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# Digital Health and Artificial Intelligence: A Strategic Framework for India

Dr. Bamang Apo
*Senior Consultant, SeMT Arunachal Pradesh, National e-Governance Division, Ministry of Electronics and Information Technology, INDIA*

***Abstract:*** ***India is currently undergoing a paradigm shift in healthcare delivery, transitioning from a fragmented, provider-centric model to an integrated, data-driven ecosystem. This paper proposes a comprehensive strategic framework for the integration of Artificial Intelligence (AI) within India's Digital Public Infrastructure (DPI). By leveraging the "India Stack" and the Ayushman Bharat Digital Mission (ABDM), the framework addresses unique domestic challenges: the rural-urban divide, physician shortages, and linguistic diversity. We outline a "Six-Pillar Strategy" encompassing infrastructure, governance, capacity building, and ethical AI deployment to ensure "AI for All."***
***Keywords: Ayushman Bharat Digital Mission (ABDM), India Stack, Artificial Intelligence, Health Equity, Data Sovereignty, Digital Public Infrastructure (DPI), Integrated Disease Surveillance Programme (IDSP).***

## I. INTRODUCTION

India is currently at the center of a global inflection point in healthcare. With a population exceeding 1.4 billion, the challenge has always been one of scale, diversity, and access. In 2025, the convergence of Artificial Intelligence (AI) and Digital Public Infrastructure (DPI) has moved beyond the pilot stage into a mission-critical strategic framework known as "AI for All."

### *A. The Current Landscape (2025–2026)*

As of early 2026, India's healthcare sector is undergoing a rights-driven, digital transformation. This shift is characterized by:

*1)* The India-AI Impact Summit 2026: A landmark event hosted in New Delhi that showcased the transition of AI from research to large-scale deployment.
*2)* A "Sutras" Based Approach: AI development is now anchored in three core principles: People (serving diversity), Planet (sustainable innovation), and Progress (equitable prosperity).
*3)* Universal Health Coverage (UHC) Goals: The National Health Policy's objective to achieve UHC is being accelerated by AI-enabled remote diagnostics, which bridge the gap where the physician-to-patient ratio remains a challenge.

### *B. The Role of Artificial Intelligence*

Artificial Intelligence is no longer viewed as an "add-on" but as a core layer of the national digital backbone. In 2026, AI is actively:

*1)* Democratizing Specialized Care: Portable, AI-enabled tools for medical imaging and automated testing are allowing TB, cancer, and cataract screenings to occur at the village level.
*2)* Enhancing Precision: AI-driven drug discovery and personalized therapies are becoming mainstream, making treatments for chronic conditions more affordable and outcomes more predictable.
*3)* Strengthening Governance: Through the Bhashini platform, AI is breaking the language barrier, providing healthcare services in 22 regional languages to ensure that "digital" does not mean "English-only."

### *C. The "India Stack" as a Catalyst*

The framework is powered by the India Stack, a set of open APIs that handle identity (Aadhaar/ABHA), payments (UPI), and data (DEPA). This layered architecture allows the Ayushman Bharat Digital Mission (ABDM) to function as a federated, interoperable ecosystem where data is not stored in one central "mega-database" but is accessible via secure, consent-based flows.

### *D. Problem Statement and Paper Objective*

Despite these advances, the "last-mile" delivery remains a hurdle. There is a "relevance wall" where transactions work technically but fail to explain themselves to the user. This paper proposes a strategic framework to resolve these inconsistencies by layering On-Device AI and Federated Governance onto existing DPI.

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The objective of this journal publication is to outline a comprehensive strategy for India to utilize AI not just as a tool for efficiency, but as a primary engine for social empowerment and health equity.

## II. THE FOUNDATION: INDIA'S DIGITAL PUBLIC INFRASTRUCTURE (DPI)

India's DPI for healthcare is a prime example of "technological leapfrogging." Instead of building centralized, proprietary systems, India has created open-source, interoperable building blocks that allow the public and private sectors to innovate together.

