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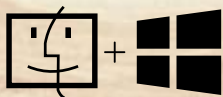
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KEN SOH, Founding CEO, Athena Dynamics and Chief Information Officer



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BFSI TRYST WITH HYPER AUTOMATION

With new challengers flooding the market with cloud infrastructure and a mobile-first, digital proposition, the fight for market share among the BFSI players has intensified. This is what makes automation such a compelling proposition, as any opportunity to slim down the operational costs will be welcomed to drive increased profitability. From automating on-boarding processes in lending to improving data quality and utility for better decision making, hyper-automation has the potential to augment workers ability, whilst reducing operational costs and human error

Amit Singh



The BFSI sector in India is rapidly changing for the better. Contrary to several gloomy forecasts, the Indian banking sector has been surprisingly resilient in the face of the pandemic. This is because corporates, which account more than

half the loans, are in better shape and banks are well-capitalized. This bodes well for loan growth and bank performance post the pandemic.

In fact, Reserve Bank of India's (RBI) Financial Stability Report (FSR) of July 2021



“ New technologies like AI, automation and RPA enable organizations to identify efficient and trusted partners and supply chain solution providers to build a reliable financial ecosystem of retailers and on-ground force. **”**

RAJENDRAN N,
CEO, Indian Financial Technology & Allied Services
(an RBI subsidiary)



“ Future belongs to the organizations which are doing few things but doing it very effectively. Hence, master of all will not be the future. **”**

SANJIV BAJAJ,
Joint Chairman and MD, Bajaj Capital

makes it clear that the impact on the banking system of the two pandemic waves has been less than what most people might have feared. This is a remarkable outcome considering that the banking system had entered the pandemic in a state of stress.

This is reflected on the fact that the share of financial services in India's market capitalization has increased from ~6 per cent in FY01 to ~24 per cent in FY21. Despite this considerable growth, we are still under-penetrated in various sub-segments of banking and financial services – be it loan

products, mutual funds, demat accounts, insurance – both life and non-life, wealth management, etc.

Modernizing Financial Ecosystem

India's low penetration across most sub-segments of banking and financial services businesses, coupled with Covid-19 pandemic and high competition has led to financial organizations embracing advanced digital solutions and modernizing banking infrastructure. With the evolution of innovative, new-age technologies like



Artificial Intelligence (AI), Machine Learning (ML), and automation, digital banking is climbing new heights.

In fact, we are witnessing a revolution in the Fintech world that has transformed the banking industry into

a far more efficient and profitable business. India has indeed become a global Fintech superpower. India is amongst the fastest growing Fintech markets in the world. Of the 2,100+ FinTechs existing in India today, over



“The probability that a pandemic affects more than 30 countries was just 7 percent. However, as we are 19 months in the pandemic, it has affected more than 180 countries forcing businesses to go digital. Covid-19 has propelled the digital transformation to the forefront.”

JASPREET SINGH,

Partner and National Leader, Client & Markets
(Technology and Transformation), Grant Thornton Bharat



“Leaders are assuring application performance at lower costs with reduced downtime through AI-powered automation as it really connects business and IT. In addition, it maximizes revenue per employee and simplify otherwise complex operations.”

RICHARD HEITMANN,

Vice President, Automation GTM, IBM

67% have been setup in the last 5 years. The Indian Fintech market is currently valued at \$31 Billion and is expected to grow to \$84 Billion by 2025, at a CAGR of 22 percent.

These trends have many people inclining towards digital interactions and transactions with their banks. As of May 2021, India's United Payments Interface

(UPI) has seen participation of 224 banks and recorded 2.6 billion transactions worth ~\$68 Billion representing a jump of 15x from just 3 years ago for the same period in 2018.

In addition, Neo-banks in India are emerging as a key segment for growth in the space – with over 15 Neo-banks currently in India, several of them under



development or in beta stages. The segment has been growing steadily, with several private banks partnering with these Fintechs to explore synergies and better means of service-delivery.

"Unlocking of the true potential of this sector to reach out to crores of Indians

has just kicked off with the digital transformation that is currently under way. In light of ongoing pandemic, BFSI organizations today are focusing heavily on the use of technology to enhance their risk monitoring and management capabilities. Indeed, 2021 will be re-



“ There’s a huge transformation that is going on in the industry with the large data generation, integrated and automated workflows. In order for the BFSI industry to scale up, it is imperative that they employ the use of intelligent automation. ”

RAJEEV SEONI,
Director, Digital Futurists Angels, and Former CIO, E&Y



“ AI enables us to be more predictive in terms of predicting growth of various sectors and modify our approach and strategies. Hence, predictive analytics enabled the fund managers to take crucial decisions more effectively. ”

A SHIJU RAWTHER,
Head - IT, SBI Mutual Fund

imagined by some of these advanced technologies and their impact on all aspects of banking and enterprise risk management,” states Anuj Singhal, Founder & Managing Director, Techplus Media Group.

Reimagining BFSI with Digital Opportunities and Innovation

Innovations around automation have grown aggressively over the last

2-3 years, which is targeted towards driving customer experience and enable them use services seamlessly. “Moving forward, innovation and digitization must be inclusive and be targeted towards customers,” says Rajendran N, CEO, Indian Financial Technology & Allied Services (an RBI subsidiary). Giving an example he highlighted that UPI has created huge changes in the financial service ecosystem. He lists three factors that



worked in favor of UPI's proliferation:

- **Customer experience:** UPI enabled customers to use their devices to authorize the payments; cards are no more

required.

- **User experience:** UPI enabled use of minimal infrastructure to receive payments; just a QR code is required to get the ball rolling.



“In light of ongoing pandemic, BFSI organizations today are focusing heavily on the use of technology to enhance their risk monitoring and management capabilities. Indeed, 2021 will be re-imagined by some of these advanced technologies and their impact on all aspects of banking and enterprise risk management.”

ANUJ SINGHAL,

Founder & Managing Director, Techplus Media Group



“With automation, majority of the logs with false positives get filtered out and we need to focus on very selective logs which pose real threat. In addition, we reduced repetitive tasks of comparing MIS reports by integrating intelligent automated system.”

MADHUSUDAN WARRIER,

CIO, NIIF Infrastructure Finance

- **Security:** UPI enables end-to-end security of the card and personal details of the customers.

He adds that new technology like AI, automation and RPA are being used to create new experience for customers, new products/services, and enhance current service offerings. “These technologies

also enable organizations to identify efficient and trusted partners and supply chain solution providers to build a reliable financial ecosystem of retailers and on-ground force.”

Banking on the Future: Keeping up with the Financial Landscape

BFSI industry experts



contend that connected industry will be the future. "Future belongs to the organizations which are doing few things but doing it very effectively. Hence, master of all will not be the future," shares Sanjiv Bajaj, Joint Chairman and MD, Bajaj Capital.

As customer experience is the key moving ahead, social media is playing a crucial role in overall delivery. "Social media has democratized the voice of every citizen. While we understand that in most cases 90 percent of the customers are satisfied with the services. Efforts are required to satiate the 9 percent with reworked approach. The remaining 1 percent can't be satisfied even by the God," he elaborates.

Bajaj further highlights that getting a space on customer's mobile is an art that organizations need to learn. "We must focus on holistic approach to deliver services and catch the eyeballs among the customers. Today, customer decides how things need to be done and winner takes it all. If we don't act today, someone else will take away all the opportunities."

The Transformative Power of AI in Banking & Financial Services

Jaspreet Singh, Partner



“We created a RPA Center of Excellence couple of years back and identified over 35 processes to be automated, which we executed gradually. So far, we have automated the low hanging processes to redefine the customer experience and the overall service delivery.”

