



2025 Industry Spotlights

A strategic snapshot of 4 high-growth industries poised
to shape the next wave of economic momentum

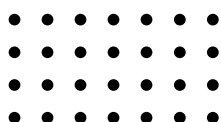
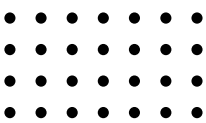
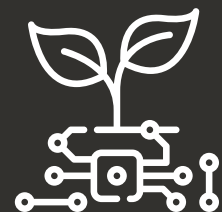


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A curated overview of high-growth sectors shaping the future economy, with insights drawn from industry dynamics, innovation trends, and market momentum.

Main Topics



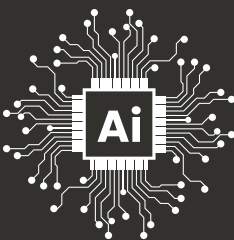
AGRI-TECH



FIN-TECH



HEALTH-TECH



ARTIFICIAL
INTELLIGENCE



Key Segments



Market Size



Funding Details



Key Drivers



Case Study



Key Trends



Govt Initiatives



Key Players



Gaps & Opportunities

AGRI-TECH

Cultivating the Future: Where Technology Meets Agriculture.



Agri-Tech refers to the application of technology and innovation across the agricultural value chain—from farm to fork—to enhance productivity, reduce environmental impact, and improve overall efficiency.

KEY SEGMENTS



Supply Chain &
Output Market Linkage



Agri-Fintech &
Insurance



Precision Agriculture
& Farm Advisory



Input Marketplaces &
Farm Mechanization



Quality Management
& Food Traceability

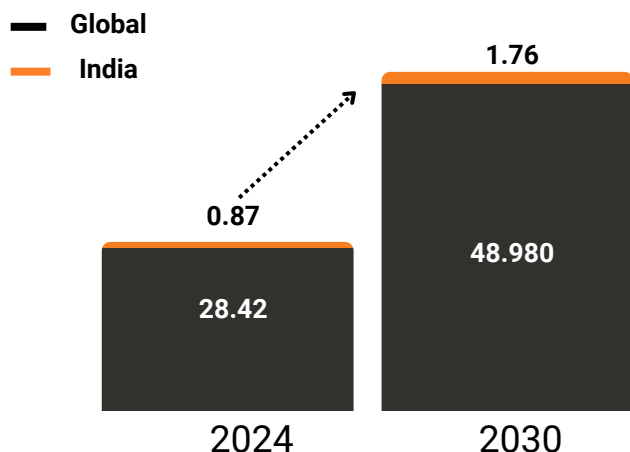
WHY AGRI TECH MATTERS?

Agri-Tech sits at the crossroads of food security, climate action, and digital inclusion—key to India's future. With 86% of farmers as smallholders and post-harvest losses over ₹1.5 lakh crore, Agri-Tech is key to unlocking productivity, sustainability, and rural inclusion. It's not just a sector—it's a solution



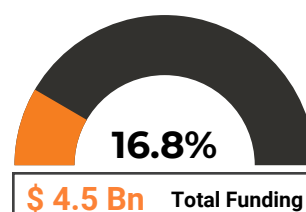
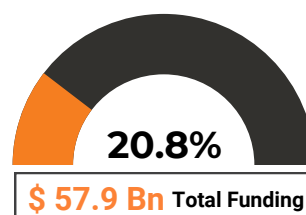
MARKET SIZE

in USD Bn



India accounts for 3.59% of the global agri - tech market¹.
Indian and global markets projected to grow at a CAGR of 12.3%¹

FUNDING



KEY DRIVERS

1. Development in AI

India's **Agri-AI market** is growing at a **23.1% CAGR³**, supported by Govt. initiatives like **Digital Agriculture Mission, IDEA framework**, and increased **private sector investments**.

2. Favourable Policies and Schemes

Initiatives like **Agri Stack, e-NAM, AIF**, and "**Make AI in India**" aim to digitize land records, offer financing, and improve market access for farmers, driving tech integration.

3. Tech Adoption

Smartphone usage in India has surged, with **700M+ smartphone users⁴** (61% rural); **internet users up 45%**, with over half the population on smartphones.

4. Sustainability Push

Demand for **regenerative**, low-carbon farming fuels **adoption of AI-driven soil, crop, and carbon monitoring tools**.

5. Infrastructure Development

Investments in warehousing, cold storage, and transportation have improved the post-harvest ecosystem.

