

Twimbit AI Radar (APAC)

Roundup of innovative enterprise
deployments and announcements

#3

India Edition



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Twimbit is a research and advisory firm driven by a singular mission: to empower businesses that are making a difference. We specialise in providing invaluable industry intelligence to executives and teams, acting as a catalyst for innovation and growth.

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Summary

This edition of **Twimbit AI Radar (APAC)** highlights India's progress in AI and how businesses are reshaping industries and unlocking new growth opportunities.

Company(s)	Deployment/Initiative
	Practo unveils an AI-powered healthcare system featuring Predictive Health Analytics, improving heart health accuracy from 56% to 90% , an AI Symptom Checker, Enhanced Telemedicine, and AI-powered Health Records. These innovations enhance patient care, efficiency, and satisfaction.
	Paytm launches Pi , an AI-powered fraud management platform featuring the Centralized Fraud Detection Hub and Advanced Anomaly Detection Suite. Pi enhances fraud detection, reduces false positives, and strengthens digital security for businesses through real-time AI analysis and pattern recognition.
	Flipkart leverages AI to enhance customer experience and efficiency. Mira, the AI assistant, increases cart additions by 12% , while the Decision Assistant Chatbot offers personalized support. AI-driven logistics cut delivery times by over 3 hours, boost fraud detection, and Flipkart Utkarsh supports 100,000 sellers in improving product quality.
	Byju's transforms learning with AI-powered models in its Wiz initiative, including BADRI for predicting learning gaps, MathGPT for simplifying math, and TeacherGPT for personalized support. With 90% accuracy , Byju's AI delivers tailored educational experiences and uses Generative AI to create dynamic, relevant content.
	CropIn's AI solutions include the Intelligence Platform, using 22 AI models with 92% accuracy in crop detection , and CropIn Sage, the world's first generative AI-powered platform. Sage offers grid-based mapping from 3x3 meters to 5x5 kilometers and covers 13 crops, accounting for 80% of global food demand, to optimize farming and boost yields.



Ola's AI-powered safety feature, **Guardian**, detects irregular trip activities and alerts the safety team. Available in 16 Indian cities and Perth, it includes an emergency button for real-time alerts, enhancing safety through continuous AI-driven risk detection.

Introduction

As India strives for its ambitious **USD 5 trillion** GDP target by 2025, AI technology is projected to contribute **USD 957 billion** by 2035. The India AI Mission also aims to propel AI developments over the next 5 years with a budget of USD 1.3 billion. The mission has allocated over 552 crores for the fiscal year 2024-2025.

However, the journey has hurdles, including a significant digital divide and a shortage of over **800,000** AI professionals. These challenges drive creative solutions, particularly in tier-2 and tier-3 cities, which are emerging as dynamic hubs for AI innovation.

Practo unveils advanced AI-powered healthcare

As India's leading digital healthcare platform, Practo's advanced AI-powered healthcare system offers **4 key technologies**.

- Predictive Health Analytics: Uses AI to analyze patient data to identify health trends and personalized care plans early with a heart health yield of up to 90% accuracy compared to traditional methods at 56% accuracy
- AI Symptom Checker: Analyzes symptoms to guide patients toward appropriate healthcare services
- AI-Powered Health Records Management: Offers healthcare providers immediate access to comprehensive patient histories for improved diagnostics and decision-making
- Enhanced Telemedicine Services

Designed to enhance patient care and streamline services, these innovations empower patients and healthcare providers with real-time insights and seamless access to care.

How is it ranked?

◆ Organisational Impact ●●●●●

✂ Ease of Deployment ●●●●○

🛡 Safety & Trustworthiness ●●○○○

Commentary

The improvement in heart health accuracy from 56% to 90% showcases significant direct economic value with reduced costs and improved patient outcomes. As highlighted in [Practo's FY 2024-25 annual report](#), the integration of AI has driven a 90% reduction in adjusted negative EBITDA. This results in enhanced financial health, optimized resource allocation, and robust long-term growth potential. Additionally, the profitability of its core business has achieved a CAGR of 68%, underscoring substantial business outcomes and operational excellence.

Paytm deploys (pi) for smarter fraud prevention

Paytm Intelligence (Pi) is Paytm's latest AI-powered fraud risk management platform with 2 core capabilities.

