



Research Article

Impact of Artificial Intelligence on Employment and Productivity in India A Study of AI's Effect on Jobs, Skill Development, and Economic Growth

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ABSTRACT



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Artificial Intelligence (AI) is reshaping labor markets, productivity, and economic structures worldwide, and India, home to the world's largest working-age population, stands at a critical juncture in this transformation. This paper examines the multidimensional impact of AI adoption on employment, skill development, and productivity-led economic growth in India. Drawing on secondary data from government reports, international organizations, and industry studies, the paper finds that AI is simultaneously displacing routine, low-skill roles in sectors such as manufacturing, business process outsourcing, and retail, while creating new demand for AI-complementary skills in data science, machine learning engineering, and human-AI collaboration roles. The analysis shows that India's IT-BPM, banking, financial services and insurance (BFSI), healthcare, agriculture, and manufacturing sectors are adopting AI at varying speeds, with productivity gains concentrated in sectors with higher digital readiness. The paper further evaluates government interventions such as the National Strategy for Artificial Intelligence, Skill India, and the India AI Mission. It identifies persistent challenges, including a widening skills gap, uneven digital infrastructure, and the risk of jobless growth. The paper concludes with policy recommendations centered on reskilling, inclusive AI governance, and sector-specific transition support to ensure that AI adoption translates into broad-based productivity gains and equitable employment outcomes.

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1. Introduction

Artificial Intelligence (AI) has moved from being a niche technological pursuit to a general-purpose technology with the potential to reshape how economies produce goods, deliver services, and organize work. Analogous to earlier general-purpose technologies such as electricity and the internet, AI is increasingly embedded in enterprise software, manufacturing systems, financial services, healthcare diagnostics, and public administration (Brynjolfsson & McAfee, 2014, p. 9). For India, a country with over 1.4 billion people and the youngest median age among major economies, the trajectory of AI adoption carries outsized significance for employment generation, productivity growth, and long-term competitiveness.

India's economy has historically relied on labor-intensive growth in agriculture, low-skill manufacturing, and services such as business process outsourcing (BPO) to absorb its large workforce. AI-driven automation threatens to disrupt this model by substituting routine cognitive and manual tasks, even as it opens new avenues in data-driven services, AI product development, and platform-based work (NASSCOM, 2023, p. 14). The National Strategy for Artificial Intelligence, released by NITI Aayog in 2018, explicitly recognized AI's dual character as both a disruptor of existing employment patterns and an enabler of a projected multi-hundred-billion-dollar addition to India's Gross Value Added by 2035 (NITI Aayog, 2018, p. 7).

This paper investigates three interlinked questions. First, how is AI adoption altering the quantity and quality of employment across Indian industries? Second, what skill development responses are emerging from government, industry, and educational institutions to prepare the workforce for AI-augmented work? Third, what is the net effect of AI on productivity and economic growth in the Indian context, and how equitably are these gains likely to be distributed? The paper is structured as follows: Section 2 reviews the existing literature on AI, employment, and productivity; Section 3 outlines the current state of AI adoption in India; Sections 4 through 6 examine employment, skilling, and productivity impacts respectively; Section 7 presents sector-specific case studies; Section 8 reviews policy responses; Section 9 discusses challenges; Section 10 offers recommendations; and Section 11 concludes.

2. Literature Review

2.1 AI, Automation, and the Future of Work

The relationship between automation and employment has been studied extensively in labor economics. Frey and Osborne (2017, p. 254) estimated that approximately 47 percent of total US employment was at high risk of computerization, a finding that catalyzed global research into occupational exposure to automation. Subsequent work by Arntz, Gregory, and Zierahn (2016, p. 11) argued that task-based, rather than occupation-based, analysis yields more moderate displacement estimates,

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since most jobs comprise a bundle of tasks, only some of which are automatable. This task-based framework has become the dominant lens for analyzing AI's labor market effects, including in emerging economies such as India.

The McKinsey Global Institute's Jobs Lost, Jobs Gained report (2017, p. 3) estimated that between 400 million and 800 million individuals worldwide could be displaced by automation by 2030, while simultaneously projecting the creation of comparable or greater numbers of new jobs contingent on sustained economic growth, investment, and reskilling. A related McKinsey report, *The Age of AI* (2018, p. 22), applied this framework specifically to India, suggesting that automation could displace 12 to 20 percent of the workforce by 2030 while enabling productivity-led growth of 1.0 to 1.3 percentage points annually if reskilling investments materialize.

