When do you see iot will have a standard?

We don't think that a global standard will come this year due to heavy fragmentation of devices and communication protocols (usually not open). There are some interesting projects like AllJoyn protocol initially developed by Qualcomm. It has a lot of potential. Here there is an interesting article if you want to know more: http://www.networkworld.com/article/2456421/internet-of-things/a-guide-to-the-confusing-internet-of-things-standards-world.html

http://postscapes.com/internet-of-things-alliances-roundup

Can you provide me any resources for getting started with programming in Any of these hubs like tjings/wearables/homes/etc

One of the most interesting software hub for us is Temboo. It connects to many devices and APIs, so it can a good start. It can be used with arduino, texas instruments Iot platform and many others. It's used for a lot of IoT applications like gas leak monitor, water management, soild quality, etc etc.

More information here: https://www.temboo.com/library/

Another interesting architecture is the Samsung's SmartThings. It's one of the most used IoT hubs.
More information here: http://docs.smartthings.com/en/latest/architecture/

Can we do IoT based stuff using arduino and zigbee?

Arduino is a great platform to start working on a prototype for the IoT. We have tested a lot of sensors (temperature, humidity, current measure, electric switches and so on). We believe that it's offering and the support from the community are one of the key factors.

Can you give some good examples of IoT in smart cities

One of the best examples is the work that is doing Libelium company. Libelium manufactures hardware and a SDK for wireless sensor networks for Internet of Things (IoT), M2M, and Smart Cities solutions. Some applications are smart parking,

smartphone detection, electromagnetic fields levels, traffic congestion, smart lighting , irrigation and so on.

Another interesting platform is Oracles's smart city. It is a modular solution made with high industrial standards. The platform provides all ingredients to establish a Sentient City Network, allowing cities to become livable to its residents. Connectivity is the key to a Citywide Nervous System infrastructure, collecting and sharing feedback from all possible sources the basis, measuring and sensing the actual quality of life in a city - the key driver for actual change.
Here more info: http://www.oracle.com/us/industries/public-sector/national-local-government/city-platform/index.html

What kinds of devices /systems is SSB currently being used with?
Right now we are working on the integration between SSB and Temboo API. Our first user case is based on gathering data from Fitbit devices trough Temboo.
Right now SSB is active on solar plants, it also works on many blood pressure devices like iHealth and Withings and it's integrated with Google Fit platform.