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RETHINKING THE FUTURE OF



Finance Leadership



2025

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REDEFINING THE CFO ROLE— TRANSITIONING TO FINANCE 5.0

In an era defined by rapid transformation, this year's summit embraces a theme of profound relevance: **Redefining the CFO Role—Transitioning to Finance 5.0**. This reflects the sweeping changes reshaping the finance function—from traditional stewardship and compliance to a future driven by digitization, automation, decentralization, and real-time, data-led decision-making.

We are now entering the age of **Finance 5.0**. This evolution is not merely about adopting new technologies—it is about embedding digital innovation into the strategic core of the enterprise. Today's CFOs are no longer just custodians of capital; they are architects of value, resilience, and growth. Their leadership, powered by technology and insight, is more critical than ever.

The journey from Finance 1.0's static ledgers to Finance 5.0's intelligent systems is nothing short of extraordinary. CFOs are leveraging advanced analytics, artificial intelligence, and automation to shape strategy, manage risk, and drive sustainable growth. Recent research underscores this shift—finance automation can reduce reporting errors by up to 90% and accelerate processing speeds by 85 times.

As routine tasks become automated, CFOs are empowered to focus on higher-order priorities. Their role now encompasses that of technologist, strategist, risk manager, and change champion—leading digital transformation and creating long-term value for stakeholders.

Insights from Dun & Bradstreet's India Financial and Investment Confidence Index (Q3 2025)

The latest edition of Dun & Bradstreet's India Financial and Investment Confidence Indices offers timely insights into the evolving business landscape. These indices serve as a quarterly barometer of sentiment across India and 32 global economies:

- The **Financial Confidence Index (FCI)** acts as an early warning system for financial stress and potential bankruptcies, enabling proactive risk management.
- The **Investment Confidence Index (ICI)** gauges sentiment around investment activity and capital allocation.

According to the Q3 report:

- **Financial Confidence** rose by 0.5% quarter-on-quarter, signaling cautious optimism amid global volatility—especially notable against a 3% decline in the global FCI.
- **Investment Confidence** dipped by 1% quarter-on-quarter, reflecting tempered expectations around wage growth and a reduced appetite for long-term capital raising.

These insights reinforce the need for agile, forward-looking financial leadership—hallmarks of the Finance 5.0 paradigm.

Dun & Bradstreet's Role in Financial Transformation

As the finance function evolves, so too must the tools and mindsets that support it.

This is where Dun & Bradstreet steps in.

In this transformative era, Dun & Bradstreet is committed to empowering India's finance leaders. Our data-driven and AI-powered solutions enable smarter decisions—from risk and compliance to growth and operational efficiency. Leveraging our Data Cloud—more than 600 million global records, including 42 million from India—finance teams gain actionable intelligence to manage risk and unlock opportunities. Our offerings, from credit intelligence and risk assessments to supply chain analytics, enable organizations to navigate uncertainty, accelerate innovation, and build financial resilience. We help you grow revenue, optimize costs, and build trust—supporting your path to Finance 5.0.



Avinash Gupta

Managing Director & CEO - India
Dun & Bradstreet



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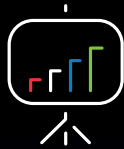
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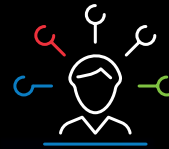
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Nishant Vyas

General Manager, CCH Tagetik India
Wolter Kluwer

Today's CFOs are navigating a landscape defined by complexity, speed, and constant change. As stewards of financial integrity and strategic growth, finance leaders are being called to do more than manage numbers. They must drive transformation, manage risk, and deliver insights that shape the future of their organizations. Technology, especially artificial intelligence, is proving to be a critical enabler in this evolution.

A recent **Wolters Kluwer survey, *AI in Finance, from Skepticism to Optimism***, reveals a striking shift in mindset: 56% of finance professionals now recognize AI's potential to revolutionize financial processes. This growing acceptance signals a pivotal moment for the office of the CFO.

Efficiency remains the top motivator for AI adoption, cited by 41% of respondents, followed by cost reduction and enhanced risk management. These priorities reflect the mounting pressure on finance teams to deliver more value with fewer resources, while maintaining agility in the face of regulatory, economic, and operational uncertainty.

Encouragingly, early adopters are already seeing results. Among those who have implemented AI, over 60% report success, demonstrating that AI is not just a theoretical advantage, it's a practical one. And the momentum is accelerating: 70% of finance leaders plan to invest in AI within the next five years.

Agentic AI—AI that can autonomously execute tasks and make decisions is poised to take this transformation even further. By automating routine processes and surfacing actionable insights, agentic AI empowers CFOs to focus on strategic leadership and long-term value creation.

At Wolters Kluwer, we are proud to support this transformation. As the world's leading provider of integrated software solutions for EHS, ESG, Corporate Performance Management, Audit and Assurance, and Risk and Regulatory reporting, we help finance leaders make informed, strategic decisions. Our AI-powered **CCH® Tagetik Intelligent Platform** enables global finance teams to automate and optimize everything from financial close and consolidation to ESG reporting, tax, and intelligent analytics—driving performance, resilience, and sustainable growth.

As this issue explores the trends shaping the future of finance, one thing is clear: the CFO's role is being redefined by technology. Those who embrace AI today will lead with confidence tomorrow. ■



Pushkaraj Kale
CEO
atQor

Finance leadership today is standing at one of its most defining crossroads. Once, the CFO's role was centered on stewardship ensuring compliance, safeguarding integrity, and reporting with precision. Those foundations remain essential, but the world around us has changed. The CFO is no longer only the navigator of the past; they are now the architect of the future.

If we trace the journey of finance, it has always mirrored the world's great transformations. From ledgers in the industrial age to ERP-driven operations in the digital revolution, finance has evolved with every wave of change. Now, with artificial intelligence, real-time data, and automation reshaping industries, we are entering a new era what we call CFO 5.0.

This era redefines expectations. CFOs must protect stability while pioneering innovation. They must balance risk with resilience, efficiency with experimentation, and compliance with creativity. It is a paradoxical role, yet it is precisely this duality that makes today's CFO a true leader of transformation.

In navigating this new chapter, three qualities will be indispensable:

- **Clarity** – In an age of overwhelming data, the CFO's responsibility is not simply to report numbers but to transform them into foresight. Clarity means cutting through complexity to guide the enterprise with insight that is actionable and timely.
- **Collaboration** – Finance leadership cannot operate in silos. The modern CFO is a partner

to the CEO, CIO, and every business leader. By embedding financial perspective into strategy, CFOs become the connective tissue that drives cross-enterprise innovation and resilience.

- **Confidence** – Technology has given us automation to manage the routine, but leadership requires boldness. Confidence empowers teams to embrace digital tools, trust intelligent systems, and make forward-looking decisions that carry businesses into the future.

The role of CFO today is no longer limited to financial control. It is about shaping strategy, nurturing diverse teams, driving sustainability and ESG integration, and ensuring that the adoption of AI and digital transformation is both ethical and effective. This is as much a cultural shift as a technological one demanding leaders who are financially astute, digitally fearless, and socially conscious.

The vision of CFO 5.0 is clear: leaders who are fluent in both the language of numbers and the language of innovation. Leaders who protect integrity while unlocking growth. Leaders who do not just document what has happened, but who illuminate what could happen next.

This summit is not just about finance; it is about leadership in its truest sense. It is about the courage to evolve, the curiosity to embrace new tools, and the conviction to guide enterprises into a future defined by possibility.

The CFO of tomorrow will be remembered not only as a navigator of accuracy, but as the leader who combined clarity, collaboration, and confidence to redefine what financial leadership can achieve. ■

D&B ESG Intelligence

D&B ESG Intelligence delivers data and analytics built from the Dun & Bradstreet Data Cloud and established sustainability standards to help companies quantify and assess the impact of their business partners' sustainability rankings to their companies' performance. This true and trusted source of ESG data enables compliance and procurement teams to generate insights that help strengthen their ESG goals and policies, and streamline ESG assessment processes.



PLATFORMS

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SOLUTIONS

- ESG Self-Assessment
- ESG Report
- ESG Registered Solutions



Dr. V S Parthasarathy

Former Group Chief Financial Officer and Group Chief Information Officer of the Mahindra Group and President of the Bombay Chamber of Commerce & Industry (BCCI)

In my 40-plus years of professional journey, I have had the privilege of witnessing the evolution of the Chief Financial Officer's role through multiple avatars. From the quiet **beancounter**, ensuring the books are neat and balanced, to the **controller**, enforcing discipline through systems and processes, the CFO has long been the custodian of financial stewardship. But that is history. Today, the role has transcended far beyond number crunching and compliance. We are now in the age of **Finance 5.0** – where the CFO is no longer just a financial steward but a **five-star leader**, a de facto as well as de jure COO.

This new CFO is expected to be more than a finance head. He or she must be strategist, cultural architect, counselor, controller, and goalkeeper – very much like **Vidur in the Mahabharata**, the wise counselor who provided balance, direction, and clarity in times of

FINANCE 5.0: REDEFINING THE CFO ROLE FOR A DIGITALLY DRIVEN, PURPOSE-LED FUTURE

turbulence. The CFO of today carries a similar responsibility: guiding the organization not only to financial prosperity but also towards a meaningful, purpose-driven existence.

PURPOSE: THE NEW CURRENCY OF BUSINESS

It is often said that people join companies for their reputation but stay for their **purpose**. In a world where businesses are judged not only by profits but also by impact, the adage “do good and be good” is no longer a slogan – it is a survival mantra. The CFO is pivotal in embedding this purpose into the very **DNA of the organization**. Whether through investment allocation, risk assessment, or governance frameworks, the CFO ensures that financial decisions align with ethical conduct and social responsibility.

