



THE BUSINESS OF CONSUMER AI

INDIA

A MINI THESIS

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ABOUT US

Eximius Ventures is a dedicated **pre-seed fund** offering smart capital with deep knowledge. As a **sector-differentiated** fund, we invest around \$500k in the pre-product/early traction stage, employing a **thesis-driven approach** across **FinTech, Consumer AI & Enterprise AI**, with an **AI-first approach** across all sectors.

We strive to support exceptional operators in building groundbreaking solutions for India. A substantial portion of our fund is reserved for follow-on rounds, showcasing our long-term support. Recognising the need for agility in the dynamic startup ecosystem, we've established an efficient and transparent decision-making process, ensuring founders receive capital without unnecessary delays.

Beyond capital, the Eximius Edge Platform extends comprehensive support to founders.



Strategy



Network



Hiring and GTM



Follow-on Investment

We aim to identify and back exceptional founders leveraging the strong demographic dividend of India to build from India to the world, helping them with a unique value-add.

Our Value-adds



Founder Centric Approach



Speed of Decision and Execution



Sector-specific Knowledge and Expertise



Functional Support for Business

Strong Brand Presence, Built With Value-add

90,000+

LinkedIn Followers

200+

Hours of content

4 Mn+

Likes and Impressions

Our Portfolio

FINTECH

Jar Finarkein Quicklend

skydo vegapay ASPIRE

BIMAKAVACH fleek

CONSUMER AI

30 sundays OYELA prolearn

SVG MyNaksh

SHURU AMICCO TRIPLE TAP

eka.care SPYBIRD h Knst.dating

ENTERPRISE AI

DA cuepilot.ai EarthSync

Decover Omnivio

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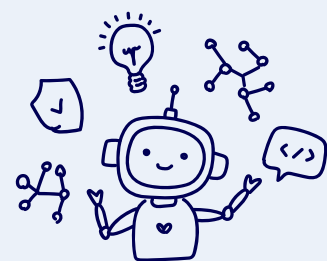
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WHAT IS CONSUMER AI?

The shift from digital access to intelligent assistance

CONSUMER AI IS THE NEXT EVOLUTION OF CONSUMER TECH



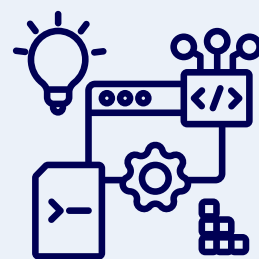
- Consumer Tech gave users access to products, services, content, communities, and transactions at scale.
- Consumer AI changes the role of the product from a digital destination to an intelligent assistant.

THE PRODUCT NOW UNDERSTANDS, REMEMBERS, AND ACTS



- AI-native consumer products can understand intent, retain context, personalise recommendations, and generate outputs.
- Over time, they will also take action on behalf of users across high-frequency parts of daily life.

THE EXPERIENCE BECOMES ADAPTIVE AND AGENTIC



- Static journeys are giving way to conversational, multimodal, and context-aware interactions.
- A shopping app becomes a buying agent, an edtech app becomes a tutor, and a health app becomes a continuous care companion.

INDIA MAKES THIS SHIFT ESPECIALLY POWERFUL



- AI can make expensive, expert-led, and fragmented services affordable, always-on, and personalised.
- Tutors, health guides, shopping assistants, travel concierges, spiritual guides, and executive assistants can reach a much wider user base.

WHAT YOU NEED TO KNOW → The strongest Consumer AI companies will rebuild the core user loop around memory, personalisation, trust, and action.

WHY NOW? KEY TAILWINDS

Cost, data, and monetisation are converging to make Consumer AI viable in India.

KEY MARKET SHIFTS



Falling Model Costs



Richer Data Loops



Monetisation Is Improving

THREE FORCES DRIVING THE INFLECTION

Falling Model Costs

- Cost per token is declining by 60–70% YoY, making high-frequency consumer AI use cases more viable.
- Open-source models are improving inference economics, often offering lower serving costs than OpenAI and other closed-source models for specific use cases.
- Consumer token usage is expected to grow 12x by 2030, with agentic AI applications driving a large share of this growth.

Richer Data Loops

- India has ~960M active internet users, growing ~8% YoY, creating one of the world's largest digital behaviour pools.
- 44% of users already interact with AI-enabled features like voice search, image search, and chatbots, opening the door for deeper personalisation.

Improving Monetisation

- India is moving beyond the “DAU farm” problem through micro-payments, subscriptions, and recurring payment infrastructure driven by UPI & UPI AutoPay.
- In CY25, 228B transactions worth ~\$3.3T signal stronger monetisation potential across metro and Tier-2+ markets.



