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ONE-PAGER • FRAMEWORK

AI Governance Framework

End-to-end AI governance, risk controls and audit readiness for BFSI, NBFCs, HFCs, fintechs and AI-first agency operating models. Built on 32+ years of regulatory leadership and ongoing 2-year B10X / Harvard-level AI governance certification.

End-to-End Governance Pillars

- **1. Strategy & Roadmap** — 12–18 month enterprise AI roadmap vs. legacy CBS; CXO/board alignment.
- **2. Policy & Standards** — AI usage, model risk, data residency, RBI/SEBI/FATF alignment.
- **3. Model Lifecycle** — intake, validation, approval, monitoring, decommissioning.
- **4. Data Governance** — lineage, consent, PII handling, retention, cross-border controls.
- **5. Human Oversight** — accountable owners, dual-control, override & escalation paths.
- **6. Transparency** — model cards, decision logs, explainability for regulators.

Audit Readiness

- **Evidence-by-design** — every AI decision logged with input, model, version, owner.
- **Regulator-facing packs** for RBI, FIU, SEBI, NSE, BSE, C&AG inspections.
- **Independent assurance** hooks — Big Four & internal audit ready.
- **Control testing library** mapped to ISO 42001, NIST AI RMF and RBI guidance.
- **Continuous compliance** dashboards at department, vertical & CXO level.
- **STR & statutory reporting** automation with audit-grade traceability.

Risk Controls

- **Inherent vs. residual** risk scoring per use-case & per agent.
- **Bias, drift & hallucination** monitors with thresholds and auto-rollback.
- **Prompt & data injection** defenses; jailbreak red-teaming.
- **Third-party / LLM vendor** due diligence and contractual safeguards.
- **Surveillance & AML** red-flag generation in <1–2 seconds (vs. 30–45-day baseline).
- **Incident response** playbooks tied to regulator notification windows.

Agency-Level Operating Model

A separate, exhaustive AI **agency model** — distinct from enterprise or regulator-level frameworks — built to industrialise AI delivery inside operating agencies.

185	20+	A→Z
AI agents orchestrated	Departments covered	Build & run model

- Agents matched to modules by AI-generalist expertise.
- Backend stewardship by developers, PMs, CTOs & CIOs.
- Dashboard, dept aggregation, work hosting, sales & marketing through to CEO layer.

Maturity Path Ad-hoc → Defined → Managed → Measured → **Optimised & Audit-Grade**