A purpose-driven CFO is not merely protecting shareholder value but actively shaping stakeholder value – employees, communities, environment, and future generations.

NAVIGATING CLIMATE CHANGE AND EXPERIENTIAL COMMERCE

The future business landscape will be redefined by two megatrends: **climate change** and **experiential commerce**. On one side, companies must adapt business models to survive in a warming, resource-constrained planet where

sustainability is not optional but existential. On the other, consumers are demanding immersive experiences and personalization, shifting the axis of commerce from products to experiences.

Add to this the rise of **artificial intelligence**, and the role of the CFO turns even more complex. AI is not a “nice-to-have” – it is the **survival kit** for the future. Harnessing AI for predictive insights, decision-making, and operational agility will distinguish thriving companies from declining ones. The CFO, therefore, becomes the architect of resilience – ensuring that these disruptions are not threats but opportunities for reinvention and growth.

FIVE MOOL MANTRAS FOR THE FIVE-STAR CFO

Over decades of practice and reflection, I have distilled **five Mool Mantras** – five simple yet profound ideas, each expressed in a five-letter word – that can help any finance leader evolve into a **Finance 5.0 CFO**.

1. YEILD

The starting point of a CFO's journey is ensuring **returns**. How do you maximize return on sales, ROCE, asset turns, and ROE? Yield is about optimizing performance, planning outcomes, and supporting the CEO in structuring the business for consistent, superior results. Without

strong yield, purpose and strategy cannot be funded.

2. CLIMB

Growth is non-negotiable. Yield is about today; **Climb** is about tomorrow. A CFO must help the organization scale horizons – planting seeds for Horizon 2 and Horizon 3. These are investments that may mature in two to three years, or even five to seven years. The art lies in balancing – invest too much and you risk losing focus, invest too little and the future is doomed. Whether it is technology, new business models, or adjacencies, the CFO ensures that the company is constantly **climbing** towards future relevance.

3. UNMIX

Organizations quickly become tangled in a maze of complexity – processes, structures, and data overload. The CFO must **unmix**, simplify, and declutter. Complexity is a silent killer; unchecked, it can cause organizational paralysis. Simplification, therefore, is not a cosmetic exercise but a life-saving function. A company that does not simplify risks sudden collapse, just as an unhealthy heart risks a sudden attack.

4. FABLE

Numbers tell one story, but **stories inspire**. Great organizations are built on narratives that reinforce their DNA and culture. A CFO as storyteller is not an oxymoron; it is a necessity. By weaving narratives of success, resilience, and impact, CFOs strengthen the company's identity and energize its people. Brands that endure are those that tell **fables** of purpose, integrity, and greatness.

5. PRIME

Finally, the multiplier. Without governance, sustainability, and people-centricity, no organization can truly thrive. **Prime** means putting what truly matters at the center – governance, sustainability, and people. It is the element that transforms good to great and ambition into legacy. Prime ensures that all other four – Yield, Climb, Unmix, and Fable – converge into building not just financial capital but also **human and social capital**.

BECOMING A FIVE-STAR CFO

The CFO's chair has always been important. But in Finance 5.0, it is transformational. The CFO must embody strategist, culture-

carrier, storyteller, and guardian of sustainability, while still being the meticulous financial steward. The convergence of climate change, digital disruption, and purpose-driven business models ensures that the CFO is at the very heart of shaping not just companies, but societies.

When the CFO masters the **five mantras – Yield, Climb, Unmix, Fable, Prime** – they do not just become effective finance leaders. They become **five-star CFOs**. And in doing so, they help their organizations become **five-star companies**, resilient, relevant, and respected in a digitally driven, purpose-led future. ■

“

Two roads diverged in a wood, and I took the one less travelled by, and that has made all the difference.

- Robert Frost

”



Aneel Gambhir
Chief Financial Officer
DTDC Express

In an era where logistics and supply chains are evolving at unprecedented speed, finance leaders face the challenge of navigating continuous disruption while enabling strategic growth. Traditional finance models, rooted in rigid forecasting and static reporting, are proving inadequate in this new reality. Enter Agile Finance – a transformative approach that equips organizations with the flexibility, speed, and insight needed to thrive in a dynamic logistics environment.

EMBEDDING FLEXIBILITY INTO FINANCIAL PROCESSES

At its core, Agile Finance is about embedding adaptability into financial processes. It leverages real-time data, cross-functional collaboration, and iterative planning to deliver faster, more informed decision-making. In the logistics sector – where fluctuating fuel prices, evolving trade regulations, and supply chain bottlenecks are daily realities – this agility becomes a competitive advantage.

AGILE FINANCE: DRIVING OPERATIONAL EXCELLENCE IN A FAST-MOVING LOGISTICS LANDSCAPE

ENABLING OPERATIONAL EXCELLENCE THROUGH INSIGHT

Operational excellence in logistics hinges on precision and speed. Finance leaders must support these goals by delivering timely insights that enable swift adjustments. Agile finance teams are breaking down silos and working closely with operations, IT, and supply chain leaders to co-create value. By shifting from rearview reporting to forward-looking analysis, they can help anticipate disruptions and identify opportunities for efficiency.

LEVERAGING TECHNOLOGY FOR REAL-TIME RESPONSIVENESS

Technology plays a pivotal role in this transformation. Cloud-based ERP systems, advanced analytics, and AI-driven forecasting models allow finance teams to automate routine tasks and focus on strategic initiatives. For example, dynamic scenario planning enables logistics firms to evaluate multiple supply chain contingencies, assess cost impacts, and make data-backed decisions in real time.

FOSTERING A CULTURE OF AGILITY AND INNOVATION

However, agility is not just about tools – it's a cultural shift. It demands a mindset that embraces continuous learning, experimentation, and resilience. Finance leaders must champion this change, fostering a culture that values adaptability,

transparency, and speed over perfection.

THE STRATEGIC ROLE OF AGILE FINANCE LEADERS

As logistics organizations grapple with geopolitical tensions, climate-related disruptions, and rising customer expectations, the role of finance is expanding beyond cost control. Today's CFOs are expected to be strategic partners, driving innovation and guiding the enterprise through uncertainty.

CONCLUSION: A STRATEGIC IMPERATIVE FOR THE FUTURE

Agile Finance is not a trend – it is a strategic imperative. For logistics companies aiming to achieve operational excellence in an unpredictable world, adopting an agile finance model is the key to staying ahead. By rethinking processes, leveraging technology, and cultivating an agile culture, finance leaders can unlock new value and fuel sustainable growth. ■



Vipul Chandra

Chief Financial Officer
LTIMindtree Limited

In today's fast-evolving global business landscape, the integration of finance and technology is not merely a trend—it is fundamentally reshaping how companies operate and make decisions. As a CFO of a global technology firm serving global customers, I have witnessed how technology has evolved beyond static dashboards to become an essential part of real-time financial decision-making through intelligent AI Agents.

At our company, traditional finance processes such as vendor payment reconciliation and expense tracking often consumed significant time and effort from our finance teams. With the adoption of agentic tools, these repetitive tasks are now getting handled efficiently by AI-powered agents, allowing our finance professionals to focus on higher-value activities like financial analysis, forecasting, and strategic negotiations with suppliers and Customers.

A practical example comes from how we analyse customer collection

THE DIGITAL CFO: BRIDGING FINANCE AND TECHNOLOGY FOR SCALABLE INNOVATION

data and payment terms globally to optimize cash flow management. By leveraging AI-driven analytics, we quickly identify patterns such as delayed payments or inconsistent payment terms across different customers. This insight enables us to proactively engage with customers to negotiate better terms or mitigate risk, resulting in improved and more predictable cash inflows. Tasks that traditionally took weeks of manual effort or the creation of specific applications by tech teams, now deliver actionable insights within hours, significantly enhancing our financial agility.

While automation is central to these improvements, our proprietary Agentic AI platform—**Blueverse**—plays a key supporting role in streamlining some of the routine finance operations. Its Foundry allows tech teams or even end-users themselves to create agents trained to use enterprise specific data and give outputs in the context of internal policies and external laws while operating in a secure trusted environment from a data privacy point of view. The Marketplace allows all agents subscribed to by the enterprise to be available for use by the tech teams to develop process transformation solutions linking with underlying automation software like Servicenow, Salesforce, SAP, Oracle etc.

Adopting such technology requires a cultural shift and trust-building within

finance teams, akin to learning a new skill in unfamiliar territory. However, once the benefits—such as reduced errors, faster turnaround times, and deeper insights—become evident, the transition accelerates. Our finance leaders are now empowered with both comprehensive data and the intelligence to act swiftly and strategically.

Looking ahead, finance teams are poised to transcend traditional roles, becoming architects of strategic innovation, guardians of risk, and champions of sustainability—all powered by cutting-edge technology. This dynamic partnership between sharp human insight and intelligent automation is not just enhancing financial management; it's redefining it on a global scale. Together, they're crafting a future where efficiency meets agility, where data inspires decisive action, and where every process is a step toward transformative growth.

In this evolving landscape, the journey is as exciting as the destination—one breakthrough at a time. ■

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EVOLUTION OF THE CFO - TRANSITIONING TO FINANCE 5.0



THE EVOLUTION OF THE CFO: FROM SCOREKEEPER TO STRATEGIC FUTURIST

Not long ago, the Chief Financial Officer was seen as the custodian of numbers—someone who ensured the books were balanced, reports were filed, and compliance was maintained. The role was essential but largely confined to the back office. Strategy, innovation, and transformation were the domain of others. But as the business landscape grew more complex, volatile, and data-driven, the expectations from finance leaders began to shift. Finance leaders began to be called upon to guide enterprise strategy, manage risk proactively, and lead cross-functional collaboration.

