



CYBINT LAB • RESEARCH READOUT • TRACK R11 • INDIA ONLY

Ask Doggo

An AI vet for India — the regulations, the market, the money

Every number in this deck was read off an official or primary page on 30 Aug 2026.

Research: three Opus deep-research returns • two Grok verification packs • cross-checked synthesis (v3).

The idea: point PocketDoc's machinery at pets



The thesis (a friend's)

Human telemedicine forced PocketDoc into “AI prepares, doctor decides” — a doctor signs every answer. The veterinary world may need no doctor-in-the-loop at all.

So: an AI that answers pet owners directly —

- photo & video upload of the animal
- Indian languages, voice in and out
- a curated knowledge base + a second-layer answer check
- simple pay-as-you-go, no subscription

~41 M

pet dogs + cats in India (2024-25) —
Statista · TGM

+167%

growth in pet dogs, 2014 → 2023

8.2%

of households own a dog (4.5% in
2014)

0.11

practising vets per 1,000 pets (our
arithmetic, guess; US ≈ 0.93)

The two questions this deck answers: 1) Is pet regulation really lighter than human medicine? 2) Is there money in it — and for whom?

Pets skip the wall PocketDoc had to build

	Human telemedicine (PocketDoc's world)	Pet advice (Ask Doggo's world)
AI giving advice	Expressly banned — NMC 2020: AI to counsel or prescribe is “strictly prohibited”; a doctor decides everything.	No prohibition exists. The nearest official document (NITI 2023) openly explores autonomous AI without vets.
The legal line	Clear, current, enforced.	“Practice of veterinary medicine” is never defined in the 1984 Act; the detailed definition sits in a 2016 DRAFT that was never notified.
Penalty	Career-ending for the doctor; platform blacklisting.	₹1,000 fine on first conviction; ₹5,000 / 6 months on repeat (s.57).
Who can prosecute	Regulators and patients.	Only a State Government or State Veterinary Council, by order (s.59). Rivals and owners cannot.
Enforcement seen	Active 2026 crackdowns on doctor-less prescriptions.	Zero cases anywhere, 2015–2026 — India, US, UK, EU, GCC — against any online/AI pet-advice service.

The walls that stay identical: DPDP (fully enforceable May 2027) and CERT-In 6-hour incident reporting apply to the pet owner's data exactly as to a patient's; prescription medicines remain vet-only either way.

We hunted for an objection. There isn't one.



Checked, page by page

- Veterinary Council of India site — no telemedicine or online-consult circular, ever
- Ministry (DAHD) circular lists — nothing
- Karnataka, Maharashtra, Delhi state councils — nothing
- Vet associations (IVA / VAI) — no objection; VAI teaches telemedicine courses
- 20 targeted searches for bans, warnings, cases — zero hits
- The only “illegal and unethical” line found: a trade-magazine editor asking VCI to write rules



The state builds it, not bans it

- NITI Aayog 2023 telemedicine framework (advisory): §5.5 explores AI running the workflow without vets
- ICAR-IVRI runs its own online vet clinic app — photos, video and voice calls with owners
- Dr. Pashu — ICAR-incubated video-consult app, covers dogs and cats
- Bengaluru press (Nov 2025) reports online vet consults rising; no council pushback quoted

Contrast: in human medicine the regulator wrote the AI ban itself.

Verdict: the friend's regulatory instinct is fully vindicated — India has no AI-vet ban, no defined offence, and no enforcement history.

Three lines an AI must never cross



No diagnosis

Never name a condition for a specific animal. Stay in triage and education: “see a vet tonight / this week / watch at home”, what to observe, what to ask the vet.



No medicines

Never name or dose a drug — including “safe” OTC products and de-wormers. Schedule H/H1 and antimicrobials are vet-prescription-only; dosing advice is the fastest route to “practising”.