### *A. The Architectural Layers of the India Stack*

The strategic framework for health AI is built upon four foundational layers:

1) Identity Layer (Aadhaar/ABHA): Provides the "Single Source of Truth" for identity. The ABHA (Ayushman Bharat Health Account) serves as the unique identifier that threads a patient's medical history across different providers, ensuring that AI models have access to longitudinal (long-term) data rather than fragmented snapshots.
2) Payments Layer (UPI): The Unified Payments Interface (UPI) provides the rails for instant, low-cost financial transactions. In the health context, this facilitates "Cashless" and "Paperless" settlements for insurance (PM-JAY) and out-of-pocket expenses, reducing the administrative friction for hospitals.
3) Data Exchange Layer (DEPA): The Data Empowerment and Protection Architecture (DEPA) is the most critical layer for AI. It introduces the concept of "Consent Managers." Data is not shared by default; instead, it is shared only when a patient "unlocks" it via a digital consent artifact. This ensures that AI training data is obtained ethically and legally under the DPDP Act 2023.
4) Application Layer (ABDM/UHI): This is the "Playground" where the Unified Health Interface (UHI) sits. It allows any health app (e.g., a private teleconsultation app) to talk to any hospital system.

### *B. The Ayushman Bharat Digital Mission (ABDM)*

The ABDM is the specific implementation of DPI for the health sector. By 2026, it has successfully standardized three critical registries:

1) Verified Registries: The Health Facility Registry (HFR) and Healthcare Professionals Registry (HPR) ensure that AI-driven services are only connected to verified entities, eliminating "digital quackery."
2) Federated Health Records: Unlike the Western model of centralized Electronic Health Records (EHR), India uses a Federated Architecture. Data stays at the "Edge" (the hospital server) and only moves when requested. This significantly reduces the risk of massive, single-point data breaches.

### *C. Strategic Significance for AI*

This DPI foundation is the "Data Refinery" for India's AI Mission.

1) Standardization at Scale: By mandating HL7 FHIR and SNOMED-CT standards for data exchange, the DPI ensures that data is "Machine Readable."
2) Reduced Innovation Cost: Startups do not need to build their own identity or payment systems; they "plug in" to the India Stack, allowing them to focus 100% of their R&D on the AI algorithm itself.

## III. THE PROPOSED STRATEGIC FRAMEWORK: THE SIX PILLARS

The Proposed Strategic Framework serves as the conceptual core. While the Ayushman Bharat Digital Mission (ABDM) provides the "rails," the Six Pillars define how AI and Digital Health are actually operationalized to transform care.
Here is a detailed breakdown of each pillar as structured for a 2026 academic context:

To successfully integrate AI into this digital backbone, we propose the following framework:

### *1) Pillar I: Robust Data Infrastructure & Interoperability*

This pillar moves India away from "Data Silos" toward a Federated Data Architecture.

- Standardization (HL7 FHIR): All health data (prescriptions, lab results, discharge summaries) must follow the *Fast Healthcare Interoperability Resources* standard. This allows an AI model to read data from a village clinic and a city hospital with the same accuracy.
- Health Information Exchange (HIE): Instead of one central database, data resides with the "Health Information Provider" (the hospital). The HIE acts as a secure router that fetches data only when authorized.

- The "Consent Manager": A digital layer that ensures data is shared only with the patient's explicit, time-bound permission, adhering to the "Privacy by Design" principle.

*2) Pillar II: "AI for All" – Inclusive Innovation*

The focus here is on Social Empowerment rather than just commercial efficiency.

- Linguistic Inclusivity (Bhashini): Integrating AI with India's Bhashini platform allows healthcare to be delivered in 22 scheduled languages. This breaks the "English-only" barrier for 90% of the population.
- Edge Computing for Rural Access: Developing "Lightweight AI" that runs on low-cost smartphones used by ASHA workers, enabling offline diagnostics in areas with poor internet connectivity.
- Digital Public Goods: Ensuring that foundational AI models (like LLMs for health) are treated as infrastructure, allowing startups to build on top of them for free or at a low cost.

*3) Pillar III: Regulatory and Ethical Governance*

As of 2026, India follows a "Techno-Legal" model that is agile and sector-specific.

- Graded Liability: If an AI assists a surgeon, the liability is shared differently than if an AI simply schedules an appointment. This provides legal clarity for developers.
- Algorithm Bias Mitigation: Mandatory testing of AI on "Indian Datasets" to ensure it recognizes local disease patterns (e.g., specific variations in TB or Sickle Cell Anaemia) that Western models might miss.
- The DPDP Act Compliance: Aligning all health AI with the Digital Personal Data Protection Act, ensuring "Data Sovereignty" and strict penalties for unauthorized data processing.

*4) Pillar IV: Clinical Validation and Sandboxing*

To move from "Code" to "Clinic," the framework establishes safe testing environments.