CASE STUDY: CROPIN & PEPSICO



Location Pilot farms in **Gujarat & Madhya Pradesh**



Challenge Smallholder farmers (<1 ha) lacked timely weather and crop health data, leaving potato crops vulnerable to **blight** and **ground frost⁵**







Solution PepsiCo and CropIn deployed an AI-powered system via a **14-language app**, offering early disease warnings, crop monitoring, and agronomist-led training dashboard



Impact

The system provided **10-day forecasts**, enabling farmers to track crop stages, monitor health, and receive early disease warnings—boosting productivity and potato quality

KEY TRENDS

Trend	Overview	Tech Used	Impact Area
 AI in Farming	<ul style="list-style-type: none"> • Crop monitoring • Yield forecasting • Disease detection 	<ul style="list-style-type: none"> • AI & ML • Remote Sensing • IOT 	<ul style="list-style-type: none"> • Precision Farming
 Carbon Utilization	<ul style="list-style-type: none"> • Agri-waste to carbon value • Enables sequestration via satellite AI 	<ul style="list-style-type: none"> • AI Imaging • GIS • Waste-to-Energy Tech 	<ul style="list-style-type: none"> • Climate Resilience • Circular Agri
 Regenerative Agriculture	<ul style="list-style-type: none"> • Tech-enabled Soil Health • Biodiversity Tracking • Carbon-linked Incentives 	<ul style="list-style-type: none"> • Robotic Sampling • Blockchain • AI Analytics 	<ul style="list-style-type: none"> • Sustainable Farming • ESG Finance
 Agri-Biotech Breakthroughs	<ul style="list-style-type: none"> • RNA-based protection • AI breeding for resilient, high-efficiency crop 	<ul style="list-style-type: none"> • Synthetic Biology • Genomics • AI Breeding Tools 	<ul style="list-style-type: none"> • Crop Resilience • Input Optimization

GOVERNMENT INITIATIVES



The Digital Agricultural Mission (2021)

- **DAM** promotes agri-tech start-ups through **AI, cloud, and remote sensing**.
- It aims to **modernize farming** using advanced technologies and **data-driven solutions**.

₹14.2 Cr⁶
Combined outlay for
6 major schemes

INDIAai “Make AI in India” and “Make AI Work for India”

To promote **AI-driven Agri solutions** like:

- Kisan e-Mitra Chatbot
- AI-based Crop Health Monitoring
- National Pest Surveillance System

₹990 Cr
Fund Allocation⁷
(2023- 2028)



Agricultural Infrastructure Fund

- **AIF** is a central scheme supporting agricultural infrastructure projects across the country⁸.

₹13.6 Cr
Total Outlay

+18.3K
Projects Supported










AgriStack , e-NAM and ONDC

- **AgriStack** enables **direct farmer benefits** by linking key schemes (**PM-KISAN, PMFBY, KCC, e-NAM, ONDC**) via a **central digital infrastructure**⁹.

1.75 Cr
e-NAM Registered
Farmers

7000+
FPOs Linked with
ONDC

KEY PLAYERS

Players (by Segment)	Revenue	Key Highlights
 DeHaat Seeds to Market	\$329 M	Full-stack platform - 50L+ farmers, 9,500 centers, 250 buyers
 Samunnati	\$308 M	Agri-fintech - 8L farmers, 1L businesses, 5,000+ pincodes
 Waycool	\$157 M	Food supply chain - 2L+ farmers, 1.6L+ retailers
 AgroStar Helping Farmers Win	\$35.4M	Input marketplace - 9M+ farmers, 9,500+ stores, 25+ countries.
 ergos empowering participation	\$19.2M	Grain storage - \$265B grain digitization potential for 140M farmers
 Cropin	\$4.32M	Farm analytics - 23K+ farmers, 46K+ plots on SmartFarm
 BharatAgri	\$0.64 M	Crop advisory - 140M+ potential beneficiaries

Source : Tracxn

WHERE TO INVEST: KEY GAPS & OPPORTUNITY SEGMENTS



Gap

High-Potential Segments

Post-harvest losses worth ₹1.52 lakh Cr¹⁰

Cold chain, smart storage, agri-logistics

Only 25% rural digital literacy¹¹

Voice/AI-driven multilingual platforms

86% small farmers ; 20% live below poverty line¹²

Affordable agri-fintech, shared services, FPO-focused SaaS

High Green house gas emission from farming (17.6%)¹³

Climate-smart tools, bio-inputs, precision irrigation, carbon utilization tech

Weak policy execution & awareness

Agri Advisory-as-a-service

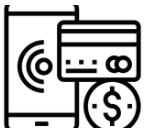
FIN-TECH

Reimagining Finance: Digital, Inclusive, Everywhere.



The use of technology to deliver faster, smarter, and more accessible financial services—empowering individuals, businesses, and under privileged communities.