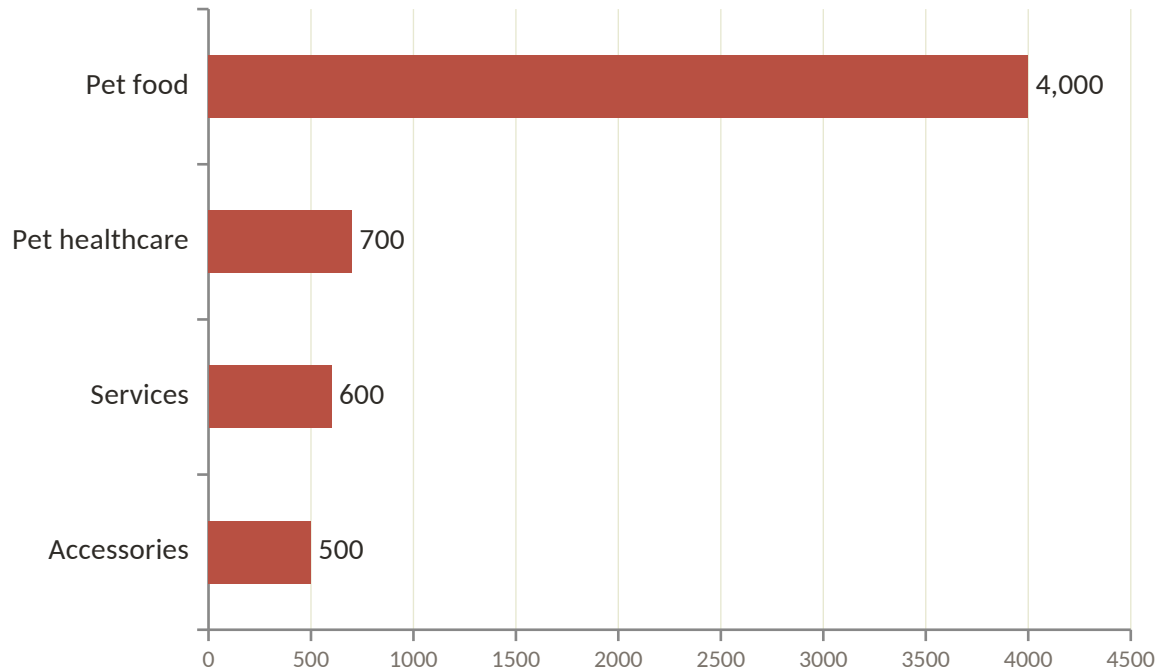
No “vet” in the name

s.56 punishes using a vet practitioner's description without registration — the easiest offence to prove. “Consultation” and “second opinion” are dangerous words; brand it an assistant.

The joke name is the safe one. “Ask Doggo” is legally safer than “AI Vet second opinion” — the friendly name avoids the one offence that is trivial to prove. And two duties transfer from PocketDoc unchanged: DPDP consent & rights (May 2027) and CERT-In 6-hour incident reporting.

A young market that can't agree on its own size

Organised pet-care segments, CY24 (IBEF, ₹ crore)



These segments sum to ₹5,800 cr (~\$0.7 bn) — IBEF's own ₹30,434 cr headline is internally inconsistent. We use ₹5,800 cr as the conservative organised base.

Total-market estimates disagree 3×

- \$3.6 bn — IBEF / India Briefing (CY24)
- \$8.6 bn — IMARC (2025, "pet care products")
- \$10.5 bn — Markets & Data (FY24)
- Growth claims: 5.2% CAGR (IMARC) to ~20% CAGR reaching ~\$25 bn by CY32 (IBEF)

Pet telehealth: no India number exists

- Whole global market: \$307 m (2024) → \$921 m (2030) at 20.3% — Grand View
- India forecast the fastest-growing country at 26.5% CAGR 2025–30 — off that small base
- **Before money moves, one primary source (VCI register / DAHD / paid Redseer cut) should confirm any number here**

Advice is a sliver of a sliver

₹5,800 cr organised pet care, CY24 (conservative IBEF base)

₹700 cr pet healthcare inside it

₹40 cr / yr our near-term serviceable guess for paid online advice
(1 M households × 2 consults × ₹200)

₹2.65 cr the only audited
advice revenue found — Supertails vet
services, FY25 (2.4% of its ₹108 cr)

Ceiling, at full penetration

₹200 cr / yr

5 M urban pet households × 2 consults × ₹200 — marked guess.
For scale: Supertails' entire FY25 company revenue was ₹108 cr.

