

VISA-ALIGNED INTELLIGENT SYSTEM FOR TRUST & ASSURANCE

TEAM JNR



Jayashre



Roahith R



Nidhi
Gummaraju

Shiv Nadar University, Chennai

AI HAS CHANGED CANDIDATES. NOW RECRUITMENT MUST CHANGE TOO.

AI can fake résumés, mimic interviews, and even impersonate identities, faster than any HR team can detect.

VISTA

Visa-aligned Intelligent System for Trust & Assurance

At the same time, the very AI designed to streamline hiring is quietly reinforcing bias, filtering out diverse voices before they're even seen.

And even when someone makes it through, most don't stay.

The question is no longer 'How do we hire faster?'
It's 'How do we hire with trust?'

ADATRUST

WHAT WE DO?

We create a trusted, bias-free, and fraud-resistant hiring ecosystem that identifies the right talent for Citi's future.

HOW WE DO?

By combining AI fraud detection, fairness audits, skill mapping, and retention prediction into one intelligent platform.

WHY WE DO?

Because hiring without verification, fairness, and skill alignment wastes resources, risks compliance, and undermines workforce stability.

MISSION

To deliver an AI-resilient, bias-audited, and retention-focused hiring ecosystem that detects fraud, ensures fairness, and aligns talent with Citi's long-term goals.

VISION

To redefine campus recruitment by making every hire trustworthy, fair, and future-ready, empowering Citi to build a resilient, diverse, and high-performing workforce.

THE TRUST GAP IN CAMPUS HIRING

Campus recruitment in banking faces critical challenges around AI fraud, bias in screening, and high early-career attrition. These issues directly impact Citi's ability to hire quality, diverse, and long-term talent from Indian universities.

PROBLEM



AI Fraud & Data Manipulation



Bias & Cultural Inequity



Skill-Role Misalignment & Attrition



Limited Inclusive Pathways

WHY CITI SHOULD CARE



40% resumes AI-generated; deepfake interviews bypass current checks



DEI & regulators demand fairness and auditability



Right hires reduce attrition and safeguard workforce quality.



Tailored mentorship ensures inclusive growth and diverse talent pipelines.

OUR SOLUTION

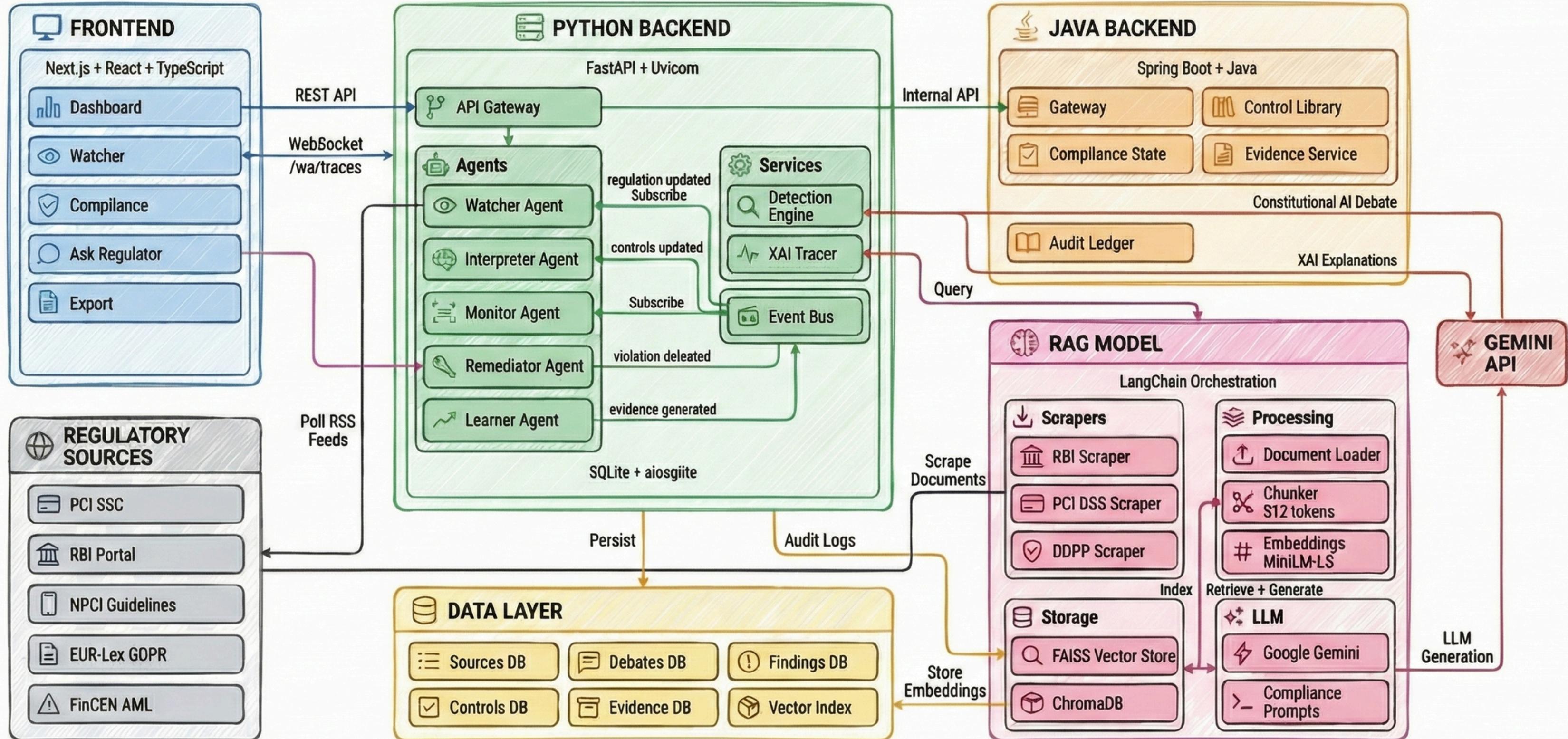
- **FraudShield AI** – Stylometry + LLM detection
- **Dual-Ticket Robustness** – Perturbation checks

