Low-Cost AI for India's Small Businesses: Vyapar, Puch AI and Sarvam Lead Indian-Built Tools in AIFOD Ranking

Meta AI on WhatsApp places first overall; price is no longer the main barrier, but performance on weak 2G and 3G networks is



Vienna, Wien Nov 26, 2026 (Issuewire.com) - What does it really cost an Indian shopkeeper, on an ordinary phone with limited data, to get useful work done with AI? The Low-Cost AI Access Ranking, published by the AI for Developing Countries Forum (AIFOD), compared 53 AI tools for small businesses in India and ranked 50.

Meta AI on WhatsApp placed first with 79.7 out of 100, followed closely by the Indian accounting app Vyapar (79.4) and the WhatsApp assistant Puch AI (77.4). Indian-built services hold five of the top seven places.

The top seven:

- Meta AI on WhatsApp (Meta Platforms, US), 79.7. Free for everyday use, with voice and text in Hindi, Bengali and English inside an app most Indian businesses already use. Highest-scoring dimension: actual cost of 100 valid tasks (92).
- Vyapar (Simply Vyapar Apps, India), 79.4. Invoicing, GST and inventory app with an offline mode, so bills can be created without a connection and synced later. Highest-scoring dimension: actual cost of 100 valid tasks (88).
- Puch AI (Puch AI, India), 77.4. A free WhatsApp-based assistant in Indian languages that can also be reached by an ordinary phone call, with no app download. Highest-scoring dimension: ordinary-phone compatibility (92).
- **Meta AI** (Meta Platforms, US), 76.4. Meta's Business AI, now marketed as Meta Business

Agent, launched in the WhatsApp Business app in India in May 2026 for eligible small businesses. Highest-scoring dimension: actual cost of 100 valid tasks (92).
- **Indus by Sarvam** (Axonwise / Sarvam AI, Bengaluru), 76.1. Indian-language chat app for text and voice. Highest-scoring dimension: actual cost of 100 valid tasks (88).
- **KissanAI** (Titodi Infotech, India), 76.1. A free farm-advisory app with voice input in Indian languages and photo-based crop diagnosis. Highest-scoring dimension: accessibility and ease of use (86).
- **Sarvam AI platform** (Axonwise, Bengaluru), 75.5. Publishes rupee prices for its self-serve APIs, plus ₹100 of non-expiring credit for verified new users. Highest-scoring dimension: transparency of charges (88).

What the ranking shows. Price is no longer the main barrier. The actual cost of 100 tasks averaged 63 out of 100 across the 50 tools and 84 in the top ten. Performance on weak 2G and 3G networks was the weakest area, averaging 41 across all tools and 66 even in the top ten. The tools that lead are the ones built for the connection and the phone people already have, not only for the price.

Tools were scored on the actual cost of 100 valid tasks including data (30%), performance on weak networks (25%), compatibility with ordinary phones (20%), accessibility and ease of use (15%) and transparency of charges (10%). Evidence came from public price pages, app-store listings, published offline features and documented mobile-data prices in India on 8 October 2026, together with hands-on testing by the research team.

"The cheapest AI for a small trader in India is often the one that works inside WhatsApp or over a phone call," said Velynne Ji, Director of AIFOD. "Indian builders are designing for the phone people already own, and it shows in the scores."

The ranking reflects the values AIFOD works by: an independent voice for the Global South, bridges between governments and industry, collaboration rather than confrontation, and ideas judged on merit rather than status. AIFOD's work is aligned with the UN Sustainable Development Goals, and this ranking speaks to Goal 8, Decent Work and Economic Growth, and Goal 9, Industry, Innovation and Infrastructure. Developers and small-business groups are invited to the AIFOD Nairobi Summit, held 17–19 February 2027 at the United Nations Office at Nairobi; applications are open at af.net/nairobi.

Many of the Indian tools in this ranking are built by small teams. FAIR, AIFOD's certification for small AI companies in developing markets, is designed to help such companies grow by giving them a public, verifiable rating they can show customers, investors and public buyers. Applying is free and takes a few minutes, with no documents needed at the first stage; certified systems are listed in the public FAIR Registry at fair.af.net. FAIR status appears in ranking profiles as a fact but never adds points.

About the ranking. Scores combine public evidence with hands-on testing and were checked by independent reviewers. Providers may submit corrections to info@af.net at any time. AIFOD funds the research itself; no provider pays for inclusion or previews results. Full scores, evidence and sources are published at af.net/rankings under a CC BY 4.0 licence.

About AIFOD. The AI for Developing Countries Forum (AIFOD), registered in Switzerland and Austria, promotes the ethical and inclusive use of AI across the Global South through certification, capacity sharing, technology transfer and international cooperation. It has more than 7,300 members in over 150 countries. Its next summit takes place 17–19 February 2027 at the United Nations Office at Nairobi.





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Source : AI for Developing Countries Forum (AIFOD)

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