Growth is real (pets +10–15%/yr, chains raising \$40 M) — but today every rupee of “advice” revenue is a loss-leader for food, medicines and clinic visits.

What Indians actually pay a vet



In clinic (metros)

- Independents (Practo-listed): ₹200–500 is the fat band
- Floor: ₹50 (Chennai), ₹100 (Bengaluru)
- Funded chains (Vetic): “starts at” ₹799–849, all metros
- Big hospitals: ₹800–1,200 (Practo listings)
- Home visit: ₹699 all-in (Supertails, Bengaluru)



Online — a live human vet

- MyFurries ₹149 (video)
- VetLive ₹199 • Conbun ₹199 (video ₹299)
- Petzify ₹249
- Omelo ₹349 early-bird / ₹499 (15-min video)
- Wiggles ₹399 per 30-min consult
- Supertails ₹599 instant (MRP ₹999) — first one free
- SKS hospital ₹500–2,000 by seniority



The free floor

- Petzify “PawDoc” AI — free, 24/7
- Wagr “Toto” AI — free
- Omelo AI triage — free, “never gated”
- Free ask-a-vet text (MyFurries, Wagr)
- HDFC ERGO policy bundles 4 audio + 2 video vet consults
- ChatGPT / Gemini — free, photos, voice, every Indian language

A live human vet costs ₹149. Free AI already exists. A paid AI answer must live under ~₹99 — and justify existing at all.

Funded funnels above, thin AI startups below, free everywhere

Player	Model	Price	Depth — funding • scale • revenue	AI answers owner?
Vetic	Clinics + AI triage funnel	Consult from ₹799	\$40 M (Jun 2026, Bessemer) • 65+ clinics, 11 cities • revenue not public	Triage only → clinic
Supertails	E-commerce + human tele-vet	₹599 online (first free)	\$57.6 M total • FY25 revenue ₹108.3 cr, vet services ₹2.65 cr, loss ₹52.5 cr	No — human vets
Wiggles	D2C products + vet-on-call	₹399 / consult	\$9.6 M • FY23 revenue ₹27.7 cr	No
Tata 1mg • Practo	Super-app add-ons	per consult	Corporate reach; pet verticals launched 2021–25	No
Omelo	AI-first triage + India vet consults	Free AI • ₹349–499 consult	Funding n/f • claims 200k+ conversations, 15+ countries • 10+ Indian languages	Yes — free
Petraah “Mitra”	AI-first companion	₹199–799 / month	Launched Jun 2026 • no funding or users published • 12 Indian languages	Yes — subscription
Long tail	Petzify PawDoc, Wagr Toto, VOSD AI, MimiBowBow	Free / bundled	No funding, users or revenue published for any of them	Yes — free
ChatGPT • Gemini	The real substitute	Free	1 in 4 US pet parents already use AI for pet health (MetLife, n=1,000, Apr 2026); viral India press celebrates it	Yes — everything

“AI answers owner” = software replies directly, no vet signing. Vet marketplaces are listed as what they are — not AI competitors.

Named revenue is ~2% of the market — the numbers cohere

Organised pet care (CY24, conservative)



Pet healthcare segment



Named competitor revenue found (Supertails FY25 + Wiggles FY23)



Audited advice-only revenue (Supertails vet services, FY25)



Consistency check (asked for): named revenues (₹136 cr) = 2.3% of the conservative market; advice revenue (₹2.65 cr) = 0.4% of pet healthcare. Nothing approaches the totals. Gaps: Vetic's clinic revenue is not public (sits inside the healthcare/services layers); the six AI-first entrants publish no revenue at all — the advice layer is essentially unmonetised.

At 10pm they drive; by day they ask ChatGPT



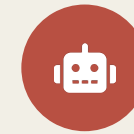
Night = in person

Every late-night account found (Gurugram 10pm, Bengaluru 1am, Hyderabad 11pm and 12:30am) shows owners driving to a 24/7 clinic. At night an AI's only job is routing — which free chatbots also do.



Day = fragmentation

A founder's poll of 22 Indian pet parents on “pet seems unwell”: call the vet • wait and monitor • Google it • ask ChatGPT • hope. No single habit to displace — and three of the five answers are free.