The Centralized Fraud Detection Hub

- Connects data signals from multiple customer interactions into one integrated decisioning centre
- Uses AI and machine learning to provide enhanced pattern recognition, allowing organizations to identify and mitigate fraud risks in real time

Unlike traditional methods, Pi's Centralized Fraud Detection Hub aggregates diverse data points to improve fraud detection accuracy and minimize false positives.

The Advanced Anomaly Detection Suite

- Strengthens fraud prevention through data ingestion, a sophisticated rules and modelling engine, and real-time simulations
- Enables businesses to track unusual patterns, conduct in-depth case management, and enhance fraud resilience

Paytm Intelligence empowers secure digital operations through a unified and intelligent fraud management platform that underscores Paytm's commitment to advancing digital safety on a global scale.

How is it ranked?

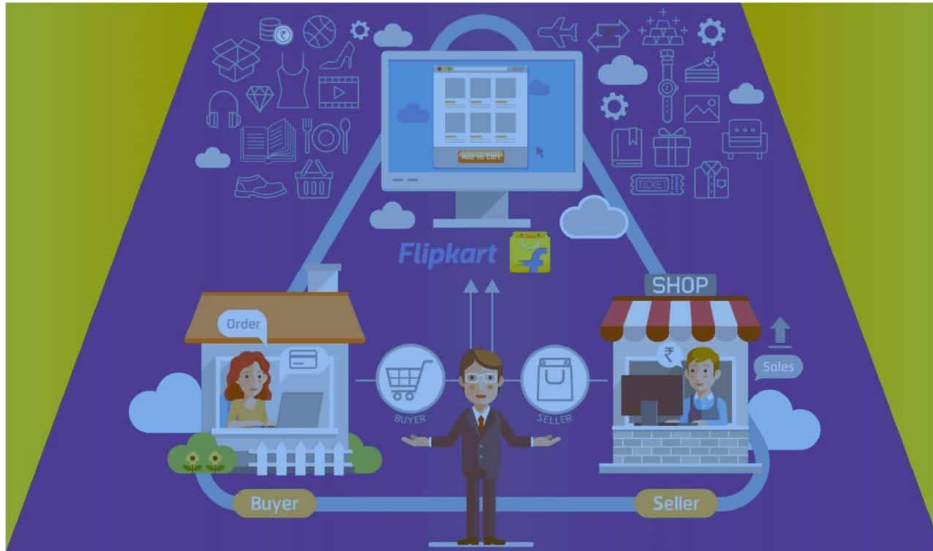
- ◆ Organisational Impact ●●●●●
- ✂ Ease of Deployment ●●●●●
- 🛡 Safety & Trustworthiness ●●●○○

Commentary

Paytm's Pi fraud detection platform has significantly enhanced operational efficiency, processing five billion rule evaluations and **500 million** decisions daily. [According to PayPay Corporation](#), this advanced capability has led to a remarkable reduction in fraud to **0.0005%**, far below the industry average.

Decision-making speeds are now 2X faster than the industry average, which typically falls within the range of **100-200ms**. This scalability allows it to be adopted across businesses of various sizes, showcasing its ability to support rapid growth. As a result, Paytm's market share has expanded across emerging markets, leading to enhanced revenue growth and market presence.

Flipkart deploys AI-driven personalization and operations



As India's largest e-commerce platform, Flipkart has deployed a series of advanced AI-powered solutions.

Generative AI Virtual Assistant (Mira)

- Offers personalised recommendations and resolves issues throughout the shopping journey with real-time support.
- Ability to predict and customise responses has increased cart additions by ~12%, reducing return rates and enhancing the overall shopping experience.

Decision Assistant Chatbot

- Utilises natural language processing (NLP) and a large language model (LLM) to understand customer intent.
- Deliver relevant, personalized responses and empower users to make informed purchasing decisions.

In addition to customer support, Flipkart has deployed Demand Prediction, which uses AI to optimise its logistics and supply chain operations.

Demand Prediction

- Leverages AI in time series analysis to accurately forecast product demand, improve inventory management, and ensure timely product delivery.

- Classify and identify addresses with 98% accuracy and reduce delivery time by at least 3 hours per hub.
- Minimize stockouts and overstock situations to enhance overall service efficiency.

Flipkart's AI-based Fraud Detection system uses X-ray scanning technology to analyze returned products, ensuring they match original specifications and preventing losses from counterfeit returns. Flipkart Utkarsh (meaning 'excellence') also leverages AI to support its 100,000 registered sellers in enhancing overall product quality.

