**RTOB APPLICATION AGILE PROJECT**

**Document- 1 Definition of Done.**

**Answer: -**

The Definition of Done is a checklist of things that need to be completed for a project or a task to be marked as finished. It ensures consistency and helps distinguish tasks that are “**in progress”** from those that are truly “**done**”.

**CHECKLIST FOR DOD: -**

**Produced code for presumed functionalities:** - This means that the development team has implemented the code necessary to fulfil the requirements and functionalities outlined in the user stories or tasks assigned for the sprint or iteration.

**Assumptions of User Story met**: - Ensure that any assumptions made during the interpretation of user stories or requirements have been addressed and validated. This could involve clarifying requirements with stakeholders or conducting research to confirm assumptions.

**Unit tests written and passing:** - Unit tests covering the functionality implemented in the user story are written and all pass successfully, ensuring the reliability of the code.

**Project deployed on the test environment identical to production platform**: - The project is deployed on a test environment that mirrors the production platform, allowing for thorough testing in an environment similar to the one where the software will ultimately be used.

**Tests on devices/browsers listed in the project assumptions passed:** - Tests on devices and browsers listed in the documentation are conducted, ensuring that the user experience is consistent across different platforms and environments.

**Feature ok-ed by UX designer: -**  Obtain approval from the user experience (UX) designer or team confirming that the implemented feature meets the design specifications, usability standards, and overall user experience goals. The UX team and designer team has checked and approved that the application looks and works as expected.

**QA performed & issues resolved**: - Conduct thorough quality assurance (QA) testing to identify any defects, bugs, or discrepancies in the application's functionality, performance, or user experience. Resolve any identified issues before proceeding further.

**Feature is tested against acceptance criteria:** - Validate that the implemented feature meets all predefined acceptance criteria outlined in the user story or requirement specification. This ensures that the feature meets the specified functional and non-functional requirements.

**Feature ok-ed by Product Owner:** - Obtain approval from the product owner or stakeholder responsible for prioritizing and accepting deliverables, confirming that the implemented feature aligns with the overall product vision and goals.

**Any configuration or build changes documented:** - Document any changes made to configurations, dependencies, build scripts, or deployment procedures during the development process. This documentation ensures transparency and facilitates future maintenance or troubleshooting.

**Documentation updated:** - Update relevant documentation, including user guides, API documentation, system architecture diagrams, and any other documentation affected by the implemented changes. Keeping documentation up to date is essential for facilitating understanding and collaboration among team members.

**Peer Code Review performed:** - Conduct a peer code review where another team member reviews the code changes for quality, adherence to coding standards, potential bugs, and opportunities for improvement. Address any feedback or issues identified during the review process. Another team members review the code to ensure it meets quality standards, follow best practices, and address any feedback or improvement.

**Document-2 Product Vision**

|  |  |  |  |
| --- | --- | --- | --- |
| Scrum Project Name: | RTOB Application |  |  |
| Venue:  |  Pune  |  |  |
| Date: 21/07/2024 | Start time: 10:00 | End time: 06:00 | Duration:  |
| Client: | Standard chartered Bank |  |  |
|  Stakeholder list: Business Owner, Administrator, End Users (Customer & Front end staff) , Software Developers. |
| **Scrum Team** |
| Scrum Master: | Bhawik Jiwani |  |  |
| Product owner: | Ravi Chhabriya |  |  |
| Scrum Developer 1: | Smira Chhabriya |  |  |
| Scrum Developer 2: | Hazel Chhabriya |  |  |
| Scrum Developer 3: | Jyotsna Giri |  |  |
| Scrum Developer 4: | Vishal Anand |  |  |
| Scrum Developer 5: | Akshay Deshmane |  |  |

**VISION/ GOAL FOR CREATING THE PRODUCT**: - Vision of developing the software will help the bank and staff of the bank to open the account on a real time basis and through digital mode also. It will also improve the customer satisfaction & will also help the bank to remain competitive in the digital era.

**Few of the benefits is mentioned below:** -

**Enhanced Customer Experience:** - Simplify the process to allow customer to open and activate accounts on a real time basis. Provide immediately access to services like online banking, fund transfer and debit card on successful activation.

**Operational efficiency**: - Reduce manual intervention by automating KYC documents verification and background checks. It will also help the bank to cut down the time for the account activation, improving the bank overall efficiency.