The culture

Jan 2026, viral across Indian press: an owner says the vets gave up, ChatGPT suggested the diagnosis and IV amounts, he treated the dog at home and it lived. The story India shares celebrates free AI beating paid experts.

The killer review of paid AI advice (AskVet, US): **“it just told me to see a vet.”** Any paid answer must beat that bar — against a free substitute that speaks every Indian language.

Six ways to monetise — ranked by who pays



1 • AI front door — clinic funnel

Clinic pays (acquisition)

The proven India mechanic (Vetic, Omelo): free AI triage routes the serious cases to a paid consult, home visit or clinic. We'd build the funnel and partner for escalation.



2 • Insurer / employer-funded

Insurer pays

The only model proven durable anywhere: Joii (UK) is free if insured; Airvet (US) is an employer benefit; HDFC ERGO already bundles vet consults. India pet insurance is tiny but growing.



3 • B2B tooling for clinics

Clinic pays SaaS

Triage, scribe and follow-up software for chains (65+ Vetic clinics) and independents. Sidesteps the free consumer floor entirely; the buyer has revenue.



4 • Vernacular voice triage

A feature, not a business

Genuinely unoccupied: no pet product does Indian-language voice (the only such bot serves livestock). Powerful edge — but it must ride on #1–#3.



5 • Prepaid credits (the original idea)

Owner pays

The slot is empty, but a paid AI answer must price under ~₹99 against a ₹149 human and a ₹0 chatbot. Even success would prove a small market.



6 • Commerce attach

Margin on food & meds

The model that actually pays today (Supertails: ₹108 cr, mostly commerce). Requires inventory, logistics and five years we don't have.

Right about the rules. Early for the rupees.



The friend is right about regulation — completely.

No AI ban, no defined offence, a ₹1,000 penalty behind a state-only prosecution gate, zero enforcement anywhere 2015–2026, and a government building the enabling direction. This is exactly the lighter world PocketDoc doesn't live in.



The market says: not yet.

Advice is a loss-leader under a free floor (free AI apps, free first consults, ChatGPT) and a ₹149 live-human ceiling. Six-plus India entrants publish no revenue; the audited advice line found is ₹2.65 cr; the global category's best-funded consumer plays died (\$80 M Fuzzy) or pivoted to B2B (AskVet).



Recommendation: PARK — with named restart triggers.

Revisit if: a VCI telemedicine circular appears · any India entrant proves paid traction · an insurer-funded route opens. If it is ever built, it is triage-only, never doses a medicine, is never called a “vet” — and it is a funnel, insurer or B2B play with vernacular voice as the edge, not a prepaid consumer app.

How this was researched

Method

One research day (30 Aug 2026), five model hands:

- 3 Opus deep-research returns — regulations, market size, competition
- 2 Grok verification packs — global apps, pricing, disclaimers, enforcement; India clinic fees, owner behaviour, regulators
- Cross-check pass: every Opus price claim re-read on the official page; four were corrected (Supertails, Wiggles, Wagr, Pupkitt)
- Conflicts kept visible; guesses marked “guess”; synthesis versioned v1→v3
- Full pack: cybint-lab / research / R11_ai_vet (12+ files)

Key sources

- Indian Veterinary Council Act 1984, ss. 2, 30, 56, 57, 59
- NITI Aayog, Telemedicine for Livestock Health & Safety (Jul 2023)
- VCI / DAHD site checks; state council & association searches (30 Aug 2026)
- IBEF (Sep 2025) · IMARC · Markets & Data · Grand View · Statista (Jul 2025)
- Entrackr — Supertails FY25 financials · YourStory/BVP — Vetic \$40 M
- Official pricing pages: MyFurries, VetLive, Conbun, Petzify, Omelo, Wiggles, Supertails, Petraah, SKS, Crown Vet, Pupkitt
- Practo metro listings (Delhi, Mumbai, Bengaluru, Hyderabad, Chennai, Pune, Kolkata)
- MetLife pet-parent AI survey (n=1,000, Apr 2026) · India Today / NBT (Jan 2026)