Product Leaders Day India
AI-DRIVEN PRODUCT OPERATING MODEL
Radisson Blu, Kaushambi, Delhi NCR
Saturday, 13th Dec 2025

From backlogs to autonomous builders

(AI Agents in Product Development)

Why the next decade of product leadership belongs to PMs who manage machines, not meetings

Disclaimer

- **Personal Views**
  The views and opinions expressed in this talk are solely my own and do not represent the views, positions, or policies of my current or past employers.

- **Knowledge-Sharing Intent**
  The materials and content presented in this session are intended entirely for knowledge-sharing purposes and should not be used for commercial applications.

- **Copyright & Sources**
  Some content, examples, images, and references in this presentation have been gathered from publicly available sources. All copyrights and intellectual property rights remain with their respective owners.

- **Use of Images & Screenshots**
  All images, illustrations, and screenshots are used only as references to support discussion. No copyright infringement is intended.

AGENTIC AI

Welcome to the agentic world

The AI Adoption Illusion vs. Reality

🌎 Everyone Has "AI Adoption" on Their 2025 Roadmap
- Boardrooms discuss it; investor decks showcase it.
- Every enterprise claims to be 'building with AI.'

⏳ But Execution Tells a Different Story
- Most organizations stall before reaching autonomy.

📉 70% Are Still Stuck in Basic Automation
- FAQ chatbots
- RPA bots processing invoices
- Dashboards masquerading as strategy

⚠️ Automation Isn't a Competitive Advantage
- These tools are commodities anyone can buy.

🚀 Real Differentiation Comes From Orchestration
- Winning organizations orchestrate intelligent, autonomous systems

Agentic AI : The beginning

Prompt	Copilot	Agent
One-off answer	Assisted task	Autonomous workflow
You guide	You assist	You supervise
No memory	Some context	Persistent context
No planning	Limited reasoning	Full planning + retries

The Simple History of Agentic AI

October 2022

Google introduced the **ReAct (Reason + Act)** framework, whose Reason → Act → Observe loop for modern AI agents.

LangChain enabled LLMs to use real tools and real data.

November 2022

The **launch of ChatGPT** triggered an explosive surge in interest around LLMs — and, as a result, frameworks like LangChain and ReAct rapidly went mainstream.

June 2023

OpenAI introduced native function calling, enabling models to output structure d JSON for real-world actions.

Function calling made agent actions reliable, not just text generation.

LLMs shifted from advisors to executors, safely calling tools, APIs, and workflows.

November 2024

Anthropic introduced the **Model Context Protocol (MCP)**, quickly becoming the "USB-C for AI" — a universal standard for connecting models to tools.

6 Innovations → AI Agents

ReAct gave us the architecture

LangChain built the infrastructure

GPT-4 provided the intelligence

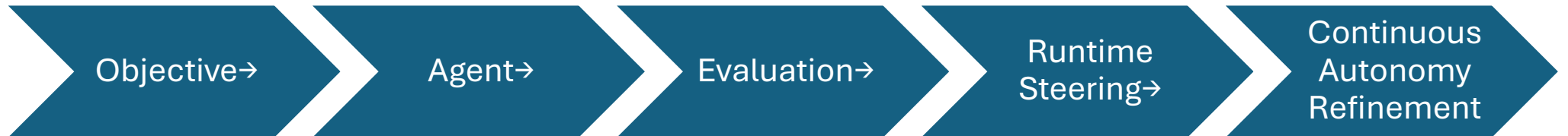AutoGPT proved it worked

Function Calling made it native

MCP standardized everything

The Old vs New Product Lifecycle

Old: Backlog→ Dev→ QA→ Deploy→ Maintain

New: Objective→ Agent→ Evaluation→ Runtime Steering→ Continuous Autonomy Refinement

How the Agent World Is Structured Today

Consumer Foundation Agents

These are general-purpose reasoning engines.

