

# ICT and innovation can give a new lease of life to PSUs



L-R: SN Tripathi, secretary, ministry of parliamentary affairs, government of India; RK Bahuguna, former chairman and managing director, Railtel Corporation of India Ltd; Sanjay Jaju, joint secretary (DIP), department of defence production, ministry of defence; UD Choubey, director general, SCOPE; H Purushottam, chairman and managing director, NRDC; and Dinesh Kumar Likhi, chairman and managing director, MIDHANI



Underscoring the importance and contribution of public sector undertakings (PSUs) in the country's economy, **SN Tripathi**, secretary, ministry of parliamentary affairs, India, said that there is no bureaucratic interference in the functioning of PSUs. "PSUs have their own boards for functioning and no one interferes in their working", he said at the third India PSU IT Forum 2018, organised by Governance Now and SCOPE on May 16. He also said that when people invest in PSUs they not only invest money but also their faith.

Highlighting the significance of digital transformation, Tripathi said that one can't remain digitally blind in the current world and advocated for the judicious use of technology. The power of digital is huge in the current era, he said.

"Today, whether it is the government or the citizens, everybody wants good and quick services. Digital transformation is not only a solution but also a problem in some cases," Tripathi said.

He also informed the audience about the government's initiative on having a digital parliament where MPs can ask questions.

The world can be divided into three parts; the first type of countries will have intellectual properties rights, the second type of nations will assemble products and the rest of the world will be the consumer, he said.



**Sanjay Jaju**, joint secretary, department of defence production, ministry of defence, said that information and communication technology provides the most cost-effective ways for ushering in transformation. "I have been championing the use of ICT for the past 18 years in the civil services and it holds promise and potential," he said.

Any company, be it PSU or a private sector firm, should leverage ICT not just to improve their business processes but also to perform better in a competitive world, he said.

He talked about how the ministry of road transport and highways has unveiled Infracon national portal for infrastructure consultants which carries a huge amount of data. The portal is now fully functional and has over 15,000 infrastructure professionals and 1,000 infrastructure consultancy firms in its database, he said. "The entire bidding process in the ministry is done through the portal. We have finalised more than 2,600 tenders which would have cost us around Rs 26,000 crore", he remarked.

He underlined the importance of monitoring various projects through the ICT. He stressed upon enhancing capacity building of individuals. He also said that he is trying to enhance the efficiency and competitiveness of PSUs via ICT.



Dinesh Kumar Likhi, chairman and managing director, Mishra Dhatu Nigam Ltd, said that the technology has brought only in cremen.

tal changes contrary to the belief of bringing in radical changes. "The ICT is just an enabler", he said.

He asked the audience whether digital transformation is a strategy in itself or whether the strategy requires digital transformation. "There is a huge gap between the rate of change of digital transformation in Indian PSUs and the rate of change of digital transformation across the world, and we should realise this", he said.

Stress upon the better synergy among the PSUs for sustainable growth, Likhi said, "Adoption of technology without getting deep into it is also dangerous. The technology should be understood properly".

"There is a need to see what vision we have and what type of change we want," he added.



KS Popli,

chairman and managing director, Indian Renewable Energy Development Agency Ltd, said that when India became independent there

were only five PSUs having an investment of around Rs 30 crore, whereas today there are over 247 operating PSUs,out of which around 174 are profit-making entities with a profit of Rs 5 lakh crore.

The PSUs contribution to the country's GDP is around 22 percent. This progress has been made over the years despite several challenges and restrictions. The government has really empowered the enterprises, Popli said. Around 50 PSUs have also been listed in the stock exchanges with a market cap of approximately Rs 19 lakh crore for better scrutiny. IREDA has seen huge changes in the last seven years in the renewable energy domain.

IREDA started with Jawaharlal Nehru National Solar Mission with the target of 20 Giga Watt (GW), which

appeared to be a daunting task because the cost was very high. When the new government was formed in 2014, the target was enhanced by five times to 1 lakh GW, but today it looks achievable, he said.