WHY THIS MATTERS

1. Always-on Consumer AI is becoming economically viable.

2. India offers enough scale for personalised AI products to learn fast.

3. Recurring payments can support stronger consumer monetisation.

4. The next wave can reach beyond metro-first users.

FROM CONSUMER TECH TO CONSUMER AI: WHAT CHANGES

Value is moving from platforms that host journeys to intelligence layers that guide and complete them.

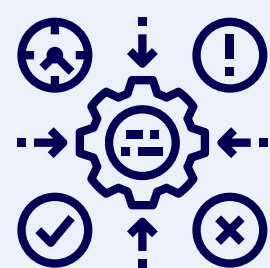
INTENT-LED DISCOVERY



- Users move from browsing catalogues and feeds to asking for specific outcomes.
- The product's job shifts to interpreting intent and surfacing the most relevant answer.

Implication: Products that own high-intent decision moments can become the new discovery layer.

CONTEXT AS THE MOAT



- The more a product understands a user's history, preferences, constraints, behaviour, and goals, the harder it becomes to replace.
- Personal memory will matter more than catalogue depth, interface polish, or generic recommendation engines.

Implication: Proprietary user context can become the strongest retention advantage.

TRUST + EXECUTION BECOME THE DIFFERENTIATORS



- As AI influences decisions across health, education, finance, relationships, and daily life, users will expect accuracy, privacy, transparency, vernacular support, and human escalation.
- In India, voice-first behaviour and a service-first culture make trusted guidance and assisted execution especially important.
- Brands will also need to win agentic recommendations through product quality, structured data, reviews, availability, pricing, and credibility.

Implication: The winners will move from recommendations to trusted workflow completion.

MARKET MAP: WHERE CONSUMER AI WILL SHOW UP

Mapped by consumer need, market orientation, and AI's role in delivery.

AI-led = core experience delivered through AI | AI-aided = AI improves discovery, decisioning, and execution around the core product

OBJECTIVE NEEDS

EMOTIONAL NEEDS

EXPERIENTIAL NEEDS

GLOBAL UTILITY

Productivity | AI Led Delivery



Upskilling | AI Led Delivery



Media & Content | AI Led Delivery

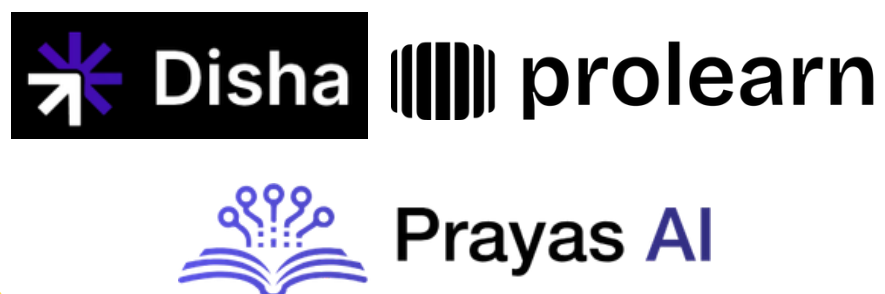


Travel | AI Aided Delivery



INDIA CENTRIC

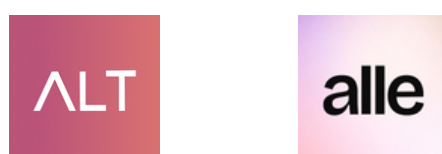
Education | AI Led Delivery



Health | AI Aided Delivery



Commerce | AI Aided Delivery



Spirituality | AI Led Delivery



Early AI-led guidance layer

Dating | AI Aided Delivery



Events | AI Aided Delivery



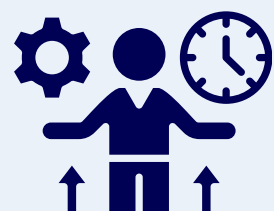
AI-led connection & event discovery remain whitespace

HOW TO READ THE CONSUMER AI MARKET MAP

Three types of consumer needs are shaping where AI-native products can emerge

1. OBJECTIVE NEEDS

Functional, recurring problems where AI can improve speed, decision-making, and execution.



Productivity



Upskilling & Education



Personal Health



Commerce



Payments

2. EMOTIONAL NEEDS

High-trust categories where AI can personalise guidance, identity, companionship, and cultural meaning.



Media & Content



Spirituality



Mental Wellbeing

3. EXPERIENTIAL NEEDS

Discovery-led journeys where AI can help users plan, connect, book & act across offline-online behaviour.



Travel



Dating



Live Events

WHAT YOU NEED TO KNOW → The strongest wedges emerge where repeat behaviour, personal context, trust, and monetisation come together.