PRASANNA LOHAR,
Chief Innovation Officer, DCB Bank

and National Leader, Client & Markets (Technology and Transformation), Grant Thornton Bharat, during a recent keynote stressed that digital transformation has been the most used and abused word over

the last couple of years. "When we talk about digital transformation, we talk about digital agility, maturity, incubation or entire organization being digital. As per a WHO report released in 2019, the probability that

a pandemic affects more than 30 countries was just 7 percent. However, as we are 19 months in the pandemic, it has affected more than 180 countries forcing businesses to go digital. Covid-19 has propelled the digital transformation to the forefront."

The focus is now how do we become more digital and agile as an organization. He underlines that with the use of AI and ML technologies, majority of banking experience has become digital; banks are taking decisions much faster. "In loan approval processing, it now take less than 5 minutes to take the decision against earlier norm of 7-10 days. In fact, in the micro-financing businesses AI and ML technologies are doing great job. Entire business processes in the BFSI are becoming more connected, evolved with next generation tools coming to the forefront. Banks are now accessible through any digital device."

In addition, BFSI firms are using AI to mitigate threats from external and internal vectors. All this is contributing to the rise of Quantum Computing and the entire digital transformation scenario is maturing from an AI perspective. "In fact, the world is changing because all this has become part of our lifestyle. This change is



majorly driven by Fintechs, which have been the leaders in integrating AI/ML in their processes for an excellent customer experience. Digital technologies are driving omni-channel customer experiences. Data and analytics-enabled business models have become the most crucial part of this transformation.”

Singh adds that BFSI organizations need to look at digital transformation and AI/ML technologies through a six-point agenda:

- Changing the Game: Understanding the new market dynamics and calibrating customer expectations.
- Digital Tech: Identifying and adopting the right technology capabilities to enable the digital transformation journey.
- Integrated Enterprise Architecture: Successfully integrating and managing legacy and new technology within an extended enterprise.
- Organizational Transformation: Re-invigorating the organizational models and systems to the new normal.
- Market – Global/Local: Selectively investing in markets and focus sectors; expanding locally to capture niche markets; and global aspirations and readiness-to-serve.
- Data & Analytics: Manage

data models and real-time insights, and data governance.

Improving Business Growth with AI-Powered Automation

Businesses that invested

in technology have been able to survive and thrive and in many cases were able to improve their performance with high customer experience. “Laggards had to over-invest on digital transformation as we saw the pandemic forcing digital shift

with 10 years of digitization happening in less than 1 year. Enterprises which don’t invest in digitization will be left behind,” discloses Richard Heitmann, Vice President, Automation GTM, IBM.

As most of the people are working from different locations, it’s important to see where they work and how they work in the new world order. This is where AI-powered automation comes in. “Leaders which are investing in digital transformation are making fundamental changes to their business. They are innovating and deploying digital systems as well as connecting and automating their systems across complex hybrid cloud environment. They are assuring application performance at lower costs with reduced downtime. They are doing this through AI-powered automation as it really connects business and IT. In addition, it maximizes revenue per employee and simplify otherwise complex operations,” explains Heitmann.

He further adds that organizations are turning to AI-powered automation to improve speed, utilization, and service delivery. However, automation can’t happen without proper integration. In fact, 70 percent of digital transformation projects fail due to lack of integration quality, he concludes.



“ AI engine assesses the claim based on the images and communicates the approved amount within 20 minutes. So what used to take over 3-4 days earlier now happens within 20 minutes. ”

DIPU KV,
President, Head Operations & Customer Service,
Bajaj Allianz General Insurance



Empowering Digital Transformation with Intelligent Automation

As the BFSI sector is going through a course of disruption which marks the emergence of new gene of banking businesses, new agile business models and intelligent automation.

"It's a huge transformation that is going on in the industry with the large data generation, integrated and automated workflows. In order for the BFSI industry to scale up, it is imperative that they employ the use of intelligent automation," says Rajeev Seoni, Director, Digital Futurists Angels, and Former CIO, E&Y.

Since majority of people have been working from home, there was extensive demand for IT support which overwhelmed the IT team. "Hence, there was a demand for automating the response on the technology support requests. That's where automation started to play a major role in redefining the processes," shares Malcolm Ong, IBM Automation Leader, IBM Asia Pacific.

Pandemic led to huge focus on automation in order to reduce dependencies on human interventions. "Automation made us run the show even when key people were not reachable. It also enabled faster go-to-market with lesser errors. In



“Automation enabled us to effectively manage video-based KYC. Hence, RPA, AI and automation played a decisive role in the housing finance industry to help us disburse loans and take timely decisions.”

DOMINIC VIJAY KUMAR,
VP & CTO, ART Housing Finance

this scenario, AI played a vital role as it helped on bringing in lot of human intelligence to the processes. This enables us to be more predictive in terms of predicting growth of various sectors and modify our approach and strategies. Hence, predictive analytics enabled the fund managers

to take crucial decisions more effectively," states A Shiju Rawther, Head - IT, SBI Mutual Fund.

In a move towards driving automation, NIIF Infrastructure Finance reviewed its data loss prevention process and realized that there are many

logs that got created and majority of them were false positives. "We got experts to read through logs and this enabled us to quickly classify the false positives and real threats. With this approach we are now in far better position to manage the threats. With automation, majority of the logs with false positives get filtered out and we need to focus on very selective logs which pose real threat. In addition, we reduced repetitive tasks of comparing MIS reports by integrating intelligent automated system," reveals Madhusudan Warriar, CIO, NIIF Infrastructure Finance.

Seoni further highlights that organizations need to decide on what to automate and what not to automate. That's the first step towards building intelligent automation architecture. This determines the benefits businesses would reap with their initiatives and hence would guide their focus areas.

"Businesses have lot of legacy processes and applications; hence, as we move towards digital transformation on the front-end, we need to check what processes at the back-end we could automate. We created a RPA Center of Excellence couple of years back and identified over 35 processes to be automated, which we executed gradually. As an organization, we



are learning to take our automation journey to the next level. So far, we have automated the low hanging processes to redefine the customer experience and the overall service delivery," divulges Prasanna Lohar, Chief Innovation Officer, DCB Bank.

By leveraging AI, BFSI organizations are enabling claims processing of motor accidents through customers uploading images through the mobile app. "AI engine assesses the claim based on the images and communicates the approved amount within 20 minutes. So what used to take over 3-4 days earlier now happens within 20 minutes. In addition, bulk of the customer servicing is now taken up by the mobile app, WhatsApp, customer portal and AI-driven chat bot, against 80 percent of customer servicing driven by contact centers earlier," underscores Dipu KV, President, Head Operations & Customer Service, Bajaj Allianz General Insurance.

Further, automation is enabling BFSI players to offer secured loans more effectively. "During the Covid-19 restrictions business managers couldn't call upon customers for personal discussions and video interaction was the only option left. Automation enabled us to effectively manage video-based KYC. Hence, RPA, AI

and automation played a decisive role in the housing finance industry to help us disburse loans and take timely decisions," adds Dominic Vijay Kumar, VP & CTO, ART Housing Finance.

Elaborating on the available solutions, Malcolm

says, "During the pandemic, lots of people were looking for business loans, which overwhelmed the banks with huge number of loan applications. We worked with banks to implement solution infused with AI engine. It not only offers task automation

but also offers OCR capability and a native chat bot. This enables banks to service customers even after bank working hours. The chat bot enabled with OCR allows customers to enquire about their loan status and upload documents in case of any particular requirement. This tool also offers end-to-end solution for claims processing including data capture from documents, analyzing data and feed that into various applications."

CX2.0 in Retail Banking

While banking is becoming more and more digital, experts opine it should become more human. "The amount of data which can be mined and the intelligence that can be created out of it is enormous. Most importantly, BFSI organizations must appreciate the privacy of each of the individual customers. These three points play major role in defining and building customer experience," shares Harshit Desai, former Head, Customer Experience, Alliances (Partnerships), & Automation, Aditya Birla Finance.