KEY SEGMENTS



Digital Payments



Regulatory Tech



Digital Lending



Neo Banking



InsurTech



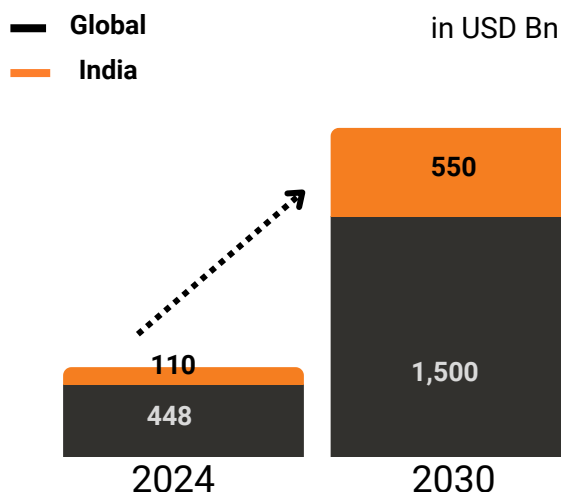
Wealth Tech

WHY FIN TECH MATTERS?

Fin-Tech is reshaping how India saves, borrows, pays, and invests—bridging gaps in access, affordability, and trust. With over 190 million unbanked adults and a rising demand for digital solutions, Fin-Tech drives financial inclusion, fuels SME growth, and supports a cash-light, efficient economy. It's not just innovation—it's infrastructure for an inclusive financial future.

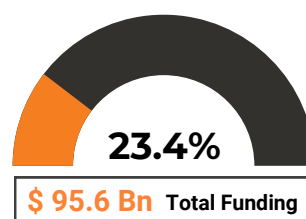


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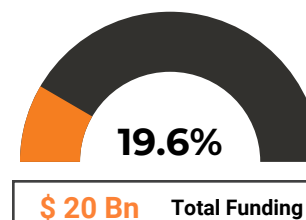
India accounts for % of the global Fintech market¹. Indian and global markets projected to grow at a CAGR of 31% and 22.3% respectively.¹

FUNDING



GLOBAL

Funded companies
(39,100)²



INDIA

Funded companies
(2,850)

KEY DRIVERS

1. Digital Public Infrastructure

- India Stack, **UPI**, **Aadhaar**, PMJDY, GST, GeM & TReDS power seamless **digital identity, payments, and commerce**.
- UPI handles 15B+ transaction** worth ₹25L Cr, **PMJDY has 51 Cr accounts** (55% women-owned³).

2. API and Cloud Architecture

Rapid growth in **conversational banking by 85%**, supported by **multi-language interfaces**, enhancing customer experience and reach⁴

3. Socio - Economic Shifts

India's **population** that is **50% is under 30 age group**, **33% are middle class**, and with over **50% smartphone users** are driving fintech growth, aided by **PMJDY** (51Cr accounts) and a **64.2 RBI Inclusion Index**.⁵

4. AI/ ML Adoption

With a **68% AI utilization** in **BFSI** and over **48%** in **critical sectors** in FY24, AI in fintech has been a key driver especially Gen AI being used in fraud detection, support, and advisory.⁶

CASE STUDY: ZERODHA



About

Zerodha pioneered **Zero-Brokerage** and **Discount Online Trading** in India.



Challenge

Traditional brokers charged **high, percentage-based fees**, making frequent trading costly—for **retail and high-volume traders**.



Solution





Zerodha's **Fixed-Fee Model** and low-cost structure, seven-segment offerings attracted high-volume traders and drove rapid growth.