SECTOR SNAPSHOTS

FROM MARKET MAP TO CATEGORY-LEVEL OPPORTUNITIES

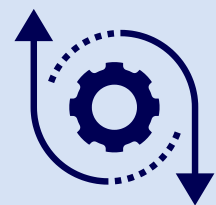
SECTOR SNAPSHOT: PRODUCTIVITY

From task tools to agentic work operating layers

OVERVIEW

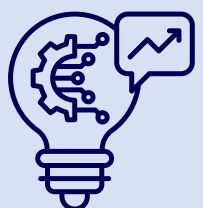
Productivity is shifting from single-purpose tools to AI-led systems that can understand context, organise work, and execute multi-step workflows. AI can help users move from managing tasks manually to delegating coordination, documentation, scheduling, prioritisation, and follow-ups.

WHAT'S CHANGING



- AI tools are moving from coding and debugging into verticalised workflows across functions and domains.
- Multi-modal inputs like voice, text, documents, and app data are making work tools more intuitive.
- Productivity products are shifting from passive organisation to active execution and decision support.

KEY TRENDS



- **AI assistants + lifestyle managers:** agents can summarise, remind, schedule, coordinate, and take actions across work/life.
- **Verticalised workflows:** CFO, legal, design, CRM, and domain-specific stacks can emerge.
- **Enterprise intelligence:** tools can organise unstructured data and nudge teams toward better decisions.

INDIA VS GLOBAL



- Global markets may lead in premium productivity suites, coding agents, and enterprise workflow tools.
- India's wedge sits in WhatsApp-native, voice-first, mobile-first productivity across informal work contexts.

MARKET SNAPSHOT

Productivity apps market:

\$0.45B in 2024 → \$2.81B by 2033

Why it matters: Fragmented work creates room for AI products that own repeated daily workflows.

EXIMIUS VIEW

Whitespace: Cross-app coordination across tasks, calls, notes, and calendars.

India wedge: Tools built specifically for Indian information stacks will win, while secure data storage and local contexts for driving execution will be key moats.

What to watch: Products that move from organisation to execution.

CATEGORY SIGNAL

HIGH CONVICTION

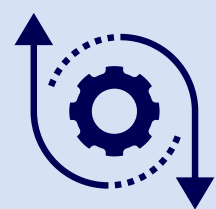
SECTOR SNAPSHOT: UPSKILLING & EDUCATION

From fixed curricula to adaptive, AI-led learning journeys

OVERVIEW

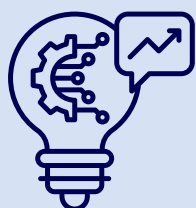
Education & upskilling is a high-friction, high-trust Consumer AI category. AI can help students, teachers, coaching centres, and institutions move from standardised content delivery to personalised learning, automated assessments, better content management, and scalable academic support.

WHAT'S CHANGING



- AI is helping create lessons, quizzes, assignments, assessments, and study material on the fly.
- Learning journeys can become adaptive to each user's pace, gaps, language comfort, and skill goals.
- Institutions can use AI to organise content repositories, records, grading, attendance, and performance tracking.

KEY TRENDS



- **AI-led coaching:** tutors and chatbots can support 24/7 doubt-solving, homework, and study guidance.
- **Voice-first learning:** local-language models can bridge India's language and access gap.
- **Adaptive assessments:** AI can adjust difficulty, generate feedback, and personalise practice sets.

INDIA VS GLOBAL



- Global markets may optimise for premium AI tutors, adaptive testing, and institution-led deployments.
- India's wedge sits in affordable mobile-first learning, regional-language content, test prep, English fluency, and job-linked upskilling.

MARKET SNAPSHOT

Indian EdTech market: \$2.8B in 2024 → \$33.2B by 2033

Why it matters: India's learning demand needs scalable, affordable, personalised support beyond standardised content.

EXIMIUS VIEW

Whitespace: Outcome-linked learning across assessments, certification, and skill progression.

India wedge: For edtech, building for specific Indian curricula will be critical. Upskilling tools will need to be calibrated for Indian jobs and local candidate personas.

What to watch: Products that provide multi-language and multi-modal learning at a fraction of the cost.

CATEGORY SIGNAL

HIGH CONVICTION

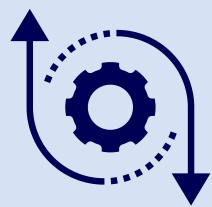
SECTOR SNAPSHOT: PERSONAL HEALTH

From passive tracking to AI-led coaching and continuous wellness

OVERVIEW

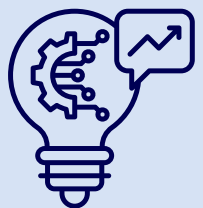
Health & Fitness is moving from occasional care and passive tracking toward continuous, personalised wellness. AI can interpret data from wearables, diagnostics, food, sleep, fitness, and health records to guide users across recovery, nutrition, fitness, metabolic health, and preventive care.