As business landscape grew more complex became more data-driven and interconnected, shaped by technological advances and globalization, CFOs moved from being record-keepers to controllers, to business partners, and eventually to digital enablers.

The emergence of Finance 5.0 marks a turning point with a future-ready finance function that is intelligent, agile, and deeply integrated with business outcomes. The role of the CFO is being redefined. The CFO is now expected to be a strategic leader, a technology enabler, and a transformation catalyst.

Traditional CFO vs Modern CFO



FROM SCOREKEEPER TO STRATEGIST: THE SHIFT FROM FINANCE 1.0 TO 5.0

This transformation didn't happen overnight. It's the result of a gradual evolution, one shaped by technological advances, shifting business models, and the growing need for agility. To understand where Finance 5.0 is headed, it's essential to look back at how the CFO role has evolved over time. From the early days of record-keeping to today's strategic leadership, each phase has expanded the CFO's influence and redefined their purpose.

FINANCE 1.0: THE SCOREKEEPER ERA

In the earliest phase, CFOs were primarily custodians of financial records. Their responsibilities revolved around bookkeeping, statutory reporting, and ensuring regulatory compliance. The focus was on historical data, with little room for strategic input.

FINANCE 2.0: THE CONTROLLER ERA

As businesses grew more complex, CFOs took on the role of financial controllers, managing budgets, cost controls, and internal audits. They began to influence operational decisions, but their scope remained largely transactional and reactive.

FINANCE 3.0: THE BUSINESS PARTNER ERA

With globalization and ERP systems, CFOs became business partners, collaborating with other functions to drive performance. They started using financial insights to support decision-making, forecasting, and resource allocation. The role expanded to include risk management and strategic planning.

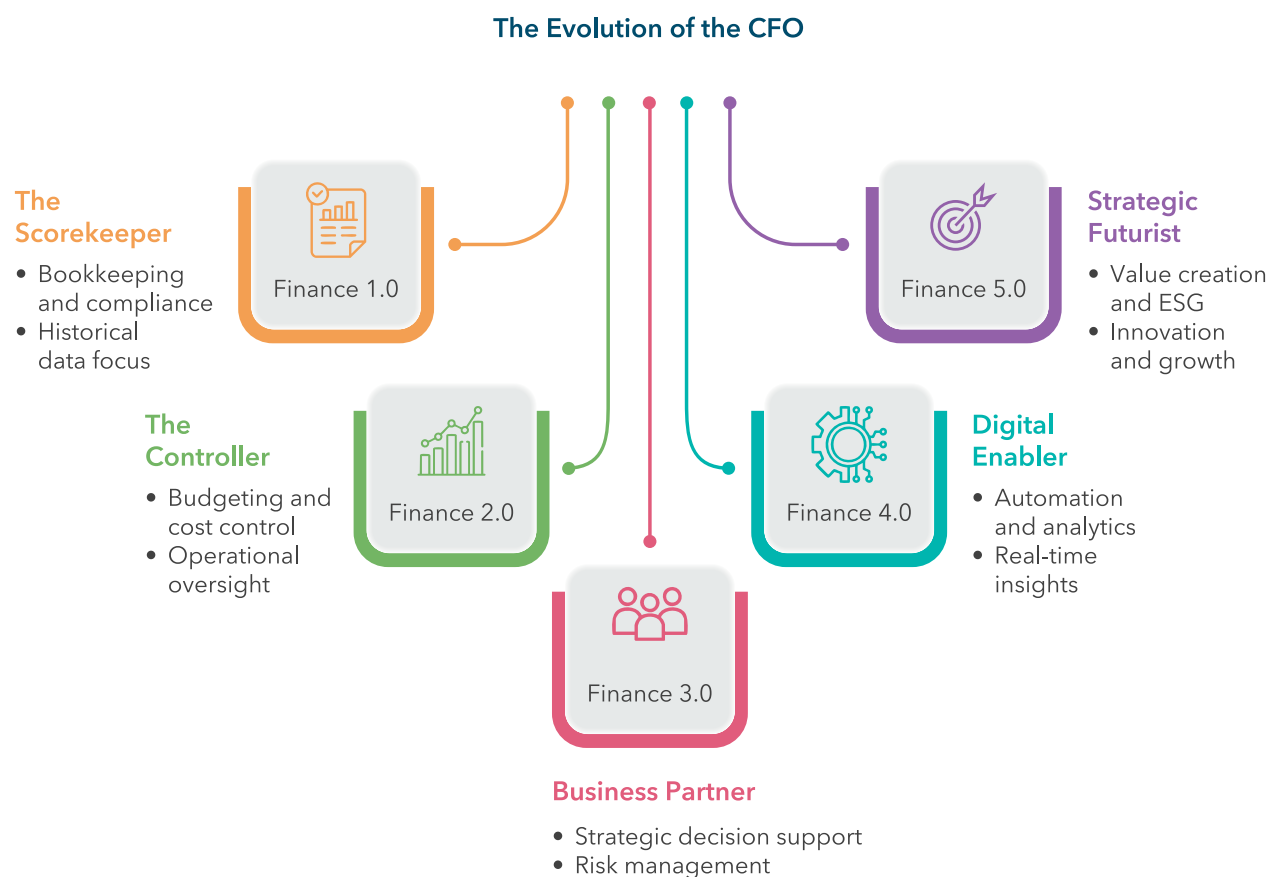
FINANCE 4.0: THE DIGITAL ENABLER ERA

The rise of cloud computing, automation, and analytics ushered in Finance 4.0. CFOs became digital enablers, leveraging technology to streamline processes, improve agility, and deliver real-time insights. The finance function began shifting from reporting to predicting, with CFOs championing digital transformation.

FINANCE 5.0: THE STRATEGIC FUTURIST ERA

Today, in the Finance 5.0 era, CFOs are expected to be visionary leaders who shape the future of the enterprise. They drive value creation, lead sustainability and ESG initiatives, and harness AI, blockchain, and predictive analytics to unlock new growth. The modern CFO is a strategist, technologist, and change agent, influencing everything from capital allocation to talent strategy.





The CFO's journey has been one of expanding influence, deeper integration with business strategy, and growing expectations. This journey reflects a gradual but profound transformation—from reactive record-keeping to proactive value creation.

KEY RESPONSIBILITIES OF THE MODERN CFO

Today's finance leaders are expected to take on four major responsibilities that go far beyond traditional accounting:

1. STRATEGIC GROWTH

CFOs now help shape the company's future. They work closely with CEOs and boards to decide where to invest, which markets to enter, and how to grow sustainably. It's about using financial insights to drive smart, long-term decisions.

2. DIGITAL TRANSFORMATION

Finance teams are becoming more tech-savvy. CFOs lead the charge in adopting tools like AI, automation, and cloud platforms to make finance faster, smarter, and more efficient. They're turning data into decisions in real time.

3. ESG INTEGRATION

Environmental, Social, and Governance (ESG) issues are now boardroom priorities. CFOs are responsible for measuring and reporting ESG performance, ensuring that the company is not just profitable, but also responsible and transparent.

4. CROSS-FUNCTIONAL LEADERSHIP

CFOs are no longer siloed in finance. They collaborate with HR, IT, operations, and strategy teams to align goals and drive enterprise-wide transformation. They're becoming connectors and influencers across the organization.

SKILLS AND STRATEGIC PRIORITIES OF THE CFO IN FINANCE 5.0 PARADIGM

This future is defined by Finance 5.0, a new paradigm where the CFO is no longer a functional leader, but a central force in shaping business strategy, driving innovation, and building resilience. To thrive in this environment, CFOs must embrace a new set of capabilities that go beyond traditional finance. They reflect the skills, mindset, and strategic priorities that modern CFOs must embrace to lead effectively in a digital-first, stakeholder-driven world.

Skill Area	Focus
Strategic Outlook as Co-pilots of Growth Strategies	Shaping enterprise strategy, M&A, and capital allocation
Fluent in Technology	Leveraging AI, cloud, and analytics for real-time insights
Innovation in Financial Transformation	Embedding agility and intelligence into finance operations
Talent Stewardship	Upskilling teams and fostering cross-functional collaboration
Stakeholder-Centric Communication	Translating financial data into strategic narratives that align stakeholders

EMERGING CFO ARCHETYPES

As the role evolves, CFOs are taking on new personas, each reflecting a different leadership style and focus area:

THE STRATEGIC CFO

- The CFO is the business co-pilot who is focused on growth, M&A, and long-term planning.
- Works with the CEO to shape corporate strategy.

THE TRANSFORMATIONAL CFO

- A change agent who leads digital and cultural transformation and drives major shifts in how finance operates.
- Champions automation, data analytics, and agile finance.

THE FINANCE FUTURIST

- A visionary thinker who looks ahead to emerging trends.
- Explores innovations like blockchain, AI copilots, and decentralized finance.
- Helps the company stay ahead of disruption and reinvent itself.

It is important to remember, that these archetypes are not rigid categories but evolving personas. Modern CFOs embody a dynamic blend of strategist, technologist, and visionary—shaping the future of the enterprise by integrating financial acumen with innovation and leadership.



Nishant Vyas

General Manager, CCH Tagetik India
Wolter Kluwer

WOLTERS KLUWER HAS A LONG LEGACY IN PROVIDING EXPERT SOLUTIONS FOR FINANCE, RISK, AND COMPLIANCE. HOW ARE YOU SUPPORTING CFOs AND FINANCE LEADERS IN INDIA TO MODERNIZE THEIR FINANCE OPERATIONS?

