



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

Vikram Jha · Principal FDE · AI Architect · Builder · 15+ years in production AI · Co-Founder at a US-based native-AI startup in stealth mode, working on AI governance, agentic security and context graphs.

WHY NOW

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.

WHAT I DO

I work inside your team and build the whole stack with your engineers (context, models, agents, evaluation, security, deployment), prove it against your own baseline, and leave it running in your environment, owned by your people. If AI is not the answer, I say so in writing.

THE FOUR DELTAS, EACH WITH THE NUMBER THAT PROVES OR DISPROVES IT

1 One owner, full stack

Architecture, build and governance in one accountable person; no handoff loss

MEASURED BY Handoffs removed; days from question to decision

2 An evaluated slice in weeks

A working, measured slice of one workflow in 3-4 weeks of data access

MEASURED BY Weeks to a slice that meets its written threshold

3 Governance built in

Authority bands, permission receipts, red-team and a tested kill path before go-live

MEASURED BY Share of agent actions with an authority receipt

4 Open-source cost and sovereignty

Open-weight models wherever blind evaluation shows parity; data in-region

MEASURED BY Cost per resolved case against the frontier baseline

WHERE TO START

A FIRST SLICE I WOULD PROPOSE

MEASURED BY

SHAPE

AML alert investigation agent	Alerts dispositioned per analyst-hour	Production slice sprint (4-8 weeks)
Collections conversation agent	Promise-to-pay kept	Production slice sprint (4-8 weeks)
Credit memo drafting for SME or retail lending	Memo turnaround	Production slice sprint (4-8 weeks)

WHAT YOU CAN HOLD ME TO

48 h

From your reply to a 30-minute scoping call

1 week

From a signed scope note to the first working session

3-4 wks

From data access to a first evaluated, working slice

2 days

Working days from any session to its written summary and next decision

WHAT OTHERS HAVE PUBLISHED ABOUT THEIR OWN RESULTS

- **JPMorganChase:** [double the screening volume, half the manual checks](#)
- **Bank of America:** [Erica: ~700 million interactions in a year](#)
- **Bajaj Finance:** [72% of self-service handled by AI bots \(Q4 FY26\)](#)

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

WHY ME

- Pucho, an Indic voice assistant (2014-2020): 40,000 hours of speech data augmented to about 600,000
- Generative drug design (2020): three COVID-19 candidates approved by NIV Pune for pre-clinical trials
- Twelve engagement shapes, from a 10-day diagnostic to a retained design authority
- Published reasoning on production agents at vikramjha.work/writing

NEXT STEP

A 30-minute scoping call, within 48 hours of your reply. Tell me the workflow or the stalled pilot; the written summary follows within two working days.

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