KEYNOTE · 90 MINUTES

AI Meets DPDP

New Opportunities for Chartered Accountants

From Financial Assurance to Digital Trust Assurance.

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SECTION 01 · OPENING

A Simple Audience Poll

Raise your hand, honestly, if —

01 You use AI

02 Your staff uses AI

03 Your clients use AI

04 Your organisation has an AI Governance Policy

THE DEFINING QUESTION

Will we witness the transformation *or* will we *lead* it?

SECTION 02 · WHY THIS CANNOT WAIT

The Confluence Of Trends

For the first time, technology risk and regulatory risk are arriving **at the same moment** — in the same organisations.

- Exploding AI Adoption
- DPDP Rules
- Cyber Threats
- Deepfakes
- Data Breaches
- Digital Fraud

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The future usually arrives gradually.
This one arrived all at once.

Previous Tech vs AI

PREVIOUS TECHNOLOGIES — AUTOMATED TASKS

Calculator	Arithmetic
Excel	Calculations
ERP	Processes

AI — AMPLIFIES HUMAN CAPABILITY

Reads

Writes

Summarises

Analyses

Recommends

The first technology that meaningfully participates in **knowledge work.**

SECTION 03 · WHY AI IS DIFFERENT

The Operational Shift

YESTERDAY

A junior reads **300 pages.**

A senior reviews the junior.

TODAY

AI reads the 300 pages.

The junior reviews the AI.

The senior exercises **judgment.**

Work is not disappearing. Work is transforming.

Knowledge vs Judgment

Knowledge

BECOMES A COMMODITY

Judgment

BECOMES THE DIFFERENTIATOR

For 500 years, knowledge was power. In the AI era, knowledge becomes a commodity. Judgment becomes power.

The value is no longer in merely finding answers. The value lies in knowing which answers can be trusted.

What Powers Artificial Intelligence?

Data.

Whose data? Collected how? Stored where? Used for what purpose? Deleted when?

What Creates Value In Every Era?

INDUSTRIAL ERA		INFORMATION ERA		AI ERA
Factories	→	**Information**	→	**Trust**

The most valuable companies of the future may not be those with the most data. They may be those with the **highest trust.**

In the AI era, trust may become the most valuable asset on a company's balance sheet.

The Great Collision

AI WANTS

More Data

More Retention

More Analysis

DPDP DEMANDS

Purpose Limitation

Consent

Minimisation

Accountability

Two forces, moving in opposite directions, inside every organisation. **Who helps organisations balance them?**

DPDP In Plain English

The entire Act, in five lines — no jargon.

01	**Collect Less**	Do not gather data you do not genuinely need.
02	**Use Responsibly**	Only for the purpose you stated when you collected it.
03	**Protect Properly**	Safeguards appropriate to the sensitivity of the data.
04	**Delete When No Longer Needed**	Do not retain beyond the period it is needed.
05	**Be Accountable**	Someone must own this. Not everyone — and therefore no one.

The winners of the next decade will not be those who collect the most data. They will be those who create the most value from the least data.

Data may be the fuel of the AI economy. Trust will be its currency.

The Biggest Corporate Misconception

"Let the IT department handle it."

The question is no longer whether organisations hold personal data. The question is whether they **deserve to hold it.**

Why Boards Cannot Ignore DPDP

Breach of data security obligations	Up to ₹250 cr
Non-fulfilment of obligations to children	Up to ₹200 cr
Additional obligations of a Significant Data Fiduciary	Up to ₹150 cr
Non-fulfilment of obligations to a Data Principal	Up to ₹50 cr

These are not fines for technical failures. They are fines for **governance failures.**

The Invisible Personal Data We Hold

PAN & Aadhaar	WhatsApp Chats	Form 16 & ITRs
Payroll Files	WhatsApp Images	KYC Documents
Client Records	Email Attachments	Biometric Data
Bank Statements	Google Drive Shares	CCTV Footage

The personal data around us may be easy to overlook. It is not overlooked by regulators.

