

Simran Kumar Gupta

**Certified Scrum Master [Scrum Alliance] &
Certified Pega Business Architecture [Pega Systems]**

Role: Product Manager/Technical Business Analyst

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Profile Summary:

CSM and CPBA certified with holding an experience of 5 years as a Product Manager cum Technical Business Analyst in Banking & FinTech domains. I am currently working on projects aimed for Scalability, Improvements & promote Business productivity following Agile and Scrum. Exposure of working on No-Code-Low-Code platform i.e., Pega to create microjourneys, personas, channels, data & interfaces and determine the MLPs considering the efforts and estimations. Currently leading a diverse team of developers along with the Business Team and cross-functional stakeholders for platform development using scalable Pega solutions.

Work Experience:

1. **Academian India Private Limited [Mar,2023 to Present]**
Domain: Banking
Role: Technical Business Analyst/ Product Manager
2. **Think and Learn Private Limited [Jan,2020 to Mar,2023]**
Domain: FinTech
Role: Senior Business Analyst

Roles & Responsibilities:

- Design end-to-end business solutions, Model and optimize business processes, ensure the quality and integrity of the *Pega solutions* through testing and validation processes.
- Involved in preparing *Case Type Backlog Document* for creating microjourneys, personas, interfaces, reports, work backlogs and referring assumptions needed to be developed on Pega platform.
- Exposure of working on *BPM* Projects using *No-Code-Low-Code*.
- Worked on gathering Business requirements, prioritized product feature backlog, take estimations from Development team and act as a liaison and provide demo to external and internal stakeholders following *Agile* and *Scrum*.
- Participating in meetings like *Brainstorming Sessions, Tech Feasibility Calls, Scrum Ceremonies*.
- Creating *BRDs, FRDs, Epics & User Stories* in *Confluence & JIRA tool; UML Diagrams, Charts, Flow Diagrams* in *MS Visio & MS Powerpoint; Wireframes, mockups, & prototypes* in *Figma & FigJam* for the project.
- Understanding *SQL Queries* (stored procedures, strings & functions, use Join queries), work on *API management* (REST/SOAP/XML services) and API testing via Postman.
- Involved in *creating UAT test cases* and marking those as Done once completed.
- Involved in doing *End-to-End Testing* once Version has been released after each Sprint to check the performance & scalability.
- Involved in *Stakeholder Management, Gap Analysis, Risk Management* and *Fraud analytics*.
- Involved in all the *7 phases of SDLC* to track the progress & the Velocity Ratio in each Sprint.

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Domain Expertise:

- Created a roadmap for building a *banking solution using Pega technology* for addressing the garnishee policy adopted in US Market by Government Agencies like SPER.
- Develop future roadmap and strategy for the digitization of the Bank existing and new product offering for merchant acquisition, payments remittance and transaction optimization.
- Worked on *Authentication and Authorization Services* to provide Role Based Access Control to required Personas into the application.
- Worked on developing payment gateways and onboarded various NBFCs on our platform to facilitate their lending process through business solutions.
- Experience in handling multiple Banking products: *Digital Banking, Retail Banking, Consumer loans, Payment Systems, LMS, LOS & DLA.*
- Documented *business rules, workflows, and data flows* to provide a clear understanding of the *credit application journey.*
- Streamlined *loan lifecycle processes*, worked on *auto-debit Nach process & Electronic Clearing Services* in collaboration with NPCI, exposure on building SOPS by following the norms of *AML, KYC, data protection rules.*
- Worked with *Account Aggregators* to secure customer's data from third parties, cyber-attack.
- Build a robust process for *loan verification mechanism* on behalf of Banks & NBFCs through online and offline mode as well.
- Having fair understanding of *SWIFT, SEPA* network messaging systems in gathering high level business requirements for building & maintaining US & European payment gateways.
- Build end to end transaction flow for cards payment using *MANIC model* along with security measures such as *tokenization, encryption* or so on.

Skills:

Agile & Waterfall Methodologies | SDLC Phases | Scrum Framework | Pega Business solutions & Integration services | BPM | No-Code-Low-Code | Merchant onboarding & payment remittance | SQL | Software: Power BI, MS-Office, Excel, JIRA, Confluence | UAT in JIRA & API Testing in Postman | UML Diagrams | User Training | Business Documentations: BRD, SRS, FRD, User Manual, Release Notes, creating high level Epics, User stories in JIRA & Confluence | Requirement Gathering Techniques | Stakeholder Management | UI/UX Wireframes & Mockups: Figma, MS Visio | Mobile & Web Application Development | Change Request Management | Risk & GAP Analysis.

Education:

1. **Manipal University, Jaipur** [2023 – 2025]
Master's in Business Administration - Information Technology
2. **St. Xavier's College, Kolkata** [2016 – 2019]
Bachelor's In Commerce Honors - Finance

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Projects:

I. **Garnishee Policy- Pega Platform** [March,2023 to Present]

Organization: Academian India Private Limited;

Description: Garnishee Rule is a Garnishee project, where the bank follows the garnishee order i.e., the bank (Garnishee) will deduct the debt amount from the customer's bank account (payable party) on behalf of the Government Agencies using Pega Technology.

II. **T.L. Pay Mobile Application** [2021 to 2023]

Organization: Think and Learn Private Limited;

Description: Think & Learn Pay is an in-house mobile application for the customers, processing their Loan Approval Journey. It automates the document collection and approval of the KYC loan documents to ease the loan process.

III. **L.M.S. Web Based Application** [2020 TO 2021]

Organization: Think and Learn Private Limited;

Description: Loan Management System is an in-house developed web platform to manage the lifecycle of loan application journey & related operations from initiation to closure. Assisted KYC team with a user intuitive interface and integrated workflows, enabling them to make informed loan approval decisions more efficiently. (KYC document screening, Nach uploads & related process hygiene).