- **Ada Bias Sentinel** – Real-time fairness engine with AIF360 debias
- **Style Normalization** – Removes LLM “self-preference” bias in resumes

- **FinTalent Graph + Retention Risk Module** – psychometrics, skill-interest mapping & micro-learning paths

- **AdaTrust Accelerator Tracks** – mentorship & tailored journeys (Women-in-FinTech, career-changers, first-grads, etc.)

INSIDE ADATRUST



AUTONOMOUS AGENTS IN MOTION

PER APPLICANT

Applicant Details - Jayashre

Comprehensive analysis and profile information for this candidate

Basic Information

Name: Jayashre
Email: jayashre2210169@snuchennai.edu.in
Applied: 12/10/2025
Status: submitted

AdaScore Breakdown

Trust Score:	55/100
AdaScore:	49/100
Fit Score:	53/100
Fraud Score:	32/100
Psychometric:	33/100
Overall Score:	49/100

AI Analysis Summary

Fraud Risk Analysis

The resume appears to be a mix of human-written and AI-generated content. While it shows a good level of consistency in terms of timeline and skills, there are several suspicious patterns that suggest AI assistance. The overuse of buzzwords, unusual formatting, and generic accomplishments are all red flags. However, the language is not overly perfect, and there are some specific details mentioned, which suggests that a human was involved in the writing process. Overall, the authenticity score is 64, indicating that the resume is primarily AI-generated with human editing.

Fraud Score: 32/100 Risk Level: Medium

Skills Fit Analysis

Strong matches: html, css, agile, ci/cd, angular, javascript, spring, docker, java. Missing skills: android, go, ios, swift, project management, banking, jira, kubernetes.

Fit Score: 53/100 Match Level: Needs Improvement

Retention Risk Analysis

The candidate's skill profile shows a mismatch with the job requirements, particularly in areas such as iOS, Swift, Go, and banking domain expertise. However, there are some matching skills like Angular, CI/CD, Docker, and Agile. The candidate's diverse skill set in machine learning, Python, Java, and data-related technologies could be beneficial but doesn't align well with the job's technical requirements. The moderate risk suggests that while the candidate may not be a perfect fit, they could still adapt and grow into the role with some training and support.