AK Jain, managing director, Rajasthan Electronics & Instruments Ltd, said the role of PSUs has been very important in driving the country's

economy in different sectors like the railways, telecom, and oil and energy. The PSUs participation in the creation of a new India will be based on 7Ps – performance, process, persona, procurement, preparation, patent and participation.

PSUs which were not able to keep pace with the changing times had a tough time. The enterprises also contribute immensely in the corporate social responsibility, Jain said. REIL has been consistently paying dividends to the government and working on to uplift the rural masses.



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Farmers in the rural parts are using solar power and they are gradually becoming energy producers. They are contributing to the economy in the power sector. REIL is lucky to have pioneered in this sector, he said.



H Purushotchairtam. man and managing director, National Research Development Corporation, said that NRDC's major

mandate is to promote innovation, entrepreneurship, startups and taking the technology to the marketplace. Over the years, NRDC has licensed 5,000 technologies and filed 1,700 patents. NRDC has also signed over 200 MoUs with public institutions like DRDO, CISR, IITs and PSUs. He further said that NRDC has filed 162 patents, licensed 145 technologies in the past three years and a majority of them were transferred to startups and MSMEs.

NRDC is a gatekeeper and provides technologies to all the enterprises and public institutions. "Unless the PSUs embrace innovation, they cannot survive," Purushottam said.



Bahuguna,

former chairman & mandirecaging tor. Railtel Corporation, talked about the challenges involved adopting tech-

nology. The ICT platform provides information, access and opportunity. The responsibilities of the PSUs are very high and the government expects a lot from them to contribute their bid in the economy, he said.

"In an era where the size and dominance of the PSUs are growing, we need to look at the usage of ICT. PSUs often attract criticism. They are praised by the government and are supposed to compete with the private sector despite facing umpteen challenges," Bahuguna said.

A lot of difficulties were faced when the Gurugram Metropolitan Development Authority was trying to make the itself a complete paper-less entity. However, the task was successfully achieved after sometime by utilising ICT. "The basic challenge is that we need to know what exactly we want," he said.



UD Choubey, director general. SCOPE. said there are 330 public enterprises having around 11.3 lakh employees. The government has invested around

Rs 12.5 lakh crore into the PSUs, but hardly 1.9 percent of the budgetary support is being extended to the PSUs, he said.

The public sector in India contributes maximum to the country's economy. PSUs are performing very well. Around 50 PSUs are listed on the stock exchanges but they have around 15 percent of the total market capitalisation, which shows the faith of investors in the government enterprises, Choubey said.

"There is a general feeling among the PSUs that they are overregulated either directly by the government or by a state-run institution. There should be only one or two government organisations to check the accountability of the PSUs, instead of multiple agencies like CAG, CVC, CBI and Competition Commission," he said. There is a need of an ownership policy in the PSU sector, he added.

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### **Panel Discussion**

### A shift towards digital transformation



L-R: Arpan Bansal, Newgen Software; Dr Mukesh Arora, BHEL; CV Rao, NTPC; Alok Khanna, IOCL; Jaijit Bhattacharya, KPMG India; SV Satish, AAI; PC Mishra, Coal India; Rajiv Chandra, HPCL; Ramachandra R Parashar, NLC India; and Dhananjay Dixit, Evolute



Jaijit Bhattacharya,
partner, infrastructure and government services,
KPMG India, said
that all over the
world industry as
an economy is moving rapidly, which is

being called as the fourth revolution, which is based on digital transformation and many other technologies.

"The basic philosophy of the fourth industrial revolution is that we are hardly disconnected with anything and it is going to increase the productivity. The fourth industrial

revolution is going to impact our way of lives, culture and how we deal with each other," he said. The world has changed a lot in the recent years because of the pervasiveness of connectivity. "If you switch on Bluetooth or Wi-Fi of a particular device, you will get a plenty of them around which shows the pervasiveness of connec-

tivity," Bhattacharya said.