How is it ranked?

- ◆ Organisational Impact ●●●●●
- 🔧 Ease of Deployment ●●●●○
- 🛡️ Safety & Trustworthiness ●●●○○

Commentary

Flipkart's innovative use of AI has transformed its e-commerce operations, delivering tangible results across various facets of its business. The Mira AI assistant [has driven a 12% increase in cart additions](#), significantly boosting revenue. Additionally, a three-hour reduction in delivery time underscores the company's operational efficiency gains.

Their strategic approach to AI implementation closely aligns with evolving e-commerce trends — from customer interaction to logistics optimization. The system's ability to manage diverse functions and maintain 98% address accuracy demonstrates exceptional data quality management and scalability. As a result, Flipkart is positioned as a comprehensive e-commerce AI integration leader.

Byju deploys AI innovations to transform educational experiences

As India's leading edtech (education + tech), Byju provides personalized learning for students in India and beyond. Their latest innovation - the **Byjus Wiz** platform - aims to integrate several AI-powered models to revolutionize educational experiences for all.



1. **BADRI** – Byju’s predictive AI model
 - Assess students’ learning patterns and identify challenge areas where they may struggle with specific concepts.
 - Use knowledge tracing to predict future performance and proactively recommend resources to address learning gaps.
 - Provide continuous support to students and ensure they stay on track.
2. **MathGPT** – Byju’s specialized AI tool for mathematics
 - Leverage advanced machine learning algorithms to provide precise step-by-step solutions to complex problems.
 - Utilise visual aids and analogies to break down intricate concepts for students to easily understand and engage with mathematical content.
3. **TeacherGPT** – Byju’s AI-powered assistant for students and educators
 - Provide personalized guidance, adapt to various learning styles, and assist in grading student responses.
 - Ensure the learning process remains dynamic and tailored to each student’s pace.
 - Bridge gaps in understanding and provide targeted feedback.

Trained on vast datasets from millions of student interactions, the platform scored an accuracy rate of ~90%, highlighting how Byju has created an optimized, personalized learning experience for each user.

In addition to these AI models, Byju leverages Generative AI technologies, including ChatGPT, to enhance content creation. This allows for dynamic, real-time generation of educational materials that align with students’ evolving needs, keeping content fresh and highly relevant.

Byju also strongly emphasises safety and ethical standards in AI deployment. The company has implemented strict guardrails to ensure that AI operates within safe

limits, focusing on augmenting teachers' roles rather than replacing them. This ensures that human interaction remains central to learning while leveraging AI for enhanced support and personalization.

How is it ranked?

Organisational Impact ●●●●●

Ease of Deployment ●●●●○

Safety & Trustworthiness ●●●●○

Commentary

Byju has set a benchmark in personalized learning, [achieving 90% accuracy in tailoring content to individual needs](#), showcasing strong data quality management and effective algorithm implementation.

Integrating multiple AI models (BADRI, MathGPT, and TeacherGPT) also reflects a strategic alignment with their commitment to ethical considerations in educational AI. Furthermore, strict guardrails ensure AI is used as an enhancement tool instead of a replacement, demonstrating thoughtful governance and stakeholder consideration towards the role of teachers.

CropIn Drives smarter farming with advanced AI solutions

CropIn is an agri-tech firm optimizing farming practices through AI-driven solutions – CropIn Intelligence Platform and CropIn Sage – focusing on predictive analytics, field intelligence, and generative AI.

Centred on revolutionising agriculture, these deployments aim to optimize crop management, enhance yield outcomes, and drive sustainable farming practices.



