

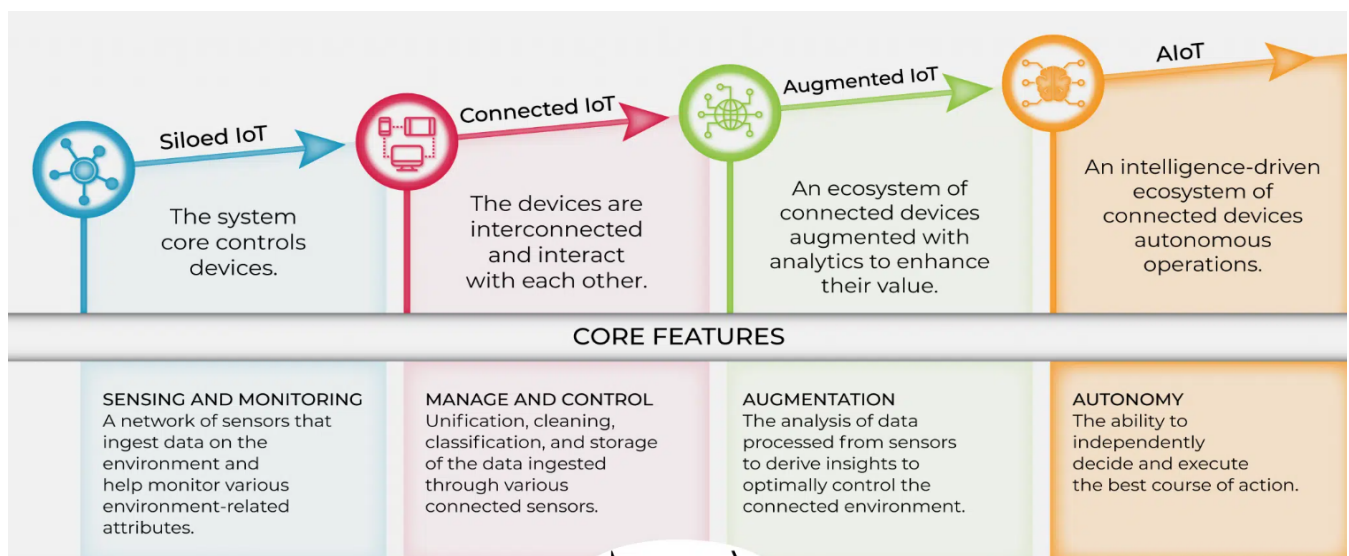
THE TECH TALK

Alot: A Journey from Connectivity to Intelligence

Evolution of AIoT

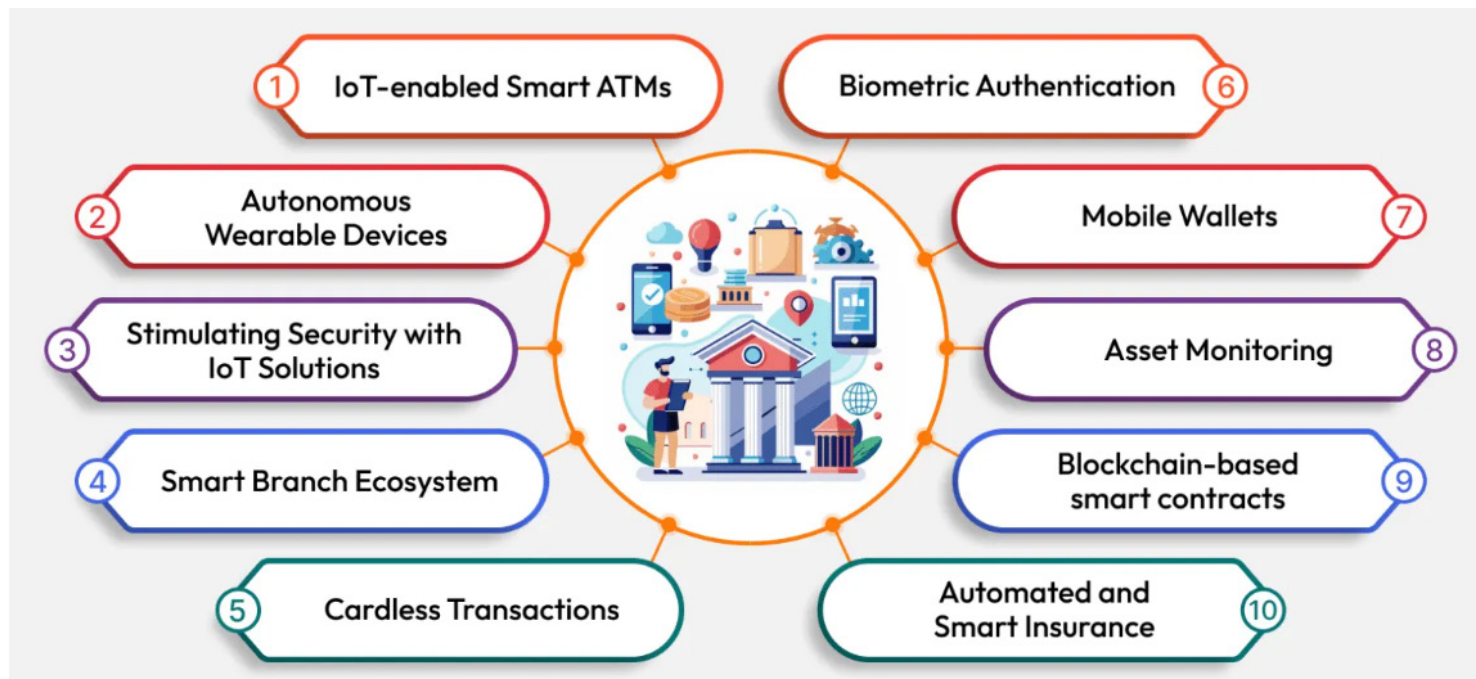
The evolution of Artificial Intelligence of Things (AIoT) is a captivating story of how artificial intelligence (AI), and the Internet of Things (IoT) have come together to create smarter, more efficient, and autonomous systems.