WHAT'S CHANGING



- Fitness tech is moving from dashboards to active AI-led guidance.
- Wearable-led health data can make personalised coaching more mainstream.
- Consumer health is shifting from episodic care to earlier monitoring and intervention.

KEY TRENDS



- **Integrated ecosystems:** wearables, diagnostics, fitness, sleep, and nutrition can feed one AI health layer.
- **Longevity emphasis:** goals are shifting toward energy, mobility, recovery, sleep, and healthy ageing.
- **AI-led weight management:** nutrition, adherence, muscle maintenance, and post-medication wellness become key use cases.

INDIA VS GLOBAL



- Global markets may lead in premium wearables, longevity platforms, and quantified-self products.
- India's wedge sits in affordable AI coaching, regional-language interfaces, Indian food intelligence, and hybrid care models.

MARKET SNAPSHOT

India fitness market: \$1.7B in 2024 → \$3.9B by 2030

Why it matters: Health spend is moving from episodic care to continuous behaviour change.

EXIMIUS VIEW

Whitespace: Daily adherence across nutrition, recovery, sleep, fitness, and metabolic health.

India wedge: Accessing the market will require solutions tailored to Indian lifestyles and geography-specific health nuances. Partnering with local institutions is key for driving GTM.

What to watch: Service layer with humans, along with an AI loop to drive monetisation.

CATEGORY SIGNAL

MEDIUM

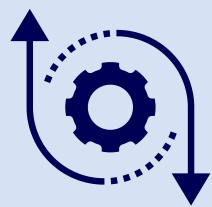
SECTOR SNAPSHOT: COMMERCE

From catalogue-led shopping to agentic discovery and purchase

OVERVIEW

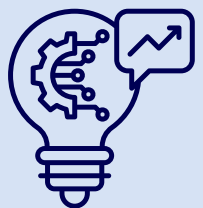
Commerce is one of the clearest Consumer AI use cases because discovery, comparison, cart-building, checkout, support, and fulfilment all carry friction. AI can improve front-end personalisation and back-end efficiency across marketing, supply chain, support, and purchase journeys.

WHAT'S CHANGING



- AI is improving content creation, campaign optimisation, product discovery, and customer support.
- Demand forecasting is reducing stockouts, excess inventory, labour costs, and spoilage.
- AI support agents are becoming the first layer for immediate customer redressal.

KEY TRENDS



- **Agentic shopping:** AI assistants explain products, recommend options, and support purchase decisions.
- **Verticalised discovery:** Quick commerce is creating sharper category-specific shopping journeys across beauty, grocery, fashion, and home.
- **Omnichannel purchase:** connected carts and context-aware journeys can improve cross-channel conversion.

INDIA VS GLOBAL



- India-first wedges sit around vernacular shopping, local services, rewards, price-sensitive discovery, and quick commerce.
- Global opportunities may open in export-linked categories like furniture, where India has growing supply depth.

MARKET SNAPSHOT

E-commerce market: \$163B in 2026 → \$345B by 2030

Why it matters: High-frequency transactions create room to influence decisions before purchase.

EXIMIUS VIEW

Whitespace: AI-first vertical commerce above marketplace-led shopping.

India wedge: Voice-first and price-sensitive discovery, quick commerce behaviour, rewards, and vernacular shopping.

What to watch: Agents that help users choose, bundle, save, and buy, i.e. act as a personal shopper.

CATEGORY SIGNAL

HIGH CONVICTION

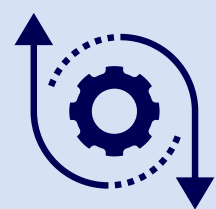
SECTOR SNAPSHOT: MEDIA AND CONTENT

From passive consumption to personalised, interactive content

OVERVIEW

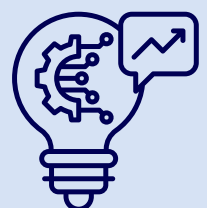
Media and content are shifting from static content libraries to AI-led creation, localisation, and personalisation. As content costs reduce and user journeys become more adaptive, platforms can serve sharper experiences across audio, video, creator content, gaming, and regional entertainment.

WHAT'S CHANGING



- AI is reducing content creation costs across editing, asset generation, dubbing, and subtitling.
- Platforms are personalising content feeds, listening sessions, and discovery journeys at a user level.
- AI-led localisation can help content travel across languages, formats, and Tier-2+ audiences.

