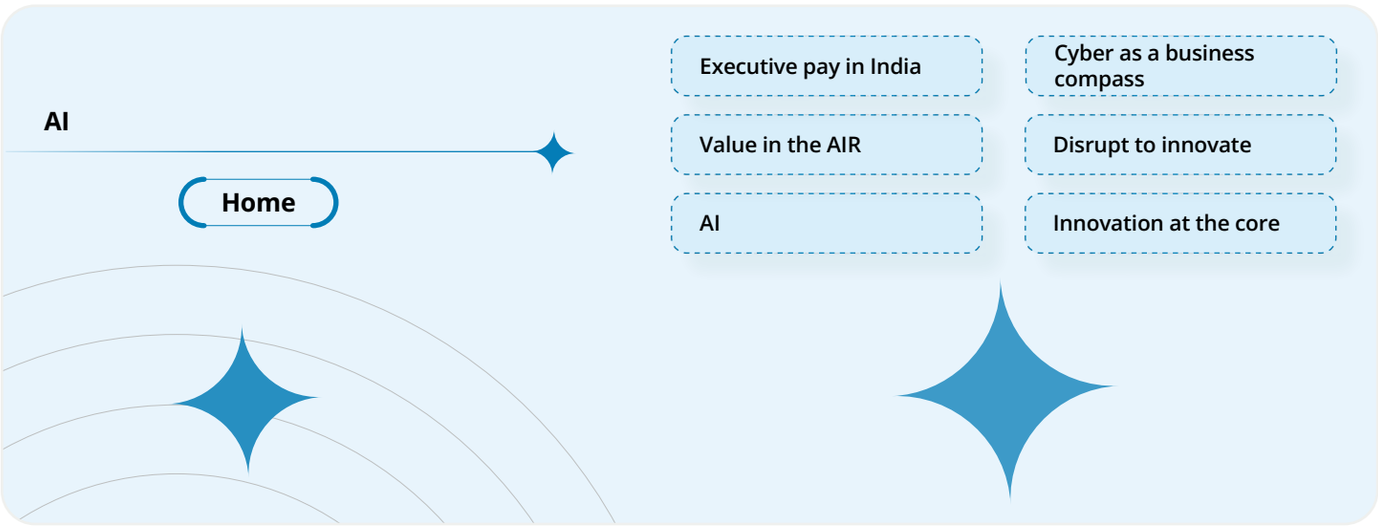
In a survey on the maturity of AI adoption, about 35 percent of respondents reported being in the early exploration phase. Another 35 percent indicated that AI had been integrated into select functions, showing progress towards operational adoption. Additionally, 20 percent of respondents had pilot projects actively running, reflecting organisations testing AI in real-world scenarios before broader scaling.

India's AI adoption progress

According to a Deloitte report, India is emerging as a global leader in Agentic AI adoption, with more than 80 percent of organisations exploring autonomous agent development. The interest in AI indicates a substantial shift in how organisations use it for innovation and efficiency.

The financial services, and technology, media and telecommunications sectors are leading AI adoption. Drivers include technological readiness, investments, regulatory mandates, cost pressure and reputational trust.

On the allocation of AI budgets for the next financial year, more than 60 percent of leaders have witnessed modest increases in AI budgets, and 25 percent said the increase is over 50 percent.



This indicates that the market is keen to scale but cautious around value realisation.

AI adoption challenges

Despite enthusiasm, organisations face recurring challenges in AI adoption. Some of them are highlighted below.

Unclear use cases and weak business value: AI experiments often stall when the value narrative is unclear, leaving pilots as pilots.

Legacy integration: Agentic AI requires dynamic, connected environments. Legacy infrastructure often cannot support autonomy or orchestration.

Governance and compliance concerns: Delegating decision-making to AI raises concerns for organisations, especially given the lack of regulatory frameworks for Agentic AI.

Talent and technical expertise: AI deployment requires deep technical capabilities in adaptive learning, realistic simulation, agent orchestration and enterprise integration. Without building these skills in-house, organisations have no option but to rely on a third party for support. That often slows adoption.

Costs, safety and workforce readiness: High implementation costs, security concerns and limited AI literacy also slow progress.

More than 50 percent of respondents mentioned "lack of clear ROI" as the biggest challenge, followed by talent skill gaps and data quality and integration.

Evaluating solutions for Agentic AI adoption

On the next big frontier for AI, 35 percent of leaders chose supply chain, followed by 25 percent for R&D and innovation, 15 percent each on sales and marketing and finance/audit/risk, respectively.

AI can really change the way organisations operate. If implemented correctly, it can significantly boost efficiency and productivity and spark innovation across industries. To harness its transformative potential, leaders must focus on adopting AI and addressing implementation challenges, investment needs, risk management and talent gaps.

Organisations can accelerate their AI adoption by promoting continuous learning, implementing robust risk mitigation strategies and improving their governance frameworks. It also needs some platform modernisation and process re-engineering. Besides upgrading tech stacks, organisations must focus on managing data effectively and customising solutions to local regulatory and business contexts.

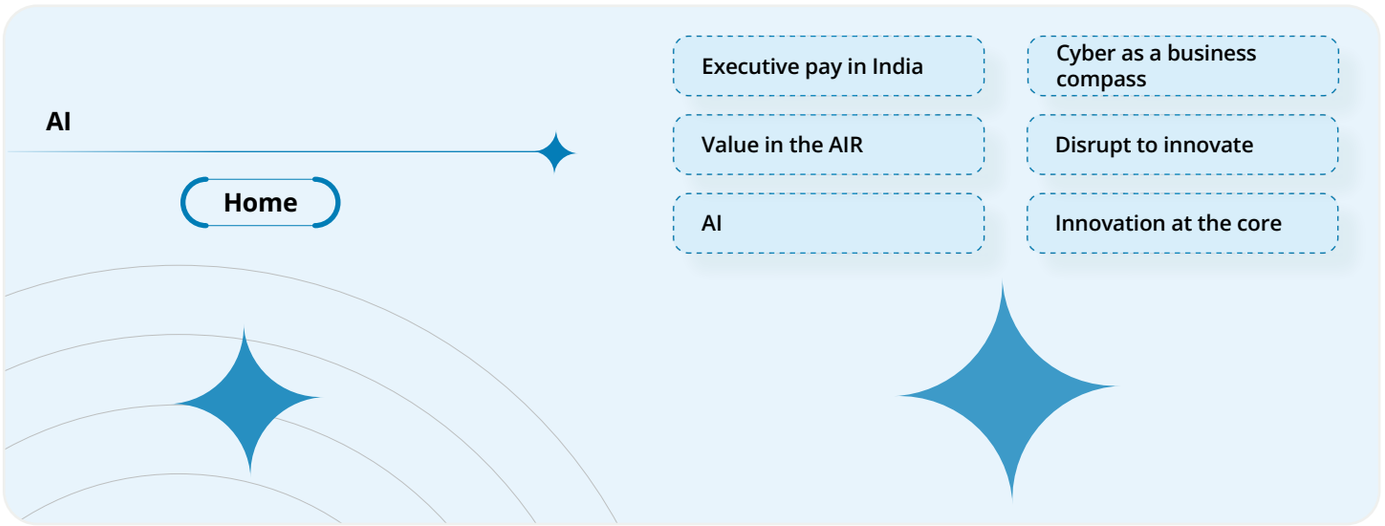
Adopting Agentic AI requires technological advancements and a change in how organisations think. Leadership support, a shared vision and stakeholder engagement are essential. Instead of focusing solely on KPIs and efficiency, leadership should encourage experimentation and learning from failures. Organisations must prioritise internal training and workshops to develop AI literacy and gather employee input on new use cases.

AI governance and assurance

As AI adoption accelerates across organisations, effective AI governance and assurance are essential to ensure that innovation translates into sustainable and responsible outcomes. Governance enables consistency, transparency and alignment with organisational objectives, ethical standards and regulatory expectations, rather than focusing on constraints.

Building trust in AI technology is critical; stakeholders must have a voice and a role in building that trust. There are many ways to integrate AI ethics and responsible AI principles into work; a few ideas are mentioned below:

- Bring a risk management perspective to proactively identify potential concerns before they impact a project
- Challenge the team to think about solutions or mitigation strategies to address known trustworthy AI concerns
- Apply AI policy principles or AI governance frameworks when reviewing AI use cases



When deployed responsibly, the leaders felt that the Agentic AI enhances efficiency, risk coverage, responsiveness and trust, positioning the agent as a strategic enabler of digital transformation and value creation.

Comprehensive AI risk management principles serve as the cornerstone of a sound AI risk management framework. A strong framework provides the backdrop to a sustainable, safe and responsible AI-use environment and set of risk management dimensions, such as responsible, safe/secure and accountable.

Skills for an AI-first workforce
More than 70 percent of respondents emphasized the importance of domain-specific AI fluency and prompt engineering, marking a shift from pure technical expertise to business contextual AI skills.