Alok Khanna, executive director (IS), Indian Oil Corporation Ltd, said that IOCL caters to 16 crore customers who get subsidies directly into their bank accounts. "IOCL is a customer-centric company and it cannot ignore the customers' concerns," he said.

IOCL has a mobile app on which one can search about the nearest fuel stations, Khanna said. Customers' grievances are also being addressed on the social media platforms. "We really can't ignore the importance of social media," he said.

"As an organisation we have experimented with latest technologies like IoT, artificial intelligence and oil terminals for monitoring the health of fuel stations," he said.

Blockchain technology will take some time to get mature in the Indian market, Khanna said.



SV Satish, executive director (IT), Airports Authority of India (AAI), said digital transformation has happened to a great extent at many airports across the country.

Earlier pilots used to carry a huge bag containing a pile of documents but today the whole information is available on a tablet, he said. "Today, flying experience for pilots has become smooth and hassle-free. This is happening because of digital transformation, big data and analysis of big data", he said.

He further said that the speed at which aviation industry is growing, information dissemination would become much faster for the customers. airlines and air traffic control. "AAI is working on future telecommunications infrastructure for aviation," he hise

With the launch of GAGAN, India has become the fourth country to have such kind of facility meant for aircraft to navigate from place A to place B.



CV Rao, general manager (IT), National Thermal Power Corporation (NTPC) Ltd. said that NTPC is one of the leading power generators in the country. When NTPC

started computerisation it gave equal importance to business processes and planned processes, he said.

The corporation never opened its systems to the internet so the cybersecurity was not a big threat at that time. NTPC is not facing any security issues in its planned processes because they are isolated and not connected to the internet. When NPTC

moved ahead with the digitisation, employees wanted to work from anywhere after which the systems were exposed to the internet which started posing security issues, he said.

The NTPC has its own security operations centre, which works roundthe-clock, monitors traffic across the systems and takes preventive measures. When many organisations were exposed to cybersecurity threat, NTPC remained secured because of the preventive measures it took, he said.



Dr Mukesh Arora, general manager. corporate IT, Bharat Heavy Electricals Ltd. said that most of the businesses nowadays are using digital technol-

ogy to enhance employees productivity, production and expand new business models. If any government organisation adopts five key elements, the business transformation will definitely move through. He urged for improving employee engagement and involving the workforce to have better services.

Digital transformation and innovation cannot be ignored in the current "Thev are necessary with compete other organisations and achieve the company's goals," he said.



**PC Mishra**, general manager (systems), Coal India Ltd, said a majority of people do not know that Coal India sells huge quantities of coal digitally and does a lot of many things in

seven different states.

Mishra said that Coal India made its trucks RFID-enabled four years back and has got a GPS-based operator independent truck dispatch system. "Coal

India is an employee-intensive organisation and managing the employees in the digital age is a big task," he said.



### Rajiv Chandra,

chief general manager- IS strategy, Hindustan Petroleum Corporation Ltd, said the oil sector is one of the sectors where the three major oil marketing

firms are not only competing with each other but also with the private players. The direct benefit transfer scheme is one of the world's largest projects which was handled in a collaborative manner. Different stakeholders like the government and private players worked in tandem under the DBT programme, he said.

Chandra said that a lot of new age digital technologies have come up in bits and pieces almost everywhere, yet the enterprises have not been able to transform themselves from process-oriented thinking to opportunityoriented thinking.

All the new technologies throw a lot of scope to do new businesses, generate revenue from existing businesses and reach out to customers in different ways.



Ramachandra R **Parashar**, general manager (CS), NLC India Ltd, said that NLC India is confined to a remote corner of Tamil Nadu and is endeavouring to expand

Pan India through digital means. He said that the NLC India is using its own e-tendering platform since 2008, which includes reverse auctioning as well.

The digital tendering process has saved a lot of precious time of the NLC India in finalising tenders, Parashar said.

