

AI & YOU

Aware · Access · Action

What AI really changes for mid-career IT professionals — and what to do about it.



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It started with a phone call

A mentee. 12 years in IT services. Solid delivery record. Comfortable in his “Tech Lead” title.

Last month his company cut his salary by 30% and let go of half his team.

Not because anyone was bad at the job — but because the roles were no longer needed the way they were. Years deep in one stack, almost no exposure to the AI tools now reshaping every stage of the SDLC.

“Is your professional CIBIL score is dropping? You just never checked it.”

THE BACKDROP

~30%

pay cut — for a strong performer

5.8M

people in India's IT industry, all facing the same shift

62%

of Indian firms already use generative-AI tools

Before we begin — be honest.

- 1 Hands up if you've used an AI coding / testing / writing tool at work in the last 7 days.
- 2 Keep them up if you used it on something that mattered — not just to “try it out.”
- 3 Now — how many of you have ever checked your market value the way you check your CIBIL score?

Watch the hands fall. That gap is what this hour is about.

01

A W A R E

See AI for what it is

Past the hype and the fear — what is actually true about AI and your work.

This is not the next RPA or blockchain

We have watched tech waves fizzle. This one behaves differently — it compounds, and it is already in daily work.

EARLIER WAVES

- Needed heavy setup & consultants
- Narrow, rule-bound use cases
- Hype ran ahead of real adoption
- Faded from everyday work



WHY AI IS DIFFERENT

- Useful on day one, no setup
- Improves the more you use it
- Already inside tools you own
- Adoption is rising, not fading

Real — but slower than the headlines say

AI's impact is certain; its speed is not. Five forces are slowing full-scale disruption.

Geopolitics

Chip access, export controls and data rules fragment the rollout across regions.

The cost of compute

Tokens are not free. At scale, inference economics still limit where AI replaces work.

Who owns the code

IP, liability and accountability for AI-written code stay unresolved in most enterprises.

Legacy systems

Decades of tangled, undocumented systems cannot be re-platformed by AI overnight.

Domain knowledge

AI lacks the deep, contextual know-how locked inside experienced people.

So: years, not months

Plan for steady erosion of routine work — not an overnight collapse.

AI executes. People originate.

AI is a brilliant doer. The ideas, the orchestration and the judgment still come from you.

WHAT AI DOES BRILLIANTLY

- Drafts, codes & summarises fast
- Tireless on repetitive execution
- Searches & synthesises at scale
- Produces a strong first cut



WHAT STILL NEEDS YOU

- Framing the right problem
- Bringing original ideas
- Orchestrating tools & people
- Owning the judgment call
- “AI is only as good as the person using it.”

The ground is shifting under a healthy-looking industry

The headline numbers look fine. The composition underneath is changing fast.

\$300B+

Indian tech revenue, FY26

Industry is growing, not dying

17

net hires, top-5, 9M FY26

vs 17,764 a year earlier

62%

of Indian firms use GenAI

Highest adoption of economies surveyed

+3–4%

revenue per employee, FY26

same work, far fewer people

The takeaway

The same revenue is now earned by a different, smaller mix of people. Revenue per employee is rising while pay increments have cooled from ~13% (FY22) to ~8% today — growth has decoupled from headcount. The 10%-more-people-for-10%-more-revenue era is over.

The profiles in the line of fire

High-risk doesn't mean no future. It means the work — done the way it's done today — is what AI automates first.

HIGHEST-RISK PROFILES

- Manual / functional testers
- General project managers (status & reporting)
- L1 / L2 production support
- MIS / report & dashboard analysts
- Application maintenance (run-the-shop)
- Generic coders with no design ownership



WHY THESE FIRST

- One thing connects them: structured input, predictable output. That is exactly what AI does best.
- "The people who were only doing analysis and reporting — that work is now done by AI in an instant."
— Matthew Prince, CEO, Cloudflare
- The fix isn't to flee these roles — it's to add the judgment layer AI can't reach.

02

ACCESS

Where do YOU stand?

One honest number for how the market values you right now — your Professional CIBIL Score.

The Financial CIBIL Analogy

Everyone knows the financial CIBIL score: 300–900, built from your behaviour, decides who says yes to you. Your career has the exact same number running quietly in the background.

FINANCIAL CIBIL

What it scores

How you handle credit

Who calculates it

Banks & credit bureaus

When it drops

Missed EMIs, maxed cards

When you find out

At the bank counter

PROFESSIONAL CIBIL

How the market values your skills

Every hiring manager, CTO & AI screening tool

Stale skills, AI-replaceable work, no visibility

When your role is “restructured”

The five factors of your Professional CIBIL Score

Just like the financial score, each factor carries a different weight. Keep a running tally — you'll need it.



1	Skill Currency <i>Your “payment history”</i>	30%
2	Experience Relevance <i>Your “credit utilization”</i>	25%
3	Role AI-Resilience <i>Your “credit age”</i>	20%
4	Network & Visibility <i>Your “credit mix”</i>	15%
5	Adaptability Quotient <i>Your “new inquiries”</i>	10%



Skill Currency

Weight 30% · your payment history

30%

WHAT THE MARKET IS ASKING

- Are your skills current — or are you riding 5-year-old tools?
- Can you work AI-augmented across the SDLC?
- One “I’ll learn it when needed” = a missed EMI.