- National AI Sandboxes: Controlled digital environments where startups can test their algorithms using anonymized, high-quality government datasets without risking patient safety.
- Evidence-Based Policy: AI tools must undergo "Clinical Validation Trials" similar to drugs before they are cleared for use in public hospitals.
- Post-Market Surveillance: Continuous monitoring of AI performance to detect "Algorithm Drift"—where an AI's accuracy decreases over time as medical practices change.

*5) Pillar V: Human-Centric Capacity Building*

This pillar acknowledges that AI is an augmentor, not a replacement for human doctors.

- Curriculum Integration: Adding "Digital Health & AI Ethics" to the MBBS and Nursing curriculum in India.
- Phygital Workflows: Designing systems where the AI handles the "heavy lifting" (data entry, initial triage) so doctors can spend more face-to-face time with patients.
- ASHA Empowerment: Training 1 million plus frontline workers to use AI-assisted tools (like AI stethoscopes or retinal cameras), effectively "up-skilling" the last mile of healthcare.

*6) Pillar VI: Public-Private Synergy (The "Market" Layer)*

This pillar creates a sustainable economic model for digital health.

- Unified Health Interface (UHI): An open network that allows private startups to provide services (like teleconsultation or medicine delivery) on top of the government's digital rails.
- Incentive Structures: Providing "Digital Health Incentives" (DHIS) to hospitals that digitize records, creating a massive, clean dataset for future AI training.
- Grand Challenges: Government-funded competitions to solve specific Indian problems, such as "AI for early detection of Stunting" or "Predictive Analytics for Monsoon-related outbreaks."

## IV. RESEARCH METHODOLOGY

Research methodology in studying the 'Digital Health and Artificial Intelligence: A Strategic Framework for India' involves a comprehensive analysis of secondary data sources.

Secondary data sources include government reports, academic studies, and industry publications that offer valuable insights into the progress and challenges faced in implementing digital health and AI initiatives. By utilizing secondary data, researchers can gain a deeper understanding of the effectiveness of various programs, policies, and technologies aimed at promoting digital health governance in India. This research methodology allows for a detailed examination of key trends, patterns, and outcomes related to digital health and AI initiatives, providing a solid foundation for evidence-based decision-making and policy formation. Through rigorous analysis and interpretation of secondary data, researchers can assess the impact of digital health and AI initiatives on improving public health service delivery, enhancing transparency and accountability, fostering citizen engagement, and driving economic development in India.

## V. KEY USE CASES AND IMPACT

It provides the empirical evidence required to validate the strategic framework. By early 2026, India has moved from theoretical pilots to large-scale implementations.

Here is a detailed elaboration of the four most impactful use cases as of January 2026.

### *A. AI-Driven Community Screening: Diabetic Retinopathy (DR)*

The shortage of ophthalmologists in India (approx. 1 for every 100,000 citizens) made mass screening for diabetes-related blindness impossible until the deployment of AI fundus imaging.

*1)* The Implementation: In December 2025, the Armed Forces Medical Services (AFMS), in collaboration with AIIMS and the MoHFW, launched a national AI-driven screening program using the MadhuNetrAI platform.

*2)* The Technology: Handheld fundus cameras are used by non-specialist nursing staff at Primary Health Centres (PHCs). The AI automatically grades retinal images for signs of DR.

*3)* The Impact:

- Referral Accuracy: Achieved over 94% sensitivity in detecting sight-threatening DR.
- Scale: Over 1.2 million screenings were recorded in 2025, with approximately 24% of cases identified early enough for vision-saving laser intervention.
- Efficiency: Deferred nearly 76% of specialist visits by clearing healthy patients at the community level.

### *B. Maternal and Child Health: Predictive Risk Stratification*

India still accounts for a significant portion of global maternal deaths. AI is being used to predict high-risk pregnancies before complications arise.

*1)* The Implementation: Programs like ARMMAN's (Advancing Reduction in Mortality and Morbidity of Mothers, Children and Neonates) mMitra and the Garbhini-GA2 model Group for Advanced Research on Birth Outcomes; DBT India Initiative (GARBH-Ini) – Gestational Age (GA) developed by IIT Madras have been integrated into state health tracking systems.

*2)* The Technology: AI models analyze longitudinal data from the Mother and Child Tracking System (MCTS) including blood pressure trends and weight gain to assign a "Risk Score" to every expectant mother.

*3)* The Impact:

- Early Detection: Achieved 85% accuracy in predicting pre-eclampsia, the leading cause of maternal mortality.
- Behavioral Change: Voice-based AI reminders in local dialects (Bhashini-integrated) led to a 25% increase in adherence to antenatal care (ANC) visits in rural Maharashtra and Rajasthan.
- Neonatal Care: Tools like Shishu Maapan allow ASHA workers to use smartphone cameras to accurately measure a newborn's weight and head circumference, identifying "Failure to Thrive" cases with 90% precision.