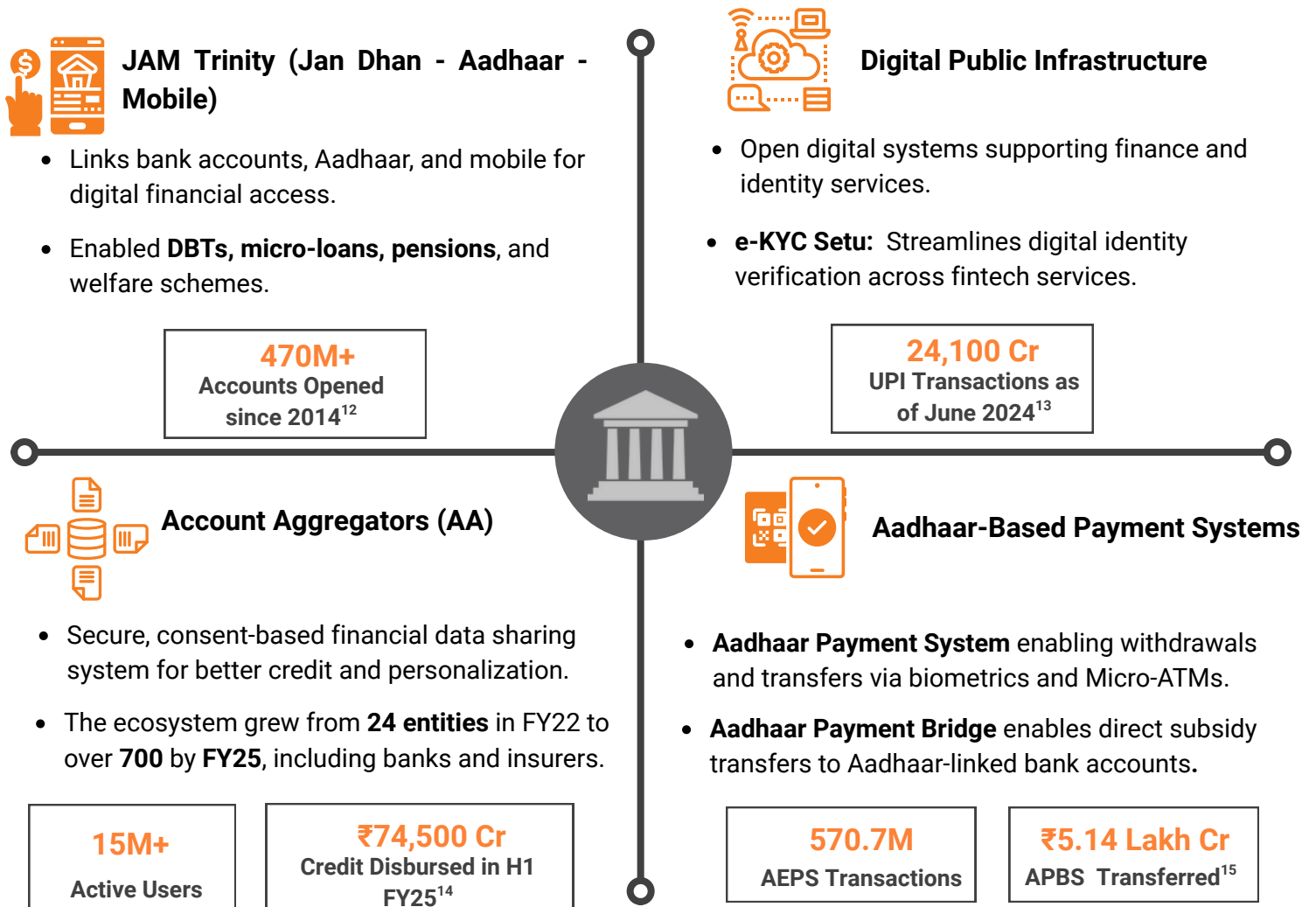
Impact

1.6+ crore customers trust Zerodha with **₹6 lakh crores** of equity investments and contribute to **15% of daily retail exchange volumes** in India⁷







KEY TRENDS

Trend	Overview	Tech Used	Impact Area
 UPI Payment Surge	<ul style="list-style-type: none"> UPI processed 18.6+ Bn transaction of ₹25.14 Tn in May.. Expanding into credit and global corridors⁸. 	<ul style="list-style-type: none"> UPI UPI Lite UPI Credit on RuPay 	<ul style="list-style-type: none"> Digital Payments Financial Inclusion
 Digital Lending	<ul style="list-style-type: none"> Fintech lending to reach ₹5 Tn by FY28⁹. Driven by BNPL, MSME, & personal credit growth. 	<ul style="list-style-type: none"> ULI Infrastructure RBI Guidelines NBFC Stack 	<ul style="list-style-type: none"> Credit Access MSME Enablement
 Embedded Finance	<ul style="list-style-type: none"> Embedded fintech to grow from ₹6,900 Cr to ₹34,300 Cr by 2029. Driven by UPI, AA, OCEN¹⁰. 	<ul style="list-style-type: none"> UPI Account Aggregator OCEN APIs 	<ul style="list-style-type: none"> Seamless Integration, Platform Finance
 AI / GenAI in Fintech	<ul style="list-style-type: none"> 68% AI adoption in FY24 driven by the BFSI sector. Leads usage across critical industries in India¹¹ 	<ul style="list-style-type: none"> Generative AI Machine Learning NLP Risk Analytics 	<ul style="list-style-type: none"> Operational efficiency Risk mitigation Customer experience

GOVERNMENT INITIATIVES



KEY PLAYERS

Players	Revenue	Key Highlights
 ICICI Bank Money2India	\$28,500 M	1.5M+ customers, 3B+ transactions, payments to 100+ entities in India.
 BAJAJ FINSERV	\$6,640 M	101.8M Customers, ₹4.16 Lakh Cr AUM
 ZERODHA	\$1,198 M	7.5M active users, ₹5.66 Lakh Cr in assets under custody
 paytm	\$1,197 M	As of Mar 2025: 12.4M merchants, 72M users, ₹35.4K Cr lending TPV.
 PhonePe	\$692 M	600M users, 40M+ merchants, ₹150L Cr+ TPV
 Razorpay	\$300 M	10M+ Merchants, 1M+ Monthly Active Users, Annual TPV of \$180B

Source: Tracxn

WHERE TO INVEST: KEY GAPS & OPPORTUNITY SEGMENTS



Gap

80% have bank accounts, but only 24% rural digital literacy¹⁶

\$540B+ MSME credit gap; credit-to-GDP at ~57% vs 100%+ in developed nations¹⁷

Frequent regulatory shifts; 5+ regulators oversee fintech

High API costs; only few fintechs fully integrated with AA/India Stack.