### **Panel Discussion**

### Securing your digital transformations



L to R: Vijay Devnath, CRIS; Savitri Srivastav, NHPC; AS Rao, ONGC; Rahul Aggarwal, PwC India; Jayant Gupta, HPCL; PK Mukhopadhyay, Rural Electrification Corporation; Dr Mukesh Arora, BHEL; and Amit Kumar, IRCTC



Rahul Aggarwal, partner, cyber security, PwC India, said that the government is pushing digital India and digital payments and emphasising on smart cities. A lot of technologies are

also coming in like Blockchain, Artificial Intelligence and Google Assistant. "We are evolving very fast from a technology perspective," he said, adding, "We have figure out how we will take care of privacy and security. We have to create a right balance of convenience, automation and security. What are the various controls that we are giving to build trust and comfort and assurance to consumers?"



AS Rao, executive director-CISO, Oil & Natural Gas Corporation Ltd, said that security is a challenge and one must continuously evolve in that area. "We are

in the process of finalising the last phase of enterprise-wide ISOC. We are going to substitute our existing SIM tool and are also going to install TAM and other tools in a few months from now," he said.



Jayant Gupta, chief general manager- IS infrastructure & security, Hindustan Petroleum Corporation Ltd, gave a mixed perspective on OT. "Five years back, the field was

pretty ok for us as it was an isolated area and not much of interaction was happening with SCADA. The moment you joined that network threats on the normal network started flowing on OT network," he said.

He further said that HPCL is working with some OT companies and has been able to convince them for letting some of the controls built in.

**Dr Mukesh Arora,** GM, Corporate IT, BHEL, said that BHEL has more than 25,000 endpoints spread around

manufacturing units, regions, sites and customers. "Till last December we had 10-11 layers of endpoint security that were consolidated. Now we have a better control of the central server to distributed server and then to the endpoints. We have been doing the internal audits before security audits by the government agencies. In last December we had also set-up our SOC (security operation centre) which will monitor the internet traffic in the first phase and in the second phase will monitor email and other traffic across the unit. We have formed BHEL-Cert for emergency resposne," he said.



PK Mukhopadhyay, general manager (IT), Rural Electrification Corporation Ltd, talked about the other aspect of security which is the user. He said that security

has two parts; one is technology and other is the user. "If users are not fully trained the security

users are not fully trained the security cannot be implemented properly. So in



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addition to technology, users should be made aware of the impact of security and its importance," he said.



Savitri Srivastav, general manager (IT) and CISO, NHPC Ltd, said that the organisation has 21 power stations and most of them have SCADA in place. "Not only IT we have OT

too. We have projects in all Himalayan ranges in remote areas where there are connectivity issues. Hence it is difficult to get data. We have connected all these locations through MPNS lease lines," she said. Highlighting that people too are strong and weak security links, she said that any breach can happen by a mistaken click on any wrong email or attachment.

Power sector is considered as a critical infrastructure. "We are getting support from our government partners like Cert-in, NCI/NEC. They are sending guidelines and advisory regularly. The

ministry has set up sectoral Certs also. We are given the responsibility of providing guidelines to other nodal agencies," she said.



Vijay Devnath, general manager (Infra & Security) & CISO, CRIS, said that the entity is upgrading its signalling system by using a lot of specialised IT system as safety is

very important. But the systems are not available for upgrades 24X7. "We are not able to take even a block of few hours to upgrade or replace them," he said

"We have 13 lakh employees who need to be made aware and approx 3.5 lakh endpoints to look after. Even a centralise SOC is out of the question in our case. So we have a plan to have 16 SOCs in different railways zone and then the central SOC will look after. But just by making employees aware will not help. The awareness has to be

backed up by bringing in the information, technology and security into the curriculum of the employees (in staff colleges)," he said.



