

The Dec.aiml

2024 YEAR-END
MAGAZINE

PERSPECTIVE

FEATURE

Navigating the
AI Landscape:
Key Trends
Shaping 2025
and Beyond

NAVIGATING THE
FUTURE WITH
A&ML EXCELLENCE

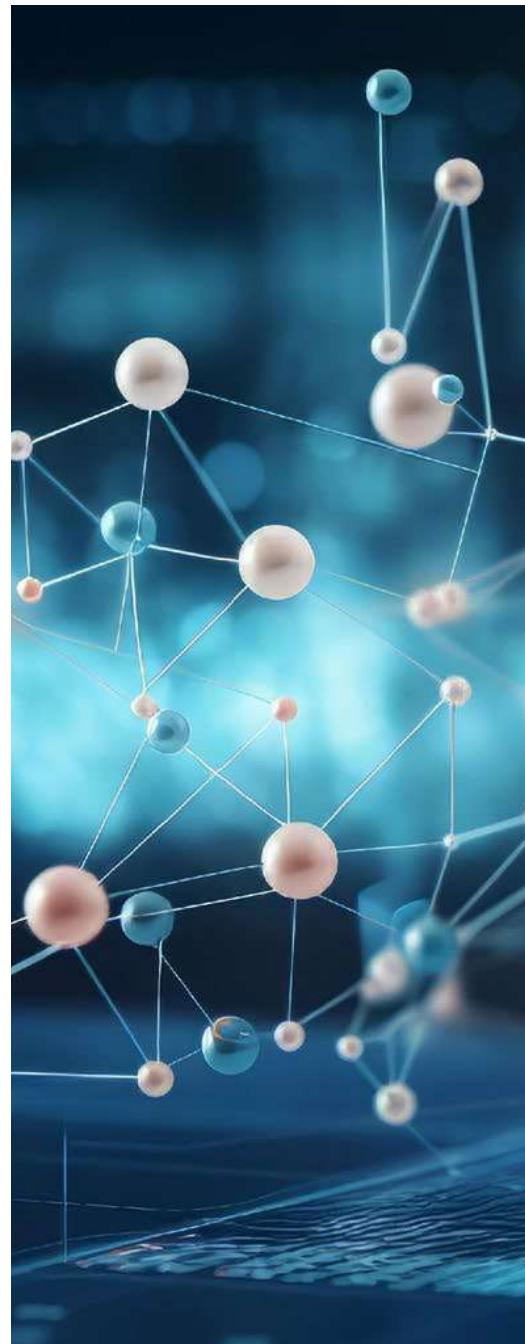
The Dec.aiml

PERSPECTIVE:

Transformations Ahead in 2025

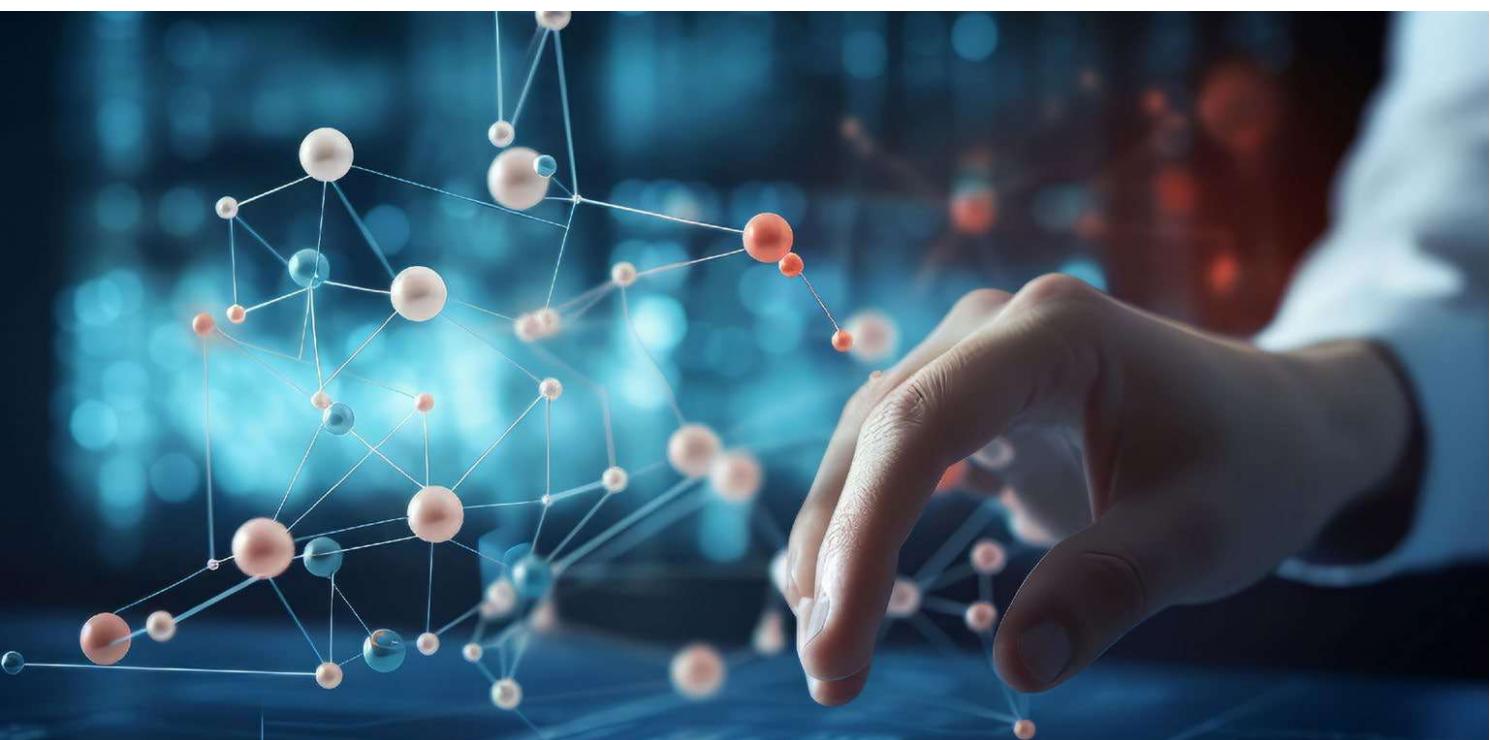
As we approach 2025, it's impossible not to feel the fast-paced momentum of change around us. Technology is no longer just a tool; it is a driving force reshaping how we think, work, and connect. At Decimal Point Analytics, we are a part of this transformative journey, partnering with businesses to help them adapt in an evolving digital landscape.

This edition of The Dec.aiml Perspective, themed ***"Tech Horizons: Transformations Ahead in 2025,"*** reflects our commitment to driving progress through advanced analytics, artificial intelligence, and cutting-edge automation. It encapsulates the insights, vision, and expertise of leaders from Decimal Point Analytics, as we envision the future of technology and its profound impact on our clients' success.



Inside, you will find insightful perspectives on the advancements shaping 2025's technological landscape - including trends in artificial intelligence and machine learning, the future of data management, dashboard management, and emerging innovations. Weaving together expert views, success stories, and actionable recommendations, this magazine serves as a guide for organizations striving to thrive in a tech-driven world.