**Compliance and Security:** - Ensure real time validation of KYC documents and Anti-money laundering checks align with regulatory requirements. It will also help the bank to securely handled and stored complying with local data protection.

**Scalability:** - Design the software to manage large numbers of onboarding requests simultaneously without performance degradation.

**Cost Reduction:** - Reduce the cost associated with manual processes and paperwork by leverage automation. It will also help the minimize the need for physical branch visits thus saving overhead costs.

**Target Group**

**Market Segment:** - This product helps the bank as well as the bank employees while opening the account through digitally. This includes the Sales executive, Managers & the customer of the bank because with the help of this application account opening is done on a Real time basis and faster.

* **Sales Executive:** - This will help the executive to open the account on a real time basis.
* **Managers:** - This will help the managers to grow the business and increase the revenue of the bank.
* **Bank Customers:** - This will help the customer if the account is getting opened quickly and on a real time basis with a good and quality service.

**Needs**

This product solves the problem of account opening. Usually account opening takes 2-3 working days’ time but with the help of this application account opening is done on a real time basis. This will also help the bank to grow their business and increase the revenue of the bank.

**Product: -**

* This product is a Real time software which help the staff of the bank to open the account quickly and more effectively. This also help the account to be activated on a real time basis.
* This is desirable and special because the account gets active on a real time basis.
* This is feasible to develop because this will increase the revenue of the bank and also increase the customer base for the bank.

**Value: -**

* The product is going to benefit because the process of account opening is done on a real time basis and because of this more customer gets attract to open the account with SCB.
* Business goal is to gain increase the increase the revenue of the bank with the help of this application.
* The business model is to develop this software that help the bank employee to open the account on a real time basis.

**Document 3: User stories**

|  |  |  |
| --- | --- | --- |
| **User story No: 1** |  | **Priority: High** |
| **Value statement:** As a Bank EmployeeI want to enter my Login id, password & country.so that I can be able to login to the application. |
| **BV: 100** | **CP: 2** |
| **Acceptance criteria:** * I’d should be the bank employee id.
* Password should be alphanumeric containing at least 1 special character.
* Throw error if password entered is incorrect.
* List of country should be displayed from the drop-down list.
* Login button should be enabled after entering all the above details correctly.
 |

|  |  |  |
| --- | --- | --- |
| **User story No: 2** |  | **Priority: High** |
| **Value statement:** As a Bank EmployeeI want to see the type of account,so that I can select which type of account needs to be opened. |
| **BV:100** | **CP: 2** |
| **Acceptance criteria:*** Different type of account category should be displayed (Savings, Current, Joint).
* The selected account type determines the sub type of accounts that need to be selected.
* Sub type should define like savings account, salary account, NRE Account, NRO Account, Staff account or Joint Account.
 |

|  |  |  |
| --- | --- | --- |
| **User story No: 3** |  | **Priority: High** |
| **Value statement:** As a Bank EmployeeI want to see the Sub- category of account need to be opened,under each type of account category |
| **BV: 100** | **CP: 2** |
| **Acceptance criteria:*** Different type of account category should be displayed as per the income range.
* Premium category should be selected if the customer falls under premium category.
* Priority category should be selected if the customer falls under priority category.
* Personal category should be selected if the customer falls under personal category.
 |

|  |  |  |
| --- | --- | --- |
| **User story No: 4** |  | **Priority: High** |
| **Value statement:** As a Bank EmployeeI want an option to select the company category, under which category Company falls. |
| **BV: 100** | **CP: 2** |
| **Acceptance criteria:*** Display category A for CAT- A Companies.
* Display category B for CAT- B Companies.
* Display category C for CAT- C Companies.
* Display category **“OTHERS”** for all other Companies.
 |

|  |  |  |
| --- | --- | --- |
| **User story No: 5** |  | **Priority: Medium** |
| **Value statement:** As a Bank EmployeeI should also get an option to select the credit card, which will process along with the account opening. |
| **BV:100** | **CP: 2** |
| **Acceptance criteria:*** Display different types of credit card as per the account category.
* Display different types of features and benefits of the credit card.
* The page contains terms and conditions of the credit card.
* The page should also contain the charges of the credit card if any.
 |