Amit Kumar, IT manager & CISO, IRCTC, said that IRCTC is known more for its ticketing service with a huge volume. It is the largest e-commerce platform and therefore

has many security challenges. "In 2015, we revamped the entire infrastructure application architecture and design in collaboration with CRIS. As far as security is concerned we have implemented various technologies to safeguard the system; be it firewall, or intrusion detection system, or the endpoint protection. We have also implemented the dedicated SOC facility. We face a lot of attacks on our system and have been successfully countering them. We continuously upgrade the system in terms of security," he said.

### **Panel Discussion**

### Driving digital innovations in the public sector



Rakesh Chopra, executive director (IT), RITES Ltd, shared how RITES transformed its inspecting system with digital intervention. RITES undertakes a lot of third-party

inspections on behalf of railways and private organisations. Earlier, the entire process from taking request to inspection arrangement or documentation was physical. "In this entire process, the vendor used to chase us for inspection and it was time-consuming for both. Now with the online system, the process is automated and vendors can offer the material online. In fact, when

inspection calls are marked and an alert is sent to the vendor and inspecting engineering with all details. After inspection, the resulting document is mandatorily scanned and uploaded on the same day. Then the inspection certificate is given to the vendor. This has made things simpler for the engineer and the vendor," he explained.

Another area where RITES has brought transformation is in the way it does surveys for the track lane. "For example, in the Leh-Manali route, which is a treacherous area. Here even the survey partners are inaccessible. So we used data technology to know about the terrain and to identify the type of process that can be used while laying the track there," he said.



Kamlakar Kaul, executive director (IT), Telecommunications Consultants India Ltd, said that as a public sector organisation, the company is doing ERPs, offering in-

tranet, video conferencing, etc. "The way technology is evolving, I think we have to do innovations at a faster rate. Artificial intelligence and robotics are the other areas which will have a lot of impact on our working. The smart offices or offices anywhere will again move us in different directions. So we have to keep and make relevant innovations," he said.





L to R: Harinder Singh Soni, Sharp Business Systems; GG Agarwal, Mazagon Dock Shipbuilders; Sunil Kumar, IRCTC; Kamlakar Kaul, TCIL; Rakesh Chopra, RITES; Alok Nath Sarkar, Western Coalfields; Abhay Mishra, RVNL; Ambrish Tripathi, BEL; and Ram Krishan, Pawan Hans



Alok Nath Sarkar, general manager (Systems), Western Coalfields Ltd. said that WCL is moving towards the Cloud. "In our data centre. we have installed all the ERP applications.

We have centralised all our systems, applications and business functionalities," he said. CIL management system was developed by WCL, which is used by all subsidiaries. All the assets are available in the same database in the same portal. Apart from accounting, the maintenance module has also been integrated. "We will also go for predictive analytics and optimisation of various activities," he added.



GG Agarwal, general manager (CIT), Mazagon Dock Shipbuilders Ltd, said that the company has ERP solutions for e-procurement and document management system. Pay-

ments to vendors, incoming or outgoing, are done through digitised mode, even the receipt from recruitment vendors is done through BHIM app, and communication is done via video conferencing. "In this era of competition, change management is not difficult. What is required is knowledge dissemination.

Whatever change the organisation is doing it should reach the last level," he said.



Sunil Kumar, GGM (internet ticketing). IRCTC said that we have a challenge of managing load during tatkal hours for which we have put in the latest technology and best infrastruc-

ture. "We have reached the capacity of 20,000 per tickets and further increasing it by 25 percent. We are using latest database servers and techs to give smooth experience to the consumers."



Abhay Mishra, Jt. general manager (IT) & CISO, RVNL, said RVNL has integrated IT solution which includes processing of payroll, service manperforagement, mance management.

etc. "Besides that we have zero paper office, but we do keep the documentary resource for tracking. We have remote time management system that enables remote monitoring of sites. For example, if someone from our team travels to the construction site it enables other members to know what has been processed, what projects have been shown on site and what is the report. The solution gets the picture, which is uploaded in the system that is accessible to all. We are also in the process of deploying intergrated e-tendering system," he said.