High-Potential Segments



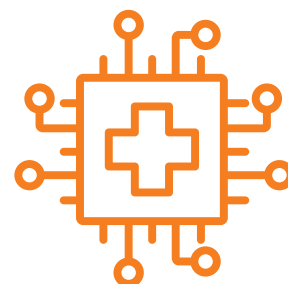
Vernacular fintech apps, AEPS/USSD platforms, voice-based onboarding tools

AA-based lending, AI/alt-credit scoring using GST, utility, or transaction data

RegTech APIs, compliance-as-a-service, unified sandbox or SRO support tools

Open API infra, developer toolkits, integration-as-a-service platforms

HEALTH-TECH



Healing Tomorrow: Redefining Wellness Through Innovation

Technology-driven solutions—including telemedicine and AI etc. that improve healthcare delivery, management, and access—making care more efficient and affordable.

KEY SEGMENTS



E-Prescribing Systems



Health Analytics



mHealth and mHealth Apps



Telemedicine



Electronic Health Records



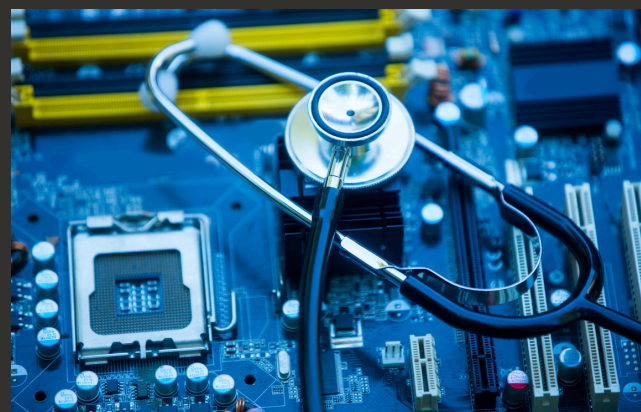
Health Information Technology



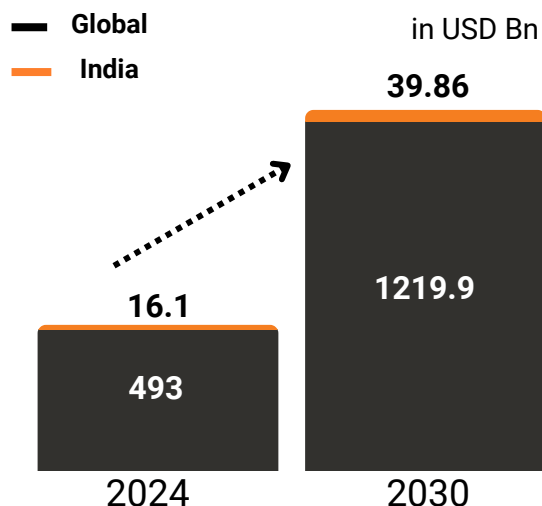
SaaS Healthcare

WHY HEALTH-TECH MATTERS?

HealthTech is transforming how India accesses care. With 65% of the population in rural areas and only 33% of doctors there, digital health bridges the gap—bringing consultations, diagnostics, and treatment to the doorstep. It's not just tech—it's access, equity, and impact at scale.

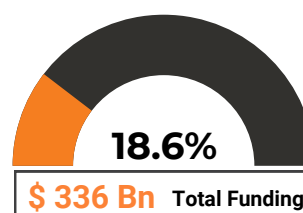


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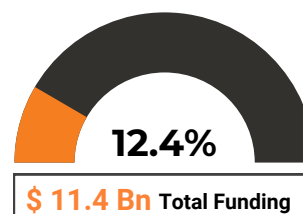
India accounts for 3.26% of the global health - tech market. Indian and global markets projected to grow at a CAGR of 16.11%.¹

FUNDING



GLOBAL

Funded companies
(24,600)²



INDIA

Funded companies
(1,580)

KEY DRIVERS

1. Health and Demographic Transitions

73 Million³ Indian households have entered the middle class, greatly increasing their healthcare spending power.

2. Public Expenditure and Infrastructure Development

Public healthcare spending has increased to 2.6% of its GDP, up from 2.1% in the previous fiscal year⁴.





3. Integration of Technology and Innovation

Healthcare innovation, now comprising 15% of the total market, has nearly doubled to \$17 billion over the past three years.

4. Medical Tourism and Global Competitiveness

Medical tourism market, valued at \$7.69 billion in 2024, is projected to grow to \$14.31 billion by 2029 (13% CAGR)⁵.