KEY TRENDS



- **Hyper-interactive formats:** users can move from passive viewing to shaping stories, worlds, and outcomes.
- **End-to-end production:** AI can support ideation, scripting, editing, localisation, and post-production.
- **AI product management:** platforms can personalise monetisation paths, engagement loops, and creator-led journeys.

INDIA VS GLOBAL



- India-first wedges sit around vernacular content, creator-led communities, regional entertainment, and micro-monetisation.
- Global scale matters for IP-heavy formats, as seen in audio and fiction platforms expanding beyond India.

MARKET SNAPSHOT

Media & Content market:

\$30.08B in 2025 → \$35.65B by 2028

Why it matters: Lower production costs can expand regional, interactive, and creator-led formats.

EXIMIUS VIEW

Whitespace: Scalable interactive formats and regional content IP with lower production costs.

India wedge: Vernacular-first content, regional creator ecosystems, and micro-monetisation.

What to watch: Platforms that turn content creation into repeat engagement and monetisation.

CATEGORY SIGNAL

WATCHLIST

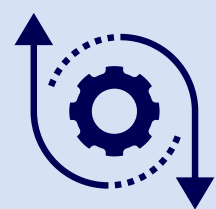
SECTOR SNAPSHOT: SPIRITUALITY

From transactional consultations to context-aware spiritual guidance

OVERVIEW

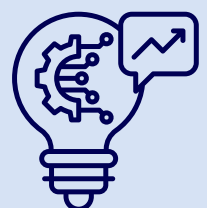
Spirituality is a deeply India-native Consumer AI opportunity, sitting across astrology, mindfulness, temple services, remedies, and spiritual tourism. AI can make guidance more personalised, recurring, and context-aware while helping platforms expand from one-off consultations to a full-stack journey.

WHAT'S CHANGING



- AI can improve horoscope analysis, recommendation accuracy, and recurring user context.
- Self-care and mindfulness journeys are becoming more personalised for younger users.
- Spiritual tourism can become itinerary-led, personalised, and better managed through AI.

KEY TRENDS



- **Recurrent context:** platforms can remember user history, so every interaction feels iterative.
- **Defined AI personas:** AI can develop specialisations and personalities to deepen repeat use.
- **Full-stack modules:** platforms can expand into pujas, remedies, gemstones, donations, and temple services.

INDIA VS GLOBAL



- Spiritual products require deep cultural, religious, linguistic, and ritual context across geographies.
- India is especially attractive because spirituality is mainstream, high-frequency, and emotionally embedded.

MARKET SNAPSHOT

Spirituality market: \$65B in 2025 → \$135B by 2028

Why it matters: High-frequency belief-led behaviour creates room for recurring digital guidance.

EXIMIUS VIEW

Whitespace: Personalised spiritual journeys beyond one-off consultations.

India wedge: Cultural trust, ritual behaviour, language nuance, and mainstream spiritual consumption.

What to watch: Products that remember user context and expand into rituals, remedies, and commerce.

CATEGORY SIGNAL

HIGH CONVICTION

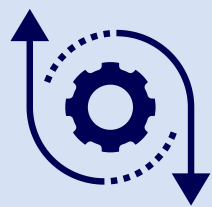
SECTOR SNAPSHOT: TRAVEL

From itinerary planning to AI-led travel concierges

OVERVIEW

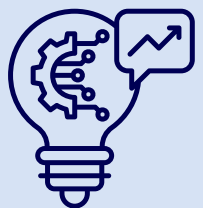
Travel is a high-friction consumer journey across discovery, planning, booking, support, loyalty, and on-trip decisions. AI can turn fragmented planning into a personalised concierge layer that understands preferences, budgets, trip context, hidden needs, and local supply.

WHAT'S CHANGING



- AI is helping users discover locations and build personalised itineraries.
- OTAs and hotels are moving toward chat-based interfaces for support, room service, and preference management.
- AI can adjust plans in real time across discovery, booking, and on-trip decisions.

KEY TRENDS



- **End-to-end concierges:** AI can move from trip discovery to planning, booking, support, and dynamic replanning.
- **Exclusive supply:** platforms can use user insight to build custom packages across stays, events, and experiences.
- **Personalised loyalty:** travel rewards can become more contextual and incentive-led.

INDIA VS GLOBAL



- International travel spend is higher, but 99% of Indian trips remain domestic.
- India-first wedges sit around local stays, domestic experiences, itinerary depth, and regional supply.

MARKET SNAPSHOT

Travel market: \$34.44B in 2026
→ \$54.34B by 2030

Why it matters: Travel remains decision-heavy across planning, booking, support, and on-trip changes.

EXIMIUS VIEW

Whitespace: Concierge layers that sit above fragmented booking and discovery platforms.

India wedge: Domestic trips, local stays, regional supply, and experience-led travel.