SCORE IMPACT

+50	Learning GenAI, prompt engineering, AI workflows
+40	Upskilling in cloud, data, cybersecurity
−80	Still relying only on skills from 5 years ago
−100	“I’ll learn when needed” mindset



Experience Relevance

Weight 25% · your credit utilization

25%

WHAT THE MARKET IS ASKING

- 20 years, or year one repeated 20 times?
- Cross-domain, or one vertical forever?
- Did you lead transformation — or just maintenance?

SCORE IMPACT

+45	Cross-domain work with measurable outcomes
+50	Leading AI / digital transformation
−60	15 years, same role, minor variations
−30	Only services delivery, no product thinking



Role AI-Resilience

Weight 20% · your credit age

20%

WHAT THE MARKET IS ASKING

- Can AI already do 70% of your daily work?
- Is your value in judgment — or in repetition?
- This is the silent score-killer most people ignore.

SCORE IMPACT

- | | |
|-----|--|
| +40 | Role needs human judgment & strategy |
| +50 | Role involves AI implementation / augmentation |
| −70 | Role is mostly repeatable execution |
| −40 | “My company needs me”, market unchecked |



Network & Visibility

Weight 15% · your credit mix

15%

WHAT THE MARKET IS ASKING

- Are you known only inside your company?
- Do you write, speak, mentor, or contribute?
- Your network is not a safety net — it's a credit line.

SCORE IMPACT

+35

Active thought leadership (write / speak / mentor)

+30

Strong network beyond your employer

-20

Network limited to current team

-50

Zero public visibility or brand



Adaptability Quotient

Weight 10% · your new credit inquiries

10%

WHAT THE MARKET IS ASKING

- Are you actively experimenting with new tools?
- Taking stretch assignments outside comfort?
- Survivors of every disruption adapted before forced to.

SCORE IMPACT

+25

Proactively using AI tools in daily work

+20

Taking stretch roles outside comfort zone

-15

Waiting for company-sponsored training only

-30

“This AI thing is overhyped” denial

INTERACTIVE · 60 SECONDS · BE BRUTALLY HONEST

Calculate your score — right now

1 Start at 600

Everyone begins at the same baseline.

2 Add & subtract

For each of the 5 factors, pick your honest +/- from the last 5 slides.

3 Total it

Write the number down. No one else sees it.

Where do you land?



Your appraisal rating is not your score

YOUR APPRAISAL

Measures how well you did your current job.

Looks backward. Controlled by your manager.

YOUR PROFESSIONAL CIBIL

Measures how much the market will want you tomorrow.

Looks forward. Controlled by you.

The quiet rewrite: companies are rehiring after layoffs — but not the same people. They add AI specialists, cloud architects, data engineers. Old credit written off; new credit issued to different profiles.

The signals you'll actually feel:

Fewer recruiter calls · Passed over for new projects · Role getting “restructured” · Silence when you ask about growth

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03

ACTION

Raise your score

What to build, what stays human, and what to do this week.

What stays distinctly human

The market is re-pricing toward what AI cannot do. Build depth in these.

Analytical thinking

Turning ambiguity into structure — and deciding what is worth solving.

Problem solving

Joining dots across systems, constraints and trade-offs under real pressure.

People & influence

Trust, negotiation and stakeholder management — a pure human edge.

Creativity

Original ideas, framing and design that AI can remix but not invent.

Domain depth

Deep context in your industry — the moat AI cannot download. This is the key.

Judgment under ambiguity

Owning the call when data is incomplete and the stakes are real.

THE NEW BASELINE

Knowing AI is like brushing your teeth

Nobody praises you for doing it. But the day you stop, everyone notices. AI fluency is now table stakes — invisible when present, glaring when absent.

The new stack worth your next 100 hours

Concrete, current skills that move your “Skill Currency” score — not certificates on a shelf.

Agentic AI tools

Claude & Anthropic Cowork, Cursor, Copilot agents — delegate whole tasks, not just autocomplete.

Agentic architecture

Multi-agent systems, orchestration & MCP (Model Context Protocol) — how AI apps are now built.

AI-driven dev frameworks

BMAD-Method, LangGraph, RAG pipelines — structured ways to ship real work with agents.

Context & prompt engineering

Designing inputs, tools and guardrails so agents produce reliable, repeatable output.

AI-augmented SDLC

AI test generation, code review and documentation woven across your delivery workflow.

AI governance & evals

Safety, evaluation and security — the trust layer enterprises now pay a premium for.

Three things you can do this week

Not a 90-day transformation plan. Three moves that raise your score the way credit activity raises CIBIL.

AUDIT

1

Audit your daily work

What % of what you do can an AI tool already replicate? If it's over 50%, start shifting your mix now — not next quarter.

BUILD

2

Learn one AI tool deeply

Not a certificate. Actually use it on real work. Build something. Break something. That's how the score moves.

SIGNAL

3

Make yourself visible

Write one post. Share a project learning. Comment on a trend. The score needs market signals — give it one.

THE BOTTOM LINE

Nobody will SMS you when your score drops.

The IT services industry isn't dying — it's being re-composed. The professionals who actively manage their score (learn, stay relevant, stay visible, adapt early) will sit at 750+. The rest find out their number only when they need it most — and rebuilding takes years, not months.



Manage the score before the market checks it for you.

DO THIS WEEK

- Audit your work
- Learn one AI tool deeply
- Post one thing publicly
- Re-check your score in 90 days

Let's talk

DISCUSSION · OPEN FLOOR

- 1 What number did you land on — and which factor hurt the most?
- 2 Which one role on your team is most AI-replaceable today?
- 3 What's the one AI tool you'll commit to using this week?

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