



Sunil Pandita

Senior VP & Geo Head-South Asia at Newgen Software

Digital transformation shifts from IT to boardrooms

In a recent interaction with CIO&Leader, **Sunil Pandita, Senior VP & Geo Head-South Asia at Newgen Software**, shared insights into how automation has evolved from back-office operations to boardroom priorities, while highlighting the critical role of data science and AI in driving business outcomes.

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DIGITAL TRANSFORMATION has evolved dramatically in recent years, shifting from routine back-office operations to critical boardroom discussions. Companies are no longer satisfied with mere process improvements – they demand concrete business outcomes that directly impact their bottom line.

In a recent conversation with CIO&Leader, Sunil Pandita, Senior VP & Geo Head-South Asia at NewGen Software, brings clarity to this changing landscape of enterprise automation. He offers insights into how NewGen is helping businesses navigate this complex environ-

ment, leveraging AI, data science, and low-code platforms to drive growth while maintaining strict compliance standards. Excerpts from the interaction:

CIO&Leader: How do you see automation and digital workflows landscape evolving for businesses in the next 3-5 years?

SUNIL PANDITA: The biggest change is automation moving right up to the management and board level. Today, people want outcomes that impact business. It's not just about enhancing IT and processes anymore. Customers want to make

business impact for their consumers, across industries. Automation has moved from back office to what we call the experience layer. We're talking about end-to-end journeys. Our workflows orchestrate processes with front ends tightly integrated to the mid office. Different technologies have evolved. We started with process automation, then moved to front end automation.

The focus is on breaking silos, enabling integrations, and giving stakeholders better systems to serve customers. Customers want platforms that will evolve and scale, while providing ready applications

that reduce implementation time. Project delivery has changed too. We're not talking months anymore – it's days and weeks now. Budgets are available and boards support these initiatives, but they expect business objectives to be met. IT's role has elevated. Every company now has a chief digital officer, AI officer, and innovation officer. The conversation has shifted from "doing this for IT" to "doing this for business."

CIO&Leader: Could you elaborate on Newgen's approach to integrating AI and ML into Enterprise Digital transformation roadmap?

SUNIL PANDITA: Most of our customers are at various stages of technology adoption, whether for serving end customers or internal efficiencies. They want to extract more value from their process data, content, and customer data. In India, the challenge is twofold – getting more customers in underserved markets and increasing customer lifetime value, since acquisition and servicing costs remain high. We invested in a data science company, now part of NEWGEN One platform, to help customers mine data and understand their segments better.

There's growing interest in hyper personalization. We look at behavioral and interaction data, with pre-built models helping banking and insurance customers increase cross-sell and up-sell. Our platform also helps with customer servicing, product selection, and fraud prevention. We added a GenAI layer that lets business users talk to data in simple language. A head of credit cards can easily get specific insights about cross-selling to customer segments.

CIO&Leader: Which industries have shown the most growth in adopting Newgen's solutions, and how?

Success requires partnerships across the ecosystem as we now live in a connected world and platform economy.

SUNIL PANDITA: Banking financial services is significant for us, and we do considerable business in government. In the enterprise sector, we serve retail, CPG, manufacturing and pharma. Our horizontal offering helps customers across these sectors solve departmental problems. Beyond our purpose-led applications in banking, financial services, lending and claims, we've built specific industry applications for manufacturing and oil and gas. We manage end-to-end tender processes for a major Indian oil company. For a large retail company, we handle vendor onboarding, invoice management, and accounts payable.

Our low-code platform addresses complex data and process challenges that other platforms couldn't solve. We're replacing technologies that promised but couldn't deliver, mainly because they couldn't handle India's complexity. With our 30-year presence and huge partner ecosystem, we have the talent to discover use cases and implement solutions quickly.

CIO&Leader: What do you see as the next big technological disruptor for the industries Newgen serves?

SUNIL PANDITA: Security and data privacy are primary concerns, especially with the DPDP Act. Organizations will trust technology providers who ensure data privacy compliance. Recent security

breaches have increased scrutiny. We work closely with customers on security mechanisms, firewalls, and certifications. Many customers now only accept certified products and applications. Another key area is decision-making technology. In banking and financial services, underwriting is crucial.

Systems must leverage the Fin-Tech ecosystem and India stack for better underwriting decisions to reduce delinquency risk. Collections are also important. Our solution combines core technology and AI models to prevent defaults through early warning systems and probability assessments. We help with both retail and institutional collections, including litigation and recovery management. Our low-code foundation helps us adapt quickly to regulatory changes, which is crucial in banking and insurance industries.

CIO&Leader: What advice would you give CIOs/IT Leaders on investing in automation, and Newgen's 3-5 year vision?

SUNIL PANDITA: CIOs and IT leaders are now central to decision making. They're business partners in leadership teams. Early adopters are taking bolder decisions. Their decisions aren't just supporting business – they're enabling new opportunities. Success requires partnerships across the ecosystem. We live in a connected world and platform economy. No customer can succeed in isolation.

We'll be core to the ecosystem that enables customers to leverage opportunities. When solving business problems, focus on high-value, impactful projects and implement quickly to show value to business and the board. This leads to more investments and budgets for solving other problems. ■

(With inputs from Sachin Mhashilkar)