CASE STUDY: ONSURITY

	About	Onsurity is one of the first companies to offer healthcare membership to businesses on a monthly subscription basis
	Challenge	SMEs lacked access to flexible and affordable healthcare benefits traditionally tailored for large corporations.
	Solution	Introduced affordable employee healthcare for SMEs and enterprises from ₹49/month —includes health plans, insurance, and medical discounts
	Impact	Serving 8,000+ businesses and 1.5M+ members across 26 states and 3 UTs with 50% blue-collar, 40% from Tier II/III cities ⁶

KEY TRENDS

Trend	Overview	Tech Used	Impact Area
AI-Powered Healthcare Optimization	<ul style="list-style-type: none"> AI-powered diagnoses Automated admin tasks Smart clinical coding Streamlined HR Modernized systems 	<ul style="list-style-type: none"> Gen AI Machine learning NLP Cloud Computing AI Orchestration 	<ul style="list-style-type: none"> Diagnosis Admin Efficiency Staffing, System Scalability
Personalised Medicine	<ul style="list-style-type: none"> Gen AI simplifies appointments, records access, and personalized care 	<ul style="list-style-type: none"> Gen AI Digital Health Platforms 	<ul style="list-style-type: none"> Medical Billing Records Management Treatment Planning
VR & AR in Healthcare Training	<ul style="list-style-type: none"> Used for immersive medical training and therapeutic interventions; fast-growing market 	<ul style="list-style-type: none"> Virtual Reality (VR) Augmented Reality (AR) 	<ul style="list-style-type: none"> Medical Education Therapy
3D Printing and Bio-Printing	Creation of custom <ul style="list-style-type: none"> Prosthetics Tissues, and organs with rapid prototyping capabilities 	<ul style="list-style-type: none"> 3D Printing Bioprinting 	<ul style="list-style-type: none"> Surgery Prosthetics Organ Transplants

GOVERNMENT INITIATIVES



- **Ayushman Bharat Digital Mission (ABDM)**
 - Fill health infrastructure and research gaps
 - 73 Cr+ ABHA created; 49.15% women beneficiaries.⁷
- **e-Sanjeevani Platform**
 - Reduce burden on physical facilities via tele-consultations.
 - 36 Cr+ patients served; 57% women, 12% senior citizens.
- **U-WIN Portal**
 - Digitize vaccination records for mothers and children.
 - 7.43 Cr beneficiaries; 27.77 Cr vaccine doses recorded.
- **Aarogya Setu App**
 - Facilitate health account registration and digital reports.
 - 16.71 Cr downloads.
- **e-Hospital**
 - Manage hospital workflows and processes.
 - Cloud-based (SaaS model)
- **National Tele Mental Health Programme**
 - Improve mental health counseling access.
 - 53 Tele MANAS Cells in 36 States/UTs; 17.6Lac+ calls handled

KEY PLAYERS

Players	Revenue	Key Highlights
	\$946 M	Telemedicine & Pharmacy - 4,000+ pharmacies, delivery in 10,000+ pin codes.
	\$241 M	Online pharmacy - Covering 1K+ cities and 22K+ pin codes.
	\$129 M	Online Pharmacy + Diagnostics - 100M+ users and 20K+ pincodes
	\$124 M	Fitness & Wellness - 800+ studios, 180K members, 100K daily users
	\$28 M	Metabolic Health Wearable - with 120K active paying users in 7 major cities
	\$18.6 M	Health Analytics (AI) - Deployed in 3,000+ sites across 90+ countries

Source: Tracxn

WHERE TO INVEST: KEY GAPS & OPPORTUNITY SEGMENTS



Gap

High-Potential Segments



97% EHR adoption, but platforms remain fragmented and siloed.⁸

Health data interoperability platforms (FHIR-based APIs, ABDM-linked stacks)

Low AI literacy; 35% of hospitals in TN reported device handling issues.⁹

MedTech UX and AI - powered clinical decision support tools

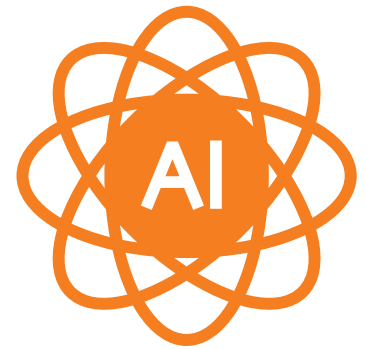
Only 68% of health orgs use AI at scale; most tools show poor accuracy.¹⁰

Explainable AI-as-a-service for diagnostics (Radiology, Pathology, Triage)

India had 8,614 weekly healthcare cyber attacks in 2025—22% of total attacks.¹¹

Cybersecurity for healthtech (secure EHR, digital ID, privacy-first apps)

ARTIFICIAL INTELLIGENCE



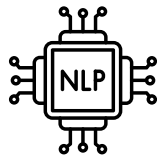
Beyond Automation. Towards Imagination

The ability of machines to mimic human intelligence — learning from data, solving problems, and making decisions with minimal human input.