At Wolters Kluwer, our mission is to empower finance, risk, and compliance professionals with expert solutions that combine deep domain knowledge with advanced technology.

Our AI-empowered **CCH® Tagetik** Intelligent Platform digitally transforms the Office of the CFO's efficiency, accuracy, and strategic ability. From financial consolidation and close to budgeting, planning, forecasting, and regulatory compliance, CCH Tagetik enables CFOs to gain real-time insights, ensure data accuracy, and streamline decision-making.

In India, we are seeing a growing appetite among finance leaders to replace legacy systems and spreadsheets with modern, scalable



CCH® Tagetik

by Wolters Kluwer

solutions. Through CCH Tagetik, we support this modernization by helping organizations:

- **Eliminate silos** in financial and operational planning,
- **Automate and accelerate** the financial close and reporting cycles,
- **Ensure compliance** with evolving local and global regulations, and
- **Strengthen scenario modeling** to support strategic decisions in a volatile environment.

By combining our global best practices with local market knowledge, we are partnering with CFOs in India to drive agility, resilience, and long-term value in their finance transformation journeys.

WHAT ROLE DOES ADVANCED DATA ANALYTICS PLAY IN EMPOWERING FINANCE LEADERS TO MAKE MORE STRATEGIC DECISIONS?

Advanced data analytics is now a cornerstone of strategic finance, enabling CFOs to go beyond retrospective reporting and act as proactive business leaders.

The analytic functionalities within our CCH Tagetik Intelligent Platform transform strategic decision-making by:

- revealing performance patterns and uncovering hidden drivers, enabling finance leaders to model multiple scenarios and predict future outcomes.

- simulating diverse business cases (e.g., regulatory changes, market expansions), to provide clarity for capital allocation and risk mitigation decisions.
- enabling users to drill-down to access financial insights by product line, geography, and customer segment, which empowers CFOs to optimize pricing, product offerings, and cost structures.

Powerful illustrations of analytics in action can be found in globally documented CCH Tagetik implementations. For instance, Toyota Finance Corporation in Japan reported a 50% reduction in monthly data aggregation and reporting times after deploying analytics-driven workflows on the CCH Tagetik Intelligent platform. This freed up their finance professionals to produce "higher-quality reports, filled with value added analyses"—a shift from manual number-crunching to strategic insight-generation.

Similar dynamics are unfolding in India. With companies operating across diverse business lines—from retail and manufacturing to infrastructure and services—finance leaders look to platforms like CCH Tagetik to unify financial and operational data, apply predictive analytics, and run real-time what-if analyses.

HOW IS YOUR COMPANY ENABLING FINANCE FUNCTIONS

TO STAY AHEAD OF EVOLVING REGULATORY REQUIREMENTS AND COMPLIANCE EXPECTATIONS?

In a market like India, where finance teams must navigate multiple reporting standards—from Indian GAAP and Ind AS to global frameworks like IFRS and U.S. GAAP—staying ahead of evolving regulation is just not possible through manual calculations and legacy systems.

Wolters Kluwer is helping finance functions modernize by streamlining consolidation, disclosure, and regulatory reporting processes—while embedding controls, governance, and automation to reduce risk and improve responsiveness.

For example, a **leading private sector bank in India** faced increasing complexity in managing multi-GAAP reporting (IGAAP, Ind AS, and U.S. 20-F filings), largely through Excel and Word-based processes. With mounting regulatory pressure and fragmented systems, the bank implemented **CCH® Tagetik** to unify consolidation, disclosure, and workflow automation on a single platform.

This transformation reduced manual dependencies, introduced full audit traceability, and enabled faster, more accurate reporting across departments. By replacing siloed tools with a centralized system, the bank is now better equipped to meet growing compliance expectations while building a future-ready finance function.

In another example, Tokio Marine successfully met complex IFRS 17 requirements by implementing

CCH® Tagetik's pre-configured solution, which streamlined their actuarial calculations and integrated finance and risk data. This unified platform enhanced reporting accuracy and compliance while reducing manual effort. As a result, Tokio Marine improved efficiency and gained confidence in meeting stringent regulatory deadlines.

IN WHAT WAYS ARE YOUR COMPANY'S SOLUTIONS ARE HELPING ORGANIZATIONS EMBED ESG CONSIDERATIONS INTO THEIR FINANCE AND RISK FRAMEWORKS?

As ESG factors remain central to business strategy and investor expectations, organizations need to integrate these considerations deeply into their finance and risk management processes—not just as standalone reports, but as part of core decision-making.

Our solutions enable organizations to bring ESG data into the same frameworks they use for financial planning, risk assessment, and performance measurement. This integration helps finance and risk teams quantify ESG impacts, monitor sustainability KPIs, and ensure compliance with evolving regulations and reporting standards.

By embedding ESG into financial models and risk scenarios, organizations can gain a holistic view that drives more informed investment decisions, identifies emerging risks, and supports transparent reporting to stakeholders. Ultimately, this fosters a culture where sustainability is aligned with financial performance and long-term value creation.

LOOKING AHEAD, WHAT TRENDS DO YOU SEE SHAPING THE FUTURE OF FINANCE LEADERSHIP, AND HOW IS COMPANY PREPARING TO MEET THESE EMERGING NEEDS?

AI—especially the rise of agentic AI—is rapidly transforming finance leadership. A recent Wolters Kluwer survey shows that 44% of finance leaders plan to adopt agentic AI by 2026, signaling a shift toward autonomous, intelligent automation that enhances decision-making and operational efficiency.

The CCH® Tagetik Intelligent Platform is designed to harness this trend by embedding AI-driven automation and advanced analytics into finance processes. It automates complex workflows, delivers real-time insights, and enables finance teams to focus on strategic tasks rather than manual data handling.

By integrating agentic AI capabilities, CCH Tagetik empowers finance leaders to accelerate reporting, improve accuracy, and make faster, smarter decisions—helping them stay ahead in an increasingly data-driven world. ■



Pushkaraj Kale
CEO
atQor



HOW IS THE ROLE OF THE CFO EVOLVING, AND HOW IS AI ENABLING THIS SHIFT?

The CFO's role has shifted dramatically. Earlier, it was like driving with just a rear-view mirror looking back to understand what happened. Today, it's more like using Google Maps: real-time, predictive, and dynamic. AI gives CFOs the ability to navigate complexity with confidence. It's no longer about reporting the past; it's about guiding the future. The game has changed, and the CFO is now the navigator, not just the driver.

IN DAY-TO-DAY OPERATIONS, HOW CAN CFOS USE AI TO AUTOMATE ROUTINE TASKS AND IMPROVE EFFICIENCY JUST TO KEEP THE LIGHTS ON?

Let's be honest, keeping the lights on takes up a lot of bandwidth. From reconciliations to compliance checks, these tasks are essential but repetitive. AI makes it easy to automate them, freeing up time and energy. It's like having a silent assistant who never sleeps,

constantly optimizing processes. The result? More time for strategic thinking, less time buried in spreadsheets. Whether it's auto-generating reports, flagging anomalies, or streamlining approvals, AI helps finance teams operate with speed and precision. It's not just about efficiency it's about elevating the role of finance from operational to transformational. CFOs can now shift their focus from routine execution to strategic enablement.

HOW CAN CFOS BECOME TRUE PARTNERS ACROSS BUSINESS UNITS?

The modern CFO is no longer just a controller; they're a catalyst for growth. From ledgers in the industrial age to ERP systems in the digital revolution, finance has always evolved with the times. Now, with AI, real-time data, and intelligent automation, we're entering the era of CFO 5.0. Today's CFO is a business enabler collaborating with marketing to optimize ROI, with HR to align workforce strategy, and with operations to drive efficiency. It's not about saying "no" anymore it's about saying, "here's how." This shift requires empathy, agility, and a deep understanding of business dynamics. CFOs must speak the language of every function and offer insights that drive performance. By embedding themselves into cross-functional teams, they become strategic partners who shape outcomes, not just report them.

CAN YOU SHARE A RECENT EXAMPLE WHERE FINANCE TRANSFORMATION HELPED UNLOCK WORKING CAPITAL AND IMPROVE AGILITY?

We partnered with a leading textile manufacturer that faced fragmented data across production and manpower systems. Decision-making was slow, and cost-saving opportunities were often missed. By centralizing their data and enabling real-time visibility, they reduced time-to-insight by over 60% and unlocked significant working capital. Their CFO described it as "a shift from chasing numbers to commanding them." That's the power of clarity and agility. This transformation didn't just improve metrics, it changed mindsets. Finance became a proactive force, identifying inefficiencies before they became problems and enabling faster, smarter decisions across the organization. It demonstrated how data-driven finance can directly impact operational resilience and profitability.

HOW CAN CFOS INTERACT WITH DATA USING NATURAL LANGUAGE, CAN THEY BUILD THEIR OWN COPILOTS OR CHATBOTS?

Absolutely. The future of finance is conversational. Imagine asking, "What's our Q2 forecast variance?" and getting an instant, accurate response. CFOs can now build their own copilots tailored to their data, their language, and their needs. It's

not just about dashboards anymore; it's about dialogue. When finance becomes intuitive, it becomes transformative. Natural language interfaces democratize data access, allowing every stakeholder to explore insights without technical barriers. This empowers CFOs to lead with clarity and confidence, making data-driven decisions in real time and fostering a culture of transparency and agility. It's a leap from static reporting to dynamic exploration.

WHAT DOES "AI FOR ALL" MEAN IN THE CONTEXT OF FINANCE AND HOW CAN IT BE APPLIED ACROSS OPERATIONS, ANALYTICS, AND GOVERNANCE?