What to watch: Products that combine intent, supply, loyalty, and real-time execution.

CATEGORY SIGNAL

HIGH CONVICTION

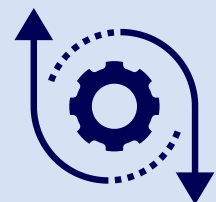
SECTOR SNAPSHOT: SOCIALISING (DATING & LIVE EVENTS)

From swipe-led discovery to AI-led connection and curated experiences

OVERVIEW

Socialising sits at the intersection of dating, friendship, live events, and community-led experiences. Today, discovery is fragmented and often impersonal. AI can make connection more contextual by understanding preferences, intent, location, social graph, and emotional needs.

WHAT'S CHANGING



- Dating and matrimony platforms are moving toward AI-led onboarding to reduce churn and improve match quality.
- Event platforms are using AI for hyper-specific recommendations, inventory management, and dynamic pricing.
- AI can personalise both whom users meet or marry and what experiences they discover.

KEY TRENDS



- **Agentic matchmaking:** AI agents can filter, shortlist, and recommend relevant matches.
- **Personal coaches:** dating platforms can help users communicate, improve profiles, and navigate fatigue.
- **Experience discovery:** live events can move from category-led listings to intent-led recommendations.

INDIA VS GLOBAL



- Dating needs a global GTM lens, given India's weak monetisation despite high downloads.
- Live experiences are more India-first, where depth of local supply and city-level discovery matter most.

MARKET SNAPSHOT

Online dating + matrimony market: \$0.29B in 2025

Why it matters: Low monetisation, high churn, and fragmented discovery create room for trust-led models.

EXIMIUS VIEW

Whitespace: AI-led connection and event discovery remain underbuilt.

India wedge: Matrimony behaviour, trusted networks driven by local background checks, city-level supply, and community-led discovery.

What to watch: Agents that understand intent, emotional context, location, and social preferences.

CATEGORY SIGNAL

EARLY

The background is a dark blue grid with various translucent geometric shapes. At the top center is a heart shape. To the left is a large arrow pointing right. At the bottom is a large arrow pointing up. On the right side, there are concentric circular shapes. The main title is centered in the middle of the slide.

NOVEL CONSUMER AI OPPORTUNITIES

FROM CATEGORY SHIFTS TO INVESTABLE OPPORTUNITY SPACES



WHERE CONSUMER AI OPPORTUNITIES ARE CLUSTERING

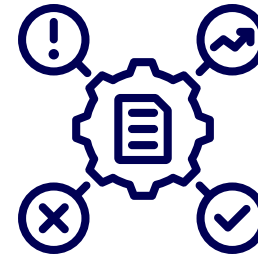
Across categories, three repeatable patterns stand out: high-frequency behaviour, context-heavy decisions, and workflow ownership.

THREE RECURRING PATTERNS ACROSS CONSUMER AI



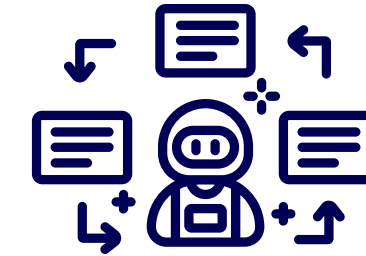
BEHAVIOUR-LED CONSUMER PRODUCTS

- Built around repeat habits, identity, emotion, play, learning, or care
- Retention improves when AI remembers context and personalises each loop
- Monetisation works best when usage is frequent, high-intent, or trust-led



CONTEXT-HEAVY DECISION LAYERS

- AI creates value where users compare, choose, plan, filter, or seek guidance
- The strongest products own the moment before action: buy, book, learn, match, heal, or pay
- Proprietary user context becomes the wedge against generic interfaces



AGENTIC WORKFLOW OWNERSHIP

- Products move from recommendations to task completion with user control
- Value compounds when AI coordinates across apps, data, payments, calendars, records, and human escalation
- Strong opportunities emerge where current workflows are fragmented or expert-dependent



The strongest Consumer AI wedges sit where repeat behaviour, personal context, trust, and action come together.



NOVEL CONSUMER AI OPPORTUNITIES | WORK & LIFE OS

Where AI can manage repeated workflows across work, home, and daily execution

AI EXECUTIVE ASSISTANTS

Problem: Indian knowledge workers manage emails, meetings, notes, calendars, calls, follow-ups, and informal coordination without human executive support.

AI Shift: AI assistants can become a personal operating layer across Gmail, Calendar, WhatsApp, calls, voice notes, documents, and tasks.

Progression: Global tools are solving scheduling, notes, and productivity, but most are built around Western workflows.

Eximius Lens: India needs a voice-first, WhatsApp-native, context-aware assistant that moves from summaries to active daily execution.

