

Insightable



CONVERSATIONS WITH LEADERS

In conversation with

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CFO & Country Head



On Enterprise AI
and Better decisions



QUESTION 01

You've moved from governance and finance into full P&L and country leadership. What changes most in the way you make decisions when you're responsible for the entire business, not just the numbers?

PROBAL'S PERSPECTIVE

I think the biggest change is that you can no longer afford to look at the business from one window.

For most of my career, I have been very close to finance, governance, capital allocation and decision support. As a CFO, you naturally ask questions around cash, returns, risk and controls. But when you are responsible for the entire business, you have to ask what is happening on the ground as well.

Is the customer actually willing to pay? Can the operations team deliver? Do we have the right people? What happens to working capital? Can the organisation absorb the investment? What happens if our assumptions are wrong?

I have always believed that finance should be close to the business, but P&L responsibility makes that even more real. You are not just commenting on the decision anymore you own the consequence of the decision.

That changes the way you listen, the questions you ask and, ultimately, the way you decide.

QUESTION 02

You've worked across capital allocation, restructuring, M&A, and building businesses from scratch. What separates a good financial decision from a genuinely good business decision?

PROBAL'S PERSPECTIVE

One lesson I have learned over the years is that a financially attractive decision is not necessarily a good business decision.

I have been involved in acquisitions where the numbers initially looked attractive. But when you go deeper into the business-its customers, processes, legal structure, people, controls and underlying economics-you sometimes discover that the real picture is quite different.

I remember one acquisition early in my career where our due diligence threw up issues that made us question the valuation. It was not a popular position at the time, but we recommended revisiting the price. The transaction ultimately did not happen, and with hindsight, that was an important learning experience for me.

Similarly, in another situation, rather than acquiring the legal entity, we acquired the underlying business capability-people, relationships and operating expertise-without taking on the legacy liabilities.

For me, that is the difference.

Finance asks, "Does the transaction make sense?" Business leadership asks, "Are we buying the right thing, can we make it work, and will it create value?"

QUESTION 03

You built enterprise MIS long before AI became a boardroom conversation. What's the biggest limitation of traditional dashboards, and where do you think AI can genuinely change how leadership makes decisions?

PROBAL'S PERSPECTIVE

I have spent a large part of my career building MIS and management reporting systems, and I have seen the evolution from spreadsheets and manually compiled reports to increasingly integrated systems.

The problem with many traditional dashboards is not lack of data. It is that we sometimes have too much data and too little insight.

A dashboard can tell me that receivables have increased or margins have declined. But as a business leader, I really want to know: Why? Is it temporary? Where is it happening? What is likely to happen next? And what should I do about it?

This is where I think AI can make a real difference.

It can look across financial and operational information, identify relationships and exceptions, and bring things to management's attention much earlier than a conventional reporting cycle might.

But I would be careful about expecting AI to replace management thinking. The value of AI, in my view, is not that it gives you another dashboard. It is that it can help you ask better questions of the dashboard.

QUESTION 04

Boardrooms today have more data than ever. In your experience, which decisions are ready for AI to improve - forecasting, working capital, pricing, capital allocation, or risk, and where should leaders still rely on instinct?

PROBAL'S PERSPECTIVE

I would say all five can benefit from AI, but not in the same way.

Forecasting and working capital are probably areas where I see very immediate value. If you can continuously analyse receivables, inventory, customer behaviour, payment patterns and demand, you can identify changes much earlier.

Pricing can also benefit because AI can look at a much broader set of variables than a person can reasonably process.

For capital allocation, I see AI more as a very powerful scenario-building and challenge mechanism. It can help management test assumptions and see how different outcomes change the return profile or risk. But there are situations where I would still trust experienced judgment over a model.

When you are dealing with a promoter's vision, a major strategic change, people, a difficult stakeholder situation or an unusual market circumstance, the data may not tell the whole story.

I would use AI to challenge my thinking, not to switch off my thinking.

QUESTION 05

Imagine finance, operations, inventory, sales, cash flow, and external market signals came together in one intelligent view. Which leadership decisions would become dramatically better, and which ones should never be delegated to a system?

PROBAL'S PERSPECTIVE

That would be extremely powerful because, in many organisations, these things still sit in different places. A sales decision affects inventory. Inventory affects working capital. Working capital affects cash. Cash affects funding requirements. And all of that ultimately affects profitability and capital allocation.

If management could see those connections almost in real time, decisions around production, inventory, customer prioritisation, pricing, working capital, funding and investment could become much sharper.

I have always felt that one of the biggest weaknesses in organisations is that functions optimise their own numbers without always seeing the impact on the enterprise.

An intelligent integrated view can help break that silo.

But there is one thing I would never delegate to a system: accountability.

A system can tell me what it believes I should do. It can identify a risk or recommend an action. But if the decision involves the company's people, reputation, long-term strategy or values, someone has to own that decision.

So my approach would be:

Use technology to improve the quality and speed of decisions, but keep judgment and accountability with people.

Probal Kumar Roy

CFO & Country Head

FishIn India Private Limited.

Let AI challenge the decision.
Let leaders own the consequence.

Use intelligence to connect the signals, test assumptions, and move faster while keeping judgment and accountability with people



JOIN THE CONVERSATION

Which leadership decisions should AI improve and which should never be delegated to a system?

Share your perspective in the comments .