BFSI organizations' emphasis must be on leveraging data in a better way to create better products and services. "The focus should be on how the products or services



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IBM Automation Leader, IBM Asia Pacific

SECURING YOUR CRITICAL INFORMATION INFRASTRUCTURE AND ENTERPRISE IT OPERATIONS



While underlining few best practices for cyber security, Ken Soh Founding CEO, Athena Dynamics and Chief Information Officer, VH Global Corporation, in an insightful fireside chat with Kalpana Singhal, Editor-in-Chief, Techplus Media, highlighted that security experts' focus should not be overprotecting or under protecting – it should be protecting the right thing

KEN SOH,
Founding CEO,
Athena Dynamics and CIO

■ **What are the top security concerns you would like to highlight, which affects the functioning of businesses across the world?**

If you look back 10 years, cyber security was not structured during that time. The security budgets at that time would be about five

percent of the IT budget. Today, cyber security has gained huge importance and budgets could go up to 30-40 percent.

Further, few things deserve to be changed; I think we need to modify our thinking that people are the weakest point in cyber security when we take a people, process and technology approach. I think we need to re-look at it. I

think technology is equally crucial and weaker link as people are. For instance, even well trained people are falling prey to the menace of Deep Fake. So, technology and people now are at par by way of importance, it's not that people are the weakest point anymore. In a nutshell, we can see that the progression has been so fast that the advance technology is getting quite a concern as well.

■ **With growing dependence on cloud, hybrid nature of work and growing volume of data spread across hybrid and multi-cloud, security has become most important than ever. What is the seriousness you see among the customers**

to safeguard their assets?

Today, seriousness is in place because of fundamentals. Many people spend millions in buying a lot of tools; however, they forget that cyber security is not a product. There are certain methodologies of block-based references. Being a security practitioner, I can say compliance is good, but there are many companies that are not fully compliant. The focus should not be overprotecting or under protecting – it should be protecting the right thing. So, we need to understand, do an assessment, and a brief profiling. Hence, protection should be like where we can focus efforts on the weakest point. Many customers are not doing it. The common denominator lies in using the most advanced technology that we can detect. Even if we detect them today, we can't detect them tomorrow.

Currently, if you look at many cyber security organizations, they are pretty focused on detection. Majority of the security technologies are inclined towards detection. The common denominator is always to use the most advanced technology, to detect the bug so that it can be removed, but many forget that in the first place we cannot detect all of them. There are millions of new bugs coming up every day. Even if we can detect them today, it can't be detected tomorrow.

The detection, AI, intelligence, machine learning – all of them are extremely advantageous, but we shouldn't compromise the detection capability, which means the sanitization barrier, micro-segmentation,

or even down to basics, for e.g., by looking at the code, sanitizing the code, and also the sanitization dimension can come in the form of SOS network.

■ Security is a mindset, not just the responsibility of IT as a whole, but it also depends on the other departments in the organizations and their behavior. What are the best practices you would suggest in order to overcome the challenges?

Let me come back to

“ We need to modify our thinking that people are the weakest point in cyber security when we take a people, process and technology approach. I think technology is equally crucial and weaker link as people are. ”

people, processes, and technology. People's side is extremely challenging. Many IT operators don't understand the fundamentals. To improve the knowledge, some kind of campaign is very useful. We usually host phishing campaigns and we have to focus on these people and educate them. We love to share very interesting learning points. We are in the continuous quest for new technology.

A lot of companies are investing in security compliances, which is good. Compliances are good, but we should think about the external environment to do the necessary and the unnecessary, to protect the base. At the technology

side, we need to do a lot of understanding by using the best security system to be safe. The moment we spot any kind of phishing email, we already know that the hackers are already in the shop because they come from one track, they are silently hiding inside, observing the activities and coming in the opportune time. So, this is a very good indicator that you need sanitization in the email or any entry point so as to take care of the cause than the effect. This is how the technology can be handled so that the focus can be on the cause rather than the effect.

possible due to binary access. We scan the binary. Another innovation that is coming up all the time is automated security, because of the same issue the SaaS can work perfectly in a dynamic environment.

■ Please talk about your global footprint and your plans for business expansion.

Currently, we are focused much on Singapore. SMEs and public sector are our focused verticals. Of course, we are looking for global expansion in several countries, critical structural side; we try to help them in a very different way. We use a different method to protect data. A global footprint is part of our plan and we work with many partners who would like to collaborate and open up different areas.

■ What are your top-5 focus areas over the next couple of years?

Here are the top focus areas for us:

- Continuously looking for innovation: Innovate and continue to integrate in order to protect ourselves strongly.
- Security education: How technology conquered the world as it's a very big subject to understand.
- Innovate or evaporate: We follow this motto; there is nothing which we cannot compete today, we have grown up extremely smart.
- Global framework to improve: The traction thinking and resource for application.
- Further, cyber security is extremely important and we should start speaking mostly about it whether it's private sector companies or SMEs.

■ Please tell us how Athena Dynamics is helping its customers to address the security challenges. How do you differentiate from the competition?

We only focus on disruptive thinking and technologies, because the advanced technology is too dynamically progressing, the only way to secure is to find a way to the common protection. We don't focus so much on traction, sanitization of advanced threat, sanitization inside the email, and junk server. We have protection devices that don't have IP addresses, so they cannot be hacked. Hacking techniques are not

ASIRT Kicks off ASIRT Synergy Business Conclave in Mumbai

Mumbai-based technology partners association ASIRT (Association of System Integrators & Retailers in Technology) has kicked off the first edition of the newly conceived ASIRT Synergy Business Conclave (ASBC) on October 22, 2021.

The two-day conclave, organized on October 22-23, 2021 at The Resort in Mumbai, provides an opportunity to ASIRT members and IT channel fraternity to network with industry experts, develop ties with fellow members, and learn about emerging technologies.



TUSHAR PAREKH,
Chairman, ASIRT

"ASBC will open a new chapter for ASIRTers as well as the IT fraternity with exchange of new ideas along with technological breakthroughs being displayed by specialists from sponsor organizations," said Tushar Parekh, Chairman, ASIRT.

The conclave features a number of specialized workshops and numerous networking possibilities between members and principals, which is expected to serve as a morale booster and win-win situation for strategic growth with unique Go-to-Market solutions. As icing on the cake, the evening will blossom with a new feature – recognition of ASIRTers for their contributions and innovations with ASIRT Synergy Awards.

The conclave is supported by Savex Technologies as the Presenting Partner, FujiFilm India, BD Software, Technobind Solutions as Platinum sponsors, and Satcom Infotech as Gold sponsor. In addition, ASIRT members Enjay IT Solutions, CyberNX Technologies, and Ranksecure are displaying their evolving propositions as a special focus in this unique platform.

88% Indian Companies Bet Big on CX Innovation to Grow Business; Highest among APAC Counterparts

Over 88 percent of Indian enterprises are investing in customer experience (CX) as a means to grow their business as compared to other countries in the Asia Pacific region, according to a study by Zendesk, in partnership with Enterprise Strategy Group (ESG). Most Indian organizations (88 percent) accelerated their CX projects over the past 12 months compared to their counterparts in South Korea (67 percent), Australia (65 percent), Singapore (62 percent), and Japan (37 percent).

"Our research confirms that the customer service function has evolved from a cost centre to become a revenue driver for businesses. Indian organizations who realized this have made great strides in maturing their customer experience capabilities, and are seeing the results. It's important that all businesses – regardless of industry, size and life cycle – continue to invest and innovate in CX for long term success and growth," said KT Prasad, MD & RVP, India & SAARC, Zendesk.

Indian organizations lead globally in their enthusiasm for a conversational future, with 79 percent of them agreeing that chat and social channels are most used by customers today and 100 percent predicting this will remain the case in the future.

The research found that the number of Champions within midsize and enterprise companies in Asia Pacific has increased from 6 percent to 8 percent since 2020, with India (16 percent) and Australia (12 percent) having the highest proportion of Champions.