AI for All means every role in finance benefits from the analyst crunching numbers to the controller ensuring compliance. It's not reserved for data scientists. Whether it's automating journal entries, predicting cash flow, or flagging governance risks, AI can be embedded across the board. The goal is simple: make intelligence accessible, actionable, and inclusive so every team member becomes smarter, faster, and more empowered. This democratization of AI fosters innovation, reduces silos, and enhances collaboration. It ensures that finance is not just a function but a strategic engine driving growth and resilience. When AI becomes part of the culture, transformation becomes inevitable.

CLOSING STATEMENT

At atQor, we've had the privilege of working alongside finance leaders who are not just adapting to change but actively shaping it. From enabling predictive analytics to building conversational copilots,

we've seen how AI can turn finance into a strategic nerve center. Our solutions are designed to empower CFOs to ask better questions, get faster answers, and make smarter decisions without any hassle.

This is the future we envision: where every finance professional, from analyst to CFO, is equipped with intelligent tools that amplify their impact. Where data isn't just stored—it's explored. Where decisions aren't delayed, they're accelerated. And where finance doesn't just support the business—it leads it.

As we look ahead, the CFO's canvas is expanding. It includes sustainability, digital ethics, workforce transformation, and more. And with AI as a co-pilot, the possibilities are limitless. At atQor, we're committed to walking this journey with you bringing the best of Microsoft's technology and our domain expertise to help you lead with clarity, agility, and purpose.

Because the future of finance isn't just about numbers. It's about narrative. And it's time CFOs authored the next chapter.

As we step into the future of finance, the CFO's role will continue to evolve powered by AI, shaped by data, and defined by strategic impact. It's an exciting time to lead, to innovate, and to reimagine what finance can truly achieve. ■



Ankit Madhwani
Chief Financial Officer

WHAT FINANCIAL STRATEGIES HAVE BEEN MOST INSTRUMENTAL IN STEERING FAZE THREE THROUGH RECENT INDUSTRY SHIFTS AND GLOBAL UNCERTAINTIES?

Faze3 has grown ~3x in Revenue in 2020 and having spare capacity built in to grow at least 2x from 2025 levels. Pursuing growth sustainably for us involved doing only what one understands fully, expanding through internal accruals only to beat the cycles / uncertainties, be vertically integrated, ensure adequate derisking / diversification amongst product / customer share, building leaders / team across functions / units ahead of time, offering value over price paid to customers, strictest adherence to quality products, obsession with innovation and design, etc.

HOW DO YOU BALANCE SHORT-TERM FINANCIAL PERFORMANCE WITH LONG-TERM SUSTAINABILITY GOALS, ESPECIALLY GIVEN COMPANY'S COMMITMENT TO BECOMING CARBON NEGATIVE, WATER POSITIVE, AND ZERO WASTE?

Investing in ESG is capital intensive initially however its impact on growth is significant if not pursued

so overall it squares up in long terms returns of the business. At Faze3, ESG is embedded from product design, environment (factory footprints) and people policies. We intend to using at least 50-60% energy from renewable sources (mainly Solar) by 2027 from 20-25% currently at group level.

HOW DO YOU SEE THE ROLE OF TECHNOLOGY AND DIGITAL TRANSFORMATION EVOLVING IN FINANCE FUNCTIONS, AND HOW IS COMPANY ADAPTING TO THIS SHIFT?

Over the last year, the company has built a team led by Business Information leader to customize manufacture information and reporting system (commonly referred as ERP) since multi product / multi location home textiles business along with being vertically integrated has its own challenges for going digital. The goal is to have "Built to suit" information system and stack new age tech including AI on that. ■





Brett Wheeldon

Vice President -

Solution Consulting for APAC
SAP Concur



WITH 99% OF EMPLOYEES VALUING BUSINESS TRAVEL BUT 43% OF CFOs FAVORING VIRTUAL MEETINGS, HOW IS SAP CONCUR USING AI AND ANALYTICS TO MEASURE THE ROI OF IN-PERSON TRAVEL VERSUS DIGITAL ALTERNATIVES?

At SAP Concur, we recognize the evolving balance between virtual and in-person engagement. While many CFOs see virtual meetings as cost-effective, employees and customers consistently highlight the value of face-to-face interactions. That's why we're using AI and advanced analytics to help organizations quantify the ROI of business travel. By integrating granular travel data with CRM and sales systems, we provide visibility into how travel impacts outcomes like deal closures, client retention, and project acceleration. This goes beyond cost tracking—our platform surfaces insights and uses predictive analytics to guide decisions on when travel drives greater value than virtual alternatives. It's a powerful example of SAP Business Data Cloud in action.

WITH 80% OF EMPLOYEES READY TO TRAVEL BUT 45% OF CFOs CONCERNED ABOUT RELUCTANCE, HOW CAN INTELLIGENT PLATFORMS LIKE SAP CONCUR HELP ORGANIZATIONS GAUGE AND ACT ON EMPLOYEE TRAVEL SENTIMENT AT SCALE?

With a clear gap between employee willingness to travel and CFO concerns about travel reluctance, SAP Concur bridges this divide through sentiment-aware travel intelligence. By analyzing real-time feedback, booking patterns, and opt-out behaviors, we help organizations capture employee sentiment on a scale. Whether the hesitation stems from safety concerns, burnout, or logistical challenges, this data is surfaced in actionable dashboards for CFOs, HR leaders, and travel managers. Powered by AI, the platform flags at-risk traveler groups and recommends targeted interventions—from policy adjustments to wellness initiatives—helping companies sustain business travel momentum while prioritizing employee well-being. The driver behind the CFO reluctance I believe comes from the lack of traveler risk management capabilities, this can create significant organisational exposure, your travel management solution must be able to tell you who is asking to travel, who is travelling, where they are and have the ability to connect with them instantly, and of course those travelers be able to reach for support seamlessly.

ACCORDING TO CONCUR'S 2025 GLOBAL BUSINESS TRAVEL SURVEY, WHILE MOST EMPLOYEES EXPECT TRAVEL BUDGET CUTS, MANY CFOs FORESEE INCREASED INVESTMENT. HOW IS SAP CONCUR USING REAL-TIME DATA AND PREDICTIVE INSIGHTS TO ALIGN BUDGET PLANNING ACROSS ROLES?

According to Concur's 2025 Global Business Travel Survey, while many employees anticipate reduced travel budgets, 90% of CFOs expect stability or growth. This disconnect highlights the need for data-driven alignment. SAP Concur addresses this by leveraging real-time data and predictive insights to track spend against ROI and forecast travel needs by department or role. Our platform provides end-to-end visibility—from pre-trip requests to final payment—enabling finance leaders to dynamically adjust budgets and empower cost center owners. With intelligent policy controls and risk management capabilities, organizations can make informed decisions, optimize travel investments, and ensure traveler safety. SAP Concur is not only redefining travel management but also enabling enterprises to align financial strategy with employee needs, operational goals, and sustainable business practices. ■

**Concur's 2025 Global Business Travel Survey*



YOU LEAD WE EXECUTE



About Us

At CFO Bridge, we give CFOs back their most valuable resource – time. By managing execution across growth, transformation, and complex change, we empower you to focus on strategy and leadership.

With 200+ finance experts and 500+ enterprises served, we deliver precision, scale, and reliability where it matters most.



Our Services

**Strategic CFO
Support**

**M&A & Transaction
Advisory**

**Technical Accounting
& Valuation**

**ERP Implementation
& Optimization**

The CFO of Tomorrow Starts Here



M365 Copilot

Identify underperforming regions by business segment



Copilot ⓘ

let's analyse the available data from the Integrated Annual Report 2024-25:

1. Regional Performance Insights "Geographic Revenue Breakdown"

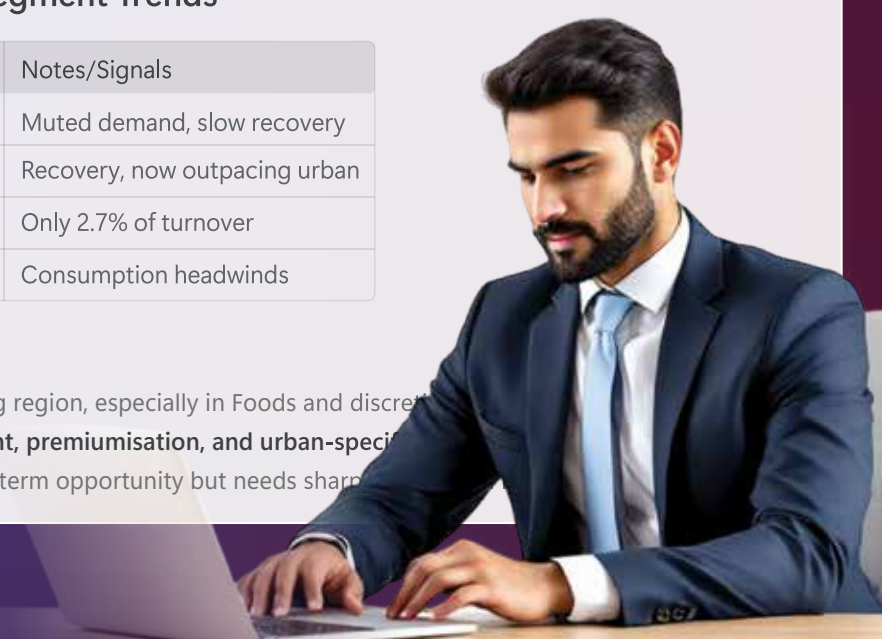
- **India Revenue:** ₹60,712 crore (FY 2024-25)
- **Outside India Revenue:** ₹757 crore (FY 2024-25)
- **Exports as % of Turnover:** 2.7%

