



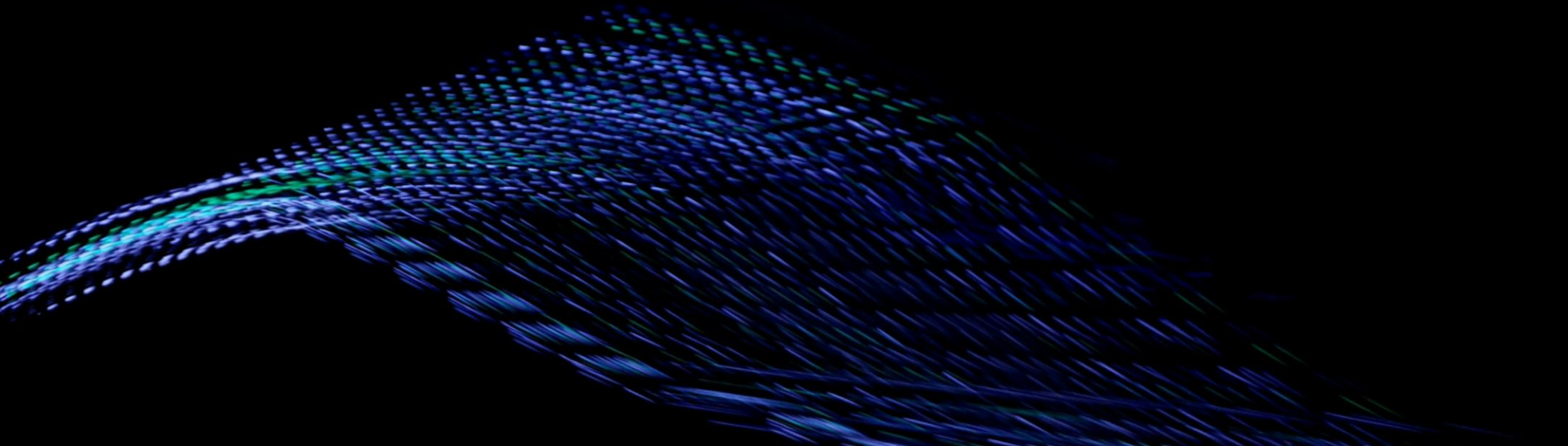
# From Tradition to Innovation: Industry Transformation in India

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India is undergoing a remarkable transformation across various industries, driven by rapid technological advancements, evolving consumer preferences, and a dynamic economic landscape. From the integration of new-age technologies like GenAI to the adoption of sustainable practices, industries in India are redefining their operations and strategies to stay competitive and relevant.

**Here are some organisations that are leading the way.**





# Redefining Customer Experience in the Financial Sector

**Financial inclusion.** India's largest bank, the State Bank of India, is leading [financial inclusion with its YONO app](#), to enhance accessibility. Initial offerings include five core banking services: cash withdrawals, cash deposits, fund transfers, balance inquiries, and mini statements, with plans to include account opening and social security scheme enrollments.

**Customer Experience.** [ICICI Bank](#) leverages RPA to streamline repetitive tasks, enhancing customer service with its virtual assistant, iPal, for handling queries and transactions. [HDFC Bank](#) customer preference insights to offer tailored financial solutions, while [Axis Bank](#) embraces a cloud-first strategy to digitise its platform and improve customer interfaces.

Indian banks are also collaborating with fintechs to harness new technologies for better customer experiences. [YES Bank has partnered with Paisabazaar](#) to simplify loan applications, and [Canara HSBC Life Insurance](#) has teamed up with Artivatic.AI to enhance its insurance processes via an AI-driven platform.





# Improving Healthcare Access

Indian healthcare organisations are harnessing technology to enhance efficiency, improve patient experiences, and enable remote care.

[Apollo Hospitals](#) has launched an automated patient monitoring system that alerts experts to health deteriorations, enabling timely interventions through remote monitoring. [Manipal Hospitals](#)' video consultation app reduces emergency department pressure by providing medical advice, lab report access, bill payments, appointment bookings, and home healthcare requests, as well as home medication delivery and Fitbit monitoring. [Omni Hospitals](#) has also implemented AI-based telemedicine for enhanced patient engagement and remote monitoring.

The government is also driving the improvement of healthcare access. [eSanjeevani](#) is the world's largest government-owned telemedicine system, with the capacity to handle up to a million patients a day.





# Driving Retail Agility & Consumer Engagement

India's Retail sector, the **fourth largest globally**, contributes over 10% of the nation's GDP. To stay competitive and meet evolving consumer demands, Indian retailers are rapidly adopting digital technologies, from eCommerce platforms to AI.

**Omnichannel Strategies.** **Reliance Retail** integrates physical stores with digital platforms like JioMart to boost sales and customer engagement. **Tata CLiQ's "phygital" approach** merges online and offline shopping for greater convenience while Shoppers Stop uses RFID and data analytics for improved in-store experiences, online shopping, and targeted marketing.

**Retail AI.** **Flipkart's AI-powered shopping assistant**, Flippi uses ML for conversational product discovery and intuitive guidance. BigBasket employs IoT-led AI to optimise supply chain and improve product quality.





# Reshaping the Automotive Landscape

Tech innovation, from AI/ML to connected vehicle technologies, is revolutionising the Automotive sector. This shift towards software-defined vehicles and predictive supply chain management underscores the industry's commitment to efficiency, transparency, safety, and environmental sustainability.

**Maruti Suzuki's** multi-pronged approach includes collaborating with over 60 startups through its MAIL program and engaging Accenture to drive tech change. Maruti has digitised 24 out of 26 customer touchpoints, tracking every interaction to enhance customer service. In the Auto OEM space, they are shifting to software-defined vehicles and operating models.

**Tata Motors** is leveraging cloud, AI/ML, and IoT to enhancing efficiency, improving safety, and driving sustainability across its operations. Key initiatives include connected vehicles, automated driving, dealer management, cybersecurity, electric powertrains, sustainability, and supply chain optimisation.





# Streamlining India's Logistics Sector

India's logistics industry is on the cusp of a digital revolution as it embraces cutting-edge technologies to streamline processes and reduce environmental impact.

**Automation and Predictive Analytics.** Automation is **transforming warehousing operations** in India, with DHL India automating sortation centres to handle 6,000 shipments per hour. Predictive analytics is reshaping logistics decision-making, with **Delhivery** optimising delivery routes to ensure timely service.

**Sustainable Practices.** The logistics sector contributes **one-third** of global carbon emissions. To combat this, **Amazon India** will convert its delivery fleet to 100% EVs by 2030 to reduce emissions and fuel costs. **Blue Energy Motors** is also producing 10,000 heavy-duty LNG trucks annually for zero-emission logistics.





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