The vast majority of respondents in APAC (90 percent) agree that CX innovation is required to protect

their business from competitors. And in India, 97 percent of midsize and enterprise-sized Indian organizations



KT PRASAD,
MD & RVP, India & SAARC,
Zendesk

agree with this sentiment. In fact, three-quarters of them recognize the strategic imperative of CX innovation, significantly more so than their counterparts in South Korea (49 percent), Japan (45 percent), Singapore (42 percent) and Australia (41 percent).

All the Indian organizations said that they use support data to expand sales opportunities and business growth, the highest globally.

Larger APAC businesses have also increased customer visibility in the past year. Over three-quarters of larger Indian organizations (77 percent) achieved greater cross-channel visibility, a significantly higher percentage than their counterparts in Australia (36 percent), Singapore (29 percent), South Korea (23 percent), and Japan (17 percent). 64 percent of Indian organizations feel they made the right CX investments to increase their business resiliency in the future.

Must-Know Keys To Business Readiness Success

By- Kristina Beckwith, Senior Manager, NEOS, Capco

In a world where change is the only constant, ensuring your business has the tools to adapt and successfully embrace change is a priority. In the insurance industry, tight timelines, lack of resources, and small budgets often cause insurers to undergo complex business transformations without a thorough change management plan in mind. Our champions of change share how proper leadership engagement, communication, and training are critical for sponsors to deliver when executing transformational change.

Leadership Engagement

The first step toward business readiness is cultivating deep sponsor and stakeholder engagement. This begins by working with leadership to define their goals and vision of the project. Once stakeholders understand the end goal and benefits, they will reap from a project, they can begin designing a roadmap for change. The roadmap should identify the current state of how the stakeholders are operating and provide a framework of what needs to be done to prepare the organization for change. During this period of goal setting, the business should identify “change champions” who are key stakeholders who will help guide the organization through change. Once a thorough analysis is done of the current state, sponsors can understand how prepared stakeholders are and begin to



KRISTINA BECKWITH,
Senior Manager, NEOS, Capco

implement the next segment: training.

Training

We recommend tailoring training plans to the specific needs of the people and processes affected by the project. Providing pre-work in the form of short e-learning models and self-study goals for specific topics that are more complex, are good ways of preparing participants prior to the classroom or virtual training sessions. The days of full-day/week, in-person training is over!

In some cases, an “early look” or test-drive of new systems may be helpful to get a taste of new technologies before they are fully implemented. The sooner the people who are going to be using the new systems get accustomed to the upcoming changes, the better. An early

look at the new systems provides an opportunity for the leaders of change to listen to employee pain points, which emphasizes the importance of the next segment, communication.

Communication

Building business readiness is incomplete without a sustained communication strategy based on persistency and transparency. Feedback circles and focus groups should follow the “early look” at new systems so employees can ask questions. This approach indicates to employees that leaders of change want employees to be involved in the incremental improvements and not feel left behind. Even before a system test drive, we recommend conducting group interviews to listen to and anticipate concerns.

With this knowledge, the change management team can provide clarity or alter communication strategies where necessary.

In addition to the opportunities presented by interviews and focus groups, we suggest a top-down communication approach from the start that clearly articulates the vision of the project. The best communication strategy includes frequent checkpoints and clear status reports at each stage of the project.

In order to support transformational organizational change, having comprehensive communication strategies, emphasizing experiential L&D and promoting collaboration between varying levels is critical. This will ensure you are building a flexible environment that can maintain a competitive advantage in a digitally transforming market.

We have guided numerous leading insurers through complex transformations, and we can attest that the key element to successful transformations was active and consistent change management. Our speciality in digital transformation has enabled steady and efficient implementation of change while consistently demonstrating leadership engagement, communication, and training. Whether an insurer is implementing new technology, improving current processes, or launching a new capability, change management is essential to ensuring the successful adoption of new initiatives.

Avast Strengthens Technology Division with 3 Key Appointments

Avast has announced three new strategic appointments strengthening the threat research, AI, and innovation departments, reporting to Avast's CTO, Michal Pechoucek. Joining the company are Daria Loi as Head of Innovation, Siggie Stefnisson as Head of Threat Labs, and Andrew B. Gardner as Vice President of Research & AI earlier this year.

Daria Loi has extensive experience spanning over two decades in UX research & design, product design & strategy and innovation processes and is driven by mixing design strategy with user experience research and innovation to enrich people's life

researcher, and most recently held the position of VP of Threat Research and Detection at Cyren. His team's main focus lies in developing new analytical capabilities to map, understand and stop new threats in real-time.

Andrew B. Gardner joined Avast in May 2021 as Vice President of Research & AI. He joined Avast from Broadcom and has over 20 years of experience in research, artificial intelligence and data science. He has worked as Global Head of AI and Machine Learning within technology companies previously. He is leading Avast's over 100 experts dedicated to research and development in



and humanize technology. Before joining Avast, Daria Loi worked at Intel, where she led UX Innovation and drove product vision agenda into Intel's client computing, AI and smart spaces programs for over 12 years. She also worked as Head of Product Design for Emerging Technologies and Head of Design & People Experiences at Mozilla for almost two years. She is a well-known keynote speaker and was recognized as one of Italy's 50 most inspiring women in tech.

Siggie Stefnisson joined Avast in March 2021 as Head of Threat Labs. He has more than 20 years of experience in computer and information security, having worked as a virus and malware

artificial intelligence and privacy. Andrew is a frequent international keynote speaker and presenter and former adjunct professor at the Georgia Institute of Technology.

Michal Pechoucek, CTO, Avast, said, "The Technology and Research & Development team supports and helps execute Avast's vision of making the digital world a more private, free and safe place for everyone, everywhere, and the strong leadership of Daria, Siggie and Andrew are of vital importance to make this a reality. I am very excited to have them all on board. With the recent additions, we have excellent leadership that ensures Avast remains at the forefront of threat research, AI, and innovation."

Mindtree Makes Key Appointments to Expand Presence in Europe and APAC



IT firm Mindtree has appointed key personnel in Europe and Asia-Pacific to expand its presence in the regions. The company has appointed Klaus Seifert as Head of Strategy for Europe and Chief Business Officer for Germany, Austria, and Switzerland (DACH).

Munich-based Seifert has over two decades of experience in sales, business development, and profit and loss management across diverse industry sectors. He was formerly the head of Global Technology Services for DACH at IBM. Further, Erik Julius Larsen has joined the company as Chief Business Officer for Nordics and Benelux.

Larsen's experience of more than 25 years includes several executive positions in the IT industry across northern Europe. Prior to joining Mindtree, he worked at Cognizant as Country Manager and Head of Sales for Nordics. In addition, Dominic Del Giudice has been appointed as Chief Business Officer for Asia-Pacific and will be based in Melbourne, Australia.

Del Giudice joins Mindtree with more than two decades of management consulting, business and digital transformation, and enterprise and technology solutions experience with large multinational companies. He joins Mindtree from IBM, where he was Vice President and Senior Partner at IBM Global Business Services across Asia-Pacific and Australia/New Zealand.

Veritas Revolutionizes Software-Defined Infra for Container Environments

Enterprise data protection company Veritas Technologies has announced the next evolution of Veritas InfoScale, the company's leading software-defined infrastructure availability solution, that will enable customers to deploy InfoScale as containers in native Kubernetes platforms, including Red Hat OpenShift. The native deployment will make it easier to provide InfoScale's high availability, persistent storage and storage optimization for stateful Kubernetes critical workloads.

"Containerization is revolutionizing the data center, allowing applications to burst and shrink their processing capacity to reduce costs and deliver scalability," said Karthik Ramamurthy, Vice President, Product Management, Veritas. "However, many organizations

are hesitant to bring the benefits of containerization to mission-critical applications that have historically relied on persistent storage. The Kubernetes-native deployment of InfoScale will deliver the features organizations need to migrate their most important applications into environments like OpenShift with confidence. This is a game-changer for companies that want to take the training wheels off their Kubernetes deployments and realize the benefits where they really matter."