- ✓ **Early IoT (2000s) – Connecting Devices:** The inception of IoT saw basic connected devices transmitting data over the internet. These sensor-based systems were primarily used for monitoring environmental conditions, tracking assets, and automating industrial processes. AI was not yet integrated, and these systems relied on predefined rules and manual analysis.
- ✓ **Rise of Big Data & Cloud Computing (2010s) – AI Begins to Merge:** With the proliferation of IoT devices, massive amounts of data were generated. Cloud computing emerged to handle storage and analytics, paving the way for AI integration. Machine learning models started processing and interpreting this data, enabling predictive maintenance, anomaly detection, and improved operational efficiency.



- ✓ **Edge AIoT (Late 2010s – Early 2020s) – Intelligence at the Edge:** Centralized cloud processing led to latency issues, prompting the introduction of Edge AI. This innovation allowed AI to run directly on IoT devices, enabling real-time decision-making in applications such as autonomous vehicles, smart manufacturing, and healthcare monitoring.
- ✓ **Autonomous & Adaptive AIoT (2020s – Present) – Self-Optimizing Systems:** AIoT has evolved into self-learning and adaptive systems. AI-driven IoT networks now make autonomous decisions, optimize processes without human intervention, and predict failures before they occur. Advancements in deep learning, reinforcement learning, and neuromorphic computing have enabled AIoT systems to mimic human-like intelligence for tasks like smart city management, industrial automation, and personalized healthcare solutions.

Future AIoT (Beyond 2025) – Hyperconnected AI Ecosystems: The future of AIoT will be shaped by advancements in 5G/6G, quantum computing, and decentralized AI. AI models will become more context-aware and capable of complex reasoning, transforming industries through predictive analytics, digital twins, and fully autonomous systems.



AIoT: Powering the Next Generation

- ✓ **Revolutionizing supply chain operations with Digital Twins:** Forbes highlights how digital twins are transforming supply chain operations. These virtual replicas of physical assets, processes, and systems leverage real-time data, AI, and predictive analytics to optimize operations.
- ✓ **SAS** discusses how organizations use digital twins, which contribute to an organization's digital transformation and increase agility in fast-paced and high-risk markets. AI Multiple explains the benefits of leveraging a digital twin of an organization (DTO). A DTO provides a virtual model of complete businesses, enabling business leaders to analyze and tweak business processes as needed.
- ✓ **ATM Management:** Financial institutions like ESQ Data Solutions are leveraging AIoT for next-gen ATM monitoring, incorporating blockchain, biometrics, and IoT to transform real-time monitoring, fraud detection, and remote issue resolution
- ✓ **Branch Analytics:** Companies such as Sisense are using AI agents & IOT to reinvent business analytics, targeting high-volume workflows in customer support, sales operations, and supply chain management
- ✓ **Smart Insurance Solutions:** Organizations like Kemin are utilizing AIoT to deliver new value-adding customer solutions and performance insights through cloud-based technology. Additionally, Device Insight is collaborating with Sentian to create intelligent automation with AIoT.
- ✓ **Connected Wealth Management:** AI is reshaping wealth management, with firms like Deloitte predicting significant growth in AI-driven wealth solutions. These solutions include personalized investment strategies, automated portfolio rebalancing, and intelligent risk assessment.
- ✓ **Revolutionizing Banking with IoT-Enabled Wearables and Smart Devices:** AIoT-enabled devices such as NFC-enabled smartphones, fitness trackers, rings, and smartwatches provide seamless access to credit/debit cards and checking accounts, enabling secure, on-the-go transactions. A prime example is the 7 Ring, a contactless wearable IoT payment device.

What's next for AIoT: Unprecedented Growth Ahead

AIoT is set for remarkable growth, combining the power of AI and IoT to tackle challenges in distributed smart systems. Industries like banking, insurance, oil and gas, retail, manufacturing, and healthcare are leveraging AIoT to drive innovation and efficiency. Expect more groundbreaking applications and solutions that will redefine business operations and interactions.

Our Vision:

"Act as a catalyst to make housing affordable in India by enabling risk optimization through data technology leverage"



PROVIDED GUARANTEES IN OVER 400 LOCATIONS
to customers across India



HELPED OVER 1,50,000 FAMILIES
realise their dream of owning a home

Our Mission:

- Partner with the housing finance industry to drive financial inclusion goals and promote responsible lending
- Maximise shareholder value while maintaining prudent risk discipline



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