

**Publication:** ET EnterpriseAI.com

**Edition:** Online

**Date:** 21<sup>st</sup> Jan, 2025

**Page:** NA

## When AI moves out of the lab and into the balance sheet

How Aditya Birla Capital is embedding generative AI into core financial workflows, without compromising control or trust



Pankaj Gadgil, MD and CEO of Aditya Birla Housing Finance and Head of Digital Platforms and Payments Strategy at Aditya Birla Capital

For much of the financial services industry, generative AI still sits at the edges; tested in pilots, deployed in narrow workflows, or ring-fenced from core decision-making. The harder question is not whether AI works, but whether it can be trusted to operate at scale in environments where speed, risk, and regulation intersect. At [Aditya Birla Capital](#), that transition seems to be already underway.

Over the past two years, the group has been shifting AI from experimentation to execution, embedding it into frontline productivity, underwriting, fraud detection, and customer engagement across multiple businesses. The focus, according to [Pankaj Gadgil](#), MD and CEO of Aditya Birla Housing Finance and Head of Digital Platforms and Payments Strategy at [Aditya Birla Capital](#), has been less about novelty “In financial services, deploying AI once is not the challenge,” Gadgil tells ET Enterprise AI. “The real challenge is deploying it responsibly, consistently, and across the enterprise.”

A turning point came in 2023, when Aditya Birla Capital set up an enterprise-wide [Generative AI Centre of Excellence](#). The intent, Gadgil says, was to avoid the fragmentation that often accompanies early AI adoption, where individual teams build isolated solutions that fail to scale.

Instead, the group decided to focus on identifying use cases that could move measurable business metrics such as customer experience, productivity, cost, and capital efficiency, while running on shared platforms and governance frameworks.

The outcome was a common GenAI and agentic AI architecture used across businesses. Built on Azure, the stack includes Azure OpenAI, AI Search, Kubernetes Service, [Cosmos DB](#), and API Management, with a semantic-kernel-based agentic layer on top. While the technology choices matter, the larger shift is organisational where teams are working off shared capabilities rather than bespoke tools.