

AI IN INDIA

AI in India: Power, Gaps, and the Reality No One Talks About

By Mahesh Ramanujam, FCA · March 21, 2026 · promptedgrad.com/ai-in-india/

Key Points

1

AI in India is an amplifier, not an equaliser — it makes strong systems stronger and exposes weak ones faster.

2

The digital divide is real: AI requires reliable internet, power, digital literacy, and quality data — infrastructure gaps mean AI benefits are not uniform.

3

Where AI is transforming India: BFSI (fraud detection, credit scoring), healthcare diagnostics, agriculture (crop prediction), and government services (DigiLocker, UMANG).

4

Where AI is struggling: rural healthcare, informal sector MSMEs, and any context where the underlying data quality is poor.

5

The risk no one discusses: AI in weak governance environments can automate the scaling of fraud, misinformation, and regulatory evasion.

6

Graduate opportunity: the 63 million Indian SMEs that have not yet adopted AI represent a decade of opportunity for graduates who can bridge technology and business.

Key Takeaway

AI will not solve India's structural challenges. But the graduates who understand both AI and India's specific context will.