We present this magazine as another medium to spark new ideas, provoke thoughtful discussions, and most importantly, prepare you to embrace the exciting possibilities of 2025. In a future that is brimming with potential, we're eager and excited at the prospect of exploring it with you.



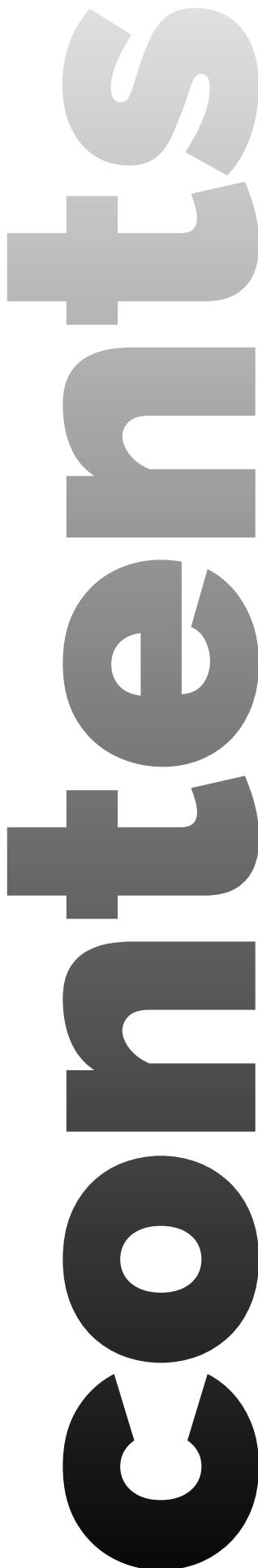


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Section 1

Navigating the Future of AI: Reflection, Innovations & Aspirations

MESSAGE from the

CEO



Shailesh Dhuri,
Chief Executive Officer



As we reflect on our journey over the past year, I am filled with immense pride and gratitude for the remarkable milestones we have achieved together. This year has been a testament to our resilience, adaptability, and unwavering commitment to innovation and excellence. Guided by our Decimal Sutra, which embodies our core principles and values, we have consistently delivered on our promise to clients, positioning ourselves as a trusted partner, driving meaningful impact across industries.

Of course, the year was not without its challenges. We faced our share of hurdles but emerged stronger, growing at a healthy double-digit rate. While this growth is encouraging, we believe there is still vast potential waiting to be unlocked.

Insightful client discussions have revealed exciting opportunities on the horizon, and we have proactively prepared for this future by strengthening our leadership. This year, we enhanced our senior management and leadership team and established a strong foundation for sustainable growth.

The global macroeconomic landscape has presented its own set of complexities. Factors like supply chain disruptions, inflationary pressures, and shifts in consumer behavior have required us to adopt a strategic and agile approach. In response, we focused on boosting operational efficiency, diversifying markets, and delivering customer-centric solutions. These initiatives have not only helped us navigate the challenges but also positioned us to seize emerging opportunities.

As we set our sights on 2025 and beyond, our vision remains rooted in our core values and a relentless drive for growth and excellence. We are committed to expanding our global footprint, enriching our offerings, and fostering a culture of continuous learning and improvement.

By leveraging cutting-edge technology and embracing sustainable practices, we are confident in our ability to navigate the future with clarity and foresight.

The transformative potential of AI and ML excites us as we envision these technologies redefining industries and unlocking new dimensions of innovation. From enhancing product development to improving customer experiences and streamlining operational efficiency, these advancements are central to our strategy for the future. Our continued investments in AI and ML are designed to amplify our competitive edge and deliver unparalleled value to our stakeholders.

Beyond business, our commitment to making a meaningful societal impact remains steadfast. Our CSR initiative **ज्ञानोदपि** **धनोदपि** reflects our dedication to fostering education and empowerment within our communities. Through these efforts, we aim to create a lasting and positive difference in the lives of those we serve.

As we move toward 2025, I am confident that our collective efforts, bold vision, and innovative spirit will propel us to greater heights. Together, we will continue building a prosperous, sustainable future for our company and the communities we impact.

Thank you for your continued support and dedication.



INSIGHTS
from the

MANAGING PARTNERS

An unwavering focus on delivering transformative value

This year has been a remarkable chapter in Decimal Point Analytics' journey. We have seen significant growth in our AI capabilities, enabling us to deliver transformative value to our clients. From embracing GenAI applications to integrating advanced technologies like multimodal AI and explainable AI, we have positioned ourselves at the forefront of innovation. These advancements have enhanced our services, enabling us to deliver greater accuracy, efficiency, and value to our clients while addressing their evolving needs with precision and transparency.

Looking ahead to 2025, we are committed to driving innovation through strategic initiatives. Our focus will be on developing functional and industry-specific AI solutions, moving beyond traditional productivity use cases. Agentic AI systems, capable of autonomous decision-making and adaptation, will be a key area of exploration. These systems promise unprecedented efficiency, enabling us to address complex challenges and deliver highly personalized client-focused solutions. At the same time, we recognize the importance of maintaining a "human-in-the-loop" approach, especially for critical systems to ensure ethical, accurate, and reliable practices and outcomes.

Our success is deeply rooted in our team's dedication and expertise. This year, we prioritized team development, fostering a culture of collaboration and continuous learning. As we enter 2025, our focus will remain on nurturing talent and embracing forward-thinking strategies. By doing so, we aim to expand our global impact and deliver superior client value, navigating the rapidly evolving AI landscape with enthusiasm and assurance to surpass extraordinary goalposts in the years to come.



Paresh Sharma
Managing Partner

Taking on the future with a clear vision, dedicated team, & cutting-edge innovation

The year 2024 has been packed with instances that showcase our abilities to grow, innovate, and bounce back from challenging circumstances. Operating as we do in a dynamic global environment, we have made significant strides in redefining the analytics landscape by providing data-driven insights to steer various businesses through complexities and ultimately, opportunities.

As we step into 2025, innovation remains central to our strategy, particularly in the face of a rapidly evolving global economic environment. Heightened volatility, shifting interest rates, and changing trade dynamics have created new challenges, requiring agile and forward-thinking solutions for us and our customers.

We are enhancing our focus on credit markets, helping businesses and investors assess and manage risk more effectively by seeking insights from structured and unstructured sources of data. The application of generative AI (GenAI) is set to make our processes more efficient, from automating workflows to delivering nuanced, data-rich recommendations.

Our initiatives, including a robust digital platform offering real-time analytics, position us to deliver seamless and scalable solutions for our clients.

Our people are our greatest asset. Over the past year, our investments in establishing an environment that thrives on learning and collaborating, have paid off – our team is equipped and eager to take on future challenges. We will remain committed to nurturing creativity and excellence to attract and retain top talent.

Our roadmap to 2025 and beyond is clear – we will continue to build on our strong capabilities in talent and innovation to smooth the path ahead.