### *C. Public Health Surveillance: Predictive Outbreak Analytics*

Post-pandemic, India established a "National Health Intelligence Framework" to prevent the next outbreak.

*1)* The Implementation: The Integrated Disease Surveillance Programme (IDSP) now uses AI to monitor "syndromic" data tracking spikes in searches for "fever" or "cough" alongside pharmacy sales of paracetamol.

*2)* The Technology: Machine learning models (RNN/Transformers) process real-time data from 700 plus districts to identify hotspots for Dengue, Malaria, and Zoonotic diseases.

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*3)* The Impact:
- Response Time: Reduced the time to detect an outbreak from 14 days to under 4 days.
- Resource Allocation: AI models improved medical supply chain efficiency by 45% during the 2025 Dengue surge by predicting bed-occupancy needs 72 hours in advance.

### *D. Clinical Workflow Efficiency: Generative AI for Clinicians*

To address the "Admin Burden," Indian hospitals have begun adopting specialized LLMs (Large Language Models) for medical documentation.

*1)* The Implementation: Private chains like Apollo and public institutions like AIIMS-Nagpur have deployed "Ambient AI Scribes."

*2)* The Technology: The AI listens to the doctor-patient consultation and automatically populates the Electronic Health Record (EHR) in the format required by ABDM.

*3)* The Impact:
- Burnout Reduction: Clinicians reported a 30% reduction in time spent on paperwork.
- Patient Satisfaction: Doctors spend 40% more face-to-face time with patients as they no longer need to type during the consultation.

### *E. Summary Table of Impact (2025-2026)*

| Use Case | AI Tool/Platform | Primary Metric | Outcome |
|---|---|---|---|
| Eye Care | MadhuNetrAI | Screening Sensitivity | 94% Accuracy |
| Maternal Care | Garbhini-GA2 | Pre-eclampsia Prediction | 85% Accuracy |
| Surveillance | IDSP AI-Layer | Outbreak Detection | 10 days saved |
| Workflow | Ambient Scribes | Documentation Time | 30% reduction |

## VI. CHALLENGES TO IMPLEMENTATION

It provides the necessary critical balance to the proposed framework. By early 2026, as AI integration moves from "pilot" to "population scale," the friction between innovation and the ground reality has become more apparent.

Here is a detailed elaboration of the primary challenges.

### *A. The Infrastructure-Intelligence Paradox*

India has made massive strides in physical digital infrastructure (fiber optics, 5G rollout), yet a "paradox of plenty" exists.

*1)* Connectivity and Hardware: While 5G covers major cities, rural "blind spots" persist. AI models for real-time triage often struggle with high latency or intermittent connectivity.

*2)* Legacy Systems: In Tier-2 and Tier-3 cities, many hospitals still use 20-year-old Hospital Management Information Systems (HMIS) that are not interoperable with modern AI APIs, creating "Digital Islands" that cannot feed into the ABDM ecosystem.

*3)* Compute Access: High-performance AI training requires massive GPU clusters. Currently, India's compute power is concentrated in a few urban data centers, making it expensive for smaller med-tech startups to scale.

### *B. Algorithmic Bias and "Data Representativeness"*

A major risk in the 2026 landscape is the deployment of AI trained on non-representative datasets.

*1)* Phenotypic Diversity: Algorithms trained on Western or even urban Indian populations often fail to account for the genetic and lifestyle diversity of tribal or rural communities.

*2)* Socioeconomic Bias: Research in 2025 showed that "Risk Scoring" algorithms sometimes inadvertently penalize poorer patients because they use "cost of care" as a proxy for disease severity ignoring the fact that poorer patients spend less not because they are "healthier," but because they have less access to insurance.

*3)* Gender Gap: If historical data contains fewer records for women (due to cultural barriers in seeking care), the resulting AI may be less accurate in diagnosing conditions like heart disease in women.

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### *C. Cybersecurity and the "Industrialization of the Self"*

As healthcare data becomes digitized, it has become the top target for cyberattacks in India.