Retention Probability: 38% Risk Level: Medium

Breakdown of AdaScore

Applicant Details - Jayashre

Comprehensive analysis and profile information for this candidate

Retention Probability: 38% Risk Level: Medium

Fraud Evidence

- Overuse of buzzwords like 'Cybersecurity', 'Machine Learning', 'Blockchain', and 'AI' without concrete examples.
- Unusual formatting and structure patterns, such as excessive use of bullet points and bold text.
- Inconsistent skill levels vs experience, with some skills mentioned without any relevant experience.
- Generic accomplishments without specifics, such as 'Led the ML division' without mentioning any actual projects or achievements.
- Unnatural perfection in language, with some sentences sounding overly formal and polished.

Risk Factors

- Overuse of buzzwords like 'Cybersecurity', 'Machine Learning', 'Blockchain', and 'AI' without concrete examples.
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Psychometric Assessment

Psychometric Score: 33/100 Assessment: Needs Development

Responses: [2, 1, 1, 3, 4, 1, 3, 2, 3, 3, 1, 1]

Overall Assessment

The resume appears to be a mix of human-written and AI-generated content. While it shows a good level of consistency in terms of timeline and skills, there are several suspicious patterns that suggest AI assistance. The overuse of buzzwords, unusual formatting, and generic accomplishments are all red flags. However, the language is not overly perfect, and there are some specific details mentioned, which suggests that a human was involved in the writing process. Overall, the authenticity score is 64, indicating that the resume is primarily AI-generated with human editing.

Detailed Scores Breakdown

Trust Score:	55/100	Retention Probability:	38%
AdaScore:	49/100	Psychometric Score:	33/100
Fit Score:	53/100	Fairness Score:	38.0%
Fraud Score:	32/100	Styliometry Score:	82/100

Missing Required Skills

android, go, ios, swift, project management, banking, jira, kubernetes

Recommended Courses

Jenkins and DevOps with Docker, Kubernetes, and Jenkins - CI/CD with exposure to various software development tools like: JIRA, Zephyr, BitBucket, TeamCity, uDeploy, Artifactory, Openshift (ECS/Docker): Jayashre has a strong background in software development, but lacks experience with CI/CD pipelines and various software development tools. This course will provide her with hands-on experience in setting up and managing CI/CD pipelines using Jenkins, Docker, and Kubernetes.