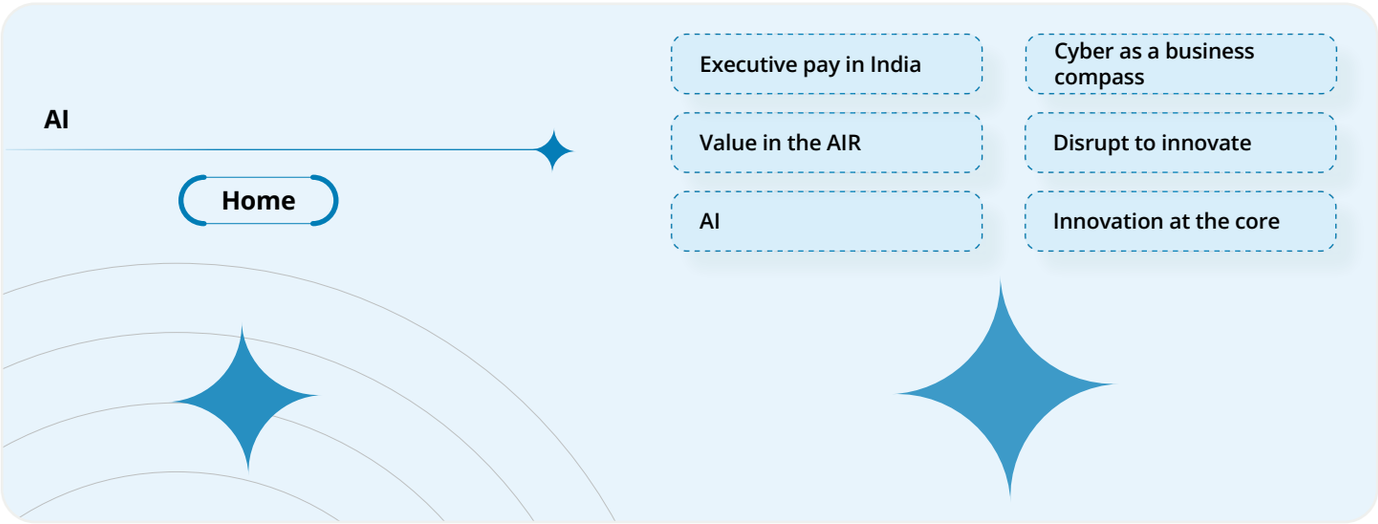
Success depends on people, culture and cross-functional collaboration among various stakeholders, including the CHRO, CFO and technical teams. A balanced approach addressing integration, governance, compliance and workforce readiness can contribute to an organisation's success.

"Agentic AI has the potential to fundamentally reshape how decisions are made, but autonomy without assurance cannot scale. Organisations will unlock AI's true value only when architecture, data, security, and governance work together—bridging ambition and execution, and ensuring AI augments human judgment while operating within clear risk and accountability guardrails."

Chandrashekar Mantha
Partner, Assurance, Deloitte India

Key takeaways

- **AI's North Star:** Translate Agentic AI's promise into responsible, enterprise-grade impact—governed by design, aligned to business outcomes, trusted by stakeholders and scalable across the organisation. This requires a **governance-first, outcome-driven approach, not mere experimentation.**
- Data quality, explainability and accountability form the backbone of responsible AI.
- Organisations must anchor AI initiatives to enterprise value, not isolated use cases.
- Legacy systems, unclear ROI and talent gaps continue to constrain scale.
- The next wave of AI value lies in supply chain, R&D, finance and go-to-market functions.
- Effective AI governance builds trust, consistency and regulatory alignment.
- Domain AI fluency and prompt engineering are becoming essential workplace skills.
- AI success depends more on culture, leadership and operating models than on technology alone.
- With the right guardrails, Agentic AI can deliver speed, precision, resilience and enterprise-wide transformation.



Reaching for the North Star

AI as a leadership system

Define the North Star
Use AI to create trusted, enterprise-grade impact, grounded in governance, transparency and measurable value

Set directions
Link AI to clear business outcomes, prioritise real problems and align data and teams around a shared vision

Build capabilities
Invest in modern platforms, governed data, adaptable talent and organisation-wide AI understanding

Unblock roadblocks
Eliminate unclear use cases, legacy constraints, weak governance, talent gaps, low data quality and unclear ROI narratives

Use accelerators
Agentic AI enabling predictive intelligence, scalable programmes and trusted, explainable decisions.

Rule of the road

Governance first design, ethical safeguards, continuous learning and a balance between experimentation and accountability

AI

Home

Executive pay in India

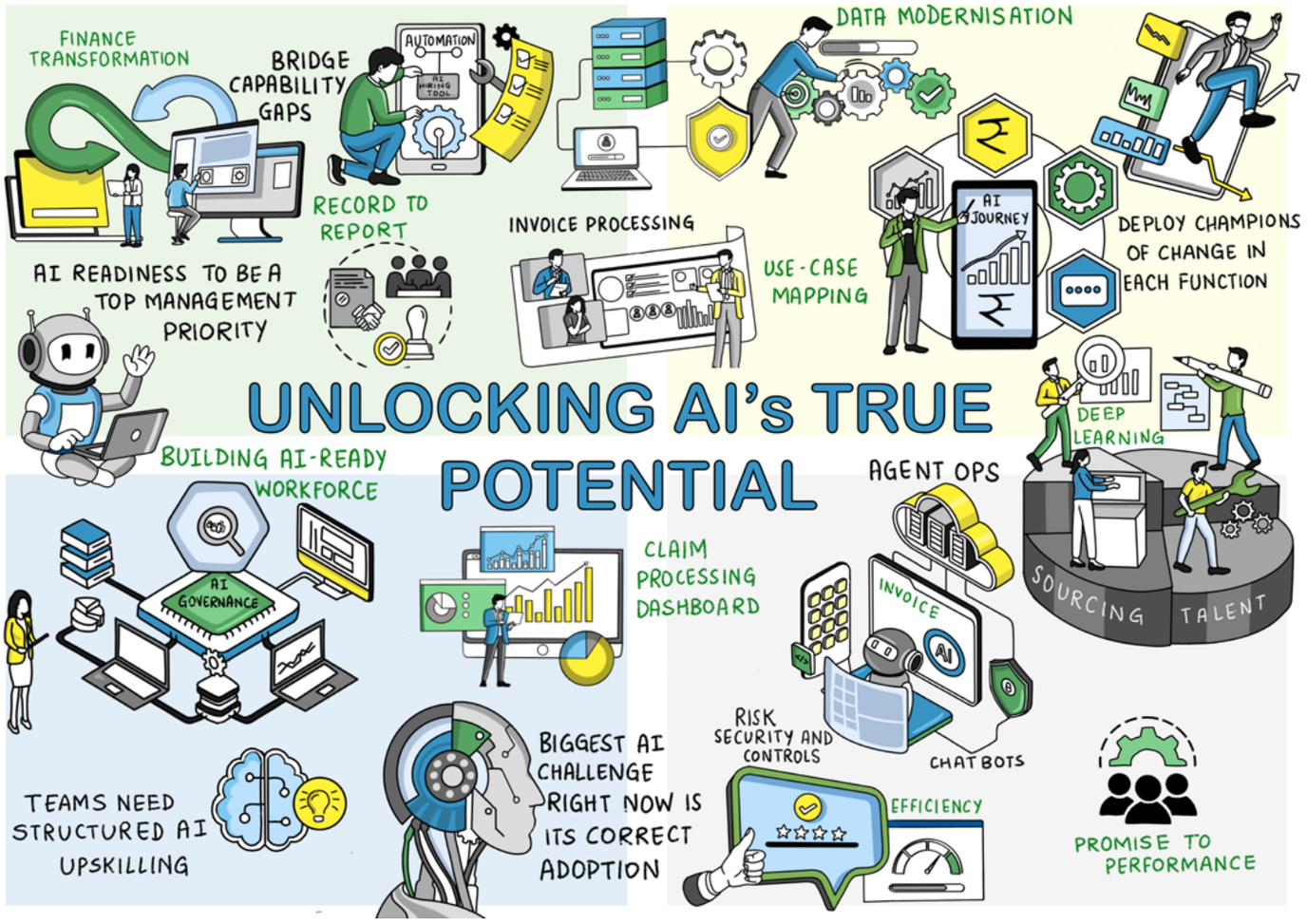
Cyber as a business compass

Value in the AIR

Disrupt to innovate

AI

Innovation at the core

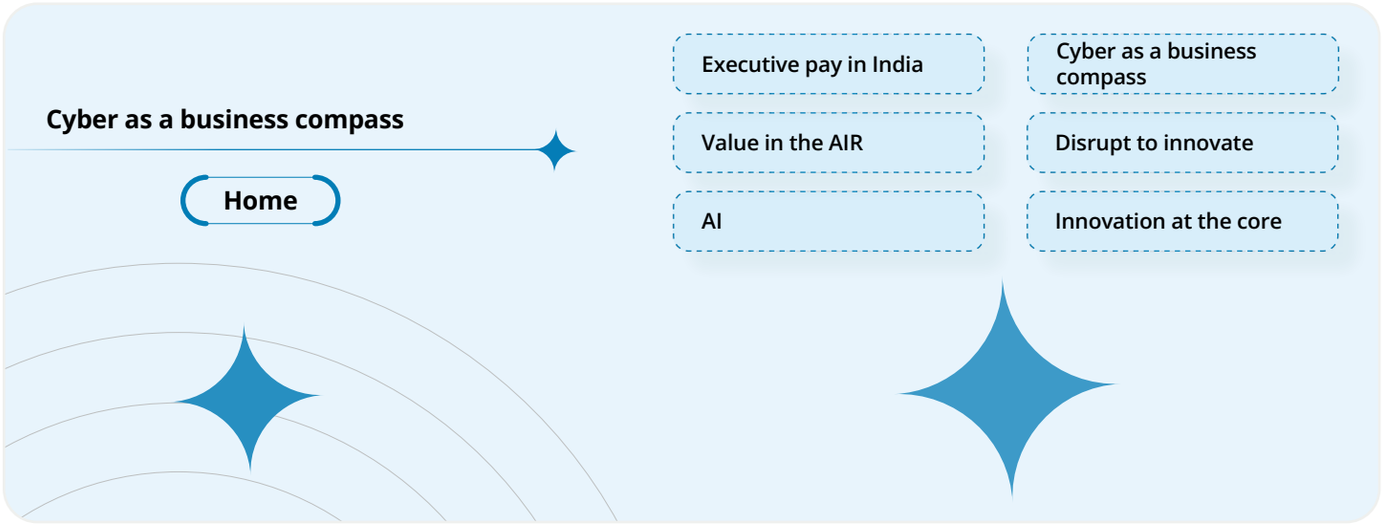


Cyber as a business compass

Home

Executive pay in India
Cyber as a business compass
Value in the AIR
Disrupt to innovate
AI
Innovation at the core