1) Ransomware Vulnerability: Following the high-profile AIIMS attack, the healthcare sector accounted for nearly 22% of all cyberattacks in India in 2025.
2) The "Black Box" Problem: The complexity of deep learning models makes "informed consent" difficult. If a patient or even a doctor cannot understand *why* an AI made a decision, they cannot truly consent to its use, raising significant ethical hurdles.
3) Liability Vacuum: When an AI-assisted diagnostic tool fails, the legal framework is still evolving to decide if the fault lies with the software developer, the hospital, or the attending physician.

### *D. The Human Factor: Resistance and Literacy*

Technology cannot succeed without human trust and competence.

1) Digital Literacy Gap: While "Digital India" has reached the masses, "AI Literacy" is still low among frontline workers. ASHA workers may perceive AI tools as "monitoring" devices rather than supportive tools.
2) Physician Resistance: Some senior clinicians view AI as a threat to their professional autonomy or a potential source of malpractice suits, leading to "passive resistance" in adopting new digital workflows.
3) Patient Trust: In rural settings, there is a risk of "Algorithm Aversion" where patients may prefer a human doctor's intuitive (but perhaps less accurate) diagnosis over a machine-generated one.

### *E. Summary Table: Critical Challenges (2026)*

| Challenge Category | Key Issue | Potential Mitigation (Strategic Framework) |
|---|---|---|
| Technical | Legacy system interoperability | Mandatory adoption of HL7 FHIR standards. |
| Ethical | Algorithmic bias (Urban-Rural) | Mandatory "Local Validation" on diverse datasets. |
| Security | 22% of Indian cyberattacks hit health | Implementing "Privacy Enhancing Technologies" (PETs). |
| Social | Low Digital/AI Literacy | Integrating Digital Health into MBBS/Nursing curricula. |

## VII. STRATEGIC RECOMMENDATIONS

Strategic Recommendations provides the "Call to Action" for policymakers and industry leaders. As of January 2026, the focus has shifted from *creating* digital rails to *optimizing* them for impact.

To ensure the long-term sustainability of the AI-integrated healthcare framework, the following five strategic interventions are proposed:

### *1) Transitioning from "Action" to "Impact"*

With the India-AI Impact Summit 2026 scheduled for February, the primary recommendation is a shift in focus.

- Outcome-Linked Incentives: Moving beyond the Digital Health Incentive Scheme (DHIS) for simple record digitization to incentives based on clinical outcomes (e.g., reduction in maternal mortality or improved chronic disease management).
- National Health AI Casebook: Establishing a formalized registry of successful, scalable AI deployments to facilitate cross-state learning and prevent "pilot fatigue."

### *2) Strengthening the "Techno-Legal" Governance*

India's unique governance model, outlined in the recent White Paper on AI Governance (Jan 2023/26), must be operationalized.

- Safety Institutes: Empowering the AI Safety Institute (AISI) to perform independent red-teaming of high-risk medical AI before public deployment.
- Graded Liability Framework: Finalizing sector-specific rules under the DPDP Act that distinguish between "Low-Risk" administrative AI and "High-Risk" autonomous diagnostic AI, providing legal certainty to innovators.

### *3) Democratizing Access to AI Resources*

To prevent market concentration by a few "Big Tech" players, India must treat AI infrastructure as a public resource.

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- GPU Clusters for Health: Dedicating a significant portion of the IndiaAI Mission's 10,000 plus GPU capacity specifically for healthcare startups and academic research.
- Sovereign Health Data Lakes: Creating anonymized, "gold-standard" datasets for Indian-specific diseases (like TB and sickle cell anemia) available for indigenous model training.

*4) Human-Centric Capacity Building (The "Human Capital Chakra")*

The success of AI depends on its users.

- Med-AI Integrated Curricula: Mandating that the National Medical Commission (NMC) include "Digital Literacy and AI Ethics" in the undergraduate (MBBS) curriculum by 2027.
- Upskilling the Last Mile: A nationwide training program for ASHA and Anganwadi workers to operate AI-assisted screening tools, transforming them into "Digital Health Navigators."

*5) Building "Digital Trust" through Transparency*

Public trust is the currency of digital health.

- Understandable by Design: Mandating that any AI used for patient-facing decisions must be able to provide a rationale for its output in at least 22 regional languages via the Bhashini interface.
- Real-time Incident Reporting: Launching a public portal for reporting AI errors or "algorithmic drifts" to ensure accountability and continuous improvement.

