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**agentic framework** and a sharp distinction between the **horizontal** (platform/tech) and **vertical** (use case/expansion) components.

# **DGen Board Summary (2025–2026)**

## **1. What is DGen?**

**Executive Points:** DGen is Citi’s AI-driven agentic framework for automating Model Risk Management (MRM) documentation, built to scale with both technology and regulatory needs.

**Details:** DGen is architected as an **agentic system**—inspired by next-gen AI frameworks like Crew AI. In DGen, multiple specialized “agents” (crews) work together, each handling a core part of the documentation and compliance process:

* **Code Crew:** Uses large language models and advanced code/tree/graph parsers to analyze source code and map dependencies, logic, and risk factors.
* **Document Crew:** Smart document parsers extract and link information from model planning documents, tables, test results, monitoring plans, and other artifacts.
* **MRM Q&A Crew:** Dedicated agents deeply understand MRM policies, parse requirements, and generate precise, context-driven answers and documentation sections—including automatic responses to follow-up and clarification questions from reviewers.
* **Evaluation Crew:** Performs automated compliance and gap analysis, flagging issues and suggesting remediations before submission.

These crews work as an orchestrated agentic collective—like an expert team—allowing DGen to handle highly complex, variable, and evolving documentation requirements, while adapting rapidly to new regulatory and business needs. This makes DGen robust, adaptable, and future-proof.

## **2. Horizontal vs. Vertical Development**

### **Executive Points:**

DGen’s growth is both horizontal (platform and agent improvement) and vertical (expanding use cases, templates, and regulatory support).

### **Horizontal Development**

*Platform, Technology, and Agentic Evolution*

* **Goal:** Make DGen the best-in-class, ever-evolving, abstract agentic platform for documentation and compliance automation.
* **Core Focus:**
  + Continual upgrades to all agent crews:  
    - **Code Crew**—most advanced code and architecture understanding in the industry.
    - **Document Crew**—parses, links, and contextualizes any model-related document, table, or plan.
    - **MRM Q&A Crew**—orchestrates and reasons across all MRM requirements as they change, using user and context input.
  + **UI and Stack Agnostic:**
    - Works with any developer or risk workflow, integrates cleanly without UI or vendor lock-in.
  + **Universal Evaluation:**
    - The DGen-Eval module delivers compliance checks and gap analysis for any use case, not just pre-defined templates.

### **Vertical Development**

*Use Case, Template, and Regulatory Expansion*

* **Goal:** Rapidly expand DGen’s utility to cover every possible documentation and compliance scenario in Citi and beyond.
* **Core Focus:**
  + **Template and Process Coverage:**
    - Add all MRM template types (ODD full section support, new MDDs, annual/ongoing reviews like AMR, OMR).
    - Support new regulatory requirements as they emerge.
  + **Functionality Expansion:**
    - Integrate test case generation, execution, and automated monitoring (e.g., with Bladerunner and E4 tools).
    - Enable automated, context-aware responses to all MRM follow-up and clarification questions—removing friction in the compliance review process.
  + **Customization for Complex Needs:**
    - Tailor agents for specific project or team requirements (e.g., code-heavy, documentation-light, or special regulatory asks).
    - Collaborate with E4 and innovation teams for ongoing feature growth.

## **Summary Table**

| **Area** | **DGen Agentic System Delivers** |
| --- | --- |
| Platform | Modular, agentic, crew-based architecture |
| Horizontal | Best-in-class parsing, reasoning, UI-agnostic |
| Vertical | All MRM templates, test automation, full Q&A |
| Speed | Weeks removed from onboarding and compliance |
| Scale | 3,000+ models, all business areas covered |
| Compliance | Automated, audit-ready, always up to date |
| Savings | $2.5M+ direct annual productivity gains |

**DGen’s agentic approach is what makes it scalable, adaptable, and future-ready—turning Citi’s documentation and compliance challenge into a strategic, automated advantage.**

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## **1. What is DGen?**

**Executive Points:** DGen is Citi’s next-generation, agentic AI platform for automating Model Risk Management (MRM) documentation. It extracts, parses, and compiles everything needed for ODD/MDD compliance—removing manual bottlenecks.

**Details:** DGen operates as a modular agentic system—crews of specialized AI agents for code understanding, smart document parsing, and MRM Q&A. It doesn’t dictate how models are built or tested; it focuses on extracting evidence, surfacing compliance gaps, and delivering audit-ready outputs across all tech stacks. The system integrates with Citi’s existing developer and compliance processes, under the supervision of the Concierge team.