- Grok
- Claude 4
- ChatGPT
- Gemini 4

Developer-Centric Agent Frameworks

These are used to build multi-agent pipelines with tools, memory, and long-running tasks.

- LangChain
- CrewAI
- Swarm
- AutoGen

No-Code / Low-Code Agent Builders

These let non-engineers build functioning agents.

- Relay.app
- Zapier Agents
- Lindy
- n8n

Vertical / Task-Specific Agent Apps

These tools embed agents into domain-specific workflows.

- Cursor.dev
- Lovable.ai
- Perplexity
- Notion AI

How PMs Create Agents End-to-End - Without Engineering

1. Define the Business Outcome - Clarify the goal, boundaries, KPIs, and success criteria.

2. Break the Goal Into Sub-Tasks - Use task decomposition: research → analyze → decide → act → review.

3. Define Agent Roles & Responsibilities - Choose single agent vs multi-agent system.

4. Configure Tools & Data Access - Select which APIs, databases, documents, and systems the agent may use.

5. Write Behavioral Instructions & Policies - what the agent must do, what it must never do, constraints, escalation rules, limits

6. Add Guardrails & Safety Controls Set boundaries: budgets, allowed actions, risk levels, compliance rules.

7. Run Simulations & Improve the Agent - Test with synthetic scenarios, edge cases, stress tests, fail conditions.

8. Deploy, Monitor & Refine Continuously - Use dashboards to track autonomy, errors, intervention rate, cost.

The New PM Role – and changes

Less: writing tickets, coordinating teams

More: designing machine behavior

Less: manual reporting

More: defining evaluation signals
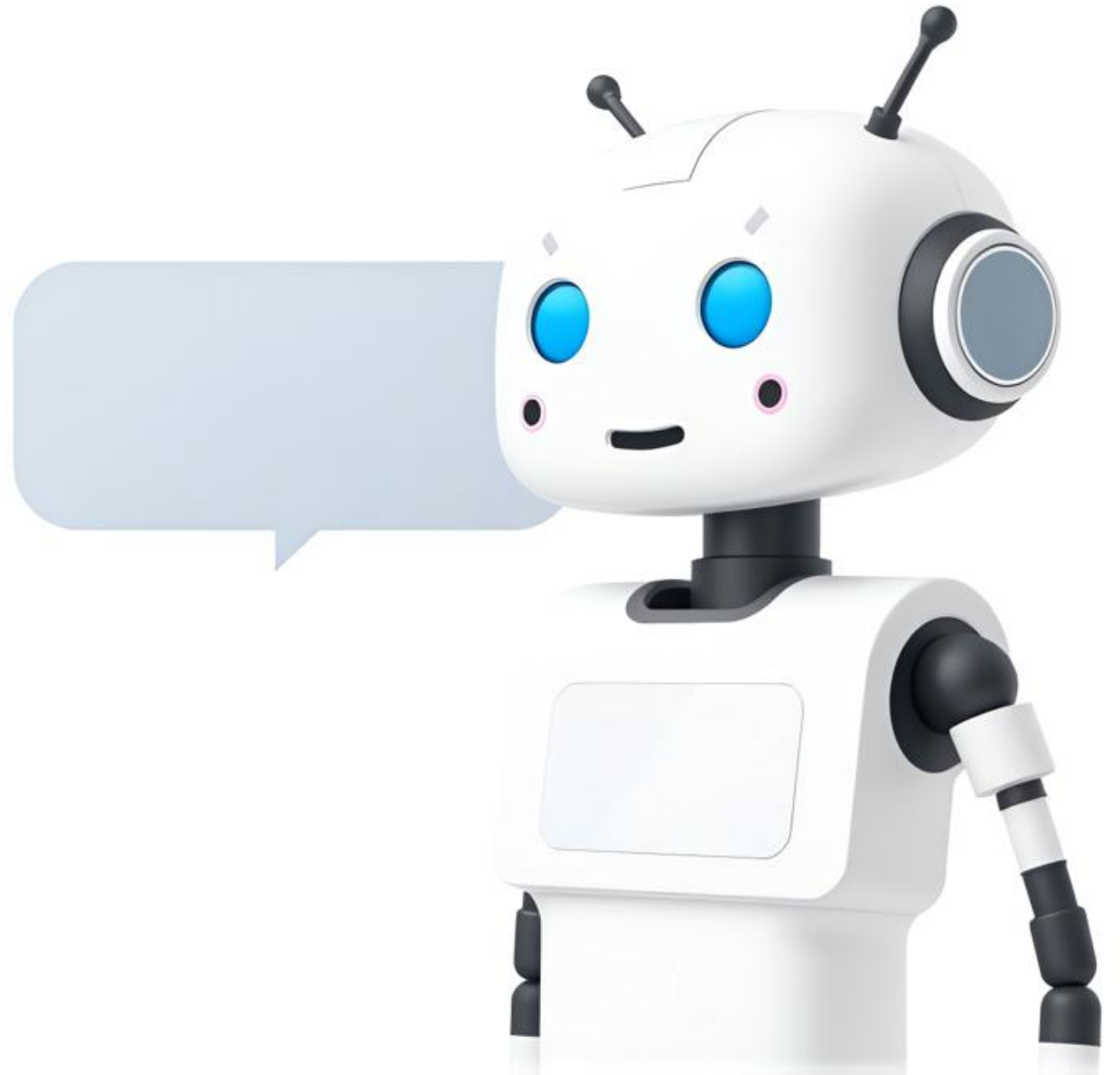
Less: backlogs