Cyber as a business compass



Cyber as a business compass

When security becomes a strategic engine for trust growth and resilience

Cybersecurity has moved beyond its old identity as a cost centre. In a hyper-connected business environment, it increasingly acts as a strategic enabler—shaping business growth, protecting brand equity and ensuring regulatory confidence. The session positioned security as a core business capability that, when embedded early, accelerates innovation.

As digital products, platforms and ecosystems expand, security now plays a defining role in how organisations build trust and compete. Threats no longer merely disrupt revenue streams; they erode customer confidence and damage brand reputation. Organisations that treat cybersecurity as a differentiator are better positioned to enter new markets, speed up digital roll-outs and sustain long-term credibility with customers, partners and regulators.

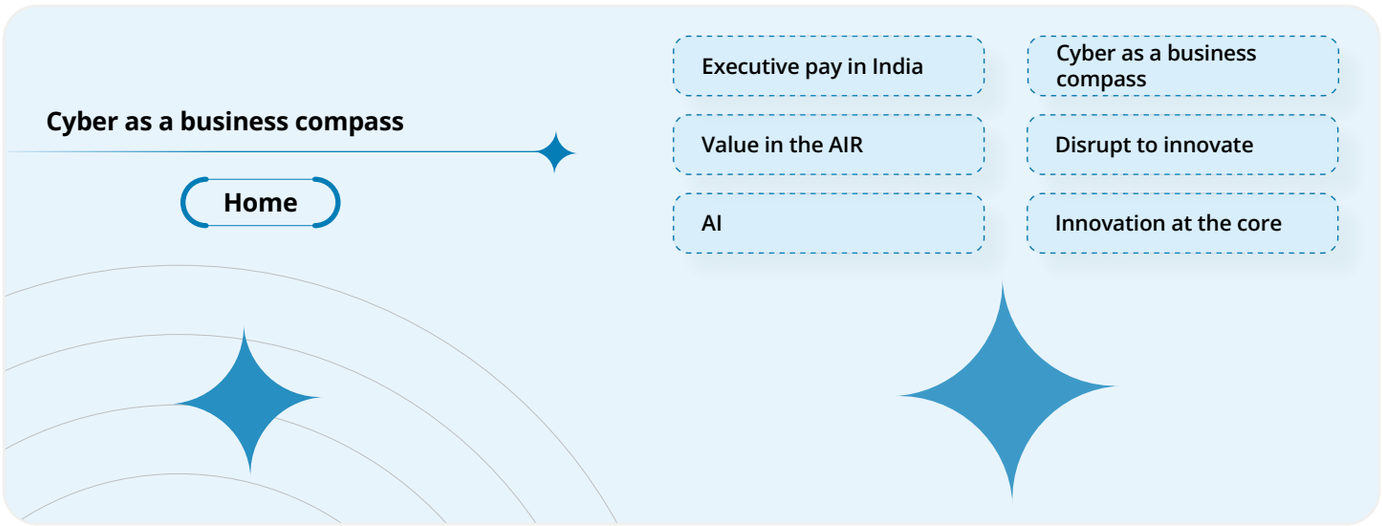
The North Star for this session was the idea that security, when embedded as a strategic capability, becomes a growth engine rather than a defensive afterthought. This requires aligning cyber strategy tightly with commercial objectives—integrating security into everyday business decisions rather than retrofitting controls after the fact. When done well, cybersecurity protects revenue, preserves trust and enhances brand value, while still enabling speed and innovation .

The conversation resulted in three key insights:

- Translating cybersecurity investments into clear, measurable business value for leadership and the board
- Building organisational resilience through the right mix of governance, talent and technology
- Understanding how AI is reshaping both the opportunity set and the risk landscape in cybersecurity

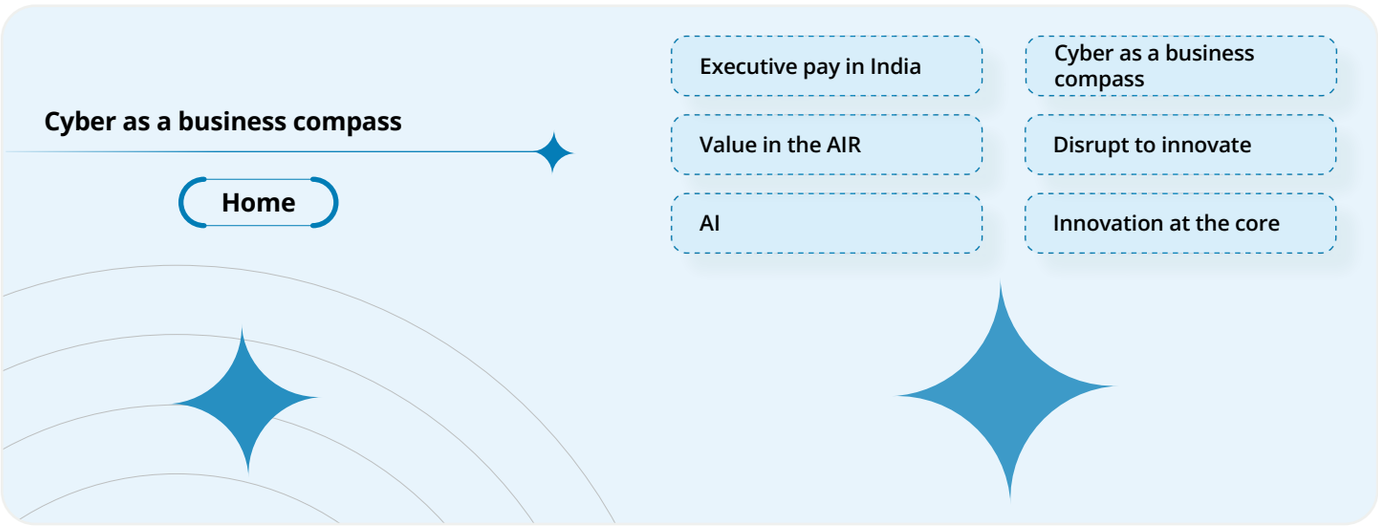
"Security isn't a speed breaker; it's the accelerator for trust and progress. When security is woven into the digital journey, innovation scales without compromise. Boards now demand risk-intelligent dashboards, not checklists and developers need to think like security champions. That's when security stops being a barrier and transforms into a catalyst for confidence, resilience and business impact. In the era of AI and automation, cybersecurity is the invisible engine powering sustainable innovation."

Munjal Kamdar
Partner, Deloitte India



Strategic priorities for CISOs

#	Theme	What it means for the CISO
1	Cybersecurity as a strategic growth lever	Move from “cost centre” to “value creator”. Align security initiatives with revenue-generating projects, protect brand equity and use security as a market differentiator.
2	Industry-specific priorities	Tailor the cyber agenda to sector realities, e.g., stringent data privacy regulations for finance, rapid threat detection for retail and operational continuity for energy.
3	Strategic planning and testing	Keep response plans up to date, conduct regular risk assessments and run scenario-based tabletop exercises to ensure decisive action under pressure.
4	Layered defences and the three lines of defence model	First line: Operational controls; Second line: risk & compliance oversight; Third line: Independent assurance. Define clear roles, policies, metrics and escalation paths at every level.
5	Culture over checklist compliance	Embed security into the organisation’s values. Hire for a security mindset, provide contextual training and use live simulations to reinforce behaviours beyond rote policies.
6	Third-party risk management	Continuously assess vendor security postures, embed contractual safeguards and monitor supply chain exposures to shrink the external attack surface.
7	Zero trust and resilient architectures	Adopt least privilege access, network segmentation and continuous verification to limit breach impact and improve containment.
8	AI-enabled GRC and automation	Identify a governance, risk and compliance target operating model, then use AI for continuous monitoring, analytics and automated remediation while retaining human oversight.
9	Metrics, measurement and iteration	Track detection time, response time, control effectiveness and post-exercise learning. Use data to refine strategy and justify investments.
10	Preparing for emerging threats	Stay ahead of novel attack vectors, evolving regulations and AI-driven vulnerabilities through proactive research and adaptive defence postures.