Affected Functions

Finance

HR

Sales

Procurement

Operations

Legal

IT

Not an IT project with a go-live date. An **ongoing governance commitment** across every function.

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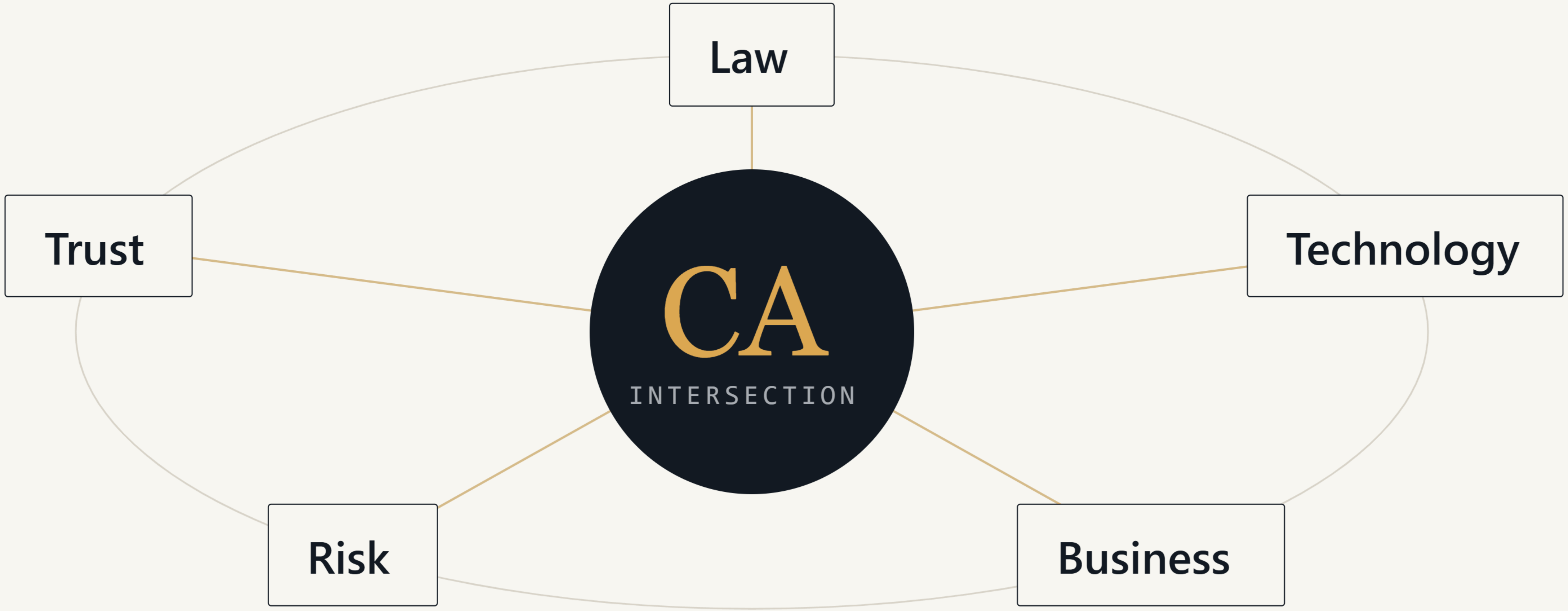
Cybersecurity protects systems. DPDP protects people. And people create businesses.

Why Chartered Accountants Are Uniquely Positioned



Every Major Change Created Opportunity

Income Tax	→	Tax Practice
Companies Act	→	Audit Practice
GST	→	GST Consulting
IFC	→	Internal Audit
DPDP	→	Digital Trust & Governance Services

The Profession's Next Promotion

Bookkeeper → Accountant → Advisor → Assurance Professional → Trust Professional

We are not moving away from assurance. We are **expanding the scope** of what society asks us to assure.

Every generation of Chartered Accountants inherits a profession. A few generations redefine it.

Whenever trust becomes scarce, society creates a role for professionals who can restore it.

SECTION 07 · OPPORTUNITIES FOR PRACTISING CAS

The Next Growth Engine For CA Firms

The next decade may create more opportunities for Chartered Accountants than the previous two decades combined.