More: objectives, guardrails, policies

Agentic AI in Products

Use Cases

NIA - Build, deploy, manage AI agents at scale

A robust, platform that simplifies building, deploying, and managing AI agents, NIA is purpose-built for any domain, business function, or enterprise use case.

Accelerated agent development

Observability and explainibility

Modular and customizable

Nagarro Intelligent Agent platform

Ginger AI

Ginger AI, an Agentic AI-powered platform, is your intelligent coworker that supports autonomous, contextual, and proactive interactions with employees. It actively reasons, understands employee preferences, and acts as their assistant by automating complex tasks and workflows, giving data-driven insights and personalizing experiences..

Smart, reliable responses

Enterprise workflow automation

Seamless UX

Nudges & proactive alerts

Cost efficient & scalable

Nagarro Agentic AI-powered platform

https://www.nagarro.com/en/services/ginger-ai

Case 1

BFSI

Case Study - Accelerating digital transformation across BFSI

Context & Challenge:

BFSI operations were heavily rule-based and fragile:

- High false positives in fraud monitoring

- Static credit-decision models

- Manual interventions slowing underwriting

- Frequent rule rewrites due to regulatory change

**Impact:** Fragmented decisioning + high operational load.

Our Solution:
We built an agentic AI system that:
- Ingests real-time contextual data across banking operations
- Enables autonomous agents that perceive, reason, decide & act
- Uses a shared memory layer for synchronized state across agents
- Coordinates agent tasks through a central orchestration layer
- Applies continuous learning via outcome feedback loops