KEY SEGMENTS



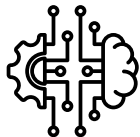
Computer Vision



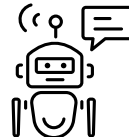
Natural Language Processing



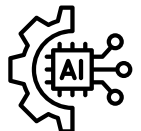
Autonomous & Sensor Technology



Machine Learning



AI Robotics



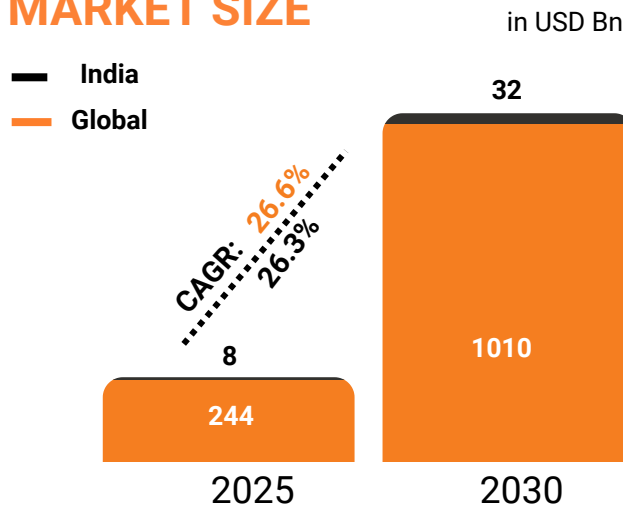
Gen AI

WHY AI MATTERS?

From powering real-time language translation and automating business processes, AI enables smarter, faster, and more informed decisions. It helps organizations uncover insights from massive amounts of data, allows governments to deliver citizen services at scale, and empowers individuals with tools that boost productivity and creativity.

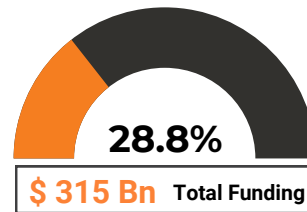


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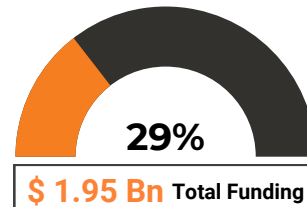
The industry has shown steady growth, with projections indicating continued expansion through 2025.

FUNDING



GLOBAL

Funded companies
(9580)



INDIA

Funded companies
(392)

KEY DRIVERS

1. Massive Public Investment in AI Infrastructure

The India AI Mission **allocated over ₹10,000 crore** (~US\$1.25 billion) to build AI compute capacity and public datasets. This lowers barriers for startups and researchers.

2. Multilingual AI Foundation

Bhashini (India's national language translation platform) is training multilingual LLMs to ensure AI is **accessible to non-English speaking populations**, which account for **~90% of India's rural population**.

3. High AI Adoption across sectors

48% of key Indian industries used AI in FY2024, led by **BFSI - 68%, Tech - 60–65%, Healthcare at 52%, FMCG/Retail - 43%, Manufacturing - 28%, Entertainment - 10–12%**





4. Expansion of Local AI Labs

The IndiaAI Innovation Centre has received 67 proposals (15 Feb 2025): 22 for LLMs/LMMs and 45 for **domain-specific models** in sectors like Healthcare, Education, and Finance.

CASE STUDY: MICROSOFT

	About	Microsoft, a global leader in AI and cloud , partnered with FIDO Tech to develop AI-driven tools for sustainable water management.
	Challenge	Up to 70% of piped water lost in areas due to undetected leaks. Traditional detection fails, especially on plastic pipelines.
	Solution	FIDO's acoustic AI system , enhanced with GPT-4 via Azure OpenAI, listens to pipeline sounds to pinpoint leaks and estimate their severity .
	Impact	EPCOR (Arizona): Reduced water loss from 27% → 10%. Thames Water (London): Scanned 350 km of pipelines, prioritized high-impact repairs .

KEY TRENDS

Trend	Overview	Tech Used	Impact Area
 Spatial Computing	<ul style="list-style-type: none"> Real-time simulations for diagnostics AI-powered spatial experiences 	<ul style="list-style-type: none"> AI & ML XR (AR/VR) Digital Twins Spatial Mapping 	<ul style="list-style-type: none"> Urban Planning Smart Healthcare Education Tech
 Agentic AI	<ul style="list-style-type: none"> Autonomous goal-driven AI systems Complex decision-making 	<ul style="list-style-type: none"> Goal-Oriented AI Reinforcement Learning Autonomous Agents 	<ul style="list-style-type: none"> Process Automation Robotics Smart Operations
 Multi Model AI	<ul style="list-style-type: none"> Processes text, image, audio, video Powers intelligent interfaces 	<ul style="list-style-type: none"> NLP Computer Vision Speech Recognition 	<ul style="list-style-type: none"> Assistive Tech Multimedia Apps Surveillance
 Enterprise RAG Platforms	<ul style="list-style-type: none"> Combines LLMs with enterprise data Contextual, accurate answers 	<ul style="list-style-type: none"> LLMs Knowledge Graphs 	<ul style="list-style-type: none"> Enterprise Intelligence Customer Support Legal AI