Gaurav Gupta

Managing Partner

Section 2

Navigating the Future of AI: Key Trends Shaping 2025 and Beyond

As a leading data analytics and research company, staying at the forefront of AI advancements is integral to our mission at Decimal Point Analytics. The AI landscape is evolving rapidly - understanding the key trends that shaped 2024 and anticipating what is on the horizon for 2025 will help us enable our clients as they progress on their transformation journey.



Key AI Trends that SHAPED 2024

1. Proliferation of Generative AI Applications:

The year saw a surge in GenAI tools across industries, facilitating the creation of content, designs, and solutions, as well as streamlining workflows and fostering innovation. The momentum is so strong that traditional ML algorithms and even neural network Generative implementations appear to be losing steam.

As per a recent Microsoft-IDC report

AI usage jumped from 55% of companies in 2023 to 75% in 2024.

For every \$1 invested in GenAI, the ROI was \$3.7x; the top leaders using GenAI are realizing an ROI of \$10.3.

The ROI of GenAI was highest in Financial Services, followed by Media & Telco, Mobility, Retail & Consumer Packaged Goods, Energy, Manufacturing, Healthcare and Education.

On an average, AI deployments took less than 8 months while organizations realized value within 13 months.

2. Enhanced Productivity:

The primary business outcome that companies are trying to achieve with AI is enhanced productivity. The aforementioned study reveals that 92% of AI users surveyed were using AI for productivity, and 43% said productivity use cases provided the greatest ROI. In the initial ‘low-hanging - fruit’ use cases, employees could save 15 to 30 minutes a day using Copilot for tasks such as summarizing chats, generating presentations and building executive summaries.



3. Multimodal AI Integration:

In 2024, AI systems capable of processing diverse data types – text, images, video, and audio – became more prevalent. This advancement has enabled more intuitive and versatile AI applications, enhancing user interactions across various platforms.

4. Advancements in AI-Driven Healthcare:

AI technologies made significant strides in healthcare, improving business management, diagnostics, and patient care through predictive analytics and efficient data processing.



5. Explainable AI:

Throughout the year we witnessed a growing preference among clients for AI models that are transparent – in particular, models that provide clarity, insights on the primary factors and explain the logic behind AI's decisions. This is especially relevant in the financial services industry where regulatory compliance demands transparent AI models. Even hedge funds have expressed a demand for explainable AI solutions.



WHAT LIES AHEAD IN 2025 and beyond

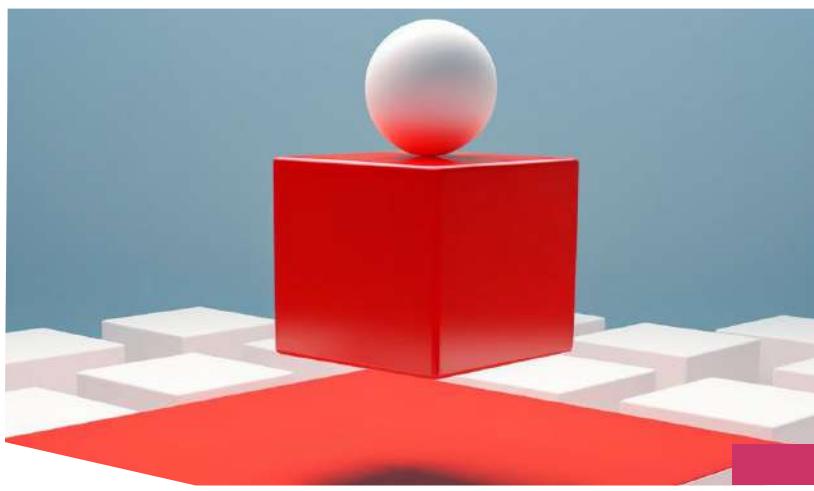
The AI Native Opportunity:

We have witnessed two monumental shifts in software technology and business models. The first shift, driven by the PC (personal computer) revolution, led to the development of distributed client-server architecture and was characterized by substantial license sales and annual maintenance contracts. The second shift was driven by the internet revolution, leading to the emergence of web-based SaaS applications with monthly subscription models.

With the ongoing GenAI revolution, we may experience the third significant shift in software architecture in 2025. The chart below depicts the AI in its entirety. (Courtesy: Andrew Ng)

While the initial excitement has been around the cloud infrastructure and foundation models, the real opportunity, perhaps, lies in the application layer. Rapidly emerging innovative applications that leverage the AI infrastructure and foundation models, threaten to replace well-established SaaS applications. The potential market size for such AI-based applications is expected to be substantially large, as they offer greater business benefits compared to traditional applications. Some estimates even suggest that the AI applications market could be ten times larger than SaaS market, reaching US\$300bn versus US\$30bn.





Shift from Productivity to More Complex Use Cases:

Organizations will likely shift their focus from productivity use cases to functional and industry-specific use cases. We expect that over the next five years or so, most organizations would invest in advanced, custom-built AI solutions.

Agentic AI:

A pivotal technology advancement that is driving transformation is the development of Agentic AI. These are systems that can act autonomously to achieve specific goals. These systems function much like humans, reflecting on requirements, conducting research, and critiquing their own work.



(Courtesy: Andrew Ng)

Such agentic workflows can improve the outcome of AI systems dramatically. For instance, consider software coding. In a standardized test for coding, GPT 3.5 scores about 53%, while, with a 10x increase in the number of parameters, GPT 4 scores about 69%. On the other hand, agentic systems utilizing GPT 3.5 score above 90% on this test.

Agentic AI can adapt to new information and changing environments, making it particularly valuable in dynamic and unpredictable situations. Autonomous agents could potentially manage multiple tasks simultaneously across various domains, from industrial automation to personalized customer service.

Human in the Loop:

Given the current state of the technology, we believe that a human-in-the loop system design where a human validates the actions that the AI agent recommends will still be preferable in most scenarios and a must for critical systems.

By Paresh Sharma

Managing Partner

Section 3

Leadership Insights



HOW AI IS TRANSFORMING B2B Sales Processes



"AI is a powerful enabler for B2B sales, but human insight and interaction remain irreplaceable in building trust and driving conversions."

Artificial Intelligence is reshaping B2B sales by automating routine tasks, enhancing personalization, and enabling data-driven decision-making. In 2024, AI-powered tools improved lead conversion rates by 25%, helping sales teams prioritize high-potential prospects using predictive analytics. Advanced customer insights and hyper-personalized outreach strategies increased client engagement, while AI-driven sales forecasting refined resource planning and strategy development.

In 2025, AI is set to further transform B2B sales processes by streamlining lead generation, providing actionable customer insights, and enabling hyper-targeted communication. Predictive analytics will help identify high-conversion leads, reducing time spent on unqualified prospects, while AI-driven tools will ensure personalized and meaningful client interactions. Deeper analytics will empower sales teams with a better understanding of customer behaviors and preferences, allowing them to offer tailored solutions that enhance engagement and conversion.

AI's role in sales forecasting will improve planning, goal setting, and resource optimization. However, while these advancements promise efficiency and effectiveness, balancing AI's capabilities with human interaction will remain crucial.