2.2 Productivity Effects of AI

A parallel literature examines AI's contribution to productivity. PwC's *Sizing the Prize* report (2017, p. 4) projected that AI could contribute up to USD 15.7 trillion to global GDP by 2030, with India's share estimated at approximately USD 957 billion, driven primarily by productivity gains rather than product enhancements. The International Monetary Fund's working paper on AI and labor markets (Cazzaniga et al., 2024, p. 18) found that emerging markets, including India, face lower immediate exposure to AI than advanced economies due to structural factors such as informal employment and lower penetration of digital infrastructure. Still, it cautioned that this may translate into missed productivity gains rather than insulation from disruption.

2.3 India-Specific Studies

NASSCOM's Strategic Review (2023, p. 31) documented that AI adoption within India's IT-BPM sector has shifted the industry from a headcount-linked growth model toward a productivity-linked one, with implications for entry-level hiring. The World Economic Forum's *Future of Jobs Report* (2023, p. 39) ranked India among the economies where employers report the highest anticipated churn due to AI and automation, with a substantial share of employers expecting to redeploy rather than retrench affected workers. The Observer Research Foundation (Chatterjee & Sharma, 2022, p. 6) further noted that India's large informal workforce complicates the measurement and management of AI-linked displacement, since informal workers typically fall outside formal reskilling and social protection systems.

Taken together, the literature suggests a consensus that AI's net employment effect is not predetermined: it depends on the pace of adoption, the responsiveness of skilling ecosystems, and the strength of complementary institutions. This paper builds on this consensus by synthesizing India-specific evidence across sectors and policy domains.

3. The AI Landscape in India

India's AI ecosystem has expanded rapidly over the past decade, supported by a large pool of STEM graduates, a mature IT services industry, and growing government investment. NITI Aayog's National Strategy for Artificial Intelligence identified five focus sectors for AI-led social and economic transformation: healthcare, agriculture, education, smart mobility, and smart cities (NITI Aayog, 2018, p. 11). This was followed by the India AI Mission, approved by the Union Cabinet in 2024 with an outlay of approximately INR 10,300 crore, aimed at building compute infrastructure, developing indigenous large language models, and expanding AI skilling programs (Ministry of Electronics and Information Technology, 2024, p. 2).

India's private sector has also emerged as a significant adopter and exporter of AI capabilities. According to NASSCOM (2023, p. 19), over 65 percent of large Indian enterprises had integrated AI into at least one business function by 2023, most commonly in

customer service automation, fraud detection, and predictive maintenance. India's Global Capability Centers (GCCs), which now number over 1,700, have increasingly taken on AI research and development mandates rather than purely operational functions (NASSCOM, 2023, p. 24), signaling a shift up the value chain.

Despite this momentum, AI adoption in India remains uneven. Accenture's analysis of India's AI readiness (Accenture, 2023, p. 8) found that large enterprises in BFSI, IT, and telecom are substantially more advanced in AI deployment than micro, small, and medium enterprises (MSMEs), which employ the majority of India's non-farm workforce. This divergence is central to understanding why AI's employment and productivity effects are likely to be sectorally and regionally concentrated rather than uniformly distributed across the economy.

4. Impact of AI on Employment

4.1 Displacement Effects

AI's most visible labor market effect is the automation of routine, rule-based tasks. In India, this is most evident in the IT-BPM sector, where AI-powered chatbots, robotic process automation (RPA), and generative AI coding assistants have reduced demand for entry-level roles in customer support, testing, and basic software maintenance. NASSCOM (2023, p. 27) reported a decline in fresher hiring intensity among top IT firms even as overall industry revenue continued to grow, indicating a decoupling of output growth from headcount growth. Similarly, in manufacturing, the adoption of AI-enabled robotics and predictive maintenance systems has reduced demand for manual quality-inspection and assembly-line roles in automotive and electronics production clusters (Boston Consulting Group, 2022, p. 14).

The banking, financial services, and insurance (BFSI) sector has automated significant portions of back-office processing, document verification, and basic customer query resolution through AI-driven systems. A Confederation of Indian Industry study (CII & BCG, 2021, p. 9) estimated that up to 30 percent of transaction-processing roles in Indian banks could be affected by AI-led automation over the following decade. However, the same study noted that most large banks were pursuing redeployment rather than net reduction strategies.