How architecture comes together—Loan management as the reference pattern
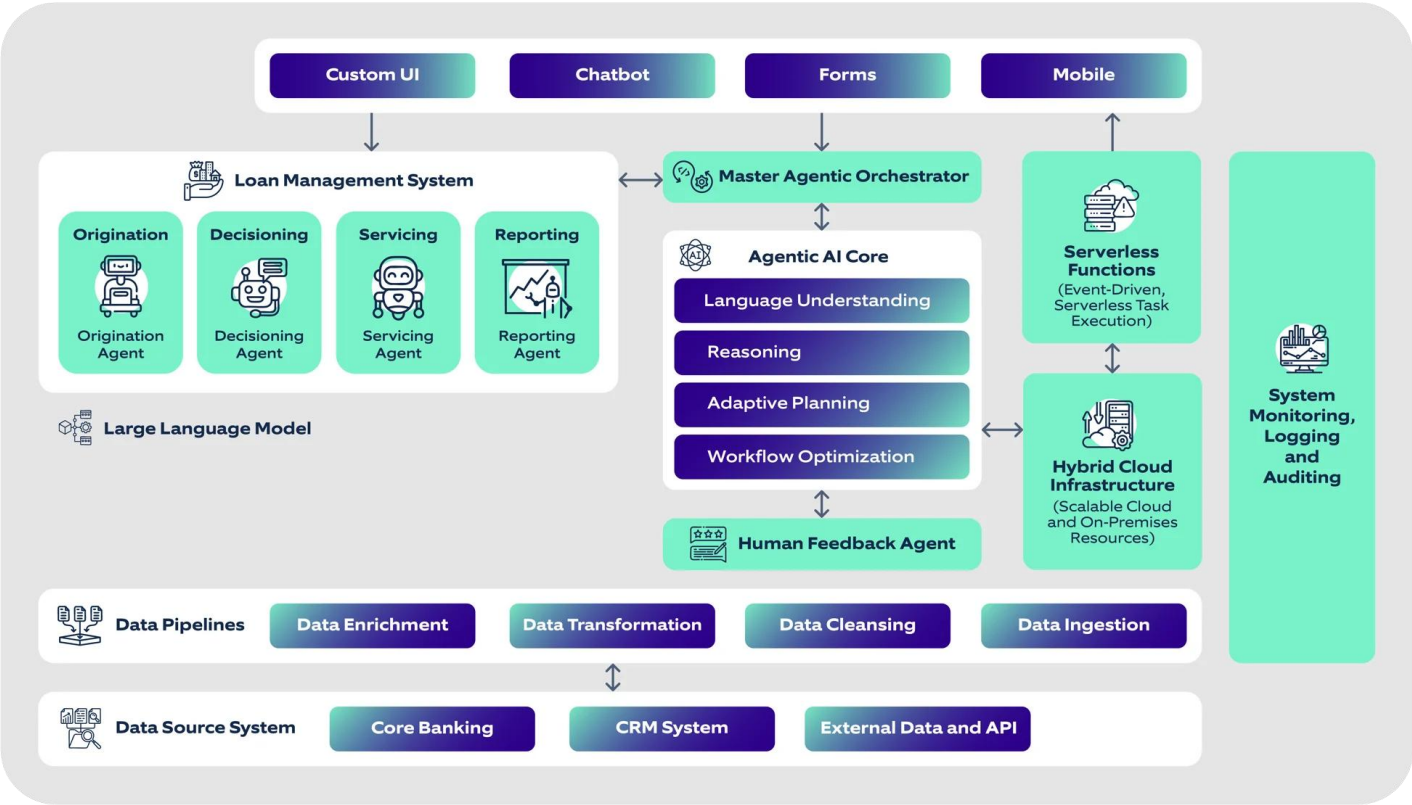
Case Study - Accelerating digital transformation across BFSI

How It Works (Operational Model)
- **Origination Agent:** Validates KYC/AML, pre-screens applicants
- **Decisioning Agent:** Dynamic risk scoring using alternative data
- **Servicing Agent:** Monitors repayments and predicts delinquency
- **Reporting & Compliance Agent:** Automates audit tracking & policy enforcement
- All agents collaborate via a shared data fabric, learning and adapting over time.

