CIO Association

Newsletter | Issue #08 | October 2026

CIOA CHRONICLES

Dear Esteemed Members & Partners,

As we stand on the eve of the festive season, I write to you with a sense of gratitude for all that this community has built together this year, and with warm wishes for the celebrations ahead.

Dussehra reminds us that integrity prevails, however long the contest. Deepawali reminds us that a single lamp, lit with intent, can push back a great deal of darkness. Since our next edition reaches you only in December, please accept these wishes as stretching through both festivals and on to the close of the year. May the season bring you and your families health, light and the quiet satisfaction of work well done.

I find the festivals a fitting frame for this issue's theme, **BFSI 2030: Building Intelligent, Inclusive and Compliant Enterprises.** Few sectors carry as much of the nation's trust as banking and financial services, and few are being reshaped as quickly. In Jaipur last month, CIOs, CISOs and business leaders from banks, NBFCs, small finance banks and fintechs came together as one national community. What stayed with me was how clearly everyone saw the task ahead: **we are not simply digitising finance, we are deciding how trustworthy and inclusive it will be for the next generation of Indians.** This issue brings you the best of those conversations, and I hope it sparks many more within your own institutions.

It has been a remarkable season for the Association more broadly. Our Delhi NCR Chapter marked its 18th anniversary with **the CIO Leadership Symposium**, bringing members together from across the country around our 2026 theme, **AI at Work: From Experiment to Enterprise**. Our chapters have been busyright across the country, and the IT Priority Survey 2026 closed this past week, and we are eager to publish the results in a few weeks.

My sincere thanks to every member who has taken the time to contribute.

The Special Interest Groups are now the heartbeat of our work, and the momentum continues to build. Just days ago, **Manufacturing 2030 hosted by the Gujarat Chapter**, brought technology leaders from across manufacturing companies in India together in Ahmedabad for a rich conversation on building intelligent, resilient and sustainable manufacturing enterprises, and my thanks go to the chapter team, our speakers and our partners for making it such a memorable day.

Next comes the **Pharma, Life Sciences and Healthcare SIG in Hyderabad on 31st October**, and we close the year with the **SIG on Artificial Intelligence in Bengaluru on 5 December**, a fitting finale to a year. Each of these gatherings is designed to go deeper than a conference can, and I encourage you to participate.

Thank you, as always, for the generosity with which you share your time, your experience and your candour. That generosity is what makes this Association what it is.

Wishing you a joyous Dussehra, a radiant Deepawali, and a strong finish to the year.

With Warm Regards,

Umesh Mehta
President, Governing Body
CIO Association

Gartner
IT
SYMPOSIUM | Xpo™

16 – 18 November 2026
Kochi, India

The world's CIOs meet here: Shape what's next for IT leadership in India.

→ Learn More

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CIO Association

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Borrower We Have Been Overlooking: Why Inclusive Housing Finance is the Real Test of Intelligent Lending

*By **R. V. Verma**, Chairman, Aadhar Housing Finance*
Former Chairman and Managing Director, National Housing Bank

When I moved from the Reserve Bank of India to the National Housing Bank, housing credit was not something the banking industry was enthusiastic about.



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Scalable, Secure, Compliant: Inside the Shriram Group's Hybrid Cloud and AI Journey

*By **V Sendil Kumar,** CIO, Shriram Capital Ltd.*
Jt. Treasurer, Governing Body of CIO Association

The Banking, Financial Services and Insurance (BFSI) sector is one of the core pillars of the Indian economy and is closely integrated with the country's overall growth and development.

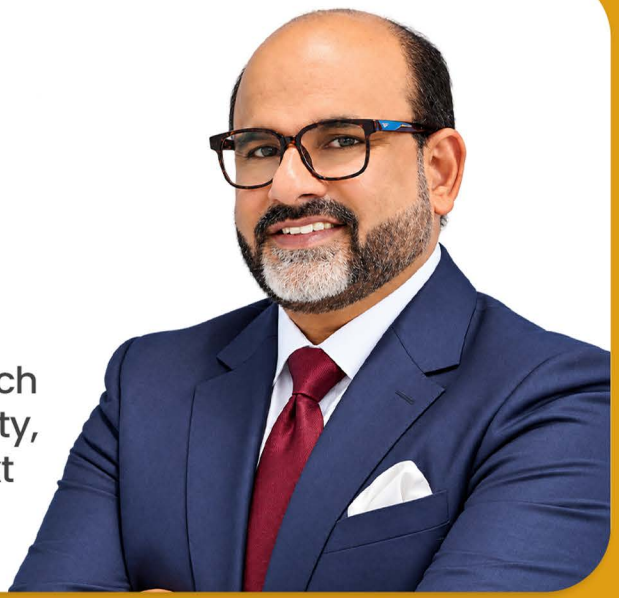
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Beyond Credit Scores: How Technology is Making Affordable Homeownership More Inclusive

*By **Binod Roy,** Chief Technology Officer, Wonder Home Finance*
Member, Rajasthan Chapter

For millions of Indian families, owning a home is much more than a financial milestone. It represents security, dignity and the promise of a better future for the next generation.