The evolution will begin with InfoScale 8, which will be available later this year and will enable enterprise customers and DevOps engineers to deploy the following InfoScale features as containers:

- Software-defined persistent volume storage classes



JOE FERNANDES,

Platforms Business Group, Red Hat

- Dynamic and static persistent storage provisioning
- Non-disruptive scaling of persistent volumes
- Non-disruptive migration of persistent volumes
- REST APIs for third party integration
- Persistent volume snapshots
- Container lifecycle management

InfoScale 8 will also be the first time the product is available as a Red Hat certified container application and Red Hat OpenShift Certified Operator available in the Red Hat Ecosystem Catalog with single-click deployment.

"As containers and cloud-native applications become more crucial to enterprise digital transformation, our customers are seeking expanded choice in the technologies that support

these environments and workloads," said Joe Fernandes, Senior Vice President, Platforms Business Group, Red Hat. "Veritas InfoScale 8 adds a certified option for customers that want additional layers of resiliency and storage optimization for their OpenShift environments. We're pleased to collaborate with Veritas as part of our broad partner ecosystem, helping our customers to select the solutions that best meet their unique needs, all certified on the industry's leading enterprise Kubernetes platform."

The announcement builds on other recent InfoScale and Veritas NetBackup updates to support containerization, making Veritas the most comprehensive data protection provider across physical, virtual, cloud and container environments.



KARTHIK RAMAMURTHY,

Vice President, Product Management, Veritas

Cloud Managed Service Provider G7CR Technologies Launches Program for ISVs



Cloud managed service provider G7CR Technologies has launched its STAB program (Sales, Technical and Business Enablement) for Independent Software Vendor (ISV). The program will provide benefits of up to \$25,000 for ISVs and will also focus on offering strategic support in sales, tech, and business enablement.

The STAB program will help in leveraging G7CR's existing channels and markets to increase the go-to-market strategy for ISVs. The program will also offer valuable resources for driving new revenue opportunities, developing strategies for marketing, selling and lead capture as well as building

differentiated and longer-term engagements.

As an independent software vendor (ISV) providing software as a service (SaaS), one needs secure, scalable, enterprise-grade infrastructure to host the services and manage the tenants. Apart from the host of offerings, the STAB program will provide ISVs a premium modernized support to host from single tenant to multi-tenant SaaS applications on Cloud thus making them more economically and technologically feasible.

Speaking on the occasion, Dr. Christopher Richard, MD & Chief Cloud Architect, G7CR Technologies, said, "We are delighted to bring an innovative and specialised program for ISVs. The spurring rise in cloud-based software as a service (SaaS) offerings has escalated the independent software vendors market globally. At G7 CR we are always trying to offer best services and ensure that organizations benefit from it. With STAB, independent software vendors will receive not only technical but sales and business enablement support. During the pandemic there was a lot of disruption in the market, with this program we want to help ISVs strategize their business against the pandemic disruption."



DR. CHRISTOPHER RICHARD,
MD & Chief Cloud Architect,
G7CR Technologies

RAPOO Launches GK500 Backlit Mechanical Gaming Keyboard in India



After the great success of its flagship dual-functional wired/wireless BT keyboard V500 Pro, RAPOO launches the GK500 wired Mechanical Backlit Gaming keyboard. The new keyboard is a mechanical key-based wired gaming keyboard, which features an elegant design along with multi-coloured RGB backlit keys. The keyboard is built for tough gaming occasions, has a spill-resistant feature and also creates a gaming atmosphere.

The RAPOO GK500 is carefully crafted to last a lifetime of gaming. The keyboard has a suspension design and displays a metal cover for additional toughness and durability. The GK500 is also designed to be spill-resistant so even with any of those frequent accidental cola/coffee spills, your gaming sessions can be continued uninterrupted. Additional features include driver-free setup, multimedia hotkeys, and options to choose between black and white colors to suit your gaming rig.

Each key is also carefully designed to bring out the pro gamer in you. The mechanical keys are RAPOO's own patented design and are factory-tested with a promised lifetime of at least 60 million taps and presses. Each of these keys is spaced evenly across the board for supreme comfort and maximum conflict-free functionality with minimal key travel. So be it long and extreme gaming sessions or those prolonged assignments on MS Word; the RAPOO GK500 ensures a smooth and fatigue-free experience. And lastly, the RAPOO GK500 also exhibits an ambient side RGB lighting mode that helps you set the mood for work and play. The product comes in two attractive colors black and white and is backed with 2 years' warranty.

Worldwide PC Shipments Progress by 1% : Gartner

Worldwide PC shipments totaled 84.1 million units in the third quarter of 2021, an increase of one percent from the third quarter of 2020 according to Gartner Inc. As covid vaccines become more widely available, consumer and educational spending began to shift away from PCs to other priorities, slowing momentum in the market. "As many schools worldwide reopened, there was no longer an immediate need for PCs and Chromebooks to support at-home education," says Mikako Kitagawa, Research Director, Gartner. Gartner has included Chromebooks in its traditional PC market results. Chromebook shipments declined 17 percent in 2021, due to decreased demand in the education market. This was the first double-digit year-over-year decline in Chromebook sales since its introduction to the market in 2011.

"Business PC demand remained strong, led by economic recovery in key regions and the return of some workers to offices," added Kitagawa. "However, business PC growth was concentrated in the desktop segment as semiconductor

shortages continued to constrain laptop shipments. These component shortages are expected to persist into the first half of 2022." The top three vendors in the worldwide PC market remained unchanged year-over-year, with Lenovo maintaining the No. 1 spot in shipments (see Table 1).

Five consecutive quarters of double-digit growth, the U.S. PC market declined 8.8 percent overall in the third quarter of 2021. Desktop shipments increased by 8 percent driven by upward demands in the business market, but weakness in the consumer PC market continued. Despite back-to-school sales and replenished retail inventories, both laptop and Chromebook shipments decreased around 10% year-over-year in the U.S. "The device-per-student ratio in the U.S. education market is beginning to approach 1:1, which has slowed down the pace of incremental growth," said Kitagawa.

Table 2. Preliminary U.S. PC Vendor Unit Shipment Estimates for 3Q21 (Thousands of Units)

Company	3Q21 Shipments	3Q21 Market Share (%)	3Q20 Shipments	3Q20 Market Share (%)	3Q21-3Q20 Growth (%)
Dell	5,624	26.1	5,102	21.6	10.2
HP Inc.	5,284	24.5	7,591	32.1	-30.4
Lenovo	3,578	16.6	2,937	15.0	1.1
Apple	3,240	15.0	3,538	12.4	10.3
Acer Group	1,320	6.1	1,666	7.1	-20.8
Others	2,501	11.6	2,784	11.8	-10.2
Total	21,548	100.0	23,618	100.0	-8.8

Dell secured the top spot in the U.S. PC market based on shipments with 26.1 percent market share. HP followed with 24.5 percent of the U.S. PC market (see Table 2).

The EMEA PC market grew 11.8 percent year over year to 23.5 million units, also reflecting a mixed picture of strong business demand and weakening consumer demand. Desktop PCs showed robust growth of 23 percent year-over-year.

Excluding Japan, the Asia Pacific PC market grew by 5.7 percent year-over-year, its sixth consecutive quarter of growth. Despite the impact of the Delta variant, Asia Pacific countries have largely returned normal, so there is less incremental growth in the PC market due to initial pandemic effects. However, the Japanese PC market saw a significant decline compared to a year ago. In addition to the end of the government program that funded educational

device purchases, the reluctance of Japanese companies to adopt a hybrid work approach also significantly impacted overall market growth.

"Unlike businesses in Western Europe and North America, Japanese businesses are not motivated to upgrade laptops for hybrid work, as many companies have already stopped remote work entirely or plan to terminate it as they open offices," said Kitagawa.