Business Impact (Outcomes)
- Reduced manual triage in fraud detection workflows
- Improved credit decision quality with behavioral signals
- Faster adaptation to regulatory changes without rule rewrites
- Lower operational risk and better SLA performance
- Positioned the product for continuous autonomous business outcomes

The Playbook: A pragmatic path to Agentic AI

Step	What Happens	Why It Matters
1 Strategic Alignment	Pick one KPI that hurts - fraud loss, approval TAT, claim leakage.	Avoids "AI everywhere, value nowhere."
2 Trusted Data Fabric	Stream, mask, catalog. Data gets clean, compliant, realtime.	Smart agents starve on dirty data.
3 Modular Agent RollOut	Drop two or three agents into a single workflow.	Prove latency and trust before scaling.
4 Scalable Engineering & Ops	Containerize, GitOps, bluegreen.	Makes releases repeatable and auditable.
5 Adoption & Continuous Governance	Embed ResponsibleAI checkpoints and an internal Agent Factory.	Keeps ethics and compliance baked in as you scale.

Case 2

ERP

Case Study - Agentic AI in ERP — Business Central Transformation

Context & Challenge:

- ERP systems like **Dynamics 365 Business Central** are rich in data but often bogged down by manual, repetitive tasks.

- Teams spend significant time on order entry, invoice processing, report extraction, notifications, and basic operational workflows.

- Users struggle to access insights quickly, relying on spreadsheets and manual extraction

Our Solution: Custom AI Agents embedded into Business Central workflows:

FinVendor Agent:
- Automates finance & procurement reporting
- Generates balance sheets, income statements, and trial balances on demand
- Delivers results via email or Teams UI without manual extraction.

OrderNotify Agent:
- Monitors sales documents
- Sends notifications via Teams, Outlook, or WhatsApp
- Retrieves and filters dynamic data from Business Central

Microsoft Dynamics 365
Business Central

FinVendor Agent - Snapshot

FinVendor Agent: From Query to Insight - A Screenshot Walkthrough
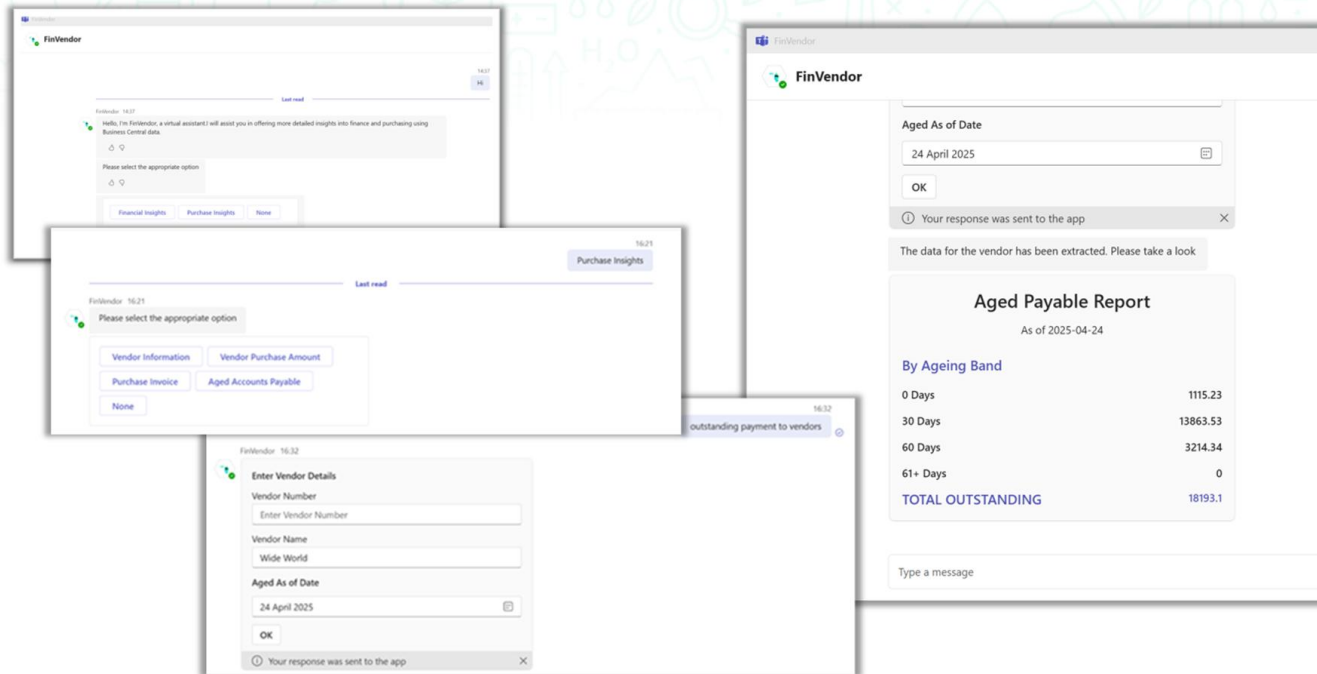
Features:

