Your scorecard tells you an account is stressed.

It doesn't tell you when it started.

Conventional credit models pattern-match against past defaults. They classify. By the time a scorecard moves an account to stressed, the deterioration is months old and the recovery options have narrowed.

A world model learns the *trajectory* — repayment behaviour, cash-flow signals, sector shocks — as a continuous latent state rather than a set of static features. Deviation from a healthy path is detectable before it crosses a classification threshold.

Predictive, not just generative

The model learns the latent trajectory of a borrower or asset's state instead of only pattern-matching historical defaults.

Earlier stress detection

JEPA is sample-efficient, so it can flag deviation from a healthy trajectory weeks before a conventional scorecard would reclassify the account.

Deployable as bank-side IP

Delivered as licensable IP to Indian banks and NBFCs — not a SaaS dependency, not a brokered third-party model.

10 basis points

Target reduction in Gross NPA ratio for a mid-sized lending book.

Illustrative target application for the JEPA track's Year-1 industry-contract layer — not yet a shipped result.

WHO WE ARE

A research lab that owns what it builds.

IIDA is a non-profit research lab working on applied AI problems that are commercially real in three to five years — too long for a startup, too applied for a university. A Focused Research Organization takes on bottlenecks that are too engineering-heavy for academia and not immediately profitable enough for venture capital.

Time-bound
3-year horizons with pre-committed exit conditions

Owns assets
IP and equipment sit with IIDA, not brokered

Self-sustaining
Target of ≥30% revenue from industry by Year 2

Kill criteria, day one
If replication doesn't reach published baselines within two quarters, the track narrows or closes

WHAT A BFSI PARTNER GETS

01 A named research pod (6–10 contributors) working the early-warning credit-risk question against your portfolio characteristics

02 Licensable IP that sits inside your institution rather than a vendor's

03 Open architecture and position papers from the underlying track — you can audit the method, not just the output

04 A published kill criterion, so a failing engagement is closed rather than extended

ASK A design partner from a lender with a ₹20,000cr+ loan book, and a research lead for the track. The lead position is currently open.

NEXT STEPS

What happens after you say yes.

01

WEEKS 1–4 · CONTACT & SCOPE

An NDA and an exploratory conversation. The pod maps the early-warning credit-risk track against your portfolio characteristics and names the problem statement.

02

MONTHS 2–5 · PILOT AGAINST THE KILL CRITERION

The named pod (6–10 contributors) runs the pilot against the criterion agreed at the start — reaching published replication baselines within two quarters.

03

MONTH 6 · FORMALISE OR CLOSE

The engagement becomes a licensing and collaboration agreement, or — if the criterion isn't met — it closes on schedule rather than being extended.

INTELLECTUAL PROPERTY — THE QUESTION YOU WILL ASK FIRST

Ownership follows the funding source, and is fixed in writing at project start rather than argued about at the end. An Intellectual Property Council — drawn from research, legal, industry and finance, plus a nominee of the governing board — approves filings and determines ownership. Funders hold no editorial control over research output.

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