Joydip Mitra

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Building AI trust infrastructure for Indian enterprises. 12+ years across banking, wealth management, and cross-border strategy — now focused on governance, reliability, and compliance for enterprise AI.

EXPERIENCE

Founder & CEO — AI Trust Infrastructure
Stealth Startup

2025 – Present
Mumbai

- Building governance infrastructure for enterprise AI — agent registry, reasoning capture, bounded autonomy, and reliability monitoring for Indian enterprises deploying AI agents at scale.
- Designing compliance architecture mapped to RBI, SEBI, IRDAI, and DPDP Act requirements across financial services, insurance, and telecommunications.
- Developing drift detection, fairness evaluation, and hallucination monitoring calibrated for Indian data distributions and regulatory patterns.

Independent Consultant — AI & Financial Services
Advisory

2023 – Present
Mumbai

- Advising financial institutions on enterprise AI strategy, governance frameworks, and production ML infrastructure. Engagements span risk architecture, regulatory compliance, and AI-native credit systems.
- Built LLM-powered campaign segmentation engine processing multi-language customer data across behavioral clusters — significant improvement in response rates and reduction in campaign volume.
- Designed GNN architecture for multi-turn financial advisory context, capturing entity-product-history relationships across complex advisory workflows.

Relationship Manager, Priority Banking
Axis Bank

May 2019 – Apr 2023
Delhi NCR

- Managed 2,000+ HNI clients across four metro regions. Consistent double-digit portfolio book value growth YoY.
- Designed data-driven re-engagement strategy for hundreds of dormant investors — significant CSAT uplift, adopted as playbook across multiple sales teams.
- Originated a record commercial vehicle loan for the branch, establishing a replicable cross-sell framework for priority banking clients into commercial lending.

Client Experience Lead, Corporate & International
Truckaurbus Marketplace Pvt. Ltd.

Jun 2014 – May 2017
Mumbai

- Co-founded marketplace; scaled dealer ecosystem from zero to 200+ dealers across 25+ Indian cities within the first year. Led a cross-functional team across India, Singapore, Indonesia, and Europe.
- Managed strategic relationships with automobile OEMs, banks, and NBFCs. Sustained high NPS. Pioneered OEM product performance tracking through psychographic analysis.

Senior Research Analyst
PT. Royston Advisory

Oct 2012 – May 2014
Jakarta, Indonesia

- Strategic research and due diligence for 20+ enterprises and public sector entities across 5 ASEAN markets. Built analytical models, KPI frameworks, and interactive dashboards (Tableau, Power BI, SQL, Python).

Research Analyst
National Bank for Agriculture & Rural Development (NABARD)

Jun 2011 – Aug 2012
New Delhi

- Modelled interrelationships between macroeconomic indicators and sustainable rural finance for India's agricultural sector.

EDUCATION & CERTIFICATIONS

MBA, Finance — Amity University, Noida (CGPA 8.2)   2017 – 2019

B.Com — Periyar University, Salem   2007 – 2010

Customer Analytics, Wharton (UPenn) · NISM Mutual Fund VA · IC38, IRDA · Project Management, Google

SKILLS & TECHNOLOGIES

AI & ML: Python, PyTorch, LangChain, Scikit-Learn, Neo4j, RAG pipelines, LLM evaluation, drift detection, agent orchestration · **Financial Services:** Wealth management, credit risk, portfolio analytics, AML/KYC, regulatory frameworks (RBI, SEBI, IRDAI, DPDP) · **Infrastructure:** SQL, AWS, Docker, Tableau · **Domain:** AI governance, enterprise AI strategy, cross-border advisory, India Stack (UPI, AA, GST)