Agentic AI's shift in cyber defence

- **Opportunity: Predictive threat analytics**
  AI engines can ingest thousands of telemetry feeds to surface anomalous behaviour before a breach matures, enabling faster containment and lower mean time to detect.
- **Opportunity: Automated GRC workflows**
  Machine-learning models classify controls, map them to regulatory frameworks and automatically generate evidence packages, slashing manual compliance effort.
- **Risk: Model-driven attacks**
  Threat actors are using generative AI to craft phishing emails, deepfake audio and code exploits that bypass traditional signatures. CISOs must embed AI-driven detection layers and continuously retrain models.
- **Risk: Over-reliance on black box decisions**
  Blind trust in AI outputs can hide bias or blind spots. Human-in-the-loop governance, model explainability and regular validation are essential safeguards.
- **Strategic implication**
  Position AI as a co-pilot: Augment human analysts, accelerate routine tasks and free senior talent for strategic decision-making, while instituting clear accountability for AI-generated outcomes.

Designing scalable cyber solutions

As cyber risk becomes inseparable from business performance, scalable cyber solutions must be designed into products, platforms and ways of working. A design-led approach translates security intent into practical, repeatable solutions that organisations can adopt at scale.

Empathise: Understand stakeholder pain points

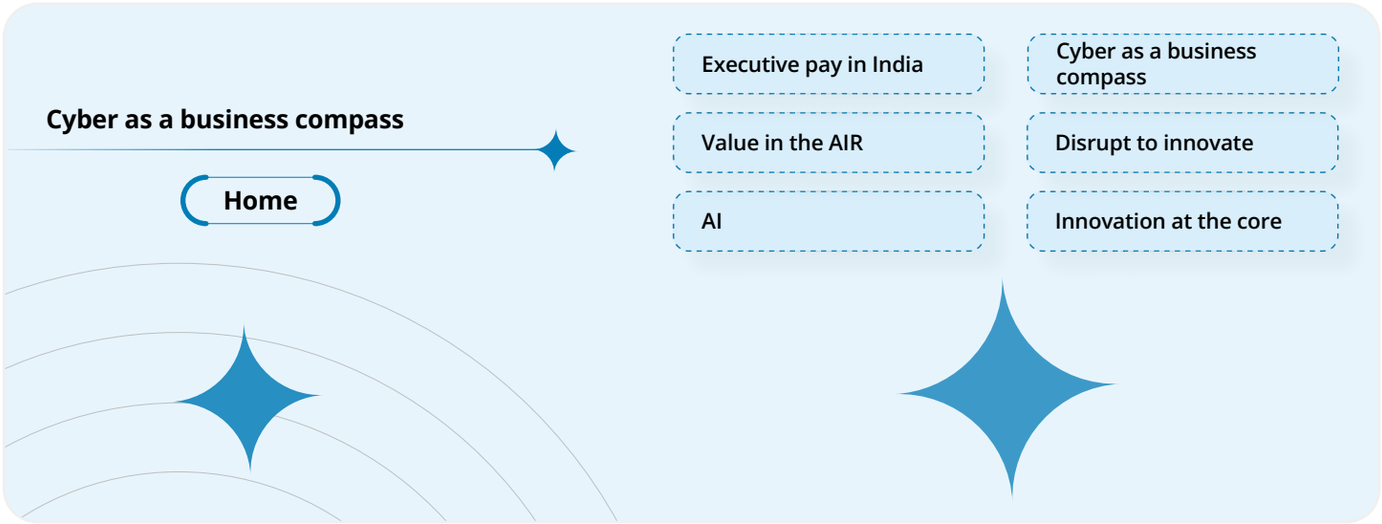
- Executives need a clear ROI on security spend.
- Developers seek seamless security integration in CI/CD pipelines.
- Customers demand transparent data privacy guarantees.

Define: Core problem statement

How can we make security an invisible, trusted layer that accelerates product delivery while safeguarding brand reputation?

Ideate: Prototypes and scalable concepts

- **Security as code marketplace:** Reusable, vetted security controls (e.g., container hardening policies) that teams can drop into pipelines with a single click.
- **AI-driven risk dashboard:** Real-time heatmap showing risk scores per business unit, linked to remediation tickets auto-generated by an AI engine.
- **Zero trust digital twin:** Simulated environment where new services are stress tested against zero trust policies before production rollout.



Prototype: Rapid pilots

Run a three-month pilot of the security as code marketplace in the retail division, measure time to deploy and defect reduction.

Test: Feedback loops

Gather quantitative data (deployment latency, incident count) and qualitative feedback (developer satisfaction) to refine the solution.

Scale: Enterprise-wide rollout

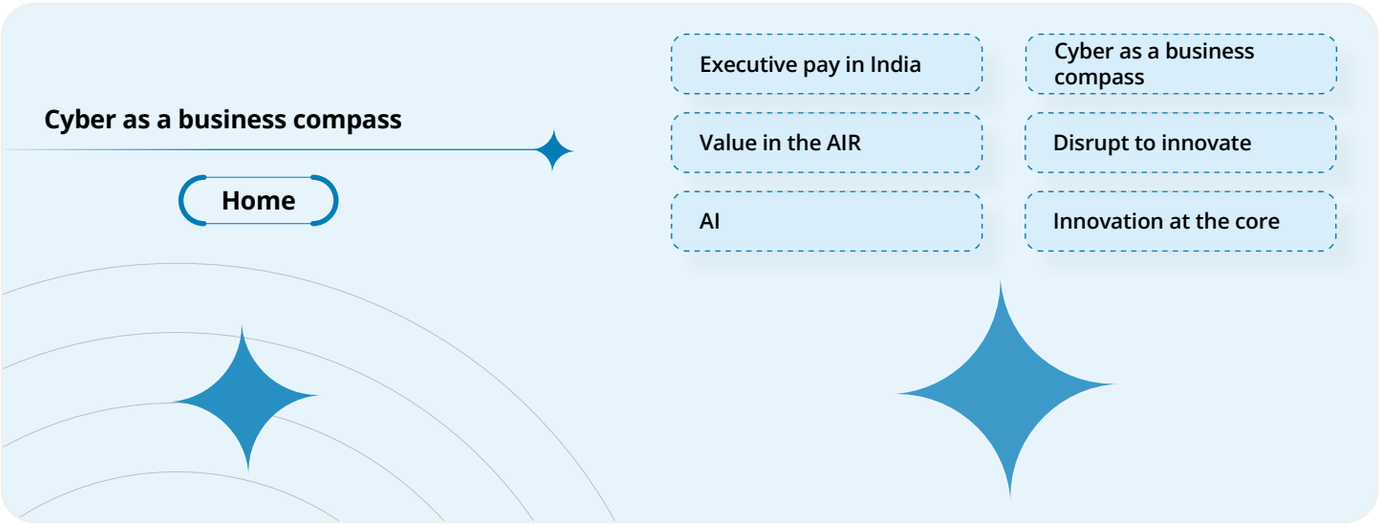
Integrate the proven prototypes into the organisation's governance framework, supported by training and change management programmes.

"Cybersecurity isn't about locking systems; it's about unlocking trust. Zero Trust ensures every interaction is verified, not assumed. The three lines of defence provided us with accountability, but the real shift occurs when security becomes a design principle for every product, every process and every partnership. In the digital era, resilience isn't reactive; it's built into the business DNA."

Vikas Garg
Partner, Deloitte India

Key takeaways

- **Security is a business catalyst.** Align cyber initiatives with revenue, brand and compliance goals to unlock growth.
- **Resilience stems from governance, culture and technology.** A three lines of defence model, Zero Trust and continuous testing are non-negotiable fundamentals.
- **AI is both a force multiplier and a new attack surface.** Use AI for predictive analytics and GRC automation but enforce human oversight and model transparency.
- **Design-thinking turns abstract strategy into actionable pilots.** Rapid prototyping, stakeholder empathy and iterative testing accelerate the adoption of security innovations.
- **Metrics drive improvement.** Capture detection, response and control effectiveness data to inform board-level decisions and justify investments.



Reaching for the North Star

Cyber as a business compass

Define the North Star
Security as a measurable business advantage that strengthens resilience and enables confident leadership

Set directions
Focus on value-led priorities shaped by sector needs, zero-trust principles and proactive threat readiness

Build capabilities
Layered security by design, a strong security culture, robust third-party oversight and practical metrics (such as MTTD and MTTR)

Unblock roadblocks
Eliminate cost centre mindsets, opaque models, weak preparedness and fragmented control landscapes

Use accelerators
Treat AI as a governed co-pilot enabling predictive insights, automated GRC and accelerated secure-by-design delivery