4.2 Job Creation and Transformation

Counterbalancing displacement, AI is generating demand for new categories of work. These include AI/ML engineers, data annotators, prompt engineers, AI ethics and governance specialists, and human-in-the-loop reviewers who validate and refine AI system outputs. The World Economic Forum's *Future of Jobs Report* (2023, p. 42) identified AI and machine learning specialists as among the fastest-growing job titles globally, with India cited as a leading source of AI talent. NASSCOM and BCG (2021, p. 17) estimated that India's AI sector itself could create over 2 million jobs by the mid-2020s, encompassing both highly specialized technical roles and adjacent roles in AI-enabled service delivery.

AI is also transforming rather than merely eliminating existing roles. In healthcare, radiologists increasingly work alongside AI diagnostic tools rather than being replaced by them, with AI handling initial image screening while clinicians retain diagnostic and treatment authority (NITI Aayog, 2018, p. 34). In agriculture, AI-based advisory platforms are creating new intermediary roles for agri-tech field agents who help farmers interpret AI-generated recommendations on crop health, weather, and market prices (Digital Agriculture Mission documentation, Ministry of Agriculture & Farmers Welfare, 2023, p. 6).

4.3 Net Employment Effect and Distributional Concerns

The net employment effect of AI in India is likely to be occupation- and skill-contingent rather than uniformly positive or negative. Routine and semi-routine roles—data entry operators, telecallers, basic accounting clerks, and assembly-line workers—face the highest risk of displacement. In contrast, roles requiring complex problem-solving, creativity, interpersonal skills, and proficiency with AI tools are more likely to see growth in demand or wage premiums (McKinsey Global Institute, 2018, p. 26). This bifurcation raises distributional concerns: workers with access to reskilling opportunities, typically urban and already relatively skilled, are better positioned to transition into AI-complementary roles, while workers in the informal economy and smaller cities risk being left behind (Chatterjee & Sharma, 2022, p. 11).

5. Impact on Skill Development

5.1 The Widening Skills Gap

A central finding across studies is that India's education and training systems have not kept pace with the skills demanded by an AI-augmented economy. The India Skills Report (Wheebox et al., 2023, p. 21) found that only around 50 percent of Indian graduates were considered readily employable, with even lower employability rates in AI-adjacent domains such as data science and machine learning. This gap is compounded by uneven access to digital infrastructure: the National Sample Survey data cited by NITI Aayog (2018, p. 41) showed significant rural-urban disparities in computer literacy and internet access, factors that directly affect an individual's ability to acquire AI-relevant skills.

5.2 Government and Institutional Responses

The Government of India has launched several initiatives to address this gap. The Skill India Mission, under the Ministry of Skill Development and Entrepreneurship, has incorporated AI and data analytics modules into its National Skill Qualification Framework (Ministry of Skill Development and Entrepreneurship, 2022, p. 5). The 'Future Skills PRIME' program, a joint initiative of NASSCOM and the Ministry of Electronics and Information Technology, has focused specifically on reskilling IT professionals in AI, cloud computing, and cybersecurity, reporting over 3.5 million enrolments by 2023 (NASSCOM, 2023, p. 45). At the school and university level, the Central Board of Secondary Education introduced AI as an elective subject from Class 8 onward, aiming to build foundational AI literacy earlier in the education pipeline (CBSE circular, cited in NITI Aayog, 2018, p. 44).

5.3 Industry-Led Reskilling

Private sector firms, particularly in IT services, have invested heavily in internal reskilling programs. Infosys, TCS, and Wipro have each reported training hundreds of thousands of employees in AI and generative AI tools as part of efforts to maintain workforce relevance amid changing client demands (NASSCOM, 2023, p. 48). However, Accenture's research (2023, p. 15) cautions that such large-scale reskilling efforts are concentrated among large, well-capitalized firms, with MSMEs lacking the resources to undertake comparable investments, thereby risking a two-tier skilling ecosystem.

Overall, the evidence suggests that while India possesses a strong foundation in technical education, particularly in engineering and computer science, the speed and inclusiveness of reskilling efforts will determine whether the workforce can adapt to AI-driven changes without a sustained rise in structural unemployment.

6. Impact on Productivity and Economic Growth

6.1 Macroeconomic Projections

Multiple studies project substantial macroeconomic gains from AI adoption in India. PwC (2017, p. 6) estimated that AI

could add approximately USD 957 billion to the Indian economy by 2035, equivalent to roughly 15 percent of India's current gross domestic product. Accenture (2023, p. 4) similarly projected that AI could boost India's annual growth rate by up to 1.3 percentage points by 2035 if adoption is accompanied by adequate reskilling and supportive regulation. These projections are contingent on productivity gains being realized primarily through efficiency improvements in existing sectors rather than solely through the creation of new products.