AGENTIC LIFESTYLE MANAGEMENT

Problem: Lifestyle management is human-heavy, expensive, hard to standardise, and difficult to scale beyond affluent users.

AI Shift: AI can coordinate tasks, manage preferences, reduce human dependency, improve margins, and eventually integrate with physical assistants and home robotics.

Progression: Most current models still rely heavily on humans-in-the-loop, while physical AI is beginning to expand the execution layer.

Eximius Lens: AI can change both margins and user persona, making lifestyle management accessible to a broader set of Indian households.

WHAT YOU NEED TO KNOW → AI assistants will be strongest where they own repeated workflows across work, home, coordination, and execution.

NOVEL CONSUMER AI OPPORTUNITIES | LEARNING & COACHING

Where AI can personalise guidance, learning paths, and institutional workflows

VERTICAL PERSONALISED COACHES

Problem: Millions already turn to horizontal AI chatbots for guidance, but generic Q&A lacks depth, continuity, and domain-specific personalisation.

AI Shift: Specialised AI coaches can emerge across education, health, self-improvement, upskilling, and wellness, retaining history and shaping personalised journeys.

Progression: Global platforms like Degreed and Thrive Health show early momentum; Indian incumbents like HealthifyMe are adding AI agents.

Eximius Lens: India-native coaches can win through local context, language, cultural nuance, and subject-specific depth.

AI ACADEMIC INSTITUTIONS

Problem: India needs scalable learning and upskilling, while institutions still struggle with lessons, assessments, records, and academic operations.

AI Shift: AI-led mini-institutions can manage content, assessment, student records, tutoring, and certification workflows across diploma and executive education use cases.

Progression: The space is still early, with early proof points emerging across institutional administration, learning workflows, assessments, and academic support.

Eximius Lens: GTM will depend on trust, certification credibility, and institutional partnerships. Quality at scale will be the core unlock.

WHAT YOU NEED TO KNOW → AI can turn learning from a content product into a managed and certification-ready education layer driven by higher personalisation from companion-led pedagogy.

NOVEL CONSUMER AI OPPORTUNITIES | HEALTH ACCESS & CONTINUITY

Where AI can improve access, adherence, and care navigation

AI MEDICAL ASSISTANTS

Problem: India's healthcare access gap is driven by uneven doctor distribution, weak primary care access, and delayed guidance in Tier-2+ and rural regions.

AI Shift: AI medical assistants can answer basic queries, collect symptoms, support triage, explain prescriptions, remind patients, and escalate to doctors when needed.

Progression: Global AI medical assistants are emerging across triage, virtual nursing, documentation, patient follow-ups, and care navigation.

Eximius Lens: India's wedge is a voice-first, multilingual care navigation layer that supports patients while helping experienced doctors manage triage, follow-ups, and routine guidance more efficiently.

AI CHRONIC DISEASE TREATMENT PROGRAMS

Problem: India has a massive chronic disease burden across diabetes, hypertension, prediabetes, and other NCDs, with care still dependent on periodic visits and manual tracking.

AI Shift: AI can become a continuous treatment companion that tracks patient data, explains plans, nudges adherence, flags risks, and supports doctor oversight.

Progression: Globally, chronic care AI is moving toward predictive risk modelling, remote monitoring, personalised plans, and multi-condition management.

Eximius Lens: The strongest Indian wedge may emerge around diabetes and hypertension, where daily behaviour change and vernacular support matter deeply.

WHAT YOU NEED TO KNOW → Healthcare AI will win where it improves access, continuity, adherence, and escalation, with clear liability guardrails and doctor oversight.

NOVEL CONSUMER AI OPPORTUNITIES | DISCOVERY & CONSUMPTION

Where AI can turn passive discovery into interactive, assisted decision-making

INTERACTIVE ENTERTAINMENT PLATFORMS

Problem: Entertainment remains largely linear, while users increasingly want personalised, participatory, and immersive experiences.

AI Shift: AI can create interactive worlds where users shape characters, narratives, formats, and outcomes across games, shows, stories, and creator content.

Progression: Global experiments like ShowRunner and early Indian interactive content attempts show that the space is beginning to form.

Eximius Lens: India's massive screen time and entertainment consumption create room for user-generated, high-quality content formats that are personalised, participatory, and scalable across languages and regions.

AGENTIC COMMERCE PLATFORMS

Problem: Commerce journeys are still built around browsing, cart-building, and checkout, with high drop-offs and weak personalisation.

AI Shift: Agentic flows can recommend products, build carts, compare options, apply offers, and eventually execute purchases with user approval.

Progression: Incumbents are adding AI assistants and MCP-like purchase rails, while payments infrastructure is moving toward agentic commerce.