Gautam Naidu,
Chief Revenue Officer



Future of Data Science with Emerging Technologies

We are heading towards a transformative future where advancements in AI, ML, blockchain, and quantum computing redefine data science. These technologies promise to enhance operational efficiency, data security, and strategic decision-making.

In 2024, Decimal Point Analytics leveraged AI and ML to deliver actionable insights, with NLP enabling advanced sentiment analysis for better customer engagement strategies. Blockchain adoption strengthened data integrity and security for clients in finance and healthcare, aligning with our mission to drive innovative and reliable solutions.

In 2025, AI and ML will continue to drive innovation, enabling more accurate predictive analytics and operational efficiencies. NLP advancements will deliver sophisticated sentiment analysis, improving customer insights, while blockchain will ensure unparalleled data security across industries. AI systems will evolve to self-learn and adapt autonomously, enabling personalized client solutions that reduce operational costs and boost ROI.

For instance, a financial services client could utilize AI-driven predictive analytics to optimize investment strategies, leveraging our strengths in data science. Additionally, edge computing will enhance real-time analytics by processing data closer to its source. As agentic AI gains prominence, systems capable of autonomous decision-making and interaction will further enhance automation, providing dynamic and efficient client solutions.

"The future of data science lies in seamlessly integrating advanced technologies with ethical practices to unlock unprecedented value for our clients."



Dilip Sah,
Chief Technology Officer

AI-powered Innovation for Tomorrow



“Technology and innovation will remain our growth engine, ensuring quicker turnarounds and higher quality solutions for our clients in 2025 and beyond.”

Decimal Point Analytics has consistently embraced technology-led innovation to drive growth and deliver exceptional value to clients. Over the years, we have made remarkable progress in automating research reports, data analytics, and credit processes in the finance and property markets.

In 2024, tools like VBA Macros and Power Automate optimized operations by addressing simpler tasks. Advanced programming languages like Python and R powered the development of robust statistical and ML models for internal products and client use cases.

In 2025, DPA aims to build on this foundation by integrating technologies such as OpenAI and ChatGPT, which promise to lower development costs, enhance efficiency, and reduce turnaround times. In areas like Small Business Administration (SBA) and RFP management, where technology adoption has been limited, DPA plans to leverage AI-driven solutions and high-end programming to improve quality and delivery timelines. These advancements align with the company's mission of offering innovative, efficient, and cost-effective solutions.



Rikesh Patel,
President



Transforming Software Development with Generative AI & Large Language Models

Over the years, managing technical debt has remained a significant challenge for innovation in software development. Technical debt slows down development cycles, inflates costs, and creates barriers to scalability. Today, AI-driven automation and advanced refactoring capabilities powered by Generative AI and Large Language Models offer transformative solutions. These technologies streamline processes like code generation, refactoring, and documentation, drastically reducing technical debt and enabling sustainable scalability.

In 2024, DPA adopted innovative LLM solutions to redefine software engineering practices. Our strategic integration of LLMs into development workflows enhanced productivity, improved code quality, and mitigated risks associated with legacy systems and rushed releases. By incorporating hybrid project management approaches—combining Agile Scrum with Critical Path Method—we ensure flexibility, precision, and timely delivery for complex projects.

In 2025, we aim to drive further progress by leveraging AI-human collaboration to tackle challenges like upskilling teams and ensuring AI reliability. Through these efforts, DPA remains committed to setting new benchmarks for innovation, efficiency, and sustainability in the software development landscape, empowering our clients to remain agile and competitive in a rapidly evolving digital world.

"At DPA, we empower organizations to navigate software development complexities with agility and precision, shaping a smarter, more efficient digital future with Generative AI."



Vaibhav Poonekar,
Senior Vice President-
Automation & Development
Lead

Driving ESG Excellence with Advanced Analytics



"Sustainability demands precision. Our ESG analytics solutions bridge the gap between data limitations and timely insights, enabling clients to invest with confidence and responsibility."

In 2024, we elevated our capabilities in ESG research and analytics to empower clients with real-time, actionable insights. By integrating advanced AI and ML, we addressed critical challenges in sustainable finance and responsible investing.

We launched two products, **ESG Senti-Meter** and **ESG Excellence Suite**, designed to transform ESG assessment and data management ESG.

Senti-Meter enables near real-time risk evaluation using NLP and ML. Our ESG Excellence Suite simplifies ESG data handling for private equity funds and asset owners.

We aim to expand our ESG capabilities by refining predictive analytics and developing dynamic ESG reporting tools. Leveraging developments in GenAI and advanced automation, we plan to enhance the accuracy, speed, and transparency of ESG assessments. Our focus will be on enabling clients to anticipate ESG risks proactively, adapt to evolving regulatory landscapes, and lead in responsible investment strategies. These innovations will ensure that we continue as a pivotal partner for clients navigating the complexities of sustainable finance.



Ajay Jindal,

Strategic Advisor and ESG Lead



Transforming Data Management & Research Operations with Emerging Technologies

Over the past decade, there has been an extraordinary evolution in our Data Management and Research Operations, progressing from manual workflows to fully automated processes powered by AI, ML, and advanced tools.

In 2024, we integrated cutting-edge technologies like LLMs and AI-powered automation into our data management processes. Our strategic collaborations with platforms like IBM Watsonx and ClickUp enhanced project management and innovation; advanced analytics and visualization tools empowered clients with actionable insights, especially in the financial sector.

In 2025, we aim to advance data management and research operations by deepening the integration of AI, ML, and no-code ETL tools.

LLMs will drive predictive insights and process automation, while advanced visualization tools will simplify complex data for actionable decision-making. Our strategic partnerships with leading platforms like IBM Watsonx will continue to enhance innovation.

Investments in cloud computing and collaborative tools will enable scalable, real-time data processing for businesses. However, challenges such as ensuring data quality, addressing integration issues, and meeting ethical compliance requirements must be overcome. Organizations must also address talent gaps and build robust data foundations to fully leverage AI capabilities. By addressing these challenges collaboratively, DPA aims to deliver superior, data-driven solutions that drive efficiency and enhance client outcomes.

"The transformation from manual to fully automated processes at DPA has been a journey of innovation and collaboration. With AI, ML, and emerging technologies, we are not just adapting to the future - we're defining it, helping our clients turn challenges into opportunities and data into actionable insights."



Prasad Nawathe,
Senior Vice President -
Client Success and Investor
Relations

Driving Smarter Investment Decisions with AI-ML in SSU (Quants) and Fundamental Research

AI-ML is revolutionizing DPA's SSU (Quants) and Fundamental Research by automating complex tasks, improving accuracy, and enabling smarter decision-making. Machine learning processes large datasets swiftly, identifying patterns and predicting outcomes, freeing teams to focus on strategic analysis.

In 2025, we aim to focus on risk management and advanced simulations. AI-ML will enable real-time anomaly detection, dynamic portfolio adjustments, and faster risk assessments. AI-driven optimization will replace static models, ensuring efficient asset allocation.