6.2 Firm-Level Productivity Evidence

At the firm level, early evidence from Indian enterprises adopting AI shows productivity gains concentrated in specific functions. A Boston Consulting Group study of Indian manufacturers (2022, p. 18) found that firms deploying AI-enabled predictive maintenance reduced unplanned downtime by 20-30 percent, while AI-assisted quality control reduced defect rates by comparable margins. In BFSI, AI-driven credit underwriting models have reduced loan processing times from days to minutes in some retail lending segments, expanding access to credit while lowering per-transaction costs (CII & BCG, 2021, p. 12).

6.3 Productivity Paradox and Adoption Lags

Despite these gains, India's aggregate productivity statistics have not yet shown a clear AI-driven acceleration, mirroring the historical 'productivity paradox' observed with earlier general-purpose technologies (Brynjolfsson & McAfee, 2014, p. 17). This lag is attributable to the time required for organizational restructuring, complementary investment in data infrastructure, and workforce adaptation, all of which typically precede measurable productivity gains from new technologies. The IMF's analysis (Cazzaniga et al., 2024, p. 21) suggests that India, along with other emerging markets, may experience a longer adoption curve than advanced economies, meaning that productivity gains from AI are more likely to materialize over the 2030s than immediately.

7. Sector-Wise Case Studies

7.1 Information Technology and IT-Enabled Services

India's IT-BPM sector, contributing roughly 7.5 percent of GDP, is the most AI-exposed segment of the formal economy (NASSCOM, 2023, p. 9). Generative AI coding assistants have measurably reduced the time required for routine software development tasks, prompting firms to reassess entry-level hiring while increasing demand for professionals skilled in AI system design, prompt engineering, and AI governance (NASSCOM, 2023, p. 29).

7.2 Manufacturing

Indian manufacturing, particularly in automotive and electronics clusters around Pune, Chennai, and the National Capital Region, has adopted AI-enabled robotics and predictive analytics to improve quality control and reduce downtime (Boston Consulting Group, 2022, p. 14). These gains have been concentrated among larger firms with the capital to invest in automation. At the same time, smaller ancillary units have adopted AI more slowly, creating productivity divergence within manufacturing value chains.

7.3 Agriculture

Agriculture, which employs approximately 45 percent of India's workforce, has seen a more gradual penetration of AI. Government-backed initiatives such as the Digital Agriculture Mission have piloted AI-based tools for crop advisory, pest detection, and yield prediction (Ministry of Agriculture & Farmers Welfare, 2023, p. 6). While these tools have improved yields and reduced input costs for participating farmers, their reach remains limited by rural connectivity gaps and low digital

literacy among smallholder farmers, who constitute the majority of India's agricultural workforce (NITI Aayog, 2018, p. 39).

7.4 Healthcare

AI-enabled diagnostic tools have been deployed in tuberculosis and diabetic retinopathy screening programs across India, often in partnership with public health authorities, improving early detection rates in resource-constrained settings (NITI Aayog, 2018, p. 33). Rather than displacing healthcare workers, these tools have generally augmented the capacity of a workforce that remains below World Health Organization-recommended doctor-to-population ratios, illustrating a case in which AI adoption complements rather than substitutes for labor.

7.5 Banking, Financial Services, and Insurance

The BFSI sector has been an early and aggressive adopter of AI for fraud detection, credit scoring, and customer service automation. The CII-BCG study (2021, p. 9) found that AI-driven automation had reduced processing costs for retail banking transactions by up to 25 percent, while simultaneously creating demand for roles in AI model risk management and algorithmic auditing, reflecting the emergence of new compliance-oriented job categories alongside the displacement of transactional roles.

8. Government Policy and Institutional Responses

India's policy response to AI's employment and economic implications has evolved across three broad pillars. The first is strategic direction-setting, exemplified by NITI Aayog's National Strategy for Artificial Intelligence (2018), which framed AI adoption around the principle of 'AI for All,' emphasizing inclusive growth alongside economic gains (NITI Aayog, 2018, p. 5). The second pillar is infrastructure and innovation investment, most recently through the IndiaAI Mission's allocation for compute infrastructure, indigenous foundation models, and a dedicated AI Safety Institute (Ministry of Electronics and Information Technology, 2024, p. 3).