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Heathy Habits

Festival Fatigue is Real: Women, Keep the Celebrations Simple

Women must prioritize self-care, avoid perfectionism and involve their spouses in planning to avoid getting fatigue after festivals.

Written by Hetal Thaker



Contributed by Happiesthealth.com

EDITORIAL

BFSI 2030: When Intelligence, Inclusion and Compliance Become One Agenda

Key insights from the CIO Association's new whitepaper on the future of trusted, data-led financial services in India

READ MORE



Spotlight of Past Events

A look back at the moments, conversations, and leadership exchanges that shaped the last few weeks across CIO Association chapters.

Chapter Bespoke Events

Indonesia



CIO Association X DTI-CX 2026

5th–6th August, 2026

Pune



Sovereign CIO Conclave

7th August, 2026
Partner - Accops

Chennai



Sovereign CIO Conclave

13th August, 2026
Partner - Accops

Hyderabad



Agentic AI in Supply Chain

21th August, 2026

Chennai



Harnessing the Power of Agentic AI

22th August, 2026
Partner - Quadra & AWS

Kerala



CIOA – Lenovo Football League: GOAL 2026

22nd August, 2026

Kerala



CIO Onam 2026

23th August, 2026
Partner - Innovly Private Limited

Coimbatore



CIO Meet & Product Showcase

28th August, 2026
Partner - Innovly Private Limited

Pune



Run for Fitness. Run for Life.

29th August, 2026

Chennai



Building the Autonomous FSI: How AI Agents & Agentic Workflows are Reshaping Financial Services

17th September, 2026
Partner - ServiceNow

Punjab



Factory visit to The Supreme Industries Ltd.

19th September, 2026

Coimbatore

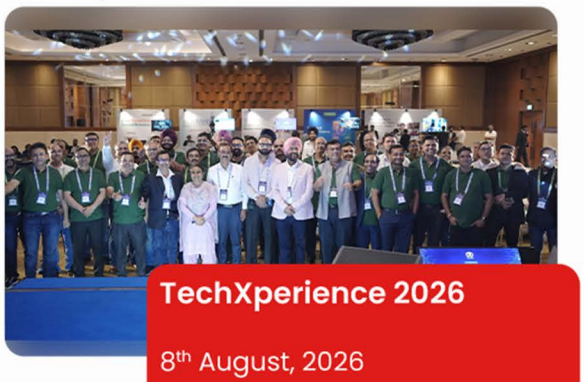


Knowledge Sharing Session

24th September, 2026
Partner - Jobin & Jismi

Anniversary Events

Punjab



TechXperience 2026

8th August, 2026

Rajasthan



BFSI 2030: Building Intelligent, Inclusive and Compliant Enterprises

12th September, 2026

Delhi NCR



CIO Leadership Symposium 2026

26th September, 2026

Forthcoming Events

We invite partners to collaborate in these events and showcase their solutions to technology leaders, foster innovation, and create powerful brand engagement opportunities across the CIO community.

Pharma & Healthcare Summit 2026

Hyderabad



Express Interest

CIO ReConnect 2026

Kerala



Express Interest

CIO TechWave 2027

Kolkata



Express Interest



The CIO Chronicles

A podcast series presented by CIO Association



Episode 12

Watch here



Episode 13

Watch here



Episode 14

Watch here

FESTIVE CORNER

DID YOU KNOW?

For **India's CIOs**, the festive season is the year's real stress test-e-commerce, retail and logistics systems hit peak load, and the infrastructure that holds steady through Deepawali was planned months ago. Behind every smooth festive sale is an IT team that saw it coming.

The festive season is also peak season for cyber threats - attackers bank on the rush and distraction. For CIOs, the quietest festival is the one where nothing goes wrong, because everything was secured in advance.

OUR WARM WISHES

As we celebrate the triumph of good over evil and the festival of lights, CIO Association extends its warmest wishes to all our members, chapters, partners and their families.

May this festive season bring happiness, prosperity, new opportunities and continued success. Here's to brighter ideas, stronger connections and a future filled with possibilities.

Wishing you all a prosperous *DIWALI!*

~ Team CIO Association



Got any feedback?

Your feedback will help us continue improving the experience for our community.