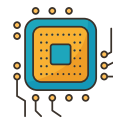
GOVERNMENT INITIATIVES

INDIAai India AI Mission

- 18,693 GPUs (10,000 active)**, via open GPU marketplace at ₹100/hour
- AI Labs in **28 Tier-2/3 cities** + fellowships (150 UG, 48 PG, 3 PhDs selected)

Rs. 10,300 Cr
(US \$1.25 Bn)
Total Budget

67 Proposals
22 LLM/LMM,
45 domain-specific



AIRAWAT-PSAI & Semiconductor Strengthening

- AIRAWAT-PSAI** (C-DAC Pune): 13,170 teraflops, expandable to 1,000 AI petaflops
- Semiconductor Push**: 5 plants under construction.

3 - 5 Years
Goal to develop
indigenous GPUs



Foundational Models

- Bharat Gen
- Sarvam - 1 Model
- Chitrlekha
- Everest 1.0

Sarvam
Supports 10
Indian Languages

Chitrlekha & Everest
Indic video/audio &
Multilingual tools










Open AI Academy

- 50 startups to receive API credits (~US \$100K each)
- US \$150K to 11 NGOs

1 Mn
Teachers trained in 4
Languages

KEY PLAYERS

Players	Revenue - 2024	Key Highlights
 Google	\$348,160M	31% have used GenAI tools like Gemini < 93% saw productivity gains
 Microsoft	\$245,000M	Training 2Mn people in AI by 2025, as part of IndiaAI's Skilling efforts
 IBM	\$62,750M	AI cluster at GIFT City - Providing an AI sandbox using Watson
 TCS	\$29,635M	Gen AI practice with partnership of AWS & upskilled 25,000 employees
 Infosys	\$19,133M	Trained 57,000 employees in GenAI
 Wipro	\$10,800M	Under its AI360 initiative , Wipro saw a 65% increase in AI use cases
 OpenAI	\$5,500M	Partnered with IndiaAI Mission - 1M teachers trained

WHERE TO INVEST: KEY GAPS & OPPORTUNITY SEGMENTS



Gap

High-Potential Segments



Only 12% of Indian startups have access to affordable high-end GPU compute

GPU-as-a-Service platforms,
Shared compute marketplaces

Over 80% of AI talent is concentrated in 5 metro cities

AI skilling labs in Tier-2/3 cities,
IndiaAI FutureSkills, Rural AI bootcamps

Only 10 Indian languages supported by most major LLMs

Multilingual AI models,
Indic-focused LLMs, AI language tech

\$650M+ spent annually on foreign AI APIs by Indian companies

Homegrown GenAI platforms,
Open-source Foundational Models

Only 7% of Indian MSMEs currently use AI/ML in operations

MSME-focused AI SaaS tools, Low-code AI platforms, Sector-specific AI enablement

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GLOSSARY

e - NAM - National Agricultural Market

AI - Artificial intelligence

ML - Machine Learning

IoT - Internet of Things

GIS - Geographical Information System

PMFBY - Pradhan Mantri Fasal Bima Yojana

PM - KISAN - Pradhan Mantri Kisan Samman Nidhi

KCC - Kisan Credit Card

ONDC - Open network for Digital Commerce

FPO - Farmer Producer Organizations

SME - Small and Medium

ABHA - Ayushman Bharat Health Account

MANAS - Mental Health and Normalcy Augmentation System

SaaS - Software as a Service

EHR - Electronic Health Record

FHIR - Fast Healthcare Interoperability Resources

ABDM - Ayushman Bharat Digital Mission

ROI - Return on Investment

KPI - Key Performance Indicator

MFA - Multi-Factor Authentication

RAG - Retrieval-Augmented Generation

IDPS - Intrusion Detection and Prevention System

LLM - Large Language Model

AML - Anti-Money Laundering

UPI - United payments interface

PMJDY - Pradhan Mantri Jan Dhan Yojana

GeM - Government e Marketplace

TReDS - Trade Receivables e-Discounting System

RBI - Reserve bank of India

KYC - Know your customer

NBFC - Non Banking Financial Cooperation

BFSI - Banking, Financial Services, and Insurance

BNPL - Buy Now, Pay Later

MSME - Micro Small and Medium Enterprises

OCEN - Open Credit Enablement Network

API - Application Programming Interface

NLP - Natural Language Processing

DBT - Direct benefit transfer

TPV - Total Payment Volume

AEPS - Aadhaar Enabled Payment System

APBS - Aadhaar Payment Bridge System

AUM - Asset Under Management

TPV - Total Payment Value

USSD - Unstructured Supplementary Service Data

GST - Goods and services tax

GDP - Gross Domestic product

SRO - Self-Regulatory Organization

AA - Account Aggregator

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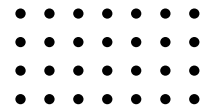
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