Looking ahead, the fourth quarter of 2021 will see the global rollout of Microsoft Windows 11, the first major operating system upgrade from Microsoft since 2015. The Windows 11 rollout is expected to have a limited immediate impact on the business market as enterprise-class PCs will likely continue to be available with Windows 10 until 2023. Gartner predicts that by early 2023, less than 10 percent of new enterprise PCs will be deployed with Windows 11. Overall, Gartner data indicate that PC shipments in the coming holiday season will be weaker than a year ago, with demand driven largely by replacements rather than net-new purchases.

Table 1. Preliminary Worldwide PC Vendor Unit Shipment Estimates for 3Q21 (Thousands of Units)

Company	3Q21 Shipments	3Q21 Market Share (%)	3Q20 Shipments	3Q20 Market Share (%)	3Q21-3Q20 Growth (%)
Lenovo	19,945	23.7	19,601	23.5	1.8
HP Inc.	17,624	20.9	18,718	22.5	-5.8
Dell	15,242	18.1	2,048	14.5	26.5
Apple	7,222	8.6	6,725	8.1	7.4
Acer Group	6,036	7.2	6,327	7.6	-4.6
ASUS	6,028	7.2	5,714	6.9	5.5
Others	12,049	14.3	14,153	17.0	-14.9
Total	84,147	100.0	83,286	100.0	1.0

IBM Unveils AI-Driven Software for Environmental Intelligence, Address Sustainability Objectives, Climate Risk



IBM has launched a suite of environmental intelligence software that leverages AI to help organizations prepare for and respond to weather and climate risks that may disrupt business, more easily assess their own impact on the planet, and reduce the complexity of regulatory compliance and reporting.

Companies are facing climate-related damage to their assets, disruptions to supply chains and operations, as well as increasing expectations from consumers and investors to perform as an environmental leader. Extreme weather, climate action failure and human-

led environmental damage were cited as the top three most likely risks for businesses over the next ten years in the World Economic Forum's "Global Risks Report 2021." Businesses need actionable environmental insights to address these challenges, but current methods are often cumbersome and complex – requiring intensive manual labor, climate and data science skills, and computing power.

The IBM Environmental Intelligence Suite announced today aims to help companies streamline and automate the management of environmental risks and operationalize underlying processes, including carbon accounting and reduction, to meet environmental goals. The suite leverages existing weather data from IBM, the overall most accurate provider globally, advanced geospatial analytics already in use by companies around the world, and new innovations from IBM Research. The offering is the first to bring together artificial intelligence, weather data, climate risk analytics, and carbon accounting

capabilities in this way – allowing organizations to spend less resources curating this complex data, and more on analyzing it for insights and taking action to improve their operations.

IBM Environmental Intelligence Suite is a SaaS solution designed to help organizations:

- Monitor for disruptive environmental conditions such as severe weather, wildfires, flooding and air quality and send alerts when detected;
- Predict potential impacts of climate change and weather across the business using climate risk analytics;
- Gain insights into potential operational disruptions and prioritize mitigation and response efforts;
- Measure and report on environmental initiatives and operationalize carbon accounting, while reducing the burden of this reporting on procurement and operations teams.

The suite delivers environmental insights via APIs, dashboards, maps and alerts that can help companies

address both immediate operational challenges as well as longer term planning and strategies. For instance, the suite could be used to help retailers prepare for severe weather-related shipping and inventory disruptions, or factor environmental risks into future warehouse locations; energy and utility companies to determine where to trim vegetation around power lines or which of their critical assets may soon be at greater risk from wildfires due to climate change. Or the suite could be used to help supermarkets get a clearer picture of how refrigeration systems are contributing to their overall greenhouse gas emissions and prioritize locations for improvement.

"The future of business and the environment are deeply intertwined. Not only are companies coping with the effects of extreme weather disruptions on their operations, they're also being held increasingly accountable by shareholders and regulators for how their operations impact the planet," said Kareem Yusuf, Ph.D., General Manager, IBM AI Applications. "IBM is bringing together the power of AI and hybrid cloud to provide businesses with environmental intelligence designed to help them improve environmental performance and reporting, create more efficient business operations to reduce resource consumption, and plan for resiliency in the face of climate disruptions."

"Today's announcement further accelerates our commitment to apply



KAREEM YUSUF,
Ph.D., General Manager,
IBM AI Applications

scientific methods to find new solutions for the most pressing challenges that we face as a society. Last year, IBM Research launched a global initiative called the “Future of Climate” to develop and demonstrate innovations focused on addressing climate change by leveraging AI expertise across IBM Research,” said Gargi Dasgupta, Director, IBM Research India and CTO IBM India/South Asia. “To support this initiative, IBM Research – India, which has been at the forefront of advancing AI and its applications, has played a critical role in building the new Carbon Performance Engine and Climate aware applications including forecasting, which are now a part of the overall Environmental Intelligence Suite.”

Companies around the



GARGI DASGUPTA,
Director, IBM Research India
and CTO IBM India/South
Asia

world are already using many of the core weather and AI technologies found within IBM’s Environmental Intelligence Suite. For example, IBM environmental data and geospatial analytics are being used by Brazilian ethanol, bioelectricity and sugar company BP Bunge Bioenergia to help it better understand its agricultural sugarcane production and improve its market intelligence

estimates regarding global sugar production and by agribusiness leader Cajamar to help Spanish farmers aiming to improve yields and reduce environmental impact via its digital Plataforma Tierra tool.

The IBM Environmental Intelligence Suite also takes advantage of AI-driven innovations from IBM Research that make it easier for climate and data scientists to analyze massive environmental datasets, and a new climate risk modeling framework used to generate data on future wildfire and flooding risks. Additionally, the suite will leverage unique technologies from IBM Research which apply natural language processing and automation designed to help companies estimate carbon emissions and identify opportunities to reduce them across their operations or with suppliers.

The Environmental Intelligence Suite can be integrated with IBM’s broader software portfolio for additional efficiencies across business operations – including IBM Maximo Application Suite to help companies protect and extend the lifecycle of their critical assets and IBM Supply Chain Intelligence Suite to help build more sustainable and resilient supply chains.

Businesses can also tap into the cross-industry expertise of IBM Global Business Services to help design, implement and accelerate their environmental business transformation journeys. These strategies include reimagining operations, supply chains, emissions management, or ESG and climate risk reporting with the help of emerging technologies to assist organizations in meeting their environmental goals.

Citrix Appoints Bob Calderoni as Interim CEO; Existing CEO Steps Down

Citrix Systems has appointed Bob Calderoni, Chair, Citrix Board of Directors as the interim CEO and President, effective immediately. Calderoni succeeds David J. Henshall, who has stepped down as President and CEO and as a member of the Company’s Board.

“I would like to thank David for his many contributions to Citrix,” said Calderoni. “David played a key role in accelerating our cloud transition and has driven significant improvements in our products, with over a dozen SaaS services actively supporting more than 11 million subscribers.

He continued, “I am pleased to be taking on the role of interim CEO and excited to work with the



BOB CALDERONI,
Interim CEO, Citrix

Board, talented management team, and dedicated Citrix employees during such an important time for the Company. We remain focused on transitioning the business to SaaS as we work to securely deliver a unified work experience for our valued customers. I look forward to leading the Company into its next phase of growth and success, and I am confident that this will be a smooth leadership transition.”

“With more than 30 years of executive experience in the technology sector, including seven years as a director of Citrix, Bob is a natural choice to lead the Company at this time,” said Nanci Caldwell, Lead Independent Director, Citrix. “Bob knows our products, markets, customers and culture. The Board is confident he is the right person to drive the Company’s continued transformation and deliver value to our shareholders.”

55% of Employees, Professionals are Feeling Stressed

India's overall workforce confidence remained steady with a composite score of +55 from July 31 to September 24, 2021, despite drastic transformations in the world of work, according to the latest edition of the Workforce Confidence Index launched by LinkedIn.