Eximius Lens: Since users shop across multiple channels, vertical commerce can be rethought with an AI-first lens, helping new players own the decision layer above marketplaces rather than the shelf itself.

WHAT YOU NEED TO KNOW → Discovery & Consumption AI will win where it turns passive browsing into active decisions: create, choose, compare, personalise, and transact.

NOVEL CONSUMER AI OPPORTUNITIES | SOCIAL & EXPERIENCES

Where AI can make discovery more personal, contextual, and community-led

AGENTIC MATCHMAKING

Problem: Swipe-led dating and matrimony with detailed profiles is fatigued, with users reporting burnout and low-quality discovery. The market needs a more personal, context-led approach to connection.

AI Shift: Personalised agents can understand user preferences, filter matches, and automate discovery across dating, friendship, events, marriages, and social communities.

Progression: New global startups are experimenting with agentic matchmaking, while incumbents are rethinking swipe-first models. Think “AI Sima Aunty” (from Netflix’s Indian Matchmaking).

Eximius Lens: India’s loneliness problem and low dating monetisation create room for an entrant built around trust, context, and local community networks, acting like a trusted matchmaker or best friend in digital form.

AI EVENT DISCOVERY CONCIERGE

Problem: Event discovery is fragmented across Instagram, ticketing platforms, WhatsApp groups, venue pages, creators, Reddit, and word-of-mouth.

AI Shift: AI concierges can understand a user’s location, budget, interests, calendar, social graph, music taste, and preferred crowd to recommend the right event.

Progression: Ticketing incumbents own listings, but discovery remains category-led, city-led, and popularity-led.

Eximius Lens: The opportunity sits in pre-event discovery, owned listings, and AI-driven execution support for organisers. Helping organisers improve planning, pricing, and operations can expand margins.

WHAT YOU NEED TO KNOW → Social AI will win where discovery is personal, emotionally loaded, and fragmented across offline-online behaviour.

NOVEL CONSUMER AI OPPORTUNITIES | MONEY & TRANSACTION INTELLIGENCE

Where AI can become the decision layer before payments, rewards, and financial actions

AI LOYALTY + REWARDS WALLET

Problem: Indian consumers transact across cards, UPI apps, D2C brands, food delivery, quick commerce, travel, and offline stores, but rewards remain scattered.

AI Shift: An AI rewards wallet can recommend the best card, coupon, cashback, wallet, voucher, or loyalty benefit before every transaction.

Progression: Loyalty is shifting from static points to real-time, AI-led personalisation and predictive incentivisation.

Eximius Lens: The whitespace is a consumer-first savings agent that helps users decide where to buy, how to pay, and which benefit to unlock.

AGENTIC PAYMENT PLATFORMS

Problem: Indians complete hundreds of millions of UPI transactions daily, but consumers still struggle to manage recurring payments, subscriptions, rewards, benefits, and everyday personal finances.

AI Shift: Agentic payment layers can help users decide how to pay, which benefit to use, what to renew, what to cancel, and how to manage money across daily transactions.

Progression: Visa, Mastercard, Razorpay, NPCI, and OpenAI-linked experiments show that payments are moving toward AI-assisted transaction flows, where consumers get more guidance before/during payment.

Eximius Lens: The strongest consumer wedge is a money assistant that helps users manage payments, subscriptions, rewards, and personal finances before and after each transaction.

WHAT YOU NEED TO KNOW → Money AI will win where it guides better financial decisions before users transact, pay, redeem rewards, or manage personal finance actions.

1

Consumer AI marks the next phase of India's consumer internet: from access-led platforms to assistance-led products. The next breakout companies will help users decide, act, learn, buy, travel, connect, manage health, and run daily life with far less friction.

2

The strongest opportunities will emerge where behaviour is frequent, fragmented, and context-heavy. Commerce, education, healthcare, productivity, socialising, spirituality, travel, and media & content all carry large pockets of poor discovery, weak personalisation, and limited expert access.

3

India has the right conditions for Consumer AI to scale. A large digital user base, UPI-led transaction behaviour, vernacular adoption, WhatsApp-native workflows, and rising willingness to pay create room for AI-native products beyond metro consumers.

4

The winning products will rebuild the core user loop around context, trust, and action. They will own high-intent decision moments, accumulate proprietary user context, and move from recommendations to workflow completion with clear user control.

5

At Eximius, we believe the next generation of consumer companies in India will be AI-native from day one. The most exciting products will turn personalised, expert-led, and assisted experiences into affordable services for millions of Indian consumers.

IF YOU'RE BUILDING IN THIS SPACE, REACH OUT!



Investing in Founders
From Ideation to Execution



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