## VIII. CONCLUSION

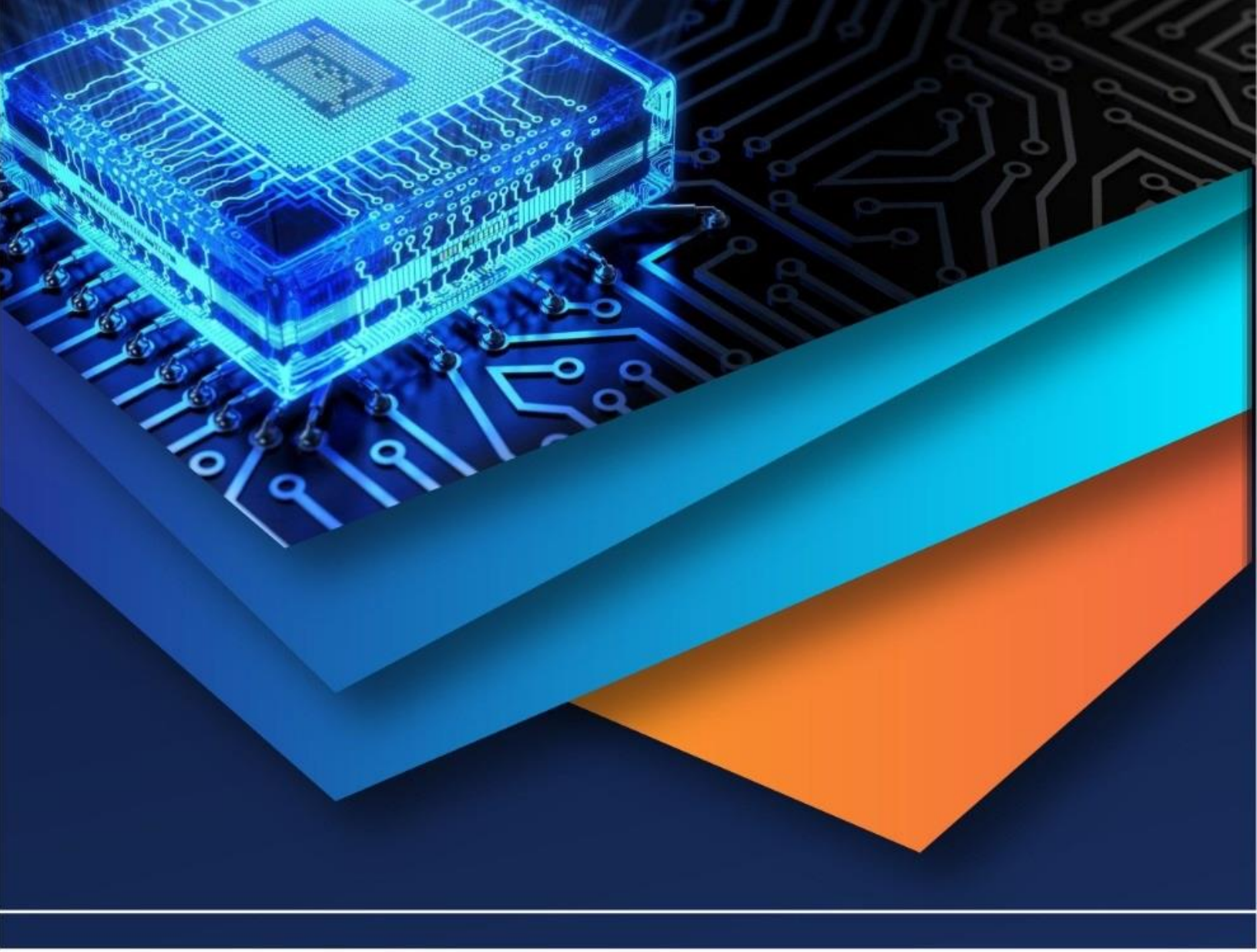
India stands at a "technological crossroad." The strategic framework proposed centered on Digital Public Infrastructure (DPI), Inclusive Innovation, and Techno-Legal Governance offers a viable pathway for universal health coverage. By leveraging the "late-mover advantage," India can bypass legacy pitfalls and emerge as the global "Use Case Capital" for AI in healthcare, proving that advanced technology can indeed be a force for the greater good.

| Section | Status | Key Focus for Reviewers |
|---|---|---|
| Pillars 1-3 | Detailed | Infrastructure, Inclusion, Governance. |
| Pillars 4-6 | Detailed | Validation, Capacity, Synergy. |
| Use Cases | Detailed | DR Screening, Maternal Health, Outbreak Surveillance. |
| Challenges | Detailed | Infrastructure gap, Data bias, Cyber risks. |
| Recommendations | Detailed | AISI, Outcome incentives, Med-AI curricula. |

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