💬 **Conversational Interface via Microsoft Teams**: Interact with Fin Vendor Agent using simple commands directly in Teams chat. No need to log into Business Central—just ask and receive instant results.

📥 **On-Demand Reporting**: Pull detailed finance or procurement reports in seconds.

📈 **Dynamic Filtering**: Customize output with business filters.

🧠 **Smart Insights**: Get a snapshot summary instantly.

📥 **Automated Reports:** Deliver reports via email to designated recipients.

🔒 **Role-Based Access**: Complies with Business Central's user security settings.

OrderNotify Agent - Snapshot

Inside Look: Automating Notifications with OrderNotify Agent via Outlook, Teams & WhatsApp
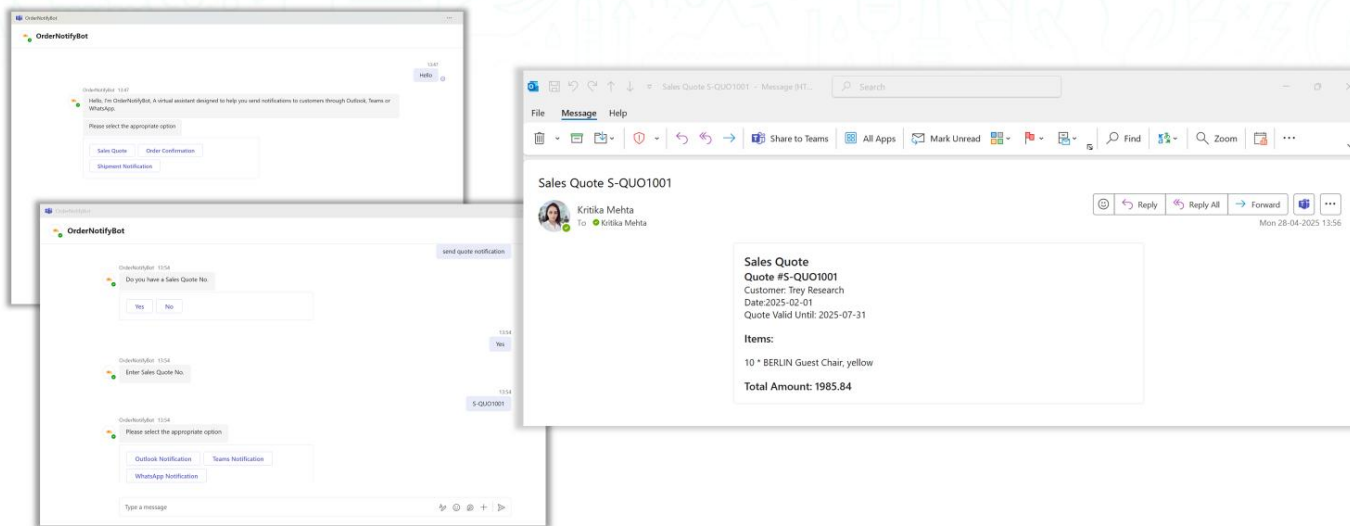
Features:

💬 **Chat-Based Assistant in Microsoft Teams:** Interact with OrderNotify Agent using simple commands directly in Teams chat.

🔗 **Multi-Channel Notification Delivery:** Send via Teams, Outlook, WhatsApp.