2. Summary Table: Regional/Segment Trends

Region/Segment	Performance Trend	Notes/Signals
Urban India	Underperforming	Muted demand, slow recovery
Rural India	Improving	Recovery, now outpacing urban
Exports	Low Contribution	Only 2.7% of turnover
Food Segment	Flat	Consumption headwinds

3. Key Insights

- **Urban India** is the main underperforming region, especially in Foods and discretionary
- Focus on **innovation, digital engagement, premiumisation, and urban-specific**
- **International expansion** remains a long-term opportunity but needs sharper



SAP Finance and Spend Management



Financial Planning &
Analysis

Accounting & Financial
Close

Tax
Management

Treasury
Management

Quote to Cash
Management

Cybersecurity & GRC¹

Sourcing & Contracts

Procurement

Invoice & Payment

Supplier Management

External workforce &
Services

Travel & Expense

SUMMIT HIGHLIGHTS 2025



The Changing Role of CFO: From Financial Gatekeeper to Strategist



(L-R: Mr. Mukesh Kumar Jain, Senior Director- Sales, Dun & Bradstreet India | Ms. Pinky Mehta, Chief Financial Officer, Aditya Birla Capital | Mr. Rajesh Prabhu, Chief Financial Officer, DBS Bank India Limited | Mr. Mayur Gandhi, Chief Financial Officer Cluster India & Indian Sub-Continent, Schenker India Private Limited | Mr. Jayesh Ratadia, Chief Financial Officer, SDA Bocconi Asia Center)

The panel explored the transformation of CFOs from traditional financial custodians to strategic business leaders.

Panelists emphasized that today's CFOs are deeply involved in digital transformation, ESG initiatives, and enterprise-wide decision-making. The role has evolved significantly over the decades—from bookkeeping and compliance to becoming co-creators of enterprise value and trusted advisors to CEOs.

A key theme was the integration of finance with strategic business goals. CFOs are now expected to work cross-functionally, leveraging real-time data and advanced technologies like AI to support scenario planning and risk mitigation. The panelists shared examples of how CFOs navigate uncertainty—from global recessions to geopolitical tensions—by building agile financial models and proactively managing risks such as cybersecurity and regulatory shifts.

Capital allocation strategies were discussed in the context of balancing innovation with financial prudence, stressing the need for agile models and milestone-based investments.

The panel concluded with reflections on partnership dynamics, underscoring trust, resilience, and mutual value as critical factors. Overall, the session showcased the CFO as a future-shaper—combining financial expertise with strategic foresight to navigate complexity and drive sustainable growth.



Pinky Mehta, Chief Financial Officer, Aditya Birla Capital

The CFO is no longer just a custodian of capital—they're a co-creator of enterprise value and a proactive decision-maker.

“

Mayur Gandhi, Chief Financial Officer Cluster India & Indian Sub-Continent, Schenker India Pvt. Ltd.

From gatekeeper to navigator, the CFO now steers business strategy, ensuring alignment and agility across units.



”

“



Rajesh Prabhu, Chief Financial Officer, DBS Bank India Limited

Finance has expanded beyond accounting—today, CFOs manage treasury, M&A, and business finance to drive growth.

”

“

Jayesh Ratadia, Chief Financial Officer, SDA Bocconi Asia Center

CFOs must understand cross-functional dynamics—from marketing to tech—to create sustainable value and support strategic decisions.



”

The Intersection of Finance and Cybersecurity



(L-R: Mr. Govind Joshi, VP and Chief Operating Officer, Dun & Bradstreet India | Mr. Kumar Subbiah, Executive Director & Chief Financial Officer, CEAT | Mr. Vipul Chandra, Chief Financial Officer, LTI Mindtree | Mr. Om Prakash, Chief Financial Officer, RAK Ceramics | Mr. Murthy GVAS, Chief Financial Officer, Vodafone Idea)

The panel focused on the growing importance of cybersecurity and risk resilience in the evolving role of CFOs. As businesses become increasingly digitized and interconnected, CFOs are now expected to understand and mitigate risks arising from data breaches, denial-of-service attacks, and vulnerabilities in operational systems. Panelists from manufacturing, telecom, and IT services shared how cyber threats are no longer just technical issues—they are strategic business risks.

Discussions highlighted how CFOs are investing in cyber resilience through governance frameworks, disaster recovery plans, and partnerships with cybersecurity teams. In industries like telecom and manufacturing, even minor disruptions can have significant operational and financial consequences. CFOs are working closely with CISOs to monitor threats, conduct regular audits, and ensure business continuity through redundancies and proactive planning.

The panel also emphasized the importance of human behavior in cybersecurity, advocating for regular training and awareness programs. CFOs are increasingly involved in scenario planning and risk committees to prepare for geopolitical and supply chain disruptions.

Overall, the session underscored the CFO's expanding role as a guardian of digital assets, a strategic partner in risk management, and a key player in ensuring organizational resilience.



“

Kumar Subbiah, Executive Director & Chief Financial Officer, CEAT

A CFO must dedicate time to understanding tech vulnerabilities and ensure disaster recovery plans are in place. It's not optional—it's essential for business continuity.

”

“

Vipul Chandra, Chief Financial Officer, LTI Mindtree

Cybersecurity is both a risk and a business opportunity. As CFOs, we must protect our data and help clients strengthen theirs—it's a strategic differentiator.

”



“



Om Prakash, Chief Financial Officer, RAK Ceramics

CFOs must partner closely with IT and CISOs. Cybersecurity isn't just a cost—it's a business safeguard, and budgeting for it must reflect that reality.

”

“

Murthy GVAS, Chief Financial Officer, Vodafone Idea

In today's digital-first world, CFOs must treat cybersecurity as a strategic imperative. With digital assets now outweighing physical ones, protecting data is no longer just an IT concern—it's central to business continuity and national security.

”



Video Bites of Eminent Speakers



“ **Dr. Parthasarathy V S, Former Group CFO & Group CIO
Member of Group Executive Board, Mahindra Group**

AI will fundamentally reshape finance, much like ERP did decades ago. But instead of replacing jobs, it will elevate them—boosting productivity and creating new opportunities. Embrace AI, and it will reward you in both cash and kind.

”

“

CA Ketan Saiya, Chairman, WIRC of the ICAI

AI is essential for staying ahead—whether you’re a CFO or in any role. It can handle repetitive tasks and help you learn new subjects quickly. But remember, human intelligence must guide AI. Evaluate its output before using it; that’s where real value lies.

”



“

Pushkaraj Kale, CEO, atQor

CFOs have always led transformation—from ERP to now AI. The key is to start small: use AI for operational efficiency, save 10% of your day, and then influence others to do the same. That’s how real, scalable change begins.

”



Video Bites of Eminent Speakers



“ **Mayur Gandhi, Chief Financial Officer Cluster India & Indian Sub-Continent, Schenker India Pvt. Ltd.**

The CFO's journey has evolved from manual bookkeeping to strategic leadership, powered by technology. Today, AI delivers real-time insights effortlessly transforming how decisions are made. Investing in tech isn't optional anymore; it's essential for navigating business growth and staying competitive.

”

“ **Jayesh Ratadia, Chief Financial Officer, SDA Bocconi Asia Center**

AI can provide data, but it can't replace human judgment, emotion, or strategic insight. CFOs must interpret AI-driven information, align it with market realities, and guide decisions. Technology supports us—but trust, intuition, and leadership remain irreplaceable in shaping a company's future.

”



“ **Om Prakash, Chief Financial Officer, RAK Ceramics**

The CFO's role has shifted from gatekeeper to strategic enabler in a tech-driven world. With finance now fully digital and integrated across functions, investing in the right technologies and governance is essential to ensure data integrity, secure reporting, and reliable business performance.

”



Glimpses of the summit



Glimpses of the summit



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FINANCE ELITE 2025

Dun & Bradstreet India has recognized 21 Finance Elite for 2025. These leaders are at the forefront of driving digital transformation, strategic planning along with creating a more inclusive & sustainable financial system and are shaping the future of finance.





Finance Elite 2025

Sr No	Finance Leader Name	Business Name	Designation
1	Hiranand Savlani	Astral Limited	Executive Director & CFO
2	Nitin Aggarwal	Crystal Crop Protection Limited	Group CFO
3	Rajesh Prabhu	DBS Bank India Limited	Managing Director
4	Arihant Bothra	DDEV Plastiks Industries Limited	CFO
5	Ankit Madhwani	Faze Three Limited	Group CFO
6	Ballav Mundra	Hexagon Capability Center India Pvt. Ltd.	CFO
7	K Uma Shankar Patro	Infovision Labs India Private Limited	Sr Vice President Finance
8	Vivek Gupta	JBM Auto Limited	CFO
9	Smita Nanda	Kamat Hotels (India) Limited	Chief Financial Officer
10	Kaushal Agarwalla	Maithan Steel and Power Limited	Director and CFO
11	Sameer Agarwal	Manipal Health Enterprises Private Limited	Group CFO
12	D.V. Sivaram	My Home Industries Private Limited	CFO
13	Ankit Nayyar	PI Industries Limited	Deputy CFO
14	Susheel Pandit	Polybond (India) Private Limited	CFO
15	Dilip Kumar Jain	Punjab National Bank	Chief General Manager & CFO
16	Mayur Gandhi	Schenker India Private Limited	CFO Cluster India & Indian Sub-Continent
17	Dinesh Patel	Shakti Pumps (India) Limited	CFO
18	Shalinee Mandhana	Solar Industries India Limited	Joint CFO
19	Archana Vinayak Joshi	The Cosmos Co-Operative Bank Limited	CFO
20	Rajendran Arunachalam	Thermax Limited	Group CFO
21	Sudhir Raghunath Kamath	Trimble Information Technologies India Pvt. Ltd.	Head of Finance

SUCCESS MANTRAS BY FINANCE ELITE 2025





HIRANAND SAVLANI

Astral Limited
Executive Director & CFO



“ Success is driven by a clear vision and the discipline to execute it with consistency and purpose.