Based on the survey responses of 3,881 professionals from July 31 to September 24, findings reveal that more than half of India's (55 percent) employed professionals are feeling stressed at work as well-being measures become a luxury for many.

But keeping up with these times of change for the last 18 months has adversely affected the mental health of working professionals in the country. When asked to share their primary reasons for work stress, employed professionals cited 'balancing work with personal needs' (34 percent), 'not making enough money' (32 percent), and 'slow career advancement' (25 percent) as the top 3 stressors at work today. Amid such stressful times, 1 in 3 professionals are also seen drawing optimism from the availability of jobs (36 percent) and improved control over expenses (30

percent) in today's recovering, yet competitive jobs marketplace.

As workforce priorities continue to change in these transformative times, findings go on to indicate that flexibility and work-life balance will serve as critical talent drivers across the Indian professional landscape for years to come.

Commenting on the findings, Ashutosh Gupta, India Country Manager, LinkedIn said, "These stressful times of change have impelled the need for greater flexibility and work-life balance among professionals. But our survey reveals a wide gap between what employees need and what employers are offering to cope with stress. While nearly half of (47 percent) employed professionals wish to end work at reasonable hours, only about one-thirds (36 percent) were actually able to do so. And while 41 percent planned for time-off, only 30 percent could take time off in the past two months. These alarming statistics reflect the urgency for companies to understand how creating a culture that encourages work-life balance and prioritises well being is critical moving forward."

While greater flexibility remains a mutual need across generations, younger professionals found it easier to take a break than their older cohorts. Findings reveal that millennials were 2x more likely to take time-offs, while Gen Z professionals were 1.5x more likely to take breaks during the day, when compared to Baby Boomers. Interestingly, Boomers were 1.5x more likely to be open with their colleagues about mental health and stress when compared to millennials as well as Gen Z professionals.



ASHUTOSH GUPTA,
India Country Manager, LinkedIn

Palo Alto Accelerates Investments in India

Palo Alto Networks, the global cybersecurity leader has unveiled in India its new multi-cloud location dedicated to serving local and regional customers, which underlines India's importance in Palo Alto Networks' global strategy and commitment. The new cloud location will enable India-based and other regional organizations to benefit from direct, high-performance access to Palo Alto Networks Prisma Cloud, Cortex XDR, WildFire and Cortex Data Lake while allowing storage of their logs within Indian borders.



ANIL VALLURI,
Regional Vice President, India and SAARC,
Palo Alto Networks

"Investing in local cloud infrastructure is part of Palo Alto Networks continued commitment to customers around the world, wherever their data resides. India was chosen not only because of the country's mature cloud market and reliable infrastructure but also for accelerated digital transformation imposed by the pandemic," said Anil Valluri, Regional Vice President, India and SAARC, Palo Alto Networks. "With the Government's Digital India initiative, this new cloud location is a step forward towards a safer and secure tomorrow, while also addressing data residency and privacy needs," he added.

With cyberattacks growing in complexity and sophistication, threat detection and prevention is becoming more difficult, time-consuming, and expensive. The new data location provides a global, cloud-delivered, community-driven approach to aggregated threat analysis while addressing data residency and privacy needs that are important among organizations in India.

Airtel to Invest Rs 5000 Crore in Data Center Business



Bharti Airtel has unveiled a refreshed brand identity 'Nxtra by Airtel' for its data centre business and outlined investment plans to significantly scale up its data centre network to serve the requirements of India's fast growing digital economy.

Nxtra by Airtel has the largest network of data centers in India. It currently operates 10 large and 120 edge data centers located strategically across India and manages critical submarine landing stations. Coupled with Airtel's global network, it offers secure and scalable integrated solution to global hyperscalers, large Indian enterprises, start-ups, SMEs and governments.

With 5G around the corner, a fast growing digital economy, enterprises transitioning to cloud

and local data storage regulations, India is witnessing strong demand for reliable data centre solutions. The Indian data centre industry is expected more than double its installed capacity from an approximate 450 MW to 1074 MW by 2023.

Nxtra by Airtel aims to be at the forefront of this growth and plans to invest Rs 5,000 crore by 2025 to further scale up its industry leading network of hyperscale and edge data centers. This will include new data centre parks in key metro cities. The investment will triple Nxtra by Airtel's installed capacity to over 400 MW to meet the surging demand and consolidate its network leadership.

Ajay Chitkara, Director and CEO, Airtel Business said, "Airtel has built the largest data centre network in India and we are now doubling down on this business to scale up our network that will be at the core of 5G and Digital India. Our experience of operating secure data centers, deep brand trust in the enterprise segment and the ability to deliver end-to-end digital transformation solutions positions us well to serve the emerging requirements of India's connected economy. The new brand identity embodies this vision and ambition."

Sustainability will continue to be its big focus given the huge energy requirements of data centers. Nxtra by Airtel is already aggressively scaling up use of green energy for its data centers and aims to source 50 percent of the power requirements of these centers through renewable sources as part of Airtel's overall GHG emission reduction targets. Nxtra by Airtel also recently commissioned captive solar power plants in the state of Uttar Pradesh & Maharashtra with still more in the pipeline.



AJAY CHITKARA,
Director and CEO, Airtel Business

India Experiences First Omnichannel Platform from Lenovo



Lenovo has launched India's first PC omnichannel platform named Lenovo OnDemand. "Customers today have grown to love shopping online and show comfort in their own digital spaces for most retail experiences. That said, the touch and feel of traditional retail as well as live demos for product services are irreplaceable. This is where the concept of 'phygital' enters. We at Lenovo are aiming to provide our customers with an integrated platform as a one-stop shop. Lenovo OnDemand aims to be a unified platform where retail meets e-commerce," said Rajesh Thadani, Executive Director-Ecommerce, Lenovo Asia Pacific.

"Customer consumption behavior patterns have changed significantly over the last two years. Research says that 80 percent of consumers prefer browsing online but make the final purchase at a physical store. With the new trends emerging, there are various influences and touchpoints that affect the consumer. There is also a drastic shift in the source of information and consumption for consumers. The pandemic has accelerated the use of online channels for everything from education to shopping! Hence, it is important for brands to adapt to this shift from a multi-channel approach to an omnichannel approach to reach the end-users," said Dinesh Nair, Head, Consumer Business, Lenovo India.

This platform offers a hyperlocal experience to consumers where they are shown inventory of the nearest store they select, enabling them to reach out to the store via an intuitive web solution. This platform also presents a unified picture of e-commerce and offline retail by integrating the real-life stores' products with digital stores, to create a unique virtual experience for consumers looking for contactless purchase.

Infogain Appoints Anil Kaul as Chief AI Officer

Infogain, a Silicon Valley-based leader in human-centred digital platform and software engineering services has appointed Anil Kaul, PhD as its Chief Artificial Intelligence (AI) Officer. He will continue to serve as EVP – AI and Analytics at Infogain and CEO at Absolutdata, and Infogain company. Kaul will guide Infogain customers through their AI-led digital innovation and transformation journeys and enable them to build cloud data platforms and to install and run AI algorithms. He will also build AI competency across Infogain's delivery organization and enable internal process improvements in Infogain finance, HR, and other support functions. Infogain will double its investment in its NAVIK AI platform, including enhancing its seven key products and adding more use cases.

"I am excited about Anil's new role at Infogain," Ayan Mukerji, CEO said. "As we continue to build our AI capabilities, Anil's appointment deepens our

commitment to building human-centred platforms that combine people, cloud and AI. In Anil, we have both an experienced leader and a thought leader. I wish Anil the very best in his new role."

Dr. Kaul commented, "I look forward to partnering with our customers on their AI-led digital innovation & transformation journey. Today, we can take petabytes of structured and unstructured data such as text, images and video and combine these through AI techniques such as deep neural networks and machine learning to produce ready-to-action recommendations for front line business teams resulting in the significant incremental bottom line and top-line impact."