CropIn Intelligence Platform

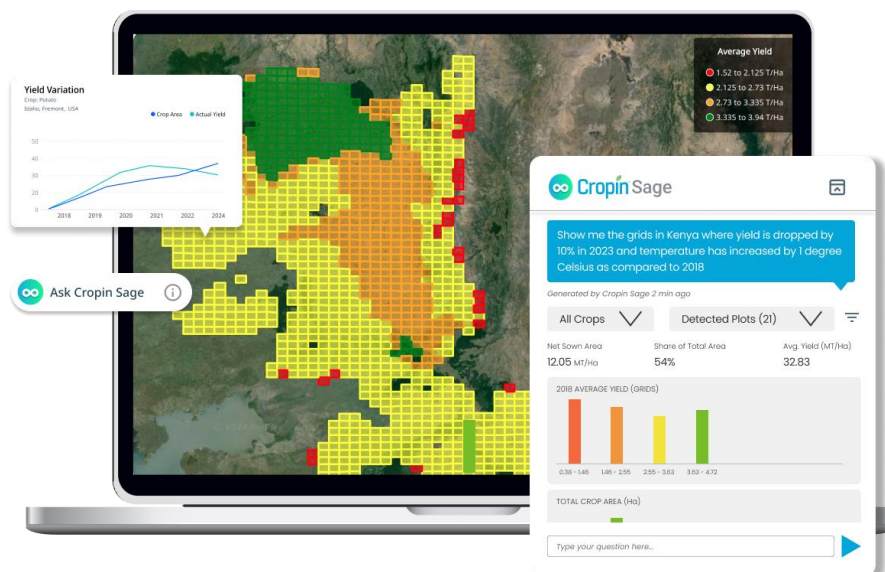
The platform leverages over 22 AI models to deliver predictive analytics and actionable insights, helping farmers optimize crop management practices. Key features include:

Predictive Analytics

- Aids in crop detection, yield estimation, irrigation scheduling, pest and disease prediction, and nitrogen uptake analysis.
- Empower farmers to make data-driven decisions with a proven accuracy of 92% in crop detection and yield benchmarking.
- Ensures precision in assessing crop health and potential outputs.

Field-Level Intelligence

- CropIn Intelligence enables farmers to monitor crop health, identify water stress, and receive early warnings about potential pest infestations.
- Assist in resource use optimization and improve yield outcomes.



CropIn Sage

CropIn Sage is a breakthrough in agricultural AI, touted as the world's first Generative AI-powered agri-intelligence platform. Key capabilities include:

- **Grid-Based Mapping:** Sage converts agricultural landscapes into detailed, grid-based maps (ranging from 3x3 meters to 5x5 kilometres), allowing stakeholders to visualize agricultural data globally and make more precise decisions.
- **Natural Language Processing (NLP):** The platform incorporates NLP to allow users to query the system in their native language, translating queries into SQL commands for fast data retrieval. This feature significantly enhances user accessibility, especially for farmers with limited technical knowledge.
- **Comprehensive Crop Insights:** Initial insights cover 13 key crops (wheat, rice, potato, and maize) for nearly 80% of the world's food demand. Sage provides in-depth insights into cultivation practices, irrigation needs, climate conditions, and soil health. This enables stakeholders to make informed, strategic agricultural decisions.

These deployments demonstrate CropIn's commitment to leveraging AI technology for smarter, more sustainable agriculture. By providing actionable insights, real-time data, and accessible tools, CropIn can help farmers improve productivity and resilience, ultimately driving greater efficiency in the agricultural sector.

How is it ranked?

- ◆ Organisational Impact ●●●●●
- 🔧 Ease of Deployment ●●●●○
- 🛡️ Safety & Trustworthiness ●●●○○

Commentary

Cropin's platform demonstrates remarkable economic potential with [92% accuracy in crop detection, covering 13 key crops](#) that account for 80% of global food demand. This highlights the platform's strong data management capabilities and its direct impact on agricultural productivity.

The grid-based mapping system (ranging from 3x3 meters to 5x5 kilometres) also showcases impressive scalability and technical expertise in managing complex agricultural data.

Additionally, the platform's ability to process and analyze vast datasets while delivering insights through natural language processing reflects a keen focus on enhancing stakeholder experience and improving the ecosystem — especially in agriculture, where users' technical expertise varies widely.

Ola leverages AI to improve passenger safety and experience

Ola's AI-Enabled Safety Feature
GUARDIAN
TO EMERGE IN
MORE MARKETS



- 🛡️ Real-time alerts on irregular trip activity
- 🛡️ Dedicated 24x7 safety response teams
- 🛡️ Effective emergency button on app
- 🛡️ Facial recognition system for driver authentication

Focusing on safe and convenient transportation, Ola's AI-powered safety feature, Guardian, is the next big step for India's e-ride hailing service.

Currently, Guardian is located across 16 Indian cities and Perth, Australia, with plans to expand to more cities in the upcoming quarter. Key features include:

- Real-time data on rides to automatically detect irregular trip activities, including prolonged stops and unexpected route deviations.
- Ola's 24/7 safety response team promptly contacts the customer and driver to confirm safety and provide assistance if necessary.
- An emergency button in the app that alerts police and loved ones in real-time.

