



1. I like being a CIO because ...

I love solving business problems using technology. The best moment (and the ultimate satisfaction) for me in any project is to see a smile on the face of the end user, when using something we created with blood, sweat and code. Apart from that of-course, tinkering with the latest tech and interacting with professionals from the industry.

2. An 'Aha' leadership moment in your professional career.

I don't think there's one 'Aha' moment for me. It's been a series of 'Aha' moments from taking my written code live for the first time to implementing many first of a kind tech in the industry in my various roles. One specific event comes to mind, where in MWC Barcelona in Feb 2016, I was running around like a child in a toy shop at the 4YFN (four years from now) event.

3. What's the 'next big thing' in your industry vertical?

The entire banking and financial services industry (including Insurance) is evolving rapidly. Only the fastest to change and adapt will survive. The entire focus is going to be on the 'Consumer' (Customer or our Partner intermediaries) and delivering 100X for them. Therefore, I believe, the single biggest thing is going to be **data** and how it is going to be analysed and mined, right from acquisition to engagement to servicing to detecting frauds, etc.

4. One thing that IT departments should do better.

IT departments need to better communicate the business value of what they do on a day to day basis. In any enterprise, what they do to keep the lights on delivers massive value. Often, the focus shifts to more glitzy innovation or transformation programs. While they are equally critical, key is to understand what drives their specific organization and communicate the value delivered in measurable terms.

5. One thing that CIOs should learn from business?

CIOs need to learn to understand the pulse of the organization and the market and hence, the needs of the customer for any given task, project or even strategic choices you make in tech. Often, a simple solution is what business needs to a market problem. While that is easily said and understood, CIO's

should not try and implement a technically brilliant solution, which may not have the same impact as a simple, technically ordinary solution.

6. What book has influenced your life greatly?

Again, there is no single book as I have been an avid reader since my childhood. One of them which stands out is a book by Ben Horowitz, 'The Hard Thing about Hard Things'. The key take-away from that in my life has been embrace your instinct and that fear can be good, also, if it can go wrong, it will. Key is what you do after that screw up happens, which inevitably will happen in your life and work and it's for you to determine how to move on.

7. What was your biggest failure in life and what did you learn from it?

My biggest failure in life is being unable to give time to people I love and cherish, at the right time. I have always realized late the value of time, whether it's with my grandparents or parents or now my spouse and child. While, the learning is a work in progress thing, it's worth remembering the age old cliched adage - *time and tide wait for none*.

8. As a CIO what was the toughest decision you made?

There are many tough decisions to make as a CIO every day. However, in the last 21 years of my professional career, every time I have had to make decisions about people (whether it's their compensation, promotions or letting them go), it's been tough. In tech, there are no individual winners, it's a team sport and if the team is putting in the blood and sweat and code and configuration to get things done for you, taking people related calls (while they need to be done) are undoubtedly the toughest ones.