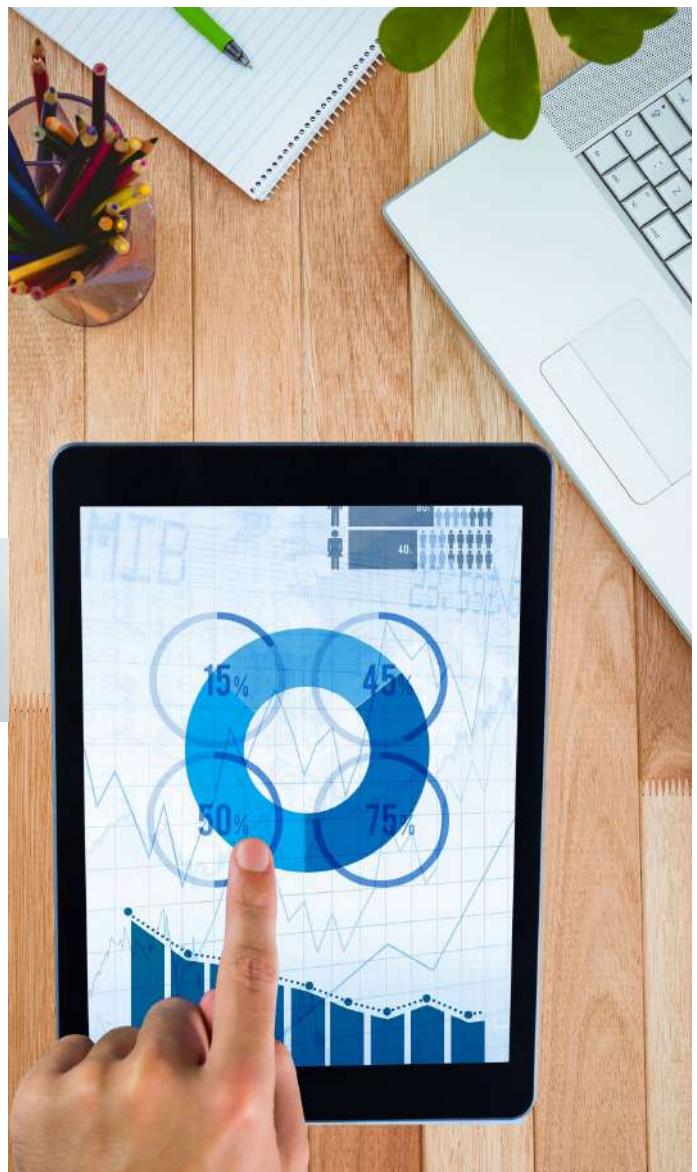


In fundamental research, AI simplifies data processing, integrates predictive and sentiment analysis, and streamlines report generation, allowing analysts to focus on deeper industry insights. Future efforts will automate data collection and forecasting, enhancing the accuracy of financial metrics and cash flow predictions.

For fund managers, AI-ML supports dynamic scenario analysis, real-time stock valuations, and deeper equity insights by analyzing market trends and sentiment. These innovations drive smarter, faster decisions, empowering fund managers to generate alpha and deliver better value to clients.



Pravas Kumar Sahoo,
Senior Vice President -
Valuations & Advisory



"With AI-powered risk management and real-time scenario analysis, we're empowering fund managers to make faster, more precise investment decisions."

Enhancing Private Equity & Structured Lending With AI & ML



"The future of private equity and structured lending lies in the seamless integration of AI, predictive analytics, and blockchain. In 2025, those who adapt with agility will lead the industry forward."



Nikesh Satra,
Senior Vice President -
Research and Data operations

As we approach 2025, private equity, structured lending, and portfolio management are set to undergo transformative changes driven by technologies like GenAI, predictive analytics, and blockchain. These innovations promise improved efficiencies, cost reductions, and smarter decision-making.

In 2024, we made prominent advances, integrating AI-powered reconciliation tools, reducing processing errors by 35%, and enabling clients to better anticipate market trends through predictive analytics. The use of blockchain-based smart contracts further enhanced transparency in private equity transactions, providing real-time updates on fund performance and ownership changes.

In 2025, these advancements will continue to reshape workflows. GenAI will automate reconciliations and reporting, streamlining processes and minimizing errors; predictive analytics will empower portfolio managers with precise market insights. Blockchain will elevate transparency and trust in private equity.

AI's role in managing asset-backed securities will further enhance decision-making, analyzing loan performance and predicting default probabilities. However, these opportunities come with challenges, including ensuring data accuracy, addressing biases in AI models, and navigating regulatory complexities. To overcome these, organizations must invest in scalable AI solutions, foster skilled talent, and prioritize compliance. We are uniquely positioned to support these transitions with tailored solutions that connect state-of-the-art technology with practical application.



Winning Together: The Shared Journey of Value Partnerships

As we approach 2025, AI will become a core necessity, with businesses embedding AI-driven workflows across operations. This shift will reshape the workforce, demanding hybrid skill sets and end-to-end digital transformation solutions that create measurable value. Decimal Point Analytics positions itself as a value partner, invested in our clients' growth journeys. We believe our success is intrinsically linked to our clients' achievements. With diverse expertise and rapid deployment capabilities ensure clients seize critical opportunities, whether for immediate short-term projects or long-term strategic initiatives. In the era of Generative AI, we are reimagining how work gets done. By leveraging cutting-edge AI solutions, we help clients automate routine tasks, enhance decision-making, and boost productivity. This allows them to focus their energy where it matters most, growing their business and staying ahead of the competition.

The 2025 investment landscape presents opportunities in structured credit, private equity, and equity markets, alongside increased demand for transparent reporting platforms.

At DPA, we deliver value through deep domain expertise, advanced technology, and a commitment to client success. By addressing immediate needs and identifying future opportunities, we ensure long-term resilience and growth.

We see ourselves as catalysts for transformation, working closely with clients to navigate evolving market landscapes. By addressing immediate needs and proactively identifying opportunities, we help future-proof their operations, ensuring long-term resilience and growth.

"Being a value partner means building trust, fostering collaboration, and delivering results. When our clients win, we win too."



Durga Dande,
Executive Vice President -
Research and Account
Management

Crafting Deeper Connections: The Future of B2B Marketing

2024 has been a transformative year for Decimal Point Analytics, marked by significant milestones and accolades. Being featured in Dun & Bradstreet's Leading SMEs of India 2024 and receiving extensive coverage in leading publications such as The Economic Times, The Hindu, and Financial Express, have solidified our position as a trusted authority in technology, data analytics, and AI space.



"2025 will be a year of convergence - where data, creativity, and technology come together to deliver extraordinary results. The question is no longer if businesses should adopt AI and ML but how quickly they can act to stay ahead."



Sarath Nair,

Senior Vice President -
Marketing

These achievements are a testament to our commitment to providing forward-looking solutions that empower our clients to excel in an ever-evolving market.

The B2B marketing landscape is shifting rapidly. The focus is no longer just on accessing target audiences - it's also about connecting with them on a deeper, more personalized level. It is about crafting campaigns that not only speak to the audience but also engage them meaningfully. Therefore, creativity, powered by data, is the new frontier.

Advancements in AI and ML facilitate hyper-targeted marketing at scale. However, it is not just about technology; maintaining brand consistency is more critical than ever. In a crowded digital space, staying true to the brand's message, tone, and identity can make all the difference.

