

CYBERSECURITY DIGEST

Bi-Weekly update by the CISO Section of Meghalaya Rural Bank

Agentic AI: A Tipping Point Anticipated for 2025



While generative AI models like GPT-4 and Claude Sonnet 3.5 and artificial general intelligence have certainly transformed the way businesses interact with data and dominated headlines over the last two years; the new

phrase on the lips of many players in the AI space is agentic AI — intelligent systems or so-called “agents” that don’t just generate content but autonomously reason, adapt, and take action.

Non-Agentic rule based AI systems, while effective at automating routine tasks, are fundamentally limited by their rigid adherence to predefined rules. This constraint hinders its ability to adapt, learn, and make independent decisions. Hence, they have proven inadequate in addressing the dynamic needs of modern enterprises while Agentic AI promises to revolutionize enterprise operations by delivering end-to-end solutions that can autonomously achieve business objectives.

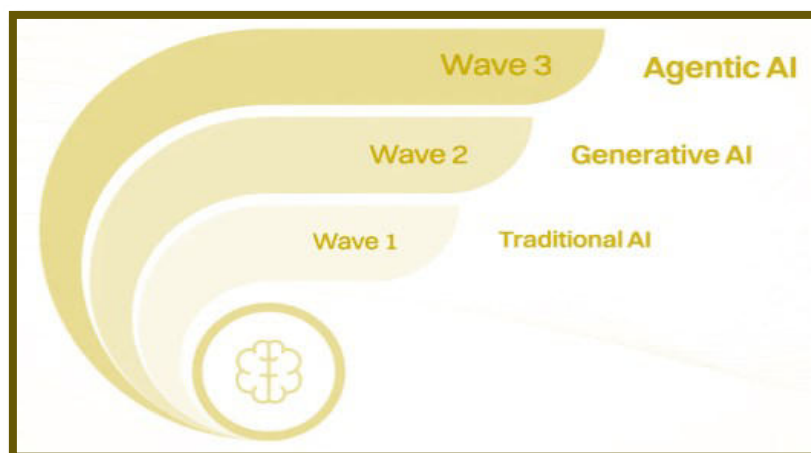
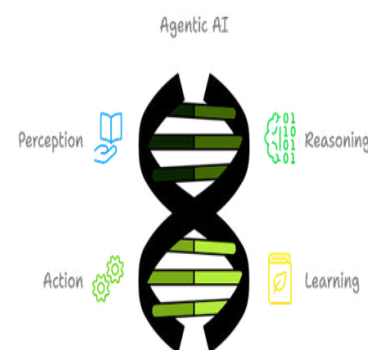
The landscape of AI is evolving rapidly, and Agentic AI architecture represents a transformative approach in the field of artificial intelligence. This paradigm shift enables the development and deployment of agentic AI systems capable of dynamic learning, decision-making, and interaction within complex environments. Agentic AI can optimize complex workflows, reduce operational costs, and respond more effectively to changing business needs. This adaptability drives higher productivity and enables organizations to stay competitive in an increasingly dynamic marketplace.

Understanding the Need for Agentic AI in Banking

Banking has remained a slow, tedious process that many customers find unconstructively engaging. With the advancement in the use of the internet and advancement in technology, specifically in the use of mobiles, banking has become online banking. Still, even such improvements have their drawbacks. Different consumers today hold very high expectations of organizations regarding efficiency and the time taken to respond, as well as customized services, which traditional systems can only but fail to address.

With the help of such means as developed algorithms and machine learning, Agentic AI contributes to the ability of banks to process information more effectively and

quickly. It saves time by performing repetitive tasks and offers forecasts that banks can use to understand the customers' needs and market trends. This proactive strategy is essential in any organization despite the rapid changes in the industry.



How Does Agentic AI Transform Banking for Banks and Consumers?

For Banks

Efficiency: Agentic AI as a form of an agent significantly reduces the amount of time taken to accomplish ordinary processes, reduces expenses of running the operations, and provides high-quality work with minimal rates of error. Operations like data input, loan documentation, and transaction checks can be tended to by software so that

the employees remain engaged only in more important activities.

Data Insights: AI agents use big data to offer strategic and tactical solutions, hence improving decisions made. In conclusion, assessment of prior results and present trends enables the right decisions to be made regarding product portfolios, pricing, and risk within the context of a bank.

Risk Management:

Real-time fraud detection, monitoring of compliance and other aspects become possible, given that AI runs through the transactions in real-time. This capability increases the structured risk monitoring and management capability of the bank and will aid it in preventing circumstances that generate costly legal episodes and undesirable media exposure.



“No one can stop the progress of artificial intelligence ; it will inevitably be a central force in our future.”

-Max Tegmark

For Consumers

Personalization: Agentic AI helps banks tailor their products and services to the needs and preferences of their customers. Through customer behavior observation of spending and financial needs, banks can suggest products that would meet every customer's need.

customers engage in AI chatbots, they are constantly supported, and their problems are solved in due course. The readiness of such technologies always enables a customer to get the required support at a particular time and build confidence in their banking channel.

Speed: Non sunk costs are incurred

once and there is always an improvement in the timely credit evaluation and other transactions which are advantageous for the customers. Agentic AI facilitates this as it performs credit assessments within instants and delivers funds transfers in as short a time as possible to meet society's dynamic nature.

Accessibility: When



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