📄 **Intelligent Document Retrieval:** Automatically fetch sales documents (quotes, shipments, orders) from Business Central.

📥 **Smart Notification Templates:** Pre-configured message templates for each document type and auto-filled with dynamic data.

🔎 **Search & Filter Sales Documents:** Search for Quotes, Orders, Shipments based on dynamic filters.

🔐 **Role-Based Access**: Complies with Business Central's user security settings

Advantages Security and compliance of custom AI agents

Key advantages

⚡ **Efficiency:** One agent handles multiple tasks, eliminating manual navigation across the system

🔄 **Real-time data access:** Always works with the latest Business Central data for accurate notifications and reports.

🧩 **Tailored to specific business needs:** Customizable to prioritize key modules, including custom extensions.

📈 **Scalability:** Easily expands across departments and integrates with other systems as the business grows.

🤖 **Automation of business processes**: Triggers and executes tasks autonomously based on predefined rules.

📒 **Centralized information:** Brings all essential insights together for quicker decision-making.

Security and compliance

🔐 **Microsoft Entra ID Authentication**
Copilot Studio uses Entra ID for secure, enterprise-grade identity management, ensuring only authenticated users can access custom AI agents.

👤 **Role-Based Access Control (RBAC)**
Granular permissions allow organizations to control who can build, edit, deploy, or manage agents—reducing unauthorized changes and access risks.
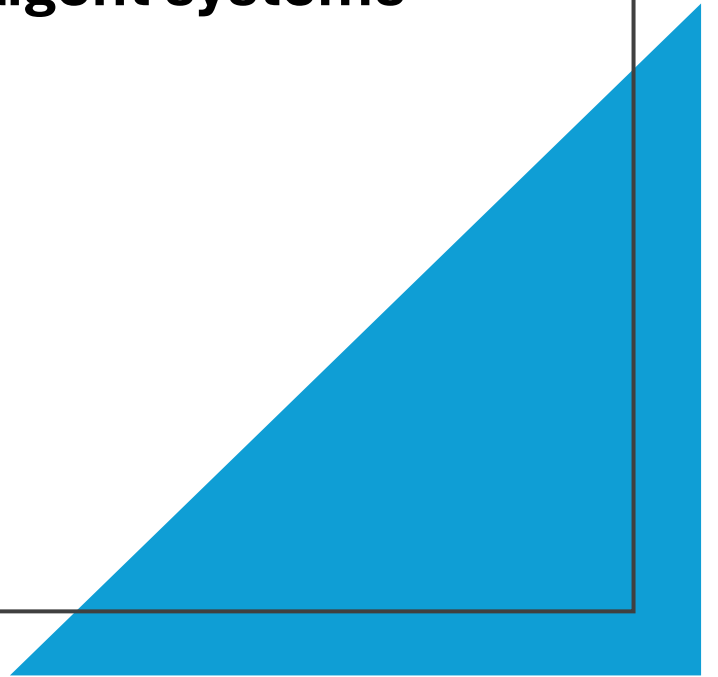
📄 **Data Privacy & Regulatory Compliance**
Agents operate within Microsoft 365's compliant environment, supporting major global standards like GDPR, HIPAA, and SOC 2.

📊 **Audit Logging & Real-Time Monitoring**
Admins receive full visibility into agent activity through audit logs and monitoring tools, improving security oversight and incident response.

The next decade belongs to PMs who orchestrate intelligent systems — not backlogs

Reference and Resources

- https://www.nagarro.com/en/blog/ai-agents-for-enterprises-automation-to-autonomy
- https://www.nagarro.com/en/services/data-analytics-intelligence/nia-genai-accelerator
- https://www.nagarro.com/en/services/ginger-ai
- https://www.nagarro.com/en/blog/agentic-ai-bfsi-digital-transformation
- https://www.nagarro.com/en/blog/ai-agent-in-business-central
- https://www.news.aakashg.com/p/ai-agents-pms

Thank you!