The key to success in 2025 lies in embracing these technologies strategically leveraging hyper-personalization to deliver tailored experiences, ensuring brand consistency across all touchpoints, and utilizing data-driven creativity to forge deeper, more meaningful connections. As businesses navigate this evolving landscape, those who harness these advancements effectively will not only stand out but thrive in an increasingly competitive market.

At Decimal Point Analytics, we are committed to helping our clients unlock the full potential of these innovations, driving growth, fostering engagement, and establishing enduring relationships.



Strengthening Security & Compliance with AI & ML in 2025

We follow a forward-thinking approach that embeds AI and ML into cybersecurity. By prioritizing real-time threat response, predictive insights, and compliance automation, we deliver robust protection tailored to the dynamic needs of our BFSI clients.

In 2024, we strengthened our cybersecurity infrastructure with AI-powered threat detection tools, cutting incident response times by 30%. Integrating advanced compliance automation solutions, we ensured seamless regulatory adherence across diverse geographies, reducing risks and fortifying hybrid work environments for these clients, in particular.

AI-driven defense and Zero Trust Architecture (ZTA) are set to redefine cybersecurity and compliance in 2025. Advanced AI and ML capabilities will address evolving threats like phishing, ransomware, and insider attacks, enabling real-time detection and mitigation. Predictive analytics will help preempt vulnerabilities, while automated compliance monitoring ensures adherence to regulations without manual intervention.

Tools such as user behavior analytics and Security Orchestration, Automation, and Response (SOAR) will provide additional safeguards for remote and hybrid work models. For example, AI solutions will neutralize phishing threats in real time, preventing breaches and financial losses. By advancing threat intelligence and compliance automation, we equip businesses to confidently negotiate the rapidly changing security landscape.

"As AI and ML redefine cybersecurity, businesses must adopt ethical AI practices and strategic investments to harness their potential, ensuring secure and compliant operations in 2025 and beyond."



Sameer Kulkarni,
Senior Vice President -
Information Technology

AI & ML: Transforming Capital Markets Operations



“Success in capital markets will hinge on the ability to harness AI/ML while ensuring data accuracy and integrity.”



Shyam Pardeshi,

Senior Vice President -
Research and Data operations

The capital markets industry is experiencing a profound transformation as AI and ML redefine how financial data is processed, analyzed, and delivered. Emerging technologies like natural language processing and machine learning are driving actionable insights from complex data.

Through 2024, we developed AI/ML solutions that enhanced data standardization and analysis for capital markets. Our ML-powered security standardization tool streamlined mutual fund portfolio holdings, while proprietary models extracted ratings, market sentiments, and industry trends from unstructured data, delivering timely, actionable insights to clients.

In 2025, AI and ML will further transform capital markets operations. For instance, systems combining NLP and knowledge graphs will identify suspicious insider trading and ownership changes in real time, enabling regulators to protect investor interests. Advanced models will analyze vast unstructured datasets - news, filings, and corporate events - providing investment managers with real-time insights into industry changes, management shifts, and social sentiments.

We plan to expand our AI-driven offerings, with predictive analytics to help anticipate market trends and AI streamlining regulatory compliance. However, challenges such as regulatory complexities, data standardization, and transparency of alternative data remain. Firms must invest in cross-platform data integration, strategic technology partnerships, and robust cybersecurity to stay competitive in this evolving landscape.



Shaping the future of **Databases** with AI & ML

AI and ML are reshaping database management. Technologies like Oracle Autonomous Database integrates relational, JSON, graph, and spatial capabilities, enabling faster data processing, predictive insights, and data-driven decision-making for businesses.

In 2024, businesses adopted AI-driven database management systems to automate routine tasks like indexing and query optimization. Technologies such as Oracle Autonomous Database improved scalability and reduced downtime, enhancing efficiency while enabling teams to focus on strategic, value-added initiatives.

In 2025, AI-powered databases will play a critical role in simplifying data management and improving operational efficiency. By automating administrative tasks and providing advanced analytical capabilities, these systems enable organizations to unify and analyze diverse data types on a single platform. For example, Oracle Autonomous Database uses AI/ML to enhance scalability, reduce downtime, and ensure seamless operations.

However, robust governance frameworks and continuous monitoring will help surmount challenges such as maintaining data quality, addressing inaccuracies in AI models, and protecting sensitive data. In the future, the integration of AI/ML with edge computing and quantum databases will redefine real-time processing and decision-making. To stay competitive, businesses must invest in upskilling teams and agile strategies.

"AI-driven databases offer businesses the tools to unlock the full potential of their data, empowering informed decisions in an increasingly data-centric world."



Suyash Srivastava,
Senior Vice President -
Database Architect

Elevating Business Intelligence WITH AI & ML in 2025



AI and ML are transforming Business Intelligence by simplifying analytics and making data-driven insights accessible to businesses of all sizes. In 2024, our focus was on advancing BI capabilities by automating data preparation, integrating NLP, and enabling personalized dashboards.

In 2025, these technologies will continue to enhance BI by automating tasks like trend analysis and anomaly detection, enabling real-time decision-making through AI-powered streaming analytics. This will allow businesses to respond instantly to market changes or operational issues, such as dynamic pricing adjustments or delivery rerouting.

Tools like Microsoft Copilot in Power BI will further streamline the creation of dashboards through natural language queries, significantly reducing development times. Personalized BI experiences will deliver tailored insights to individual users, making data analysis more intuitive and efficient.

Advancements like cognitive BI, sentiment-driven analytics, holographic dashboards, and predictive digital twins will enhance context-aware decision-making, interactive data exploration, and the ability to test strategies in simulated environments. These developments will make BI tools smarter, faster, and more accessible, allowing businesses to work more efficiently and effectively in an increasingly data-driven world.

"AI and ML are transforming BI into a strategic powerhouse, making insights more accessible, actionable, and impactful than ever."



Amit Dhalia,
Assistant Vice President -
BI and Automation

Section 4

Driving Success: Transformations and Milestones

Transforming Challenges into Successful Outcomes

GenAI-Powered ESG Solutions: Achieving 70% Cost Reductions and Deeper Insights

01

Our client is a leading consultancy specializing in sustainability and ESG services with a global client base. Their offerings include AI-driven tools for ESG analysis, regulatory reporting, ESG data research, tailored training programs, and stewardship services.

The client faced a massive challenge in analyzing over 750,000 pages from 300 Steward Statements (each 100–200 pages). The manual process of locating, reviewing, and analyzing both text-and-image-based PDFs was inefficient, prone to errors, and failed to deliver the deep ESG insights required for impactful decision-making.

Our GenAI-powered ESG analysis solution was implemented that transformed their workflows with:

AI Automation for ESG Data Processing:

Leveraged advanced AI algorithms to map content using 19,000 primary keywords and extract actionable insights.

Streamlined Document Analysis:

Automated processing of text-and-image-based PDFs, drastically improving speed and precision.

Integrated ESG Reporting:

Consolidated findings into a single, highly accurate report, tailored to their clients' sustainability objectives.

