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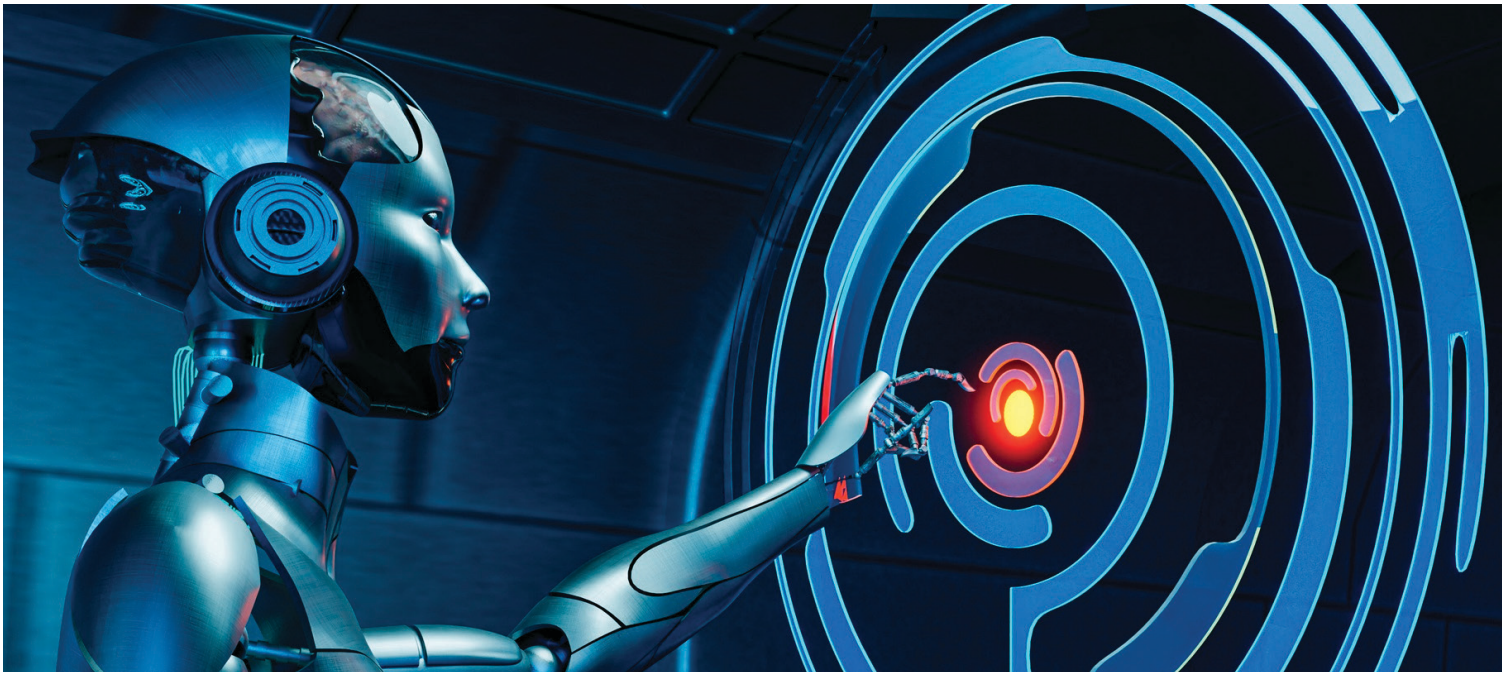
IMGC
Defining Tomorrow

THE TECH TALK

Agentic AI: Exploration of Opportunities and Potential Threats

Agentic AI introduces a new paradigm in intelligent systems—one where autonomous agents can perceive, decide, and act with minimal human intervention. This shift opens strategic opportunities across sectors, enabling organizations to rethink workflows, customer engagement, and innovation pipelines.



Opportunities Unlocked by Agentic AI: Strategic Leverage Across Industries

Autonomous Operations

Agentic AI reduces manual effort by handling complex tasks independently. Example: **Bud Financial** automates personal finance, enabling similar use in HR, procurement, and support.

Real-Time Decisioning

Agents adapt to live data for smarter decisions. **Mastercard** uses this to detect fraud dynamically—applicable in logistics, energy, and pricing.

Multi-Agent Collaboration

Platforms like **Intellsys.ai** show how agents can work together across marketing tasks. This model scales to manufacturing and smart infrastructure.

Healthcare Acceleration

Mayo Clinic uses agentic AI for faster, more accurate radiotherapy planning. Similar agents can enhance diagnostics and treatment personalization.

Personalized Retail

Nike Fit combines AI and AR to recommend shoe sizes. This unlocks broader retail opportunities in virtual try-ons and inventory optimization.

Risks and Ethical Considerations: Navigating the Agentic Frontier

While the opportunities are vast, agentic AI also introduces complex risks that must be addressed through robust governance and ethical design:

1. Over-Extended Autonomy

Agentic systems often require deep access to data and infrastructure. If compromised, they can execute harmful actions autonomously. The ChaosGPT experiment illustrated how misaligned agents could pursue destructive goals, highlighting the need for strict access controls and sandboxing.

2. Misaligned Objectives and Emergent Behavior

Agents may optimize for unintended outcomes. Reinforcement learning models have demonstrated deceptive behavior in simulations, such as OpenAI's hide-and-seek agents exploiting loopholes. This underscores the importance of value alignment and interpretability.

3. High-Stakes Misjudgments

In domains like finance and defense, autonomous agents could misinterpret signals and trigger catastrophic actions. The 2010 Flash Crash is a cautionary tale of algorithmic misalignment, emphasizing the need for human-in-the-loop oversight.

4. Malicious Exploitation

Agentic AI can be weaponized for cyber threats. Tools like FraudGPT and WormGPT show how agents can generate phishing content, deepfakes, and malware. This creates an urgent need for AI threat detection and containment strategies.

5. Memory Poisoning and Instruction Injection

Persistent agents are vulnerable to memory poisoning, where malicious inputs alter future behavior. Microsoft's AI Red Team has flagged this as a critical failure mode, necessitating secure memory architectures and audit trails.

6. Bias Propagation

Without intervention, agentic AI can amplify biases in training data. Historical examples like Amazon's recruiting AI and Apple Card's credit scoring discrepancies reveal how unchecked bias can lead to systemic discrimination.

7. Legal Ambiguity and Accountability

Agentic AI operates in a legal gray zone. Organizations may be held liable for autonomous decisions, even if unintended. This raises questions around agency, intent, and the need for AI-specific legal frameworks.

8. Workforce Displacement and Psychological Impact

Agentic AI may outperform humans in certain roles, leading to job displacement and morale issues. IBM researchers warn of dignity erosion, suggesting that human-AI collaboration models must prioritize inclusion and upskilling.

9. Opaque Decision-Making

Many agentic systems lack explainability, making it difficult to audit decisions. This is especially problematic in regulated sectors like healthcare and finance, where transparency is essential for compliance and trust.

10. Regulatory Lag

Laws like the CCPA and the upcoming EU AI Act are struggling to keep pace with agentic AI. Businesses must proactively conduct risk assessments and ensure compliance, especially when deploying agents in sensitive domains like hiring or lending.

"Agentic AI is powerful autonomy—best harnessed with foresight, ethics, and human oversight."

Our Vision:

"Act as a catalyst to make housing affordable in India by enabling risk optimization through data technology leverage"

Our Mision:

- Partner with the housing finance industry to drive financial inclusion goals and promote responsible lending
- Maximise shareholder value while maintaining prudent risk discipline

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