Excellence is the true north—when you pursue it relentlessly, success becomes a natural outcome.

”



Transformed a regional enterprise into a diversified industry leader through strategic acquisitions and operational excellence.



Built a debt-free, innovation-driven organization that consistently delivers high shareholder value and market leadership.



“ Adaptability and integration across diverse functions are essential to building resilient organizations.

Leadership in finance is about enabling transformation, fostering innovation, and creating enduring value.

”



NITIN AGGARWAL

Crystal Crop Protection Limited
Group CFO



“ Success is built on the foundation of adaptability and a relentless pursuit of innovation.
True leadership in finance means aligning strategic vision with operational excellence.

”

- 🏆 Led transformative mergers and acquisitions that reshaped the company's market position.
- 🏆 Pioneered digital initiatives that enhanced operational efficiency and stakeholder value.



“ Digital transformation is not just a tool but a mindset that drives sustainable growth.
Empowering teams and fostering a culture of continuous improvement leads to lasting impact.

”



RAJESH PRABHU

DBS Bank India Limited
Managing Director



“ As a CFO, I am committed to championing sustainable growth by creating an environment rooted in trust and open dialogue, where diverse perspectives are welcomed and valued. Guided by prudent financial stewardship, I seek to define challenges with clarity, embrace strategic foresight, and prepare for multiple outcomes while fostering innovation and outside-in thinking. ”



Spearheaded mergers and acquisitions that streamlined operations and enhanced strategic positioning.



Led digital finance initiatives that improved compliance, efficiency, and stakeholder engagement.



“ By harnessing the power of visualization, I aim to translate intent into lasting impact for our stakeholders, always staying true to our PRIDE values – Purpose-driven, Relationship-led, Innovative, Decisive, and Everything Fun. ”



ARIHANT BOTHRA

DDEV Plastiks Industries Limited
CFO



“ To me, success is grounded in a strategic fusion of financial acumen, operational excellence, and deep domain expertise in the polymer industry. It means harnessing technology to streamline routine processes and deliver real-time insights into the company’s financial health. ”



Led strategic initiatives that transformed financial operations and enhanced organizational agility.



Championed digital and structural reforms that improved governance and stakeholder confidence.



“ Success also involves leading innovation in finance, driving transformative change, and ensuring the team remains agile and aligned with the evolving landscape. Above all, it requires a clear vision and the ability to inspire others to pursue it with purpose and resilience. Drive growth through disciplined finance, operational agility, and relentless innovation. ”



ANKIT MADHWANI

Faze Three Limited
Group CFO



“ Attention to detail, persistence, and lifelong learning are core values I’ve learned from my mentors. Staying curious, adopting new tech, and thinking big while remaining grounded is key.

Long-term thinking with patience is essential results take time, and consistency matters more than speed.

”



Led transformative initiatives that streamlined financial operations and enhanced strategic agility.



Championed digital and structural reforms that improved transparency and stakeholder value.

“ True leadership means building a strong team, empowering them to lead, and putting their growth ahead of personal gain.

Focus should be on growing the overall pie, not just one’s share. Ethical, long-term value creation—measured by ROCE and ROE—is the only sustainable path.

”





BALLAV MUNDRA

Hexagon Capability Center India
Pvt. Ltd.
CFO



“ Success, to me, goes beyond titles or financial metrics. As CFO, I see finance as a strategic growth engine—driving resilience, digital innovation, and social impact.

True success means creating lasting value for all stakeholders. Profitability and responsibility go hand in hand, with ESG, digital transformation, and people development at the heart of every decision.

”

🏆 Spearheaded initiatives that enhanced financial agility and operational resilience.

🏆 Led strategic reforms that improved governance, stakeholder trust, and long-term growth.

“ Our social initiatives—like empowering 2,000+ adolescent girls and fostering inclusive workplaces—prove that financial performance and social impact can reinforce each other.

Leadership is about developing others and staying open to new ideas. Looking ahead, finance must be a compass for sustainability, a driver of strategic insight, and a catalyst for growth.

”





K UMA SHANKAR PATRO

Infovision Labs India Private Limited
Sr Vice President Finance



“ In my multifaceted leadership role, beyond heading Finance, I’ve helped build a metrics-driven, compliant, and digitally enabled organization—streamlining operations and enabling sustainable growth.

These efforts have strengthened data integrity, improved decision-making, and positioned the business for long-term success. ”



Led strategic initiatives that enhanced financial performance and operational efficiency.



Championed digital transformation and governance reforms that strengthened stakeholder trust.



“ I also lead our CSR initiatives, embedding social responsibility into our culture and driving real community impact through inclusive and purpose-led programs. Despite increasing complexity, the fundamentals remain unchanged—honesty, integrity, and business acumen. Staying curious, tech-savvy, and resilient is key to building a future-ready, agile organization. ”



VIVEK GUPTA

JBM Auto Limited
CFO



“

Success is the outcome of consistent effort, strategic clarity, and a growth mindset.

Financial leadership is about enabling transformation while upholding governance and trust.

”



Spearheaded the launch of the electric vehicle segment, scaling operations from inception to a robust order pipeline.



Led major capital-raising initiatives and digital transformation programs that enhanced governance and operational agility.



“

Empowering teams and embracing innovation leads to sustainable business excellence.

Adaptability and foresight are essential to navigate change and create long-term value.

”



SMITA NANDA

Kamat Hotels (India) Limited
Chief Financial Officer



“ Success is built on resilience, strategic collaboration, and transparent leadership.

Financial transformation begins with trust, clarity, and the courage to challenge adversity.

”



Spearheaded a financial turnaround of Kamat Hotels from near-NCLT status to a thriving multi-city hospitality group, doubling hotel count and significantly reducing debt.



Led digital transformation across hotel operations using cloud-based ERP and AI tools, resulting in cost optimization and enhanced service delivery.



“ Technology is a catalyst for scale—integrating operations with finance drives efficiency and growth.

Leadership is not just about numbers; it's about empowering change and creating lasting impact.

”



KAUSHAL AGARWALLA

Maithan Steel and Power Limited
Director and CFO



“ My journey in finance has been built on a simple belief – combine clear thinking with disciplined action. At Maithan Steel & Power Ltd, we focus on using data, encouraging innovation, and ensuring every decision is accountable. Today’s CFO is not just about managing numbers, but about guiding the business – spotting risks early, finding growth opportunities, and building long-term strength. ”



Led the digital transformation of Maithan Steel & Power Ltd. through ERP implementation, improving transparency, reporting accuracy, and financial control.



Achieved a significant credit rating upgrade and supported strategic expansion through optimized capital structuring and working capital management.

“ I believe in aligning finance with business strategy, empowering teams through trust, and using new technologies to stay ahead. My mantra: Lead with clarity, act with courage, and work together to achieve lasting success. ”





SAMEER AGARWAL

Manipal Health Enterprises
Private Limited
Group CFO



“ Turn insight into impact, and impact into legacy; Finance is not about counting money, its about creating value

Culture is the unseen capital – protect it, nurture it, and it will multiply both trust and returns and this has helped us integrate all our M&A's ”



Led strategic mergers and organic expansion initiatives that significantly scaled operations and market presence.



Strengthened finance operations through digital transformation, governance, and capital efficiency improvements.



“ People are the True capital, invest in talent, mentor and inspire teams; as empowered people drive sustainable profits

Growth without governance is risk; governance without growth is stagnation. A strong balance sheet is the foundation of bold ambitions. ”



D.V. SIVARAM

My Home Industries
Private Limited
CFO



“ My philosophy is simple: pursue excellence, and success will follow. I believe success is earned through conviction, clarity, integrity, and continuous effort—not chance.

As CFO, I aim to go beyond traditional finance, becoming a strategic partner focused on data-driven decisions, risk management, and fostering transparency to drive long-term value. ”



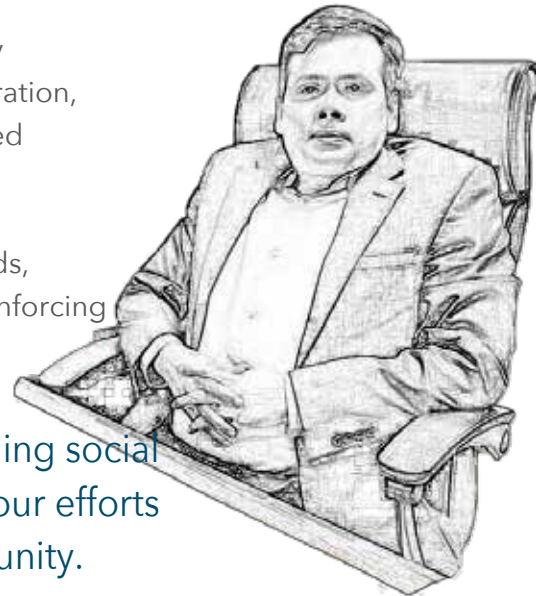
Led a comprehensive digital transformation across My Home Industries, including ERP upgrades, CRM integration, and cybersecurity enhancements, resulting in improved operational efficiency and resilience.



Pioneered ESG reporting aligned with global standards, achieving measurable sustainability outcomes and reinforcing stakeholder trust.

“ I also lead impactful CSR initiatives, embedding social responsibility into our culture and ensuring our efforts create meaningful change in the community.