Outcome for the client:

- **99% Reduction in ESG Report Turnaround Time:**
Processing times reduced from weeks to hours.
- **70% Cost Savings in ESG Analysis:**
Reduced labor-intensive tasks through automation.
- **Improved Accuracy in ESG Reporting:**
Delivered precise, reliable ESG insights, boosting credibility with stakeholders.
- **Enhanced Strategic Decision-Making:**
Identified hidden ESG opportunities, driving impactful sustainability actions for clients.





Precision and Speed: ML Solutions for Faulty Motor Detection

02

Our client manages a vast network of road assets across India. The organization aimed to enhance its operational and financial efficiency through data-driven traffic forecasting to optimize decision-making for road asset acquisition, network operations, and maintenance.

The client sought to improve the predictability of their business by developing a robust model to accurately forecast traffic flow on their road network. The challenge involved forecasting traffic across short-term (1 year), medium-term (3 years), and long-term (20 years) horizons to:

Enable optimal acquisition pricing of road assets.

Support data-driven decisions for operations and maintenance.

Sustain profitability and attract investment by showcasing an optimized environment.

We implemented a comprehensive ML-based traffic forecasting model tailored to the client's needs:

Data Gathering and Analysis:

- Conducted **Exploratory Data Analysis (EDA)** to understand the client's data.
- Pre-processed data with feature selection, engineering, and identification of critical factors influencing traffic flow.

Advanced Modelling Techniques:

- Developed static and dynamic temporal-spatial models to account for short and long-term traffic patterns.
- Applied deep learning and network flow analysis for precise traffic forecasting.

Model Training and Validation:

- Trained models using historical traffic data to identify patterns and trends.
- Validated accuracy with validation datasets and fine-tuned the models for performance.

Forecasting Engine Implementation:

- Integrated a scalable forecasting engine for real-time monitoring and feedback, ensuring the model's continuous improvement.

Outcome for the client:

▪ **Informed Decision-Making:**

Provided reliable forecasts to guide network operations and maintenance.

▪ **Optimized Asset Performance:**

Enhanced efficiency and sustained growth by leveraging precise traffic data.

▪ **Increased Investment Appeal:**

Showcased an optimized investment environment to attract stakeholders.

▪ **Improved Profitability:**

Achieved consistent short and long-term profitability through data-driven strategies.

Transforming Challenges into Successful Outcomes

ML-Based WPI Forecast Model for Financial Optimization

03

Our client manages toll revenues across an extensive road network. Since annual toll increases are directly tied to the Wholesale Price Index (WPI), our client sought a robust forecasting model to enhance business predictability, optimize financial planning, and reduce the cost of capital.

The client required an accurate WPI forecasting model to:

- Predict WPI trends over short-term (1 year), medium-term (3 years), and long-term (10–20 years) horizons.
- Enable precise tariff adjustments aligned with economic conditions.
- Support informed financial planning by anticipating revenue fluctuations and ensuring feasibility for stakeholders.

We developed a ML-based WPI forecasting model that encapsulated:

Data Gathering and Analysis:

- a. Collected historical WPI data and conducted Exploratory Data Analysis (EDA) to understand trends.
- b. Pre-processed data to ensure quality and accuracy, incorporating macro-economic factors categorized into global, domestic, and other factors.

Advanced Modeling Techniques:

- a. Smoothened cyclicalities and seasonality for long-term predictions.
- b. Conducted volatility analysis within the business cycle for short-term predictions.
- c. Designed a model architecture combining advanced ML, AI, and statistical methods for dynamic forecasting.

Model Training and Validation:

- a. Trained models using historical WPI data to learn patterns and trends.
- b. Validated accuracy using validation datasets and fine-tuned for enhanced performance.

Forecasting Engine Implementation:

- a. Implemented a forecasting engine with real-time monitoring and monthly review cycles for short-term predictions.

Outcomes for the client:

▪ Accurate Tariff Projections:

Aligned toll adjustments with economic conditions and investment feasibility.

▪ Enhanced Fairness:

Enabled responsive toll adjustments, improving public perception and adaptability.

▪ Improved Financial Planning:

Provided data-driven insights for anticipating revenue fluctuations.

▪ Increased Transparency:

Built trust with a transparent, predictable tariff system.

04

Identifying Faulty Motor Noise with ML

Our client is a **multinational conglomerate headquartered in Munich**, recognized as the largest industrial manufacturing company in Europe. Operating across **industry, energy, healthcare, and infrastructure**, the company focuses on delivering cutting-edge solutions in each sphere.

The client faced significant inefficiencies and loss of human effort in identifying devices with faulty motors. The process required manually detecting and labeling motor grinding noise from medical devices, which was time-intensive, error-prone, and hampered operational efficiency.

We implemented a **ML model to offer:**

Process Replication:

Studied and replicated the manual steps performed by the client's technicians to ensure accuracy.

Noise Optimization:

Removed extraneous noise from audio files, enabling precise analysis of motor sounds.

Data-Driven Modeling:

Developed a supervised ML model after gathering sufficient labelled data, automating the identification and labeling of motor grinding noise.

Visualization for Accuracy:

Used pictorial representations of sound patterns to validate the labeling process and improve accuracy.

Results:

90% Reduction in Turnaround Time:

File labeling time decreased from 2.5 hours to just 30 minutes.

Improved Accuracy:

Achieved 100% recall for Motor Grinding 1 and 96% recall for Motor Grinding 2, ensuring reliable identification.

Error Reduction:

Minimized human errors in noise identification.

Operational Efficiency:

Enabled faster device inspections, better inventory management, and fewer device retractions.



STRATEGIC PARTNERSHIPS ELEVATE DPA's Capabilities



In 2024, we expanded our partnerships with global technology leaders, including Oracle, Microsoft, IBM, Salesforce, and ClickUp to enhance our analytics offerings and diversify the client base beyond the traditional BFSI sector. These collaborations have enabled us to deliver a wider array of solutions to various industries.

For instance, our alliances with cloud service providers helped develop a SaaS application for a specialized engineering services firm. Notably, our partnership with a comprehensive project management platform backed by prominent investors like Andreessen Horowitz has been particularly impactful. As one of ClickUp's largest users, we are uniquely positioned to assist clients in establishing world-class project management capabilities.

Looking ahead, we plan to forge partnerships with leading industry-specific product providers to further strengthen our sector expertise. These strategic alliances have refined our service offerings, improved operational efficiency, and fostered innovation, thereby securing a more robust market position and ensuring sustained success.

Spotlight on 2024 Events

In 2024, we engaged in numerous industry events of prominence, which uphold our commitment to thought leadership. Notably, we hosted the "**Executive Roundtable on Innovating Finance with AI,**" facilitating in-depth discussions on artificial intelligence's transformative impact on financial services. Additionally, we were the presenting partner at the **Gen AI Conclave & Awards 2024** in association with IBM Watson X that highlighted advancements in GenAI technologies. These engagements reflect our dedication to driving technological progress and fostering industry-wide collaboration.