Rule of the road

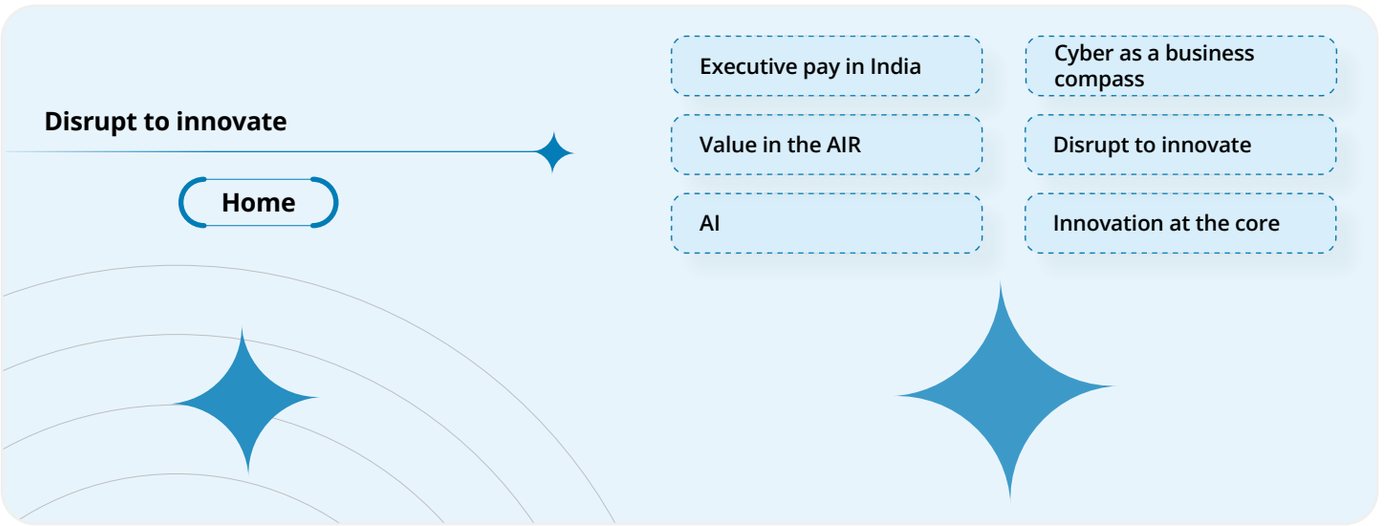
Build trust first, govern consistently and improve continuously to ensure that speed never comes at the cost of safety or confidence

Disrupt to innovate

Home

Executive pay in India
Cyber as a business compass
Value in the AIR
Disrupt to innovate
AI
Innovation at the core

Disrupt to innovate



From automation to reimagination

The new era of business process transformation

The evolution from Business Process Re engineering (BPR) 1.0 (ERP-led workflows) to BPR 2.0 (automation and robotic process automation) has culminated in **BPR 3.0,** a shift from automating inefficient processes to **reimagining processes altogether**. In a business landscape where technology cycles outpace industry cycles and where GenAI is rapidly giving way to Agentic AI and Physical AI, organisations can no longer afford incrementalism. **Agentic AI marks a platform shift.** The potential is **exponential productivity, improved economics and a redesigned approach to transformation.**

*At the centre of this reimagination is **Shareholder Value Map (SVM),** which acts as the North Star for a company's reinvention journey. AI is treated more as a standalone strategy or a novelty to be explored in isolation. Instead, it is an integrated component of business strategy. The SVM forces clarity on the **heart of the business problem,** helping leaders identify which problems materially shape value across revenue growth, operating margin, asset efficiency and market expectations.*

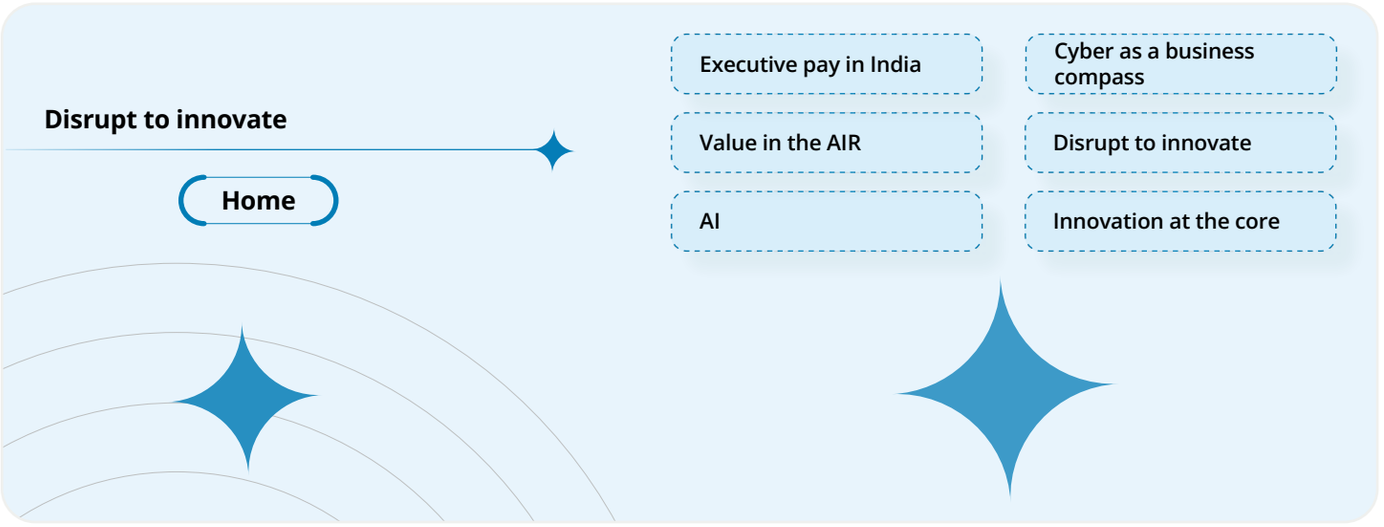
When organisations disintermediate workflows and expose the real levers of value, transformations shift from technical fascination to strategic discipline. Heat maps reveal "red zones" where dramatic improvement is possible; targets become grounded in quantifiable performance outcomes, inventory days, cost-to-serve, working capital cycles, conversion, fulfilment accuracy. In this frame, **Agentic AI becomes the execution engine for a strategy-first, value-first reinvention agenda.**

Factors driving process reinvention

- **From automation to reimagination (BPR 3.0):** The shift is from automating existing tasks (RPA) to creative destruction, where processes are completely redesigned. Technology now allows organisations to remove steps from workflows and accelerate them (such as skipping 2D/3D modelling stages in manufacturing).
- **Exponential efficiency through Agentic AI:** Unlike traditional automation, which offers linear gains (e.g., 1+1=2), Agentic AI offers exponential possibilities (1+1=3). This is because agents can operate 24/7, possess self-learning capabilities and orchestrate complex workflows across multiple systems. This allows companies to "exponentially add more team members" without adding headcount.
- **The integrated AI stack:** Vertically integrated, secure stacks, hardware, models and agent platforms allow companies to improve performance, security and ecosystem flexibility, and scale responsibly.

"Currently, we are automating processes that may be inefficient or broken. Automation is not the answer. It is reimagining the process. It is kind of going back to the basics. Identify the problem that is worth solving using pen and paper. This is really the heart of today's talk."

Abhrajit Ray
Partner, Deloitte India



Agentic AI as a growth driver

Agentic AI represents a shift in the enterprise operating model, where digital agents work alongside humans as an always-on workforce. The discussion highlighted where this creates measurable business value, and where guardrails are essential to ensure trust, control and compliance.

Opportunities

- **Workforce augmentation:** Agents act as an "always-on" digital workforce that collaborates with humans. For example, in commercial banking, agents managed document validation and followed up on missing information, reducing onboarding time by 44 percent.
- **Regulatory compliance:** In highly regulated industries, such as banking and pharma, agents can provide an "always on audit." They continuously monitor changing regulations (e.g., updates from National Payments Corporation of India) and check product compliance in real time.
- **Hyper-personalisation:** In retail, agents shape behaviourally aware journeys, increasing conversion and basket value.

Risks

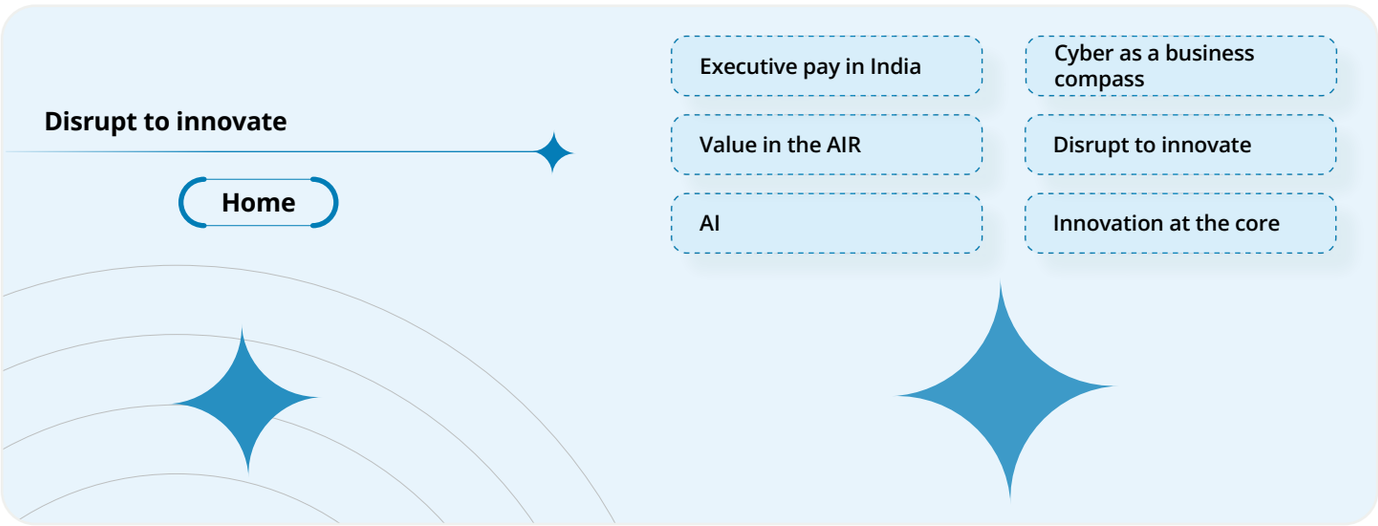
- **Data privacy:** A major concern for enterprises is the security of proprietary data. The session addressed this by clarifying that commercial models do not use client data to train their foundation models; the data remains immutable and secure within the tenant.
- **Shadow AI:** Without controls, decentralised agent creation becomes risky and requires registries, model cards, access controls and observability.
- **Governance:** Multi-layered governance, from foundational controls (registries and access controls) to autonomous oversight through security agents, ensures responsible scale.

