

EXECUTIVE BRIEF

# Native AI in production, owned by your team

Agents that move credit, collections, compliance and service decisions faster, with the evidence your model-risk and conduct reviewers will ask for

PREPARED FOR

Banks, NBFCs, insurers, fintechs and capital-markets firms

PREPARED BY

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DATE

7 October 2026

Edition 1.0 · sources checked 6-7 October 2026

EXECUTIVE BRIEF · THE ANSWER

## The answer in one minute

I am a senior forward-deployed engineer and native-AI architect. I build the whole stack with your team (context, models, agents, evaluation, security, deployment), prove it against your baseline and leave it running in your environment, owned by your people.

|                                                            |                                                                        |                                                                        |                                                                                         |
|------------------------------------------------------------|------------------------------------------------------------------------|------------------------------------------------------------------------|-----------------------------------------------------------------------------------------|
| <b>48 h</b><br>From your reply to a 30-minute scoping call | <b>1 week</b><br>From a signed scope note to the first working session | <b>3-4 wks</b><br>From data access to a first evaluated, working slice | <b>2 days</b><br>Working days from any session to its written summary and next decision |
|------------------------------------------------------------|------------------------------------------------------------------------|------------------------------------------------------------------------|-----------------------------------------------------------------------------------------|

| THE DELTA                        | MEASURED BY                                                |
|----------------------------------|------------------------------------------------------------|
| One owner across the full stack  | Handoffs removed; days from question to decision           |
| An evaluated slice in weeks      | Weeks from data access to a slice that meets its threshold |
| Governance built in              | Share of agent actions carrying an authority receipt       |
| Open-source cost and sovereignty | Cost per resolved case against the frontier baseline       |

WHY NOW

## What changed, and where to start

Large banks now report AI at scale in screening and service ([JPMorganChase](#); [Bank of America](#)), India's lenders report bots in lending and service ([Bajaj Finance](#)), and supervisors are tightening model-risk expectations in India and the GCC while US guidance has deferred agentic AI to separate rules. **[PUBLIC FACT]**

| A FIRST SLICE I WOULD PROPOSE <small>[PROPOSED]</small> | MEASURED BY                           |
|---------------------------------------------------------|---------------------------------------|
| AML alert investigation agent                           | Alerts dispositioned per analyst-hour |
| Collections conversation agent                          | Promise-to-pay kept                   |
| Credit memo drafting for SME or retail lending          | Memo turnaround                       |

PUBLISHED RESULTS

What organizations report about their own work

| ORGANIZATION    | WHAT THEY REPORTED                                                  |
|-----------------|---------------------------------------------------------------------|
| JPMorganChase   | <a href="#">double the screening volume, half the manual checks</a> |
| Bank of America | <a href="#">Erica: ~700 million interactions in a year</a>          |
| Bajaj Finance   | <a href="#">72% of self-service handled by AI bots (Q4 FY26)</a>    |

Self-reported or vendor-published, linked; achievable, not a prediction for you.

ENGAGEMENT SHAPES

Twelve ways to work together, each ending in a written decision

| SHAPE                                           | LENGTH           | SHAPE                                         | LENGTH             |
|-------------------------------------------------|------------------|-----------------------------------------------|--------------------|
| 1 · Workflow opportunity and control diagnostic | 10 business days | 7 · Production slice sprint                   | 4-8 weeks          |
| 2 · Pilot-to-production rescue                  | 2-6 weeks        | 8 · Open-weight and sovereign migration       | 4-10 weeks         |
| 3 · Architecture review and second opinion      | 1-2 weeks        | 9 · Agentic software-delivery uplift          | 3-6 weeks          |
| 4 · Go-live readiness and red-team              | 2-3 weeks        | 10 · Platform and program build               | 8-20 weeks         |
| 5 · CXO and board AI portfolio sprint           | 1-2 weeks        | 11 · Fractional principal FDE and architect   | Monthly, recurring |
| 6 · Build-vs-buy and technical due diligence    | 1-3 weeks        | 12 · Retained design authority or co-delivery | Monthly retainer   |

WHY ME

Fifteen-plus years of production AI, and the layer most programs miss

Pucho, an Indic voice assistant (2014-2020: 40,000 hours of speech data augmented to about 600,000; telecom and device partners); generative drug design in 2020 (three COVID-19 candidates approved by NIV Pune for pre-clinical trials); and today, co-founder at a US-based native-AI startup in stealth mode, working on AI governance, agentic security and context graphs.

NEXT STEP

**A 30-minute scoping call, within 48 hours of your reply**

Tell me the workflow or the stalled pilot. Within two working days you receive a written summary and a proposed starting shape; if AI is not the answer, I will say so.

BOOK A 30-MINUTE SCOPING CALL [calendly.com/vikram01jha/30-mins](https://calendly.com/vikram01jha/30-mins)

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