Despite growing complexity, the core values remain—honesty, resilience, innovation, and adaptability. These principles guide us in building a future-ready, purpose-driven organization. ”





ANKIT NAYYAR

PI Industries Limited
Deputy CFO



“ My success formula: clarity in vision, consistency in action, and curiosity in learning. Clarity keeps me focused, consistency builds trust, and curiosity drives growth.

I see challenges as stepping stones and setbacks as lessons. Success is about living with purpose, creating value, and making a positive impact.

”



Led global M&A and post-merger integration across India, US, Italy, and Netherlands, establishing PI Health Sciences and aligning finance, systems, and governance.



Spearheaded strategic execution of new business verticals, including setting up Bayer's Consumer Health Division and scaling operations from inception to profitability.



“ As CFO, I go beyond finance—driving strategic growth through data-led decisions, risk management, and a culture of transparency and accountability.

When passion fuels effort and effort is sustained, success becomes inevitable. Resilience, innovation, and adaptability are the pillars of lasting impact.

”



SUSHEEL PANDIT

Polybond (India) Private Limited
CFO



“ Success does not demand only hard work and difficult tasks to be done but solving complex problems with logical simple/small steps using common sense is path to success in long run

While common sense is not so common which makes common sense precious

Hard work is tool to go fast while skills are tool to move into next level orbit to multiply good results/ outcome ”



Improved operational profitability more than 100%, improved cash flow to achieve debt free status and funded expansion diversification with internal accruals



Global foot prints by acquiring companies in USA for Forward integration and in Europe for Diversification and Expansion



“ Do what you Love and Love what you Do
Don't run behind Success, chase excellence and Success will follow you
Thus Success will become journey instead of Destination ”



DILIP KUMAR JAIN

Punjab National Bank
Chief General Manager & CFO



“As CFO, my success has been built on financial discipline, optimization of performance, and the ability to present financial information with clarity and impact. I began my journey by strengthening the balance sheet and driving prudent financial management, with the dual objective of meeting stakeholder expectations and ensuring consistent value creation through sustainable capital returns to shareholders.”



Under my leadership, Punjab National Bank earned market recognition, securing its position among the top 75 companies in India by market capitalization.



This achievement reflected not only strong fundamentals but also the trust and confidence of investors.



“I have consistently focused on enhancing shareholder value by optimizing costs, boosting non-interest income, and reinforcing financial stability in a highly competitive environment. With economic fundamentals improving and customer confidence on the rise, I believe the real challenge—and opportunity—lies in harnessing these strengths and realizing our full potential.”



MAYUR GANDHI

Schenker India Private Limited
CFO Cluster India & Indian Sub-Continent



“ Finance leadership must be grounded in deep business understanding, technology enablement, and solution-oriented partnership with the enterprise.

Finance leaders must be true business partners, providing expert advice with financial acumen to navigate the business with the highest standards of ethics, compliance, and integrity. ”



Led strategic initiatives including JV formation, mergers, and high-tech warehouse builds, driving operational excellence and legal compliance.



Spearheaded finance transformation and automation, migrating operations to shared services and enhancing governance across the Indian sub-continent.



“ Effective resource management and suitable empowerment within the organization, with strong controls, are core to the CFO's role.

Staying updated with technological developments is as critical as understanding market conditions and competitive behavior. I lead with vision, integrity, and a commitment to building long-term enterprise value. ”



DINESH PATEL

Shakti Pumps (India) Limited
CFO



“ Finance leadership must focus on customer delight and strategic improvement aligned with the long-term vision of the organization.

A CFO must ensure proper resource allocation to strengthen financial resilience and provide a margin of safety in volatile markets.

”



Achieved significant credit rating upgrade and executed two successful QIPs with renowned institutional investors, enhancing market credibility.



Delivered turnaround growth in revenue and profitability through process refinement, automation, and strategic financial management.



“ Empowering teams through automation and efficient work allocation reduces unproductive efforts and enhances productivity.

Continuous learning and quality commitment are essential to transform challenges into opportunities and drive strategic success.

”



SHALINEE MANDHANA

Solar Industries India Limited
Joint CFO



“ At Solar Group, I lead with precision, vision, and integrity—viewing finance as a growth engine that powers investments, strategic mergers, and investor trust.

Working in India’s defence sector brings deep professional pride, knowing our efforts contribute to national security and long-term resilience.

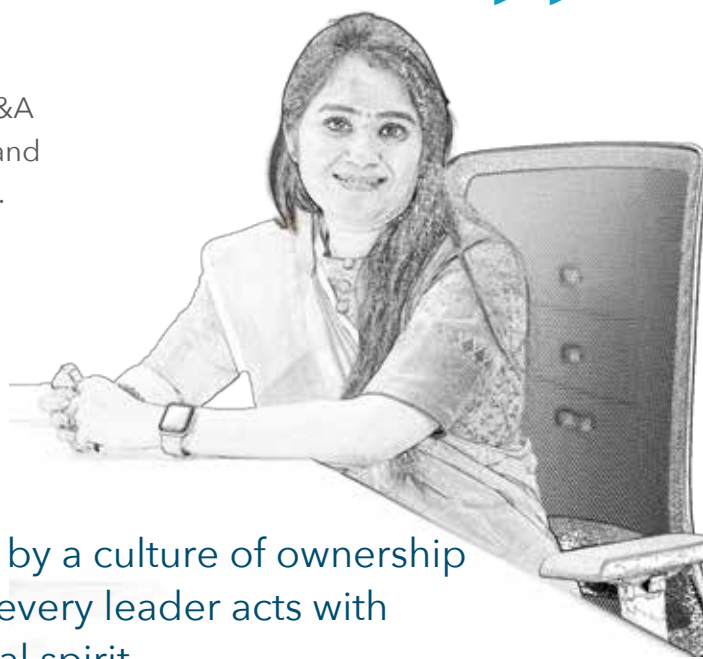
”



Led strategic risk management and M&A initiatives, ensuring legal compliance and operational integration across regions.



Spearheaded finance transformation and automation, migrating operations to shared services and enhancing governance frameworks.



“ Our success is collective, driven by a culture of ownership and empowerment—where every leader acts with entrepreneurial spirit.

My mantra: anticipate change, act decisively, and create sustainable value. Financial strength is the foundation of stakeholder confidence and enduring impact.

”



ARCHANA VINAYAK JOSHI

The Cosmos Co-Operative
Bank Limited
CFO



“ In my opinion to be successful in life one has to set clear goals, develop a growth mindset, ensure effective time management, build a strong team, cultivate positive attitude, take calculated risks, learn from mistakes, Lead with Integrity and maintain a strong work ethic. ”



Successfully led the amalgamation of four Urban Co-operative Banks into Cosmos Bank, ensuring financial stability and service continuity for customers and employees.



Championed compliance and governance initiatives that enhanced customer trust and supported Cosmos Bank's long-term growth and alignment with RBI's consolidation vision.



“ Along with all this the trust and confidence my Management has put in my capabilities has played a vital role in my success along with a strong support of my team members. ”

So, Believe in yourself and in your team is my Success Mantra !!!



RAJENDRAN ARUNACHALAM

Thermax Limited Group
CFO



“ Finance leadership is about aligning governance, risk management, and strategic capital deployment. A CFO must foster transparency, efficiency, and stakeholder trust across global operations. ”



Led governance and risk management initiatives, achieving top ESG ratings and zero audit qualifications.



Transformed finance function through shared services, achieving productivity gains and capital efficiency across the group.



“ Embedding compliance and digital tools into finance builds resilience and drives transformation. Capital efficiency and shared services optimization are key to sustainable growth and value creation. ”



SUDHIR RAGHUNATH KAMATH

Trimble Information
Technologies India Pvt. Ltd.
Head of Finance



“ Finance leadership must be grounded in business understanding, technology enablement, and solution-oriented enterprise partnership.

A CFO must be a strategic advisor, driving compliance, governance, and financial transformation. ”



Led digital transformation by consolidating ERP systems, streamlining accounting processes, and standardizing reimbursements across locations.



Achieved consistent compliance and cost efficiency through agile finance practices, forecasting accuracy, and facilities optimization.



“ Digital tools and shared services are key to optimizing finance operations and enhancing stakeholder experience.

Continuous improvement and structured execution are essential to building long-term enterprise value. ”

Finance Solutions

Predictive data insights and AI-driven platforms that empower finance teams to better manage risk and improve operational efficiency.



PLATFORMS

- D&B Finance Analytics
- Global Financials
- D&B Direct for Finance
- D&B Credit



SOLUTIONS

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- Project Appraisal Services
- Trade Exchange Program

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METHODOLOGY FOR SELECTING THE FINANCE ELITE

Through comprehensive research process, parameters, were identified against which senior finance leaders were evaluated. These are listed below.



Eligibility Criteria:



The Nominee must have at least 5 years of experience as **CFO** or **Senior Finance Leader**



The Company where the nominee is currently employed must have a turnover of greater than **INR 250 Crores** as per the latest standalone financial statements.



Nomination Shortlisting:



Inviting Nomination (via E-Mail, Microsite, Social Media)



Objective Eligibility Check of the Applications



Initial Shortlisting based on Dun & Bradstreet Proprietary Model

Final selection of the Finance Elite was based on the following consideration:

Current role and responsibilities

Significant achievements and recognition received in their finance career

Case for Excellence built through describing **innovative approaches/strategies** that resulted in positive outcomes for their companies in any of the following areas of expertise:

- ✓ Risk Management
- ✓ Compliance and Governance
- ✓ Mergers & Acquisitions
- ✓ Digital Transformation
- ✓ ESG & Sustainability
- ✓ Enhancing Shareholders' Value
- ✓ Strategy Execution
- ✓ Enhancing the Global Footprint



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