"Agentic AI is what gets things done, and that's a significant shift in computing. In all the things [before], you use an application to do things. AI is a big change because it gets things done autonomously without necessarily being the human in the loop."

Abhishek Mahanty
APAC Head of Partner Engineering (ISVs and Solution Specialists), Google Cloud

Key takeaways

- **Solve the right problem:** Use frameworks such as the SVM to identify the "problem worth solving" before applying technology.
- **Agentic AI is action-oriented:** We have evolved from "reading" (Predictive AI) and "writing" (Generative AI) to "doing" (Agentic AI). Agents combine intelligence with tools to take actions on your behalf.
- **Cost is no longer a barrier:** With inference costs declining, cost should not inhibit experimentation. Organisations should "get started on the journey first" and optimise later.
- **Security is solved:** Enterprise-grade stacks ensure that using commercial LLMs does not compromise proprietary data. The underlying models remain immutable, and client data is not used for training the public model.
- **Multi-agent collaboration:** The future lies in multi-agent systems where agents (e.g., creative, data, security and coding agents) collaborate to execute complex workflows, creating network effects where the marginal productivity of labour becomes exponential.



Reaching for the North Star

From automation to reimagination

Define the North Star
Redesign business processes to drive meaningful improvements in growth, margins and asset use

Set directions
Reimagine processes before automating; prioritising problems worth solving through value heat maps; embed AI into business strategy

Build capabilities
A value-first, agentic operating system built on workflows, data trust and change leadership

Unblock roadblocks
Eliminate process debt, shadow AI, poor data and tech-first thinking

Use accelerator
Data and digital tools for targeted, high-impact decisions; ecosystems and collaborations for scaling and compounding

Rule of the road

Link investment with long-term goals and track ROI and resilience alongside growth

Innovation at the core

Home

Executive pay in India

Cyber as a business compass

Value in the AIR

Disrupt to innovate

AI

Innovation at the core

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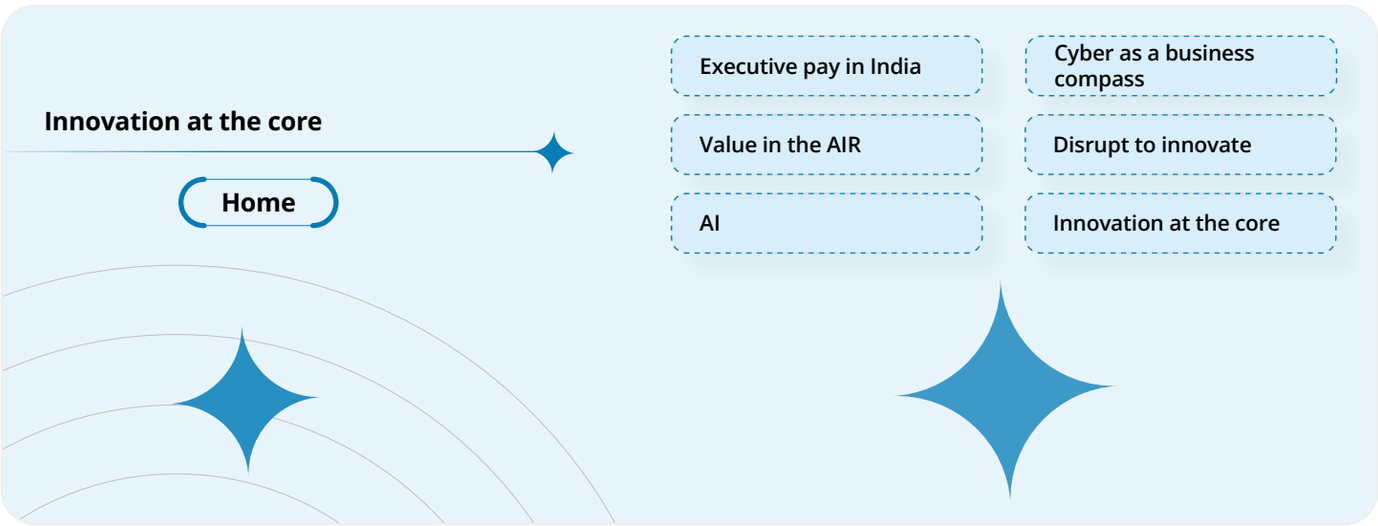


Innovation as the organisational metabolism

Designing innovation as a governed operating system

Innovation today is shaped by two distinct but deeply complementary perspectives. The first, popularised by a cloud service provider, focuses on building a culture of small, autonomous "builder" teams, enabled by mechanisms such as working backwards, two-pizza teams, self-service platforms and architecture for agility. The second, Deloitte's "Hacking Nature's Code" perspective draws on biomimicry and quantum phenomena to propose a fusion model of alive intelligence: systems that learn, adapt and regenerate by emulating patterns in nature and harnessing coherence from quantum processes. Together, these approaches provide a practical path from culture and mechanisms to neuro-symbolic, bio-inspired systems that scale responsibly.

The North Star for innovation is about building an organisation where new ideas, intelligent systems and empowered teams create repeatable, compounding advantage. *In a world where business cycles compress, technologies evolve faster than planning horizons and competition emerges from unexpected directions, innovation must shift from a sporadic activity to a* ***governed operating system*** *that moves the enterprise forward with clarity and consistency. It is the disciplined translation of purpose into mechanisms, mechanisms into products and products into long-term enterprise value.*

Three foundations of sustained innovation

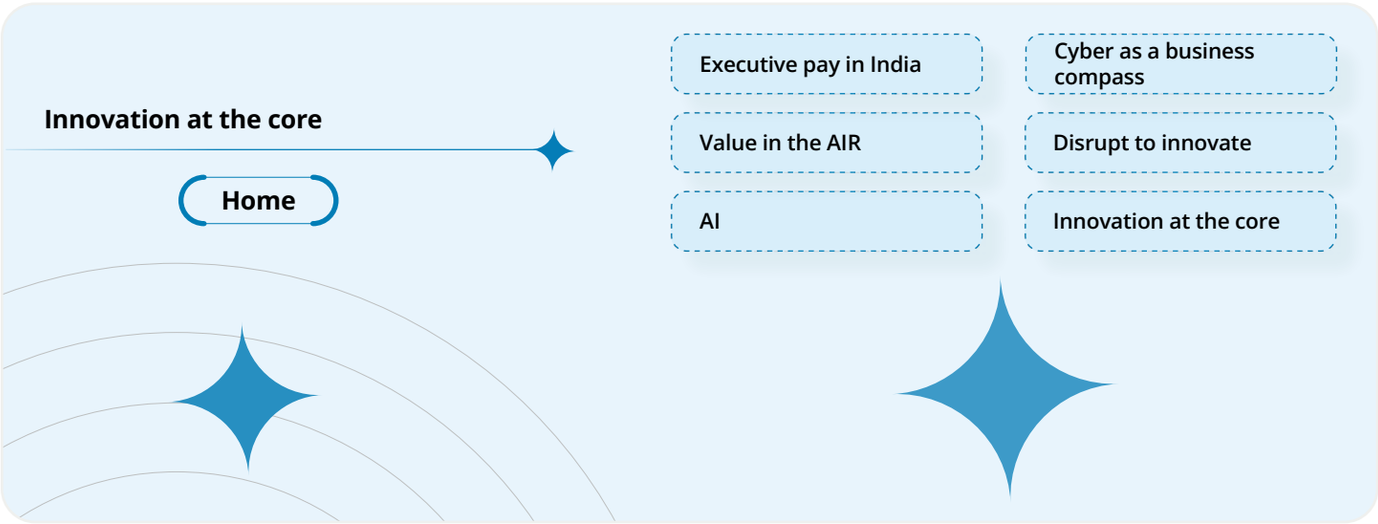
- **Customer-rooted clarity must guide every build.** Innovation begins with a precise articulation of the customer problem, the experience we intend to create and the benefits we are accountable to deliver.
- **Small, autonomous teams drive speed, ownership and learning.** Structure is strategy, and innovation accelerates when teams are empowered to make decisions, ship independently and reduce experimentation cost.
- **Agentic AI unlocks scale, velocity and intelligent optimisation.** The shift from tools that analyse to systems that sense, decide and act enables continuous innovation rather than episodic innovation, with teams designing, testing and improving in real time.

Together, these principles form the foundation of an organisation where innovation is built into how work gets done, allowing teams to learn quickly, adapt with ease and stay aligned to a common direction while testing new ideas. This chapter explores the mechanisms, architectures, cultural models and nature-inspired patterns that enable leaders to build enterprises capable of sustained, intelligent transformation.

Building a culture of innovation

Organising for innovation: People, mechanisms, organisation and architecture

Renovation is not equal to innovation because renovation might just help you improve, but innovation will lead to starting something new altogether, which is better than the original. Leading digital companies treat innovation as a repeatable capability, deliberately embedded in how teams are structured, governed and empowered. An American e-commerce company's innovation playbook rests on four pillars: People, mechanisms, organisation and architecture.



