

# GURURAJ BANAKAR

Senior Product Manager (VP) | AI Product Strategy  
Generative AI & Agentic AI | Banking & Wealth Management

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Senior Product Manager with 20+ years leading enterprise-scale digital transformation across Private Banking, Wealth Management, Investment Banking, and Retail Banking. Brings an AI-first mindset to product leadership, backed by hands-on training in AI product strategy, prompt and context engineering, and Retrieval-Augmented Generation (RAG) and agentic AI concepts through the AI Generalist Accelerator Program. Uses AI-assisted prototyping to accelerate product discovery and validate MVPs ahead of engineering build-out, while partnering with technology, architecture, and data teams to turn AI capabilities into enterprise-ready products.

## AI EXPERTISE

### AI Product Management

AI opportunity discovery, use-case prioritization, AI-first product strategy, MVP definition, roadmapping

### Generative AI & LLMs

Prompt engineering, context engineering, enterprise LLM applications, MCPs and Skills

### Agentic AI & RAG (applied learning)

Agentic workflow concepts, RAG fundamentals, human-in-the-loop design, AI automation (n8n)

### AI-Assisted Development

AI-assisted prototyping ("vibe coding"), API request/response design, GitHub, VS Code

## CORE PRODUCT SKILLS

- Digital Transformation & Process Optimization
- Client Onboarding, KYC & Lifecycle Management
- Agile Methodology & Change Management
- Derivatives Regulatory & Client Reporting
- Credit Risk Control
- Data-Driven Decision Making (Alteryx)

## CERTIFICATIONS

- AI Applications for Business Leaders — NSDC, Skill India Mission (2026)
- AI Generalist Accelerator Program (2026)
- Product Management — Singapore Management University (SMU)
- Alteryx Designer Core — Automated Data Prep & Analytics
- Certified Scrum Product Owner (CSPO®)
- Certified Scrum Master (CSM®)

## PROFESSIONAL EXPERIENCE

### Sr. Product Manager (VP)

Feb 2018 – Present

*JP Morgan Chase Bank N.A., Singapore — International Private Banking | COB/KYC |*

*Client Lifecycle Management | Digital Platforms | AI Product Innovation*

#### AI Product Innovation & Prototyping

- Brought an AI-first approach to internal product development, using the firm's enterprise LLM suite to rapidly prototype business applications and validate concepts ahead of formal engineering build-out.
- Independently designed and built multiple internal business portals through AI-assisted ("vibe-coded") development — creating front-end interfaces, business rules, and request/response API logic — with roughly 80% of application functionality completed before handoff to engineering for hosting, security hardening, and integration.
- Applied prompt engineering to iteratively refine AI-generated code and business logic, shortening the path from idea to working prototype.
- Currently extending this practice through the AI Generalist Accelerator Program (2026), applying training in context engineering, RAG fundamentals, and agentic workflow design to ongoing product initiatives.

#### AI-Enabled Product Delivery

- Initiated and led an AI-enabled self-service platform for paperless eligibility determination, leveraging enterprise LLM capabilities to deliver explainable decisioning — reduced production queries by 50%, accelerated discrepancy resolution by 50–70%, and achieved 80% user adoption.

#### Core Product Leadership

- Partnered with senior leaders across Front Office, Client Service, Technology, Operations, Legal, Risk, and Compliance to drive enterprise-wide digital transformation and strategic product initiatives.
- Defined and executed product roadmaps for Client Onboarding, KYC, AML, digital document delivery, client lifecycle management, and the Strategic Global Authorities initiative.
- Spearheaded a negative consent campaign transitioning 5,000+ private banking clients across EMEA and APAC to paperless statements, generating ~\$600K in annual cost savings.
- Directed multiple Agile squads to deliver strategic capabilities, improving sprint efficiency by 30% and accelerating time-to-market.
- Chaired governance forums to resolve control issues and ensure regulatory compliance through robust risk and control frameworks.

### Manager – Consulting

Feb 2014 – Feb 2018

*Cognizant Technology Solutions, Singapore*

*Client: Credit Suisse (Feb 2014 – Oct 2015) — Senior BA, Digital Private Banking & Client Reporting*

- Led implementation of the Derivative (DX) module of Temenos TRANSACT/T24, enhancing digital private banking and client reporting capabilities.

## EDUCATION

### MBA Finance

Assumption University, Bangkok, Thailand — GPA 3.71/4.00

### B.E. Mechanical Engineering

V.T.U. University, Belgaum, India

## TOOLS

### Analytics & Database

Alteryx, SQL

### Project Management

JIRA, Confluence

### Banking Platforms

Temenos TRANSACT/T24, Temenos Wealth Manager, Appway, Connect, 1WMP, Flexcube, RMS

*Client: UBS Bank, Singapore (Nov 2015 – Feb 2018) — Senior BA – Credit Risk Control & Derivatives Regulatory Reporting*

- Led APAC derivatives regulatory reporting initiatives across FX, Rates, Credit, and Equity asset classes, delivering compliance with MAS, HKMA, and ASIC mandates.
- Managed Credit Risk applications and solutions as part of the 1WMP migration.
- Worked closely with the APAC Derivatives Regulatory Reform (DRR) lead to ensure risks and issues were escalated in a timely fashion.
- Represented UBS in industry working groups with ISDA and DTCC, providing feedback on evolving compliance mandates and contributing to post-trade reporting consultations.

### Sr. Business Analyst – Rates Management and Control

*Nov 2012 – Feb 2014*

*DBS Bank Limited, Singapore*

- Led implementation of an ETL tool — Rates Management Solution (RMS) — optimizing market data processing from Bloomberg, Reuters, and broker sources.

### Sr. Business Analyst – Deposits & Structured Products

*Jul 2010 – Nov 2012*

*Citibank N.A., Singapore*

- Facilitated requirements workshops with business users and SMEs; coordinated Functional Specification documentation across MM, FX, Option Pricer, and Structured Products (DCA, EYA, ELN).

### Associate Consultant (BA) – Core Banking, Treasury, MFs, Insurance

*Feb '07 – Jul' 10*

*Oracle Financial Services Software Limited, India*

- Implemented FLEXCUBE banking solutions across FX, MM, Securities, and Derivative modules; led deployment of FCIS solutions for Mutual Fund & Insurance clients.