Retention Recommendations

- Focus on skill development
- Consider mentorship programs

Take to Shortlist Review & Reject Re-Run Analysis Close

Fraud Analysis

Missing Required Skills

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Skill Gap Analysis

Missing Required Skills

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Recommended Courses

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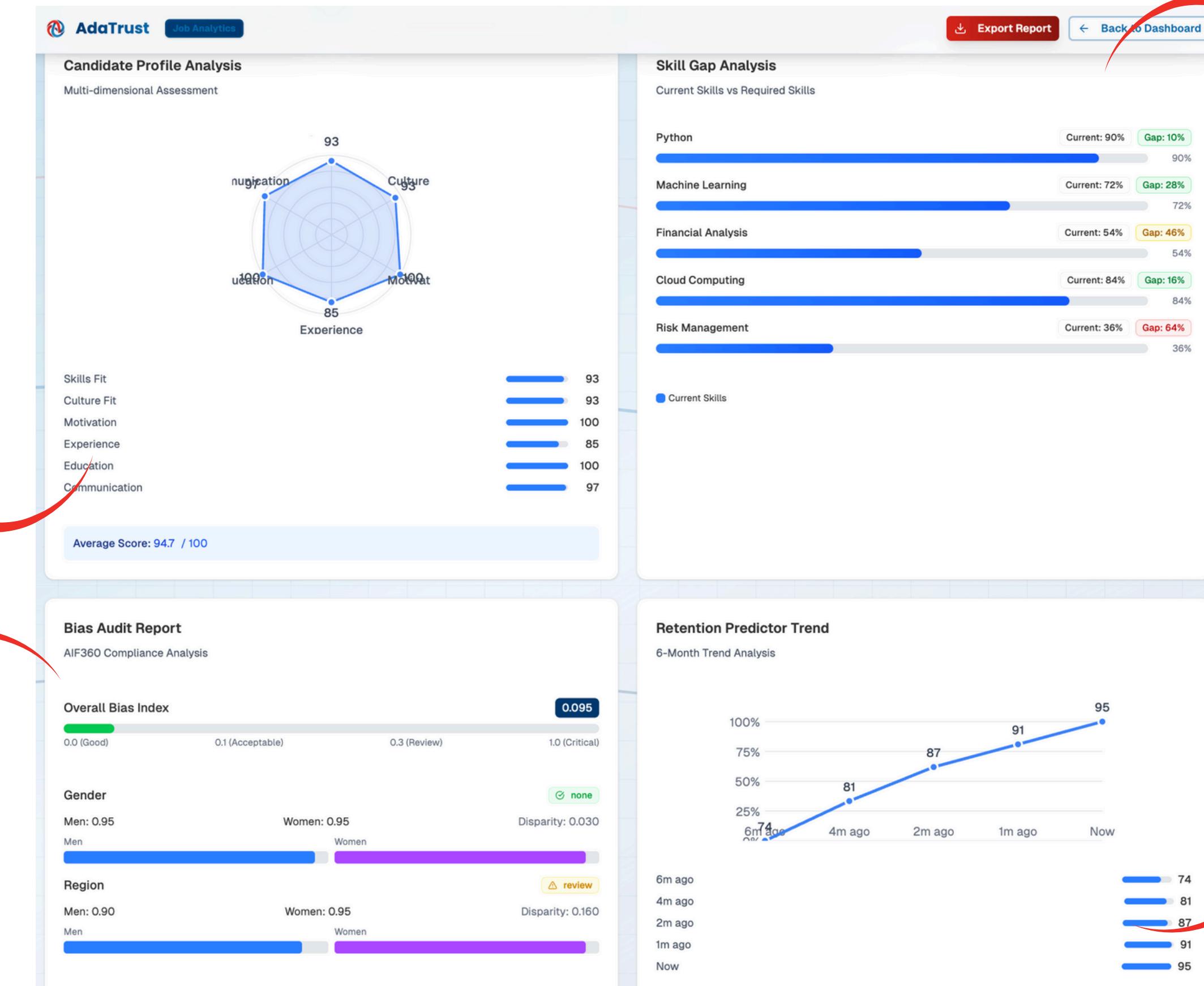
Psychometric Assessment

Retention Risk Analysis

PROOF IN ACTION

PER JOB ID

Detailed Skill Fit Analysis



Bias Audit Breakdown

Detailed Skill Gap Analysis

Detailed Retention Risk Analysis



SEEING TRUST IN ACTION

IT'S DEMO TIME

WHAT COULD GO WRONG?

Continuous bias audits and recalibrated scoring ensure consistent equity.

Hidden Algorithmic Bias

Difficult to mitigate due to unintentional discrimination.



Data Privacy & Compliance Exposure

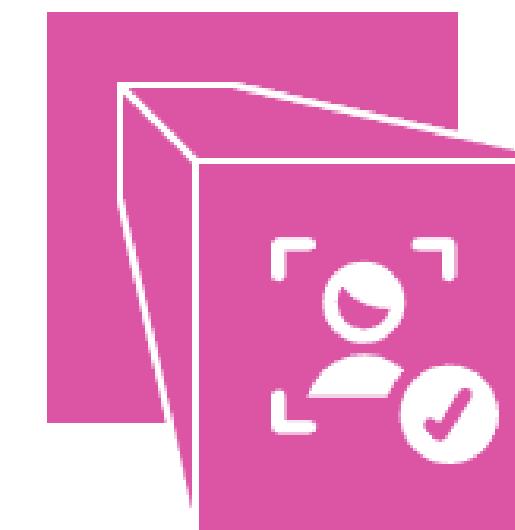
High impact due to legal and reputational risks.

All records are encrypted, minimized to derived signals, and accessed only with explicit consent.

Dual-ticket robustness and human override ensure genuine candidates aren't unfairly rejected.

False Positives in Fraud Detection

Low impact and easy to adjust detection thresholds



Recruiter Adoption & Trust Barrier

High impact but relatively easier to build trust.

Transparent dashboards and explainable scoring build confidence instead of blind automation.

THE ADATRUST IMPACT

TANGIBLE GAINS



AI-Fraud Detection (30% → 90%+)

Fake résumés caught before review.



Fairness Score (0.5 → >0.85)

Screening is fairer and more inclusive.