Dr. Kaul first worked with AI during his PhD at Cornell, running neural network models on the Cornell Supercomputer. Over the past 25 years, he has developed deep expertise in combining AI, Analytics and Data to solve complex client business problems.

Many Infogain customers already use AI on the NAVIK AI platform. A Fortune 50 computer software company uses AI to optimize marketing campaigns, a Fortune 100 company achieved a 3% revenue uptick through AI-driven assortment recommendations, and an insurance tech product uses AI in its photo-based claim estimation feature. Infogain supports these and other customers with over 350 advanced analytics and AI engineers in its design-and-build centers in Gurugram (Gurgaon), Noida, and Seattle.



DIWAKAR DAYAL,
Regional Director & Country
Manager India & SAARC,
SentinelOne

60% of Indian Shoppers Use Digital Payments for Festive Spending

Digital payments continue to grow as India's economy emerges from the worst of the pandemic, with 60 percent of consumers having used digital payments multiple times per week for festive season purchases according to YouGov and ACI Worldwide. Frequent usage (2-3 times per week) has grown from 57 percent last year, while only 6 percent of respondents have no intention of using digital payments this festive season, dropping from 9 percent a year ago.

"It is encouraging to see the heightened trust in digital payments by Indian consumers, which is also corroborated by the month-on-month growth in transaction volumes, increased frequency of usage among consumers and use of digital payments for higher-value payments. This reinforces the fact that digital payments are becoming an even more integral part of our daily lives, as India continues to shine as a global leader in real-time, digital payments," said Ankur Saxena, Country Leader, South Asia, ACI Worldwide.

According to the latest data from The National Payments Corporation of India (NPCI), Unified Payments Interface (UPI) generated 3.65 billion transactions worth Rs 6.54 trillion in September, breaking all previous records both in transaction volume and value. Monthly transactions on the UPI platform have doubled since a year ago when there were 1.8 billion transactions worth Rs. 3.29 trillion monthly.

70 percent of respondents said that with the greater dependence on online shopping that developed during pandemic-related restrictions, they now prefer online to in-store shopping. However, 60 percent also said they look forward to in-person shopping if adequate precautions – including social distancing – are in place.

"While our research suggests that consumers will continue to seek the convenience of online shopping, they're also looking forward to complementing it with in-store shopping experiences as pandemic restrictions ease," continued Saxena. "This highlights how merchants and payment providers will have to account for many different customer journeys, which cross over traditional channels. Omni-channel payments will emerge as a major focus for retailers."



ANKUR SAXENA,
Country Leader, South Asia,
ACI Worldwide

EZVIZ Unveils Easy to Use Home Technology Security Camera

EZVIZ has released its best-selling product in India, the EZVIZ TY1 2MP Smart Wi-Fi Pan and Tilt Camera. Packed with a 360-degree field view, super-crisp 1080 video recording, and smart tracking features, this new camera enables users to keep an eye on their property all through the day and night. It's a versatile and compact gadget. People have realized the benefits of automation and how it can help enhance operations, reduce execution time, and eliminate human error. This has resulted in a spur in the adoption of smart home security solutions, predominantly in developing countries. Advanced security cameras have been popular amongst corporates for a long time. The outbreak of COVID-19 has made security a major concern for residential spaces as well, resulting in security cameras gaining immense popularity amongst smart home beginners.

"Increased consumer awareness around crime and security threats has led to a major growth of home security solutions in India. With the sudden spike in security breaches in the last few years, EZVIZ has witnessed an increased demand for smart home security cameras, since customers want to protect their homes and stay connected with their loved ones, now more than ever. In correlation to this, we have launched the new EZVIZ TY1 security camera with features like FHD 1080p resolution, 360-degree visual coverage, improved night vision and



enhanced data protection and privacy, which accurately addresses the needs of the users and create a holistic experience for them." said Deepak Wadkar, AVP Sales, EZVIZ.

He added "Providing our customers with home security solutions with best-in-class home functionalities and versatile use cases has always been our number one priority,"

EZVIZ TY1 camera plays a role way beyond the basic – while in principle security cameras are used to protect homes, this versatile camera can also be used to help you check on your kids when you're out running errands, monitor your house help and even keep an eye on your pets! The smart tracking feature in this camera automatically tracks the motion of a moving object and alerts the user with an image in real-time. The two-way built-in microphone with a speaker further lets you stay connected with your family using the EZVIZ App, from anywhere in the world.

Quantum and IBM Collaborate for LTO Technology



Quantum Corporation and IBM have joined hands for the next generation of LTO technology. Under the terms of the agreement, Quantum will collaborate with IBM in its development of LTO 10 tape drives and media in order to accelerate time-to-market, capacity, and performance. The specific terms of the agreement are confidential and have not been disclosed.

"With the massive growth in data, as well as pervasive ransomware threats, low-cost ultra-secure LTO is more relevant than ever," said Jamie Lerner, President and CEO, Quantum. "It is a strategic technology for large scale data storage, and it

is imperative that LTO technology continues to evolve to meet growing marketplace needs. This partnership underscores our commitment to LTO and our desire to collaborate with IBM in their development



BRUNO HALD,
General Manager –
Secondary Storage,
Quantum

of LTO-10."

"We are excited about this partnership with IBM," said Bruno Hald, General Manager – Secondary Storage, Quantum. "Customers and the tape market, in general, will benefit with faster time-to-market of the next LTO generation, and its anticipated improvements in LTO storage densities.

We believe this news will be very well received in the market for all of those customers that rely on LTO as a key part of their storage infrastructure."



ANKUR SAXENA,
Country Leader, South Asia,
ACI Worldwide

Channel Point



Artificial Intelligence the big Opportunity for ISVs & Channel Partners

The days of channel partners being a step behind technology giants are gone. Now the latest technologies that vendors offer and curated into cutting edge solutions by ISVs & channel partners, adding a huge amount of value to the solutions, leverage to the vendors and of course- years to the life of user companies.

Artificial intelligence is one space that is fast developing in its applicability to all sectors, globally. In fact, this is one such technology which is along with a shift in the partner ecosystem is accelerating digital transformation, return to smarter working, and building strategic ecosystems that can drive better business outcomes.

However, India still has a long way to go to be able to utilize AI solutions to add value to business solutions, and we are still experimenting. But to take things forward, its time ISVs also work on their AI abilities, deep understanding and agile processes to offer the advantage AI offers to industry. One of the most significant areas where AI is used widely to develop solutions is in the start-up and small scale sector. Perhaps that's where synergies need to be built, because experts say, that's where most of the AI adoption in India will ultimately take place.

However, factors such as lack of clarity of rules and regulations and the issues of integrity and ethics with AI and ML solutions is hampering the market growth of AI in India. Policy documents and working drafts on Artificial Intelligence issued by the Niti Aayog recognize ethical and fundamental concerns with the implementation of AI and hints towards a self-regulatory approach towards the same in coming times. Also, since data plays a huge role in AI and machine learning apps, there are issues of policies and compliances to be resolved a well!

Perhaps it's also time for ISVs & channels to create their own IPs in the AI space! This could be their opportunity to make inroads into the AI adoption that is expected to reach \$500B by 2024, globally. Some of the critical areas where channel partners could add value is chatbots, virtual assistants while the government can utilize AI in citizen services, security, and smart cities. This could provide a significant push to the AI market, especially for the ISV and channel.

In the overall India Artificial Intelligence market share, southern region has captured major pie since 2019 and are expected to lead throughout the forecast period. Further, increasing government spending in research and development of AI based technological advancements would fuel market growth over the coming years.

In 2020, Indian AI startups raised \$836.3 million, the largest funding outlay during the last seven years. During the same year, Indian government increased the outlay for Digital India to USD \$477 million to boost AI, IoT, big data, cybersecurity, machine learning and robotics.

Either case, it's time for India to develop the ecosystem needed in channels for leveraging AI for better business and to grow to meet world standards of technology adoption.

K. Singhal

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