We also participated in significant events like the **America East Meet NYC 2024, ALTSNY 2024, FinovateFall 2024, Global Fintech Fest 2024** to name a few.



Section 5

Driving Impact: Corporate Social Responsibility, Sustainability, & Brand Excellence

Get a glimpse of our contributions towards building a sustainable future, corporate social responsibility, and share of voice.



Empowering Underprivileged Scholars:

DPA's Dnyanodapi Dhanodapi Initiative

The "Dnyanodapi Dhanodapi" program exemplifies our core value of "Nurturing Talent and Diversity." By offering internships, mentorship, and career guidance to academically outstanding graduates from economically disadvantaged backgrounds, we extend an inclusive environment that values diverse perspectives and promotes equal opportunities. This initiative not only enhances individual growth but also enriches the organization's collective expertise.

Sustainability in Action:

DPA's Commitment to a Greener Future

As a responsible corporate citizen, we strive to align our operations with global sustainability objectives and set a precedent for environmental stewardship in the financial analytics industry.

We are targeting zero carbon emissions in our analytics centers at Mumbai, Nashik, and Gift City in India. In September 2021, we transitioned our Mumbai office to 100% green energy, which accounted for 65% of the company's power consumption. By October 2021, the Nashik center also adopted renewable energy sources, ensuring that all analytics operations were powered sustainably. Our office at Gift City further embodies this commitment by integrating advanced energy-efficient solutions and leveraging green energy initiatives, reinforcing our sustainability goals.

Realizing that commercial buildings contribute over 30% to India's net electricity usage, we have implemented energy-efficient and cost-effective measures to reduce our carbon footprint further.



Decimal Point Analytics in the News



Featured Stories



Global Transformations: The Impact of AI Trends Across Industries.

Commentary by Shailesh Dhuri, CEO, Decimal Point Analytics

"The latest trends in AI are revolutionizing various sectors globally. In defense, AI empowers autonomous systems, intelligence analysis, and predictive maintenance for enhanced security and resource efficiency. Agriculture benefits from AI-driven precision farming, disease detection, and yield prediction, leading to increased productivity and reduced waste. Similarly, healthcare leverages AI for diagnostics, virtual assistance, robotic surgery, and drug discovery, improving accessibility and quality of care. Smart cities, infrastructure maintenance, and disaster management are being transformed by AI, promoting sustainability, resilience, and public well-being. Additionally, the education sector is embracing AI for personalized learning, intelligent feedback, early intervention, and language learning, paving the way for a more inclusive and effective educational experience.

However, for AI to reach its full potential, addressing ethical considerations like transparency and bias is crucial. Furthermore, ensuring affordability, accessibility, and skill development are essential for equitable and sustainable AI adoption across diverse sectors and the broader population globally."

[Read More](#)

Decimal Point Analytics Launches Comprehensive Investor Relationship Management Solutions

New York, United States - November 15, 2024

Decimal Point Analytics (DPA), a global leader in data analytics and technology, has announced the expansion of its Investor Relationship Management offerings. These solutions are designed to elevate client engagement, streamline investor communications, and support financial firms in building long-term investor trust.



[Explore more](#)

Technical debt crisis: A ticking time bomb in the digital age

To fully harness LLMs' potential, organizations should: *Invest in AI Integration: Allocate resources to integrate LLM tools into existing DevOps pipelines for seamless adoption.*

Â

- *Train Custom Models: Tailor LLMs to specific codebases by training on proprietary data for maximum accuracy and relevance.*
- *Promote AI Literacy: Upskill developers on leveraging AI assistants through documentation, workshops, and communities of practice.*
- *Cultivate AI-Human Symbiosis: Foster collaborative workflows where developers validate AI suggestions to instill trust and oversight.*
- *Pilot Innovative Use Cases: Explore LLMs' potential in areas like automated testing, security audits, and project risk management. By strategically adopting LLMs, forward-thinking organizations can transform technical debt from an unavoidable burden into a consistently manageable aspect of the development lifecycle.*

*Inputs from Shailesh Dhuri, CEO, Paresh Sharma, Managing Partner and Vaibhav Poonekar, Sr. Vice President Automation & Development lead.*Â

[Learn more](#)

The new economics: When AI meets multi-agent networks



With AI-driven digital ecosystems rapidly transforming the landscape of economies worldwide, the traditional frameworks of economic analysis, such as spreadsheets and equilibrium modelling will soon become relics of the past. Driven by the amalgamation of intelligent agents that mimic human decision-making with intricate network analysis that maps their interactions, this revolution in economic thinking is not just a trend but a fundamental shift redefining how we decipher, tackle, and anticipate economic activities.

The Rise of Intelligent Agents

Imagine a digital simulation of the entire U.S. economy where each household, firm, and financial institution is represented by an AI agent. These agents aren't simple automatons following predetermined rules - they learn, adapt, and make decisions based on their environment and interactions with other agents. Some represent consumers adjusting their spending habits, others are firms navigating supply chain disruptions, and still others are banks managing their loan portfolios. The Agent-Based Models are already revolutionizing policy analysis at central banks and financial institutions by adopting a more granular and bottom-up approach for a more realistic representation of complex economic phenomena.

[Learn more](#)

As we look toward 2025, we are committed to building on this foundation, exploring new PR avenues, and continuing to relate compelling stories that reflect our vision.

Decimals Mantra

DeliverPerformanceAdvantage

At Decimal Point Analytics, we call our guiding principle a 'Mantra' - a word deeply rooted in ancient wisdom and focus. Just like in its original Sanskrit meaning, our Mantra is not merely a word but a living embodiment of purpose, reflecting our unwavering commitment to DeliverPerformanceAdvantage for our clients.

Our Mantra is not just about what we do - it's about who we are.

Decimal Sutra

Sutra is an ancient Sanskrit word that if you translate it into English would be called an "Aphorism". It is a short powerful saying full of meaning and wisdom that is relevant to life. Here too our values convey a strong spirit of our culture and will be a guiding light for how we think, behave, and interact with each other internally and externally with clients and suppliers. It will also be touching every segment - clients, stakeholders, planet, and us - the decimals that are central to these principles.

Our organizational values were developed through extensive exercises and workshops involving employees from Mumbai, Nasik, and Gift City. Our leaders contributed their insights, but also emphasized that values are about how individuals collaborate within teams, with clients, and with each other. Therefore, it was important for everyone to share their thoughts on what should be our values.



decimal sutras

creative. bold

Decimals Pride Themselves in Taking a Fresh Look at Problems. We Boldly Challenge Ourselves and Each Other to Discover New Possibilities

learn. stay ahead

Decimals are Active Learners. They Keep Learning and Growing to keep DPA and Clients Ahead

holistic. responsible

In all our Decisions Decimals Balance the Value Creation for its Clients and Shareholders while Making a Positive Impact on Communities and the Ecosystem

deliver. wow

Decimals Believe that Client's Success is our Success. We Create Wow Experiences for our Clients. Earning and Keeping our Client's Trust is Valued Above all

support. listen

We Value and Respect Each other's Point of View and have Each Other's Back. Yet We Never Shy Away from Expressing our Views and Challenging Each other



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