- Data Protection Audits
- AI Governance Reviews
- Privacy Readiness Consulting
- Data Mapping
- Vendor Risk Assessments
- Cybersecurity Compliance Reviews
- AI Risk Assessments
- Trust Assurance

The Next Wave Of Assurance

What is coming in the next three to five years.

01	AI Governance Assurance	Independent assurance over responsible AI usage.
02	Algorithm Risk Assurance	Review of AI decision-making risks.
03	Digital Control Frameworks	Controls designed for AI-driven organisations.
04	Chief Trust Officer Advisory	Governance support for emerging trust leaders.

“

GST created consultants. DPDP may create an entirely new generation of assurance professionals.

The Boardroom Of 2035

The questions directors will ask —

- ? Can we trust the AI model?
- ? What data is being used by the model?
- ? Are we DPDP compliant?
- ? What happens if we suffer a breach?
- ? Can we explain the AI decision?
- ? If the AI is wrong — who is accountable?

For decades, boards worried about whether numbers were correct. Soon they will worry about whether algorithms are correct.

Future Leadership Roles

Chief Trust Officer

THE EMERGING C-SUITE MANDATE

- Chief Data Governance Officer
- AI Risk Officer
- Digital Control Architect
- Trust & Compliance Leader

None require you to be a technologist. They require **governance, risk, controls and accountability.**

The CFO of tomorrow may not just report financial risks. He may report algorithmic risks.

Practice or job?

WRONG QUESTION.

SECTION 09 · THE MESSAGE FOR NEW CAS

The Real Professional Divide

AI-Enabled

PROFESSIONALS

Change-Resistant

PROFESSIONALS

The biggest career risk is no longer choosing the wrong path. It is **refusing to evolve** on whichever path you choose.

Your career will not be defined by the qualification you earned. It will be defined by how quickly you evolve after earning it.

The AI-Enabled CA Of 2030

PRACTICE CA

AI-assisted audits

Trust assurance

Governance advisory

INDUSTRY CA

AI oversight

Risk governance

Digital trust leadership

Live Demonstration

STEP 01
Upload Sample Document

→

STEP 02
Identify Personal Data

→

STEP 03
Highlight DPDP Risks

→

STEP 04
Suggest Controls

Under three minutes. Manually — several hours. **AI finds them; the professional decides.**

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AI won't replace auditors. Auditors using AI will replace auditors who do not.

Six Predictions

01 Every CA will have AI assistants

02 Compliance work will shrink

03 Advisory work will grow

04 Governance services will grow

05 AI assurance will emerge

06 Trust becomes a measurable asset

Knowledge becomes abundant. Sound judgment becomes scarce.

Every CA will have an AI assistant before every CA firm has a *human assistant*.

That is not a threat to the profession. That is an upgrade.

The Cost Of Inaction

Ignore AI	→	Fall Behind
Ignore DPDP	→	Increase Risk
Ignore both	→	Become Irrelevant

The greatest threat to the profession is not Artificial Intelligence. It is **professional complacency.**

“

Technology without governance creates chaos. Governance without technology creates irrelevance.

The Century-Long Arc Of Audit

YESTERDAY		TODAY		TOMORROW		THE FRONTIER
Transactions	→	**Systems**	→	**Algorithms**	→	**Trust**

The destination is not smaller than where we started. It is **much larger.**

Monday Morning Action Plan

01	**IDENTIFY**	where personal data lives in your firm.
02	**CREATE**	a written AI usage policy.
03	**MAP**	every AI tool already in use.
04	**REVIEW**	engagement letters for privacy & AI.
05	**START**	using AI for one real task this week.

For a century, we have audited financial statements. The next century may require us to audit trust itself. And if trust becomes the defining asset of the AI economy, then assurance over trust may become the defining service of the next generation of Chartered Accountants.

For over a century, Chartered Accountants have been guardians of financial trust. The next century may require us to become guardians of *digital trust.*

LET'S CONNECT

Dear Past,
thank you for all the lessons.

Dear Future,
I am ready.

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