People: Hire builders and enable leadership principles (customer obsession, ownership, bias for action).

Mechanisms: Make good intentions operational through repeatable practices, such as working backwards, where teams clarify customer insights, the customer problem, articulate benefits and the customer experience, and define risks and success metrics before building.

You can further articulate your thinking through the PRFAQV method.

PR: Press release (answer the questions - Impact created, benefits and customer views)

FAQ: Mention the assumptions being made, risks, usability for customers and business

Visuals: Communicate customer experience, how to use and experience benefits

Organisation: Form small, autonomous "two-pizza teams" to drive ownership, velocity and reduce link management. Small, autonomous teams accelerate innovation by owning what they build and making decisions independently. This structure enhances agility, reduces dependencies and aligns architecture with Conway's Law.

Architecture: Provide self-service platforms without gatekeepers, allowing teams to pick the right tool for the right job and deploy continuously at scale.

Hacking nature's code
Nature encodes intelligence in elegant, time-tested patterns. From the decentralised coordination of bees to the aerodynamic precision of kingfishers, these principles inspire solutions that balance efficiency, resilience and harmony.

In bee colonies, decentralised decision-making (no central brain, waggle dance, consensus, adaptive roles) yields efficient foraging and role adaptation, which is an archetype for multi-agent coordination.

Bees demonstrate distributed intelligence, a system in which simple agents combine and complex emergent order arises. This is a living example of how nature computes, optimises and adapts without hierarchy. Inspires multi-agent coordination (AI/robotics)

The kingfisher's streamlined beak demonstrates the form guided by flow-minimising drag and noise through seamless transitions, informing high-speed, low-disturbance designs. Birds navigate thousands of miles by sensing Earth's magnetic field through special eye proteins called cryptochromes. Inside these proteins, quantum-entangled electrons respond to magnetic shifts, acting as a natural compass, no maps, no GPS, just quantum physics in biology.

Inspires innovations in transportation, architecture and acoustics, from bullet trains to wind-quiet turbines.

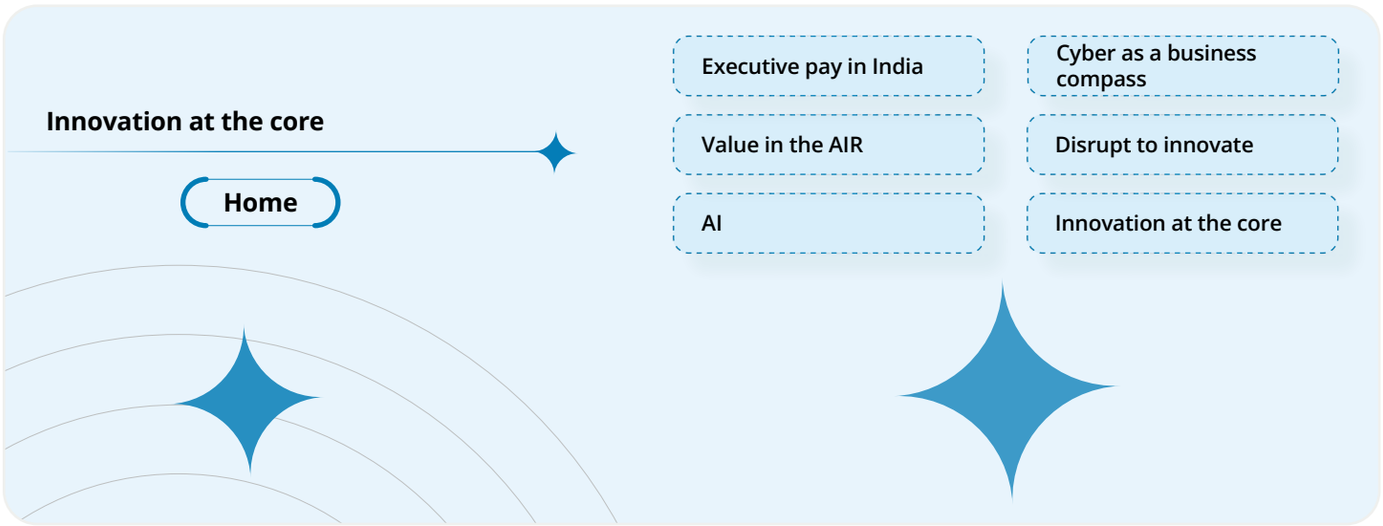
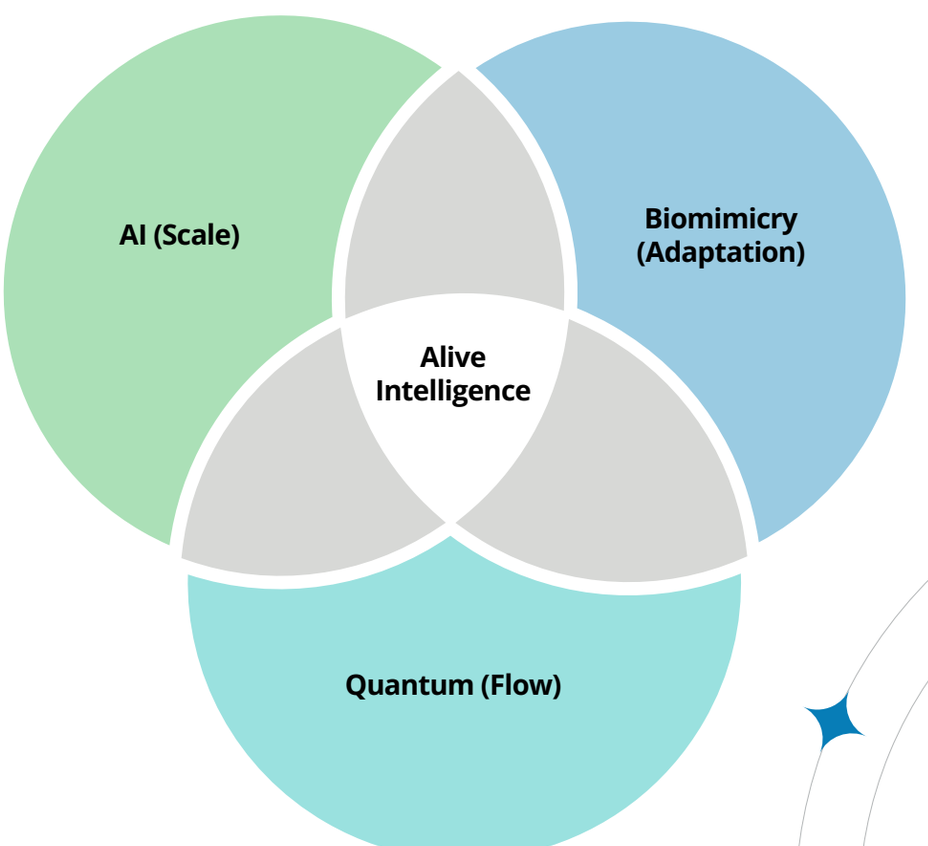


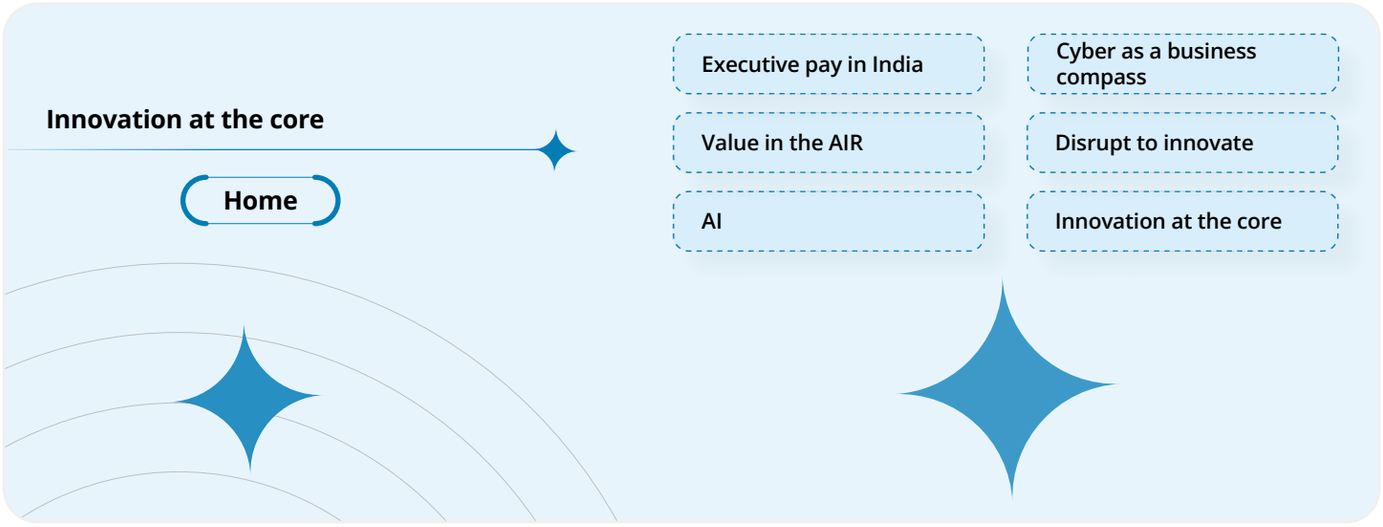
Table of principles

Organism	Principle	Example
Bees	Decentralised decision-making, foraging optimisation	Swarm algorithms for AI
Kingfisher	Streamlined geometry for silent acceleration	Bullet train nose design
Mycelium networks	Hidden knowledge webs enabling collaboration	Distributed data networks
Termite mounds	Passive feedback regulation for stability	Energy-efficient architecture

Biomimicry × AI × Quantum = Alive intelligence

The fusion model proposes combining biomimicry's adaptability with AI's speed/scale and quantum's coherence to create alive intelligence. Practically, this can be realised through neuro-symbolic architectures (combining statistical learning with rule-based reasoning), swarm agent workforces that scale elastically, pheromone-trail web intelligence that senses change and compression inspired by nature's structural packing to reduce energy and storage footprints. These systems are designed to deliver performance with discipline, combining speed with frugality and scale with responsibility.