Ambrish Tripathi, Sr DGM, Bharat Electronics Ltd, talked about BEL's paperless journey, which started five years back. "In the last one year, the CMD has not signed a single

paper file. We feel proud of being the first Indian company which is totally paperless. Over 2 lakh files are there in the system for which there are no hard copies. This innovation was difficult to implement as vigilance government auditors and finance department always used to ask for original paper. But for the last four years they are auditing the files on the system," he said.



Ram Krishan, head (IT & CC), Pawan Hans Ltd, said that all PSUs are engaged in digital inclusion to bring more transparency and efficacy in their functioning. organisations "The

are working within the ambit of electronic, but digital transformation is not possible until a thurst on proper R&D and innovations is done," he said.

## **Industry solutions for digital transformation**

**Sumit Wadhwa,** general manager, government business, Samsung India, said that Samsung is not just a device company; it brings devices, solutions and security for many organisations. "The integration of all these things makes the CIO's or CISO's work easier," Wadhwa added.

Samsung sells around 1 million devices every day ranging from a feature phone to a very high-end mobile device. The company has built phones of such high quality that can replace professional DSLR cameras, as the Samsung phone itself takes magnificent photos like a professional camera does.

Wadhwa said that the data growth is phenomenal and it is growing 100 percent on a year on year basis. Samsung has a security platform called Knox which is certified by Gartner and 29 countries globally which makes the gadgets more secure, he said.

"We have certified a huge number of devices which use Knox as a platform. We are the only security company which works at hardware from layer zero to the fifth layer which is an application layer which implies Samsung covers all of the layers of any device," he said.





**Ankur Goel**, director - sales & channels, Polycom India & SAARC, said new collaborations of concepts are coming in the industry. "People nowadays want to collaborate wherever they are, whatever device they are using, which means as a company we should have all the right tools to enable the clients to collaborate with each other," he said.

There is a huge opportunity in the industry to contribute towards Digital India initiative of the government of India. "With the evolution of modern technology, people want to connect more with the digital transformation", he added.

Talking about a recent study which says that people check/see their mobile phones and other electronic gadgets 37 times in an hour and 80 percent of people keep mobile phones beside them while sleeping, he said, "That's the kind of digital world we are getting into it."



Amit Sehgal, senior manager – corporate sales, Epson, said that though Epson is a printer company, yet it has a wide range of products besides printer. "The products we have are dot matrix printers, inkjet printers, and high-end printers. We also have scanners and large format printers. In an organisation, we need to ensure that the printing costs are low, the print volume is high, and printing speed is fast. The printer fits into small spaces and is easily manageable," he said. Epson printers can help the organisation achieve the same. The Ink Tank printers are cost-effective, unlike ink cartridges printers where the cost of print is high. In comparison to a laser printer, Epson print cost is much lower and consumes less power. "We have the entire range of mono, colour, multifunction printers that address the need of large business environments such as high volumes, low cost, minimum waste of paper, and productivity, and also consumes less power," he said.



Ratish Chandrasekhar, solution engineer, BMC Software, said that BMC has become a degree member with respect to predictive and cognition abilities. "With respect to cognitive abilities we actually notice, we have introduced the concept of Chatbots, so you actually speak to Chatbots. Moreover, these Chatbots can be trained so well that if you actually move towards cognitive enterprise you will tell and ask those questions for which the cognitive services will answer. For example, imagine some tickets are booked for a particular state. If you speak to the cognitive internet and ask about the current status of the ticket you booked two weeks back, the cognitive internet will give you an immediate response. "Cognition is the way forward and we figure out from speakers and they are also moving into cognitive space," he said.

