

Business Standard

Hinduja group puts AI at the heart of its playbook, says Amit Saharia

Hinduja Group is expanding AI across automotive, insurance, energy and healthcare businesses, with early deployments already improving efficiency and generating new digital revenue streams

Gulveen Aulakh |



Amit Saharia, Hinduja Group president — strategy

Multinational conglomerate Hinduja group is integrating artificial intelligence (AI) and advanced digital technologies across its businesses as part of a broader effort to strengthen long-term competitiveness. **Amit Saharia**, group president — strategy, said AI is already unlocking new revenue streams within the group, which has interests ranging from automotive, insurance and finance to oil and healthcare. In an email exchange with *Gulveen Aulakh*, the executive said that AI adoption is delivering measurable results and creating new revenue opportunities. Edited excerpts:

How does Hinduja group plan to incorporate AI across its group companies and executive management in the immediate and medium term?

The group has consistently treated technology as a strategic lever. We are now scaling this through AI, using it as a catalyst for new vectors of value creation.

Our AI strategy follows a dual approach: bottom-up adoption driven by each company's specific business needs, and top-down alignment with group-level priorities. This ensures that AI-led transformation remains a core initiative across all entities.

In the immediate term, the emphasis is on building stronger data foundations, expanding Cloud infrastructure, and deploying advanced analytics across key functions. Over the medium term, the group expects AI to play a larger role in enabling new digital capabilities, data-led services, and platform-driven business models.

Can you share examples of other areas where the group has achieved measurable results in AI deployment?

Hinduja Renewables Energy operates an AI-enabled network operations centre that continuously monitors asset performance and predicts potential equipment issues. This has helped reduce unplanned downtime by 15–25 per cent while improving overall plant performance.

In the insurance business, IndusInd General Insurance uses AI and machine learning (ML) to strengthen its marketing and customer acquisition strategies. These initiatives have improved cost efficiency by 15–20 per cent and increased conversion volumes by 20–25 per cent.

In digital services, Hinduja Global Solutions has developed a portfolio of agentic AI offerings through its AgentX platform. These include Customer360 capabilities, workflow automation, voice biometrics, and generative AI-led conversational tools. The platform is expected to contribute more than 25 per cent of the company's revenues by 2030.

In healthcare, AI-supported tools have reduced the time required to identify stroke lesions from about 45 minutes to nearly five minutes. At PD Hinduja Hospital, other applications have shortened patient discharge times and accelerated the reading of 3D mammography images to around 3.8 seconds, while also lowering radiation exposure.

Would the group consider creating a separate entity to house its AI or technology projects?

For now, the group's focus is on embedding AI capabilities within operating businesses so that technology adoption remains closely linked to business outcomes.

However, as digital platforms and AI-led solutions continue to grow, the organisational structure supporting them may evolve. If certain technology capabilities scale into independent platforms or services with broader market potential, the possibility of creating a dedicated entity could be explored.

What is the group's appetite for large acquisitions going forward?

We are adopting a balanced approach to growth driven by both organic and inorganic opportunities. Within inorganic growth, the focus is on taking strategic bets in core sectors such as automotive, financial services, lubricant and specialty chemical, energy, and digital.

The group is also exploring opportunistic bets in potential new growth vectors that could unlock value in the years ahead.

How will the shift towards AI, technology, and Cloud change the group's overall outlook?

We view AI through three lenses. First, as a user, drive process efficiency, streamline decision-making, and strengthen cost management. Second, as a provider, to build digital-led businesses and unlock new revenue streams. Third, as an ecosystem enabler to create end-to-end platforms with partners across the value chain.

This effort is supported by a dedicated digital centre of excellence that enables the sharing of leading digital and AI practices and supports consistent adoption across sectors.

AI is already opening new revenue streams within the group. For instance, Ashok Leyland collects nearly 2 terabytes of Internet of Things data every day from a connected fleet of about 175,000 vehicles. This helps fleet operators improve vehicle utilisation, anticipate maintenance needs, and manage fuel efficiency.

AI is also enabling new platform businesses. Gro Digital Platforms, a freight and fleet solutions platform, uses AI to match loads between transporters and fleet owners across key corridors. OHM Global Mobility leverages AI-driven optimisation to offer pay-per-kilometre mobility services to state transport undertakings.

Specifically for Ashok Leyland, how are AI, technology, and Cloud being used to address or predict consumption trends, sales cycles, and demand fluctuations and, accordingly, adjust production?

Ashok Leyland has invested in advanced analytics capabilities that convert large volumes of operational and market data into actionable insights.

One of the key platforms supporting this effort is Hubble AI. The platform aggregates multiple data sources and applies AI and ML techniques to generate insights that inform strategic and operational decisions.

For example, it uses geospatial analytics to study vehicle movement patterns, traffic density, and halt clusters in order to identify high-potential markets for dealership expansion. These insights help the company make more informed decisions about network development and market coverage.

Dealers, distributors, and workshops can also uncover additional revenue opportunities through data-led cross-selling and targeted customer engagement. In certain cases, this has created incremental revenue potential of over ₹20 crore annually.

The platform supports after-sales operations by enabling quicker fault diagnosis and more accurate service recommendations, improving turnaround times, and enhancing customer experience across the service network.

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