The third pillar concerns workforce adaptation, spanning the Skill India Mission, FutureSkills PRIME, and revisions to school curricula to introduce AI literacy at earlier stages of education (Ministry of Skill Development and Entrepreneurship, 2022, p. 5). Complementing these efforts, the Reserve Bank of India and the Securities and Exchange Board of India have begun issuing guidance on responsible AI use in financial services, reflecting an emerging regulatory focus on AI governance alongside the promotion of adoption (RBI Financial Stability Report, 2023, p. 58).

Notwithstanding these initiatives, India does not yet have a comprehensive, binding AI regulatory framework comparable to the European Union's AI Act, and policy efforts remain more oriented toward promotion and capacity-building than toward managing labor market transitions directly (ORE, Chatterjee & Sharma, 2022, p. 14).

9. Challenges

Skills mismatch: Educational curricula and vocational training systems continue to lag behind the pace of AI adoption, producing graduates whose skills are misaligned with emerging job requirements (Wheebox et al., 2023, p. 21).

Digital divide: Persistent rural-urban and gender gaps in internet access and digital literacy limit inclusive participation in AI-linked economic opportunities (NITI Aayog, 2018, p. 41).

Informal sector exposure: A large share of India's workforce operates informally and falls outside the reach of formal reskilling programs and social security nets, leaving informal workers particularly vulnerable to AI-linked disruption (Chatterjee & Sharma, 2022, p. 11).

MSME adoption lag: Micro, small, and medium enterprises, which account for a significant share of non-farm employment,

face capital and capability constraints that slow AI adoption and limit associated productivity gains (Accenture, 2023, p. 15).

Jobless growth risk: If productivity gains from AI are not matched by proportional employment growth or by redistribution mechanisms, India risks a pattern of 'jobless growth' in which GDP expands without commensurate improvements in employment quality or quantity (McKinsey Global Institute, 2018, p. 29).

Data and governance gaps: The absence of a comprehensive AI regulatory framework creates uncertainty around accountability, data privacy, and algorithmic bias, which could undermine public trust in AI-driven systems (ORE, Chatterjee & Sharma, 2022, p. 16).

10. Policy Recommendations

10.1 Strengthen Reskilling Infrastructure

Government and industry should expand access to AI and digital skilling programs beyond metropolitan centers, with particular focus on Tier-2 and Tier-3 cities and rural areas, potentially through hybrid online-offline delivery models and vernacular-language training content (Wheebox et al., 2023, p. 24).

10.2 Extend Support to MSMEs

Targeted financing schemes, shared AI infrastructure, and simplified adoption toolkits should be developed to help MSMEs adopt AI without requiring the capital intensity currently associated with enterprise-grade deployment, narrowing the productivity gap between large firms and smaller enterprises (Accenture, 2023, p. 17).

10.3 Build Social Protection for Transitional Workers

Policyholders should consider portable social security benefits and transition support mechanisms for workers displaced by AI-linked automation, particularly in the informal economy, drawing on international models of active labor market policy (ILO, 2023, p. 44).

10.4 Establish Comprehensive AI Governance

India would benefit from a coherent, risk-based AI governance framework that balances innovation with accountability, addressing algorithmic transparency, data protection, and sector-specific safety requirements, building on existing sectoral guidance from regulators such as the RBI and SEBI (RBI Financial Stability Report, 2023, p. 60).

10.5 Foster Public-Private Collaboration in Skilling

Scaling successful models such as Future Skills PRIME through deeper public-private partnerships, industry-academia collaboration, and apprenticeship-style AI training embedded within school and university curricula can help align skill supply with evolving demand (NASSCOM, 2023, p. 49).

11. Conclusion

Artificial Intelligence presents India with both significant opportunity and considerable risk. The evidence reviewed in this paper indicates that AI is simultaneously displacing routine roles in IT-BPM, manufacturing, and financial services, while generating new categories of employment in AI development, governance, and human-AI collaboration. Productivity gains from AI adoption are real but unevenly distributed, concentrated among larger, more digitally mature firms and sectors, with macroeconomic projections suggesting substantial long-term contributions to GDP contingent on the pace and inclusiveness of adoption.

The net outcome for India's employment and growth trajectory will depend substantially on the effectiveness of complementary policy interventions—particularly in reskilling, MSME support, social protection, and AI governance. Without such interventions, India risks a bifurcated economy in which AI-

driven productivity gains accrue to a relatively narrow, already-advantaged segment of the workforce. In contrast, displacement risks are borne disproportionately by informal and lower-skilled workers. With sustained and inclusive policy action, however, AI could serve as a genuine catalyst for India's aspiration to become a high-productivity, knowledge-driven economy, converting its demographic dividend into a durable competitive advantage in the AI era.

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