Recruitment Cycle (30 Days → 15 Days)

Hiring time cut by 4x



Retention Rate (75% → 90%)

Better fit, fewer early exits.

VALUE FOR EVERY STAKEHOLDER



For Recruiters — Trust + Speed

They get only authentic, bias-audited, and retention-fit candidates upfront.



For Students — Fair Visibility + Growth

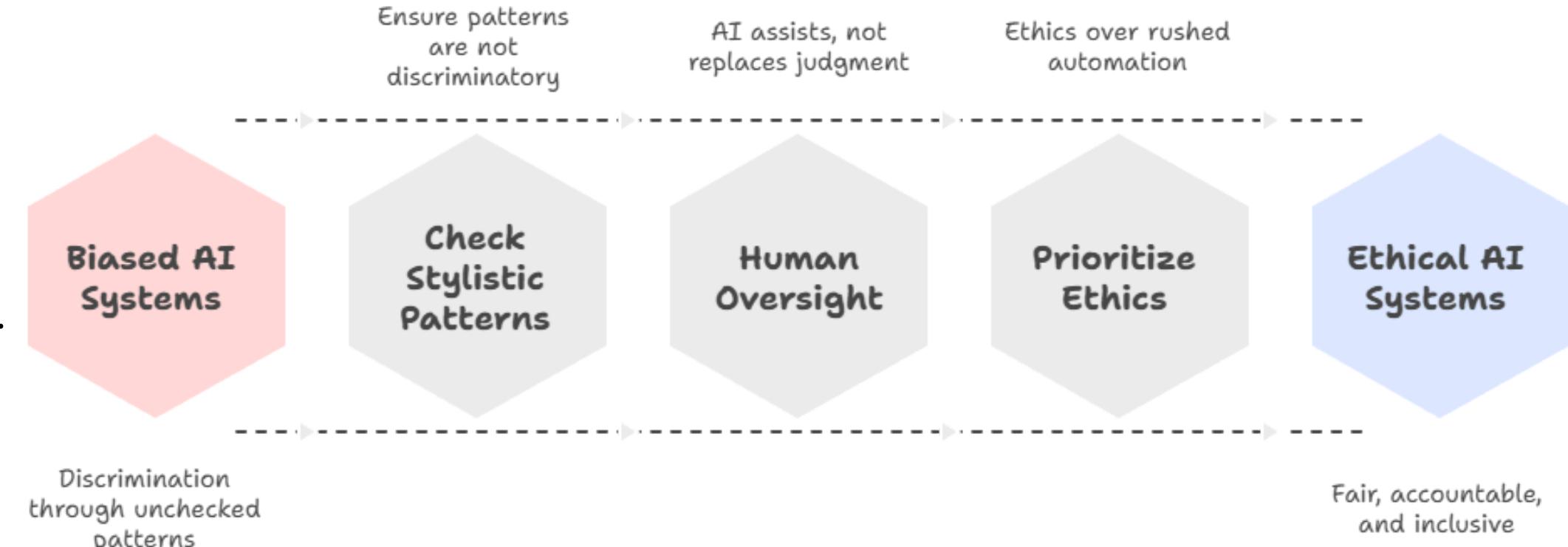
Everyone gets evaluated on skills and fit, not formatting, language style, or access to AI tools.



For Citi — Compliance + ESG Advantage

Hiring data becomes audit-ready, aligning with regulatory and sustainability mandates.

LESSONS LEARNT



BEYOND THE PITCH

- **ResearchGate**: Skill gaps in Indian banking sector workforce.
- **Zappy Blog**: High attrition rates in banking industry.
- **IBM AIF360**: Fairness toolkits for AI audits.
- Hyperledger Fabric: Blockchain for credential provenance.

- **arXiv**: Two Tickets Are Better than One - Robustness in LLM evaluation.
- **arXiv**: LLM Self-Preference Bias in Resume Evaluation.
- **arXiv**: Cultural bias in transcript evaluation (UK vs India).

- Newsweek: 59% of managers **suspect AI misuse** in hiring.
- 1Kosmos: Continuous **Identity Assurance** vs Synthetic IDs.

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BUILDING TRUST
WHERE TALENT
MEETS
TECHNOLOGY

— the Citi Way