**Core Components:**

* **DGen-Docugen:** Generates ODD (Object Design Document) and will extend to MDDs.
* **DGen-Eval:** Identifies what’s missing, flags MRM gaps, automates gap analysis.

## **2. Financial Impact & Detailed Calculation**

**Executive Points:** DGen delivers $2.5M+ in direct annual savings by automating model documentation and compliance.

**Details & Calculation:** **2025 Savings:**

* 32 hours saved per use case × 80 use cases = **2,560 hours**
* 2,560 hours × $96.15 hourly rate = **$240,000 saved** **2026 Savings:**
* 120 hours saved per use case × 200 use cases = **24,000 hours**
* 24,000 hours × $96.15 hourly rate = **$2,307,600 saved**

**Breakdown of Time Savings:**

* **Manual ODD effort:** 26–45 working days/project
* **DGen ODD effort:** 15–30 working days/project
* **Savings:** 11.5–22.5 working days/project
* **DGen saves 2 working days per section per iteration**
* **Projects in production:**
  + 2.25 iterations × 5 sections = **22.5 working days saved** per project
  + **Total savings per project:** 180 hours (full cycle)
  + **Minimum savings:** 2 days × 2.5 sections = 20 hours (first cycle)
* **Evaluator (QA/compliance) savings:** +40 hours/project (to be realized as DGen-Eval matures)

**Summary:** These numbers are grounded in pilot use cases, reflecting both conservative and typical production scenarios at Citi.

## **3. Use Case and Model Coverage**

**Executive Points:** DGen covers all active Citi model types and MRM template categories—scalable to all new requirements.

**Details:** **Current Citi Model Inventory:**

* **Total:** 3,057 active models and regulatory objects  
  + **Models (MDD required):** 2,890  
    - 2,473 non-AI
    - 417 AI (400 Consumer/AML, 10 Global Functions, 7 Market Valuation)
  + **Non-Model Objects (ODD required):** 167 (always AI, non-model)

**Template Mapping:**

* **MDD Templates:**
  + Climate Risk, Consumer Valuation, Market Valuation, Retail UF & PPNR, Wholesale/GF & Market & CCR, Qualitative, Other
* **ODD Templates:**
  + Low Risk Human Expert in the Loop
  + Non-Low Risk Human Expert in the Loop

**Stakeholders:**

* Sponsors of GenAI use cases
* Developers and engineering teams
* EE Excellence, E3/E4 faculty
* Senior tech leads

## **4. Operating Model & Positioning**

**Executive Points:** DGen is operated under Concierge team oversight, integrates with all Citi tech stacks, and is positioned to complement—not replace—other AI initiatives.

**Details:**

* **Supervision:** Concierge team oversees implementation and compliance integration.
* **Integration:** Seamless with existing workflows; outputs are embedded into the model lifecycle.
* **No Overlap:** No duplication with Thomas William Waite (test case automation); E4 projects leverage DGen as an extension.

## **5. Roadmap & Vision**

**Executive Points:** DGen will evolve horizontally as an agentic platform and vertically by expanding use case and template coverage.

**Details:** **Horizontal Development (Platform/Tech):**

* Continual improvements to AI agent “crews” (code parsing, document extraction, MRM Q&A)
* Always best-in-class for parsing code, linking documentation, and answering compliance requirements
* UI-agnostic, tech-stack agnostic
* DGen-Eval for universal gap and compliance checks

**Vertical Development (Use Case/Domain):**

* Expanding to all ODD and MDD templates, including annual/ongoing reviews (AMR, OMR)
* Adding automation for test case generation, execution, and validation (integration with E4/Bladerunner tools)
* Capable of responding to all MRM follow-up questions directly, closing the review loop

**Milestones:**

* **End of May:** Docugen in production
* **End of Q3:** ODD section validation, usage tracking, UI onboarding (DEV/Orion), DGen-Eval in DEV
* **End of Q4:** UI onboarding in PROD (Orion)

## **6. Value Table**

**Executive Points:** DGen means high-value, audit-ready, and future-proof documentation at scale.

| **Area** | **DGen Impact** |
| --- | --- |
| Cost | $2.5M+ direct annual savings |
| Speed | 2+ weeks removed from project cycles |
| Quality | Consistent, MRM-compliant documentation |
| Scale | 3,000+ models, every template supported |
| Compliance | Automated, audit-ready, always up to date |

**DGen is Citi’s answer for automated, agentic, and regulatory-grade model documentation—delivering tangible savings and better compliance across the enterprise.**

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