Chandrasekhar also discussed about analytics and automation. Citing an example, he explained, "One of Europe's largest fleet transporters has IoT in all of their trucks and they keep relaying the information with the command centre. So if any technical issue arises with the engine or anything else goes wrong, it sends information and message to the driver giving in-

formation about next service station for technical support. Here we come in. BMC solution sits in the heart of fleet management system. Similarly, when we look at analytics, not only a problem, cost analytics but also analytics, service desk analytics, etc. In the entire phenomena, we cover automation, analytics and security," he said.

Manish Garg, CEO, WeP MPS, said that even though a lot of digital transformation has happened in the recent past, still people use a huge amount of paper at their workplaces and it cannot be ignored. Moreover, the security of IT has become important than ever.



Printers have become network-centric and are no more a standalone device in an office, Garg said. The security of printers is very crucial. "Less than five percent of the organisations have implemented security around the printers. Printers have to be made more secure as they are vulnerable to cyber-attacks," he said.

Harinder Singh Soni, national manager-OSS & strategic alliance. **Business** Sharp Systems (I) Pvt Ltd, talked about adopting digitisation in a smaller way. "It can begun with finance or paperless office. In printing, we have a lot of resources available in the organisation where you can take our help to optimise all these resources. So we can offer the solutions, as a



product, we can give a total solution where the existing fleet of printers, MNP devices can be clubbed together and we can align all these machines at strategic locations where optimisation is maximum and save cost in your printing," he said. The company has a One Stop Solution (OSS) division where its consultants provide solutions for the pain areas of an office.



**Sameer Advani,** manager – system engineering, Fortinet, said that today the biggest challenge is broad attack surface. Attack surface used to be small 10 years back because there were just LAN uses, but today when one talks about the attack surface there are accessible from various devices, different network, Cloud network, private Cloud, public Cloud and different devices like mobiles, laptops, tabs, etc.

Security framework for digital security is a continuous process. Identify the attack surface, protect against the known threats, detect unknown threats, rapid response, and trust assessment. "The Fortinet Security Fabric delivers broad protection and visibility to every network segment, device, and appliance, whether virtual, in the cloud, or on-premises. Automatically synchronising your security resources to enforce policies, coordinate automated responses to threats detected anywhere in your network, and easily manage all of your different security solutions and products through a single console. A security architecture that provides: broad visibility & protection of the digital attack surface, integrated detection of

advanced threats, automated response & continuous trust assessment," he said.



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Dhananjay Dixit, associate VP, Evolute, said that the company is one of the Fintech players in the industry working with banks and PSUs and is working to ensure last mile delivery of services through ICT. "Around 6 lakh villages were deprived of the financial services under Jan-Dhan Yojana and Evolute provided gadgets to enable them avail basic banking services like savings, deposits and withdrawal," he said. The last mile services enhance transparency.

Digital transformation is no longer a choice but it is a must in today's era, he said.

Arpan Bansal, associate VP, Newgen Software, said the world is affected by a digital storm and there is no escaping from Blockchain, artificial intelligence and business process management.

Organisations today want to keep themselves ahead by transforming digitally. "For leveraging digital transformation we need connected enterprises which are processes, people and systems. PSUs like NTPC and IOCL have taken very large transformative initiatives in their organisations by adopting cutting-edge technological solutions. It is very important



to bring everything together and there has to be some technology platform which can orchestrate things like processes, people and systems and that is where BPM comes in," he said. Newgen is an Indian company which promotes adoption of a digital system and BPM is one of its key methodologies.



Sanjay Bansal, CMD, Business Octane Solutions, said that the company is the world's only ultra-super specialist in the domain of ultra-immersive video collaboration and collaborative learning, with one of its kind path breaking solutions, originating from inhouse research and development over last ten years for which multiple patents have been filed and granted. "We have pioneered a whole set of new paradigms over video to review, interact, engage and connect, which are 5 to 20 times more effective than doing the same over ordinary video teleconferences. So that

your management and leadership teams based out of HO & nerve centers are able to frequently get together to collaborate and review with enterprisewide teams without disrupting and delaying their other important works, with an effectiveness that for the first time is higher than making everyone travel and reviewing face to face," he said.