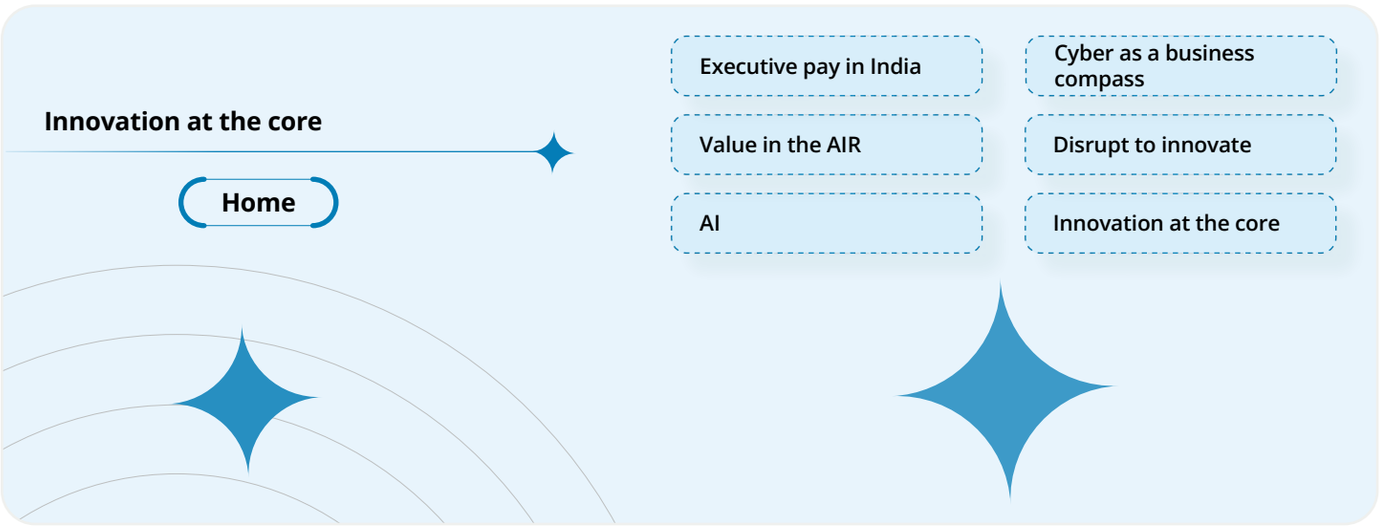


Implementation roadmap: From PRFAQV to alive intelligence

Phase 0	Phase 1	Phase 2	Phase 3	Phase 4	Phase 5
Leadership principles and team topology: reinforce customer obsession, ownership and bias for action; create two-pizza teams mapped to product domains	PRFAQV and metrics: Define the working backwards narrative; set success metrics (customer benefit, cycle time, reliability).	Platform and architecture: Stand up self-service platforms (CI/CD, observability, model operations) to reduce gatekeeping and enable continuous deployment	Biomimicry patterns: Introduce swarm agents for exploration/exploitation, pheromone-trail sensing for web intelligence and flow-guided design for high-throughput systems	Neuro-symbolic and quantum-inspired: Add neuro-symbolic reasoning to improve explainability and robustness; investigate quantum-inspired optimisation where applicable.	Responsible scale: Track energy, carbon and reliability; embed frugality and success-and-scale responsibility into operational reviews.

Key takeaways

- Blend builder cultures (such as that of a cloud service provider) with operational rigour creates scalable, reliable innovation engines.
- Integrate nature-inspired and quantum-informed ways of thinking to help organisations move beyond incremental improvements.
- Such approaches enable systems that continuously learn, adapt and renew themselves. The result is greater speed, expanded scale and more resilient operating models.
- Innovation becomes about building intelligent, responsible ecosystems where performance and accountability coexist.
- At its core, innovation must remain purposeful, sustainable and always anchored in delivering meaningful value to customers.



Reaching for the North Star

From automation to reimagination

Define the North Star
Make innovation a disciplined, repeatable way to grow long-term business value

Set directions
Start with clear customer needs, put systems in place before ideas and give teams freedom within clear boundaries

Build capabilities
Create small builder teams, provide easy-to-use platforms and develop intelligence that learns and adapts over time

Unblock roadblocks
Remove gatekeeping, silos, slow incremental thinking and innovation that lacks evidence of value

Use accelerator
Move quickly from insight to action; enable coordinated teams and embed governance into how innovation is designed

Rule of the road

Innovate fast, stay accountable, and scale only what proves value

Clients' quotes

"As regulatory complexity intensifies, predictive finance will become a differentiator. The discussions at Coalesce strengthened our conviction to invest in proactive compliance and AI-enabled risk monitoring."

Kalpesh Dedhia
CFO, Navneet Education Limited

"One of the most valuable takeaways was the emphasis on foundations - data integrity, governance, and cross-functional alignment. AI ambition is high, but sustainable value will come from disciplined execution."

Prabin Dokania
CFO, Goods and Services Tax Network (GSTN)

"Coalesce was a valuable platform to engage with CFOs, CXOs and audit leaders on the future of assurance and governance. The discussions around digital transformation, evolving control environments, and the growing expectation that internal audit provides forward-looking insights were particularly thought-provoking. It reinforced my belief that assurance functions must increasingly leverage technology, data analytics and deeper business understanding to remain relevant and impactful. The peer conversations and shared experiences offered practical perspectives that will certainly influence how we continue to strengthen and future-proof the assurance function."

Rohit Agarwal
Senior Vice President and Director - MAS, Vedanta Group

"The Bharat session reframed growth for me. It is about moving with intention. When promoters commit to governance, discipline and long-term thinking, the value we create stops being linear and starts becoming generational."

A Chaitanya Vasu
Promoter, Deepak Nexgen Feeds

Clients' quotes

"I wanted to take a moment to extend my heartfelt appreciation for the Digital and Cyber Tracks at the recent Coalesce event in Goa. The Digital Track was insightful, relevant and exceptionally well-designed. It provided a much-needed space for leaders to step back from day-to-day execution and engage in meaningful conversations around how digital, data and AI are reshaping enterprise transformation. What resonated most was the strong emphasis on leadership mindset, specifically, how we balance human judgment, influence and digital capability to accelerate progress. The openness among technology leaders to learn from one another made the experience even more impactful. Kudos to the entire Deloitte team for curating such a powerful, forward-looking forum. I look forward to continued collaboration and shared learning in the journey ahead."

Kumar Deep Das
Global Head - Infrastructure & Cybersecurity, Sun Pharma

"Attending my first Coalesce was a truly enriching experience. The sessions within the RCC track, specifically on AI use cases in Internal Audit, provided deep insights that challenged the status quo. These discussions have been instrumental in shaping a roadmap for AI implementation. There is a big opportunity to elevate the IA function by integrating technology and AI with purpose."

Maulin Parekh
VP & Head, Risk Assurance & Management, Nykaa

"Coalesce is an opportunity to engage, explore and entertain. The concept is good, the execution superb."

Mazyar Kotwal
Chief Internal Auditor, Times Group

"Thank you, Deloitte leadership, for the invitation and thoughtfully curated experience. It was a great opportunity to exchange ideas, gain fresh perspectives, reflect on emerging trends, while connecting with like-minded professionals from across India and around the world."

Amit Kedia
Senior Vice President - International Audit, Gulf Oil International Group

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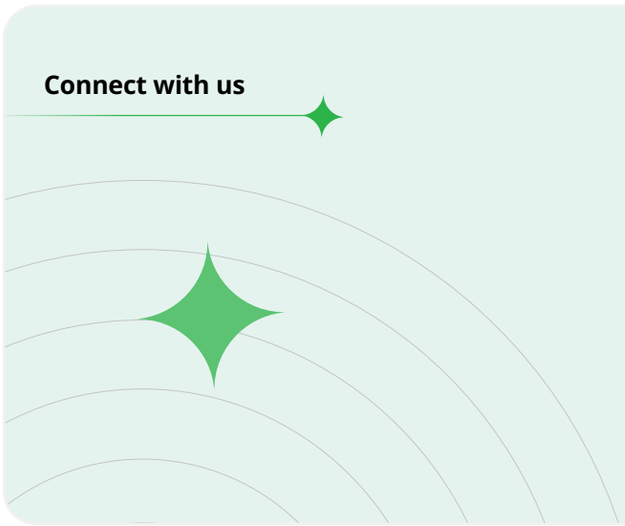

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