Built using AI and machine learning, Guardian continuously learns from millions of data points to enhance risk detection and ensure timely intervention. This deployment enhances Ola's existing safety initiatives, including the emergency button, facial recognition for driver authentication, and an OTP system.

The introduction of Guardian is a great step in Ola's commitment to providing a secure and reliable transportation experience

How is it ranked?

◆ Organisational Impact ●●●●●

✂ Ease of Deployment ●●●●○

■ Safety & Trustworthiness ●●●○○

Commentary

Ola's real-time monitoring and automatic detection of irregular trip activities across **16 cities** highlight its strong scalability and robust data management. The system's seamless integration with emergency services and immediate alert mechanisms demonstrates exceptional operational risk management.

On top of that, Ola has successfully balanced user privacy with safety features, showcasing a strong commitment to ethical considerations. This is reflected by its excellent data lifecycle management that utilises continuous learning from millions of data points to enhance risk detection.

Transformative Impact on India's Industries

New heights of innovation, operational efficiency, and customer experiences – this is the magic that AI unlocks for India's industries today. For instance:

Healthcare – Predictive analytics like Practo's AI systems have improved diagnostic accuracy by over 34%, setting new standards for patient care.

E-commerce – Flipkart's AI-powered logistics and personalization tools have optimised operations, cutting delivery times by 3 hours and increasing consumer engagement by 12%.

Banking – Paytm's AI-driven fraud detection platform has significantly reduced fraud rates, ensuring enhanced digital transaction security.

AI's contribution to India's GDP is also expected to be \$450 to \$500 billion by 2025, accounting for 10% of the country's overall GDP as its applications across sectors are proving indispensable.

As it stands, AI adoption has shown remarkable progress. However, companies must always remember to focus on creating a balance between leveraging advanced technology and addressing organizational readiness.

Critical steps to achieve this include strengthening partnerships with technology providers, fostering internal capabilities, and building frameworks to scale AI solutions. Moving beyond, tailored strategies that align with business goals and seamless integration with legacy systems will be essential for long-term success. This journey promises to transform industries, create lasting value, and drive India's economic future in the age of intelligence.

Appendix

Use Case Prioritization Criteria

- **Organisation Impact**
 - Direct & indirect economic value (incl. revenue gains, cost savings, increase in productivity)
 - Experiential benefits (business processes and stakeholder experience)
 - Strategic fit/alignment to company priorities (in line with industry trends)
 - Efficiency, engagement, and ecosystem improvement (twimbit 3Es – internal and external stakeholders)

- **Ease of deployment (impacting time and cost)**
 - Data availability & quality (data lifecycle management)
 - Interoperability/Integration with existing systems (reusability of use cases)
 - Technical and business expertise needs (domain knowledge, machine learning understanding, need for training/hiring)
 - Infrastructure requirement (hardware & software like cloud computing, AI development & training, deployment & execution)
 - Documentation & support accessibility and adequacy (solution design from internal and external resources)
 - Scalability (with minimal operational process disruptions)

- **Safety and Trustworthiness**
 - Regulatory compliance (linked to high-exposure business areas)
 - Ethical considerations (need for new governance in place)
 - Operational risk (performance issues, system failure, integration breakdown)
 - Reputational risk (brand impact, public perception)
 - Technological risk (vendor lock-in, tech maturity, cybersecurity)

Scoring Methodology

Each main criterion in our framework is evaluated using a scoring scale from 1 to 5, where 1 signifies a very low organisation impact or ease of deployment, and 5 signifies a very high organisation impact or ease of deployment. To calculate the overall score for each criterion, we use an average approach, where each sub-dimension (i.e., direct & indirect economic impact or regulatory compliance) is assigned a rating of low, medium, or high. The threshold is slightly skewed towards the lower range as the scoring of each sub-dimension will be accounted for in the final score (e.g., each sub-dimension is given a low rating).

Note that the scoring range and threshold will be inversed for the last criterion (Safety and Trustworthiness), whereby a low rating is more favourable.

These ratings are determined based on a thorough analysis of the use case's potential benefits and challenges, informed by secondary research. The final score for each criterion is the sum of the weighted ratings of its sub-dimensions, providing a nuanced and precise evaluation of the use case.



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