|  |  |  |
| --- | --- | --- |
| **User story No: 6** |  | **Priority: High** |
| **Value statement:** As a Bank EmployeeI want to add the product in the cart, so that I can process further with account opening process. |
| **BV:100** | **CP: 2** |
| **Acceptance criteria:*** Add to card button should be displayed on the product page.
* The cart should display the type of account which we have selected.
* The card should also have a feature to add or delete button.
* The bank staff cannot add more than 3 items in the cart.
 |

|  |  |  |
| --- | --- | --- |
| **User story No: 7** |  | **Priority: High** |
| **Value statement:** As a Bank EmployeeI want to see the terms and conditions, after adding the product into the cart and processing further. |
| **BV: 100** | **CP: 2** |
| **Acceptance criteria:*** SCB terms and conditions PDF should be displayed which have all the terms and conditions of opening the account.
* Personal segment fees and charges should be displayed in PDF Format.
* Premium segment fees and charges should be displayed in PDF Format.
* Priority segment fees and charges should be displayed in PDF Format.
* I agree terms and conditions button should be enable after reading all terms and conditions.
 |

|  |  |  |
| --- | --- | --- |
| **User story No: 8** |  | **Priority: High** |
| **Value statement:** As a Bank EmployeeI should get an option to select for how many applicants, the person would like to open the account. |
| **BV: 100** | **CP: 2** |
| **Acceptance criteria:*** Total number of applicants should be displayed on this page.
* Bank employee should be able to select the number of applicants for which he wants to open the account.
* Maximum number of applicants should be 4 for which the account can be opened.
* Proceed button should be enable after selecting the number of applicants for which the accounts need to be opened.
 |

|  |  |  |
| --- | --- | --- |
| **User story No: 9** |  | **Priority: High** |
| **Value statement:** As a Bank EmployeeI want to get an option to process the account, with face-to-face journey or Non face to face journey |
| **BV: 100** | **CP:2** |
| **Acceptance criteria:*** Yes/ No Button should be displayed on this page.
* if yes has been selected then Digital account opening link should be generated that can be send to the end customer.
* Bank employees should get an option to select the name of the company from the drop-down list.
* Bank employees should get an option to select the segment (Personal, premium, priority) before processing the account.
* On the page the bank employees should also get an option where he can enter his employee id.
* We should also get an option to select the name and location of the branch where accounts need to be opened.
* OK, Next button should be enabled once all the above conditions have been completed.
 |

|  |  |  |
| --- | --- | --- |
| **User story No: 9** |  | **Priority: High** |
| **Value statement:** As a Bank EmployeeI should get a screen where I can input customer Aadhaar card number, to start the process for the account Opening. |
| **BV: 100** | **CP: 2** |
| **Acceptance criteria:*** Bank employee should be able to enter the Aadhaar card number which should be protected by \*\*\*\*\*\*\*\*\*\*\*\*.
* If Mobile number is not linked with Aadhaar card alternate option should be there where it’s mentioned that if you wish to process without Aadhaar card.
* After entering the Aadhaar card number **“OK, NEXT”** option should be enabled to process further.
* **“AADHAAR IS NOT APPLICABLE”** option should be also available if staff don’t want to open the account through Aadhaar card and wish to open the account with other KYC Documents.
 |

|  |  |  |
| --- | --- | --- |
| **User story No: 9** |  | **Priority: High** |
| **Value statement:** As a Bank EmployeeI should get a screen where I can input customer Aadhaar card number, to start the process for the account Opening. |
| **BV: 100** | **CP: 2** |
| **Acceptance criteria:*** Bank employee should be able to enter the Aadhaar card number which should be protected by \*\*\*\*\*\*\*\*\*\*\*\*.
* If Mobile number is not linked with Aadhaar card alternate option should be there where it’s mentioned that if you wish to process without Aadhaar card.
* After entering the Aadhaar card number **“OK, NEXT”** option should be enabled to process further.
* **“AADHAAR IS NOT APPLICABLE”** option should be also available if staff don’t want to open the account through Aadhaar card and wish to open the account with other KYC Documents.
 |

|  |  |  |
| --- | --- | --- |
| **User story No: 10** |  | **Priority: High** |
| **Value statement:** As a Bank EmployeeI should get an option to process further, With Biometric or OTP Option. |
| **BV: 100** | **CP: 2** |
| **Acceptance criteria:*** Biometric device should be linked with the System.
* OTP option should be available to select for processing further.
* **“OK, NEXT”** option should be enabled once we click with any of the one option.
* Back option should be there if we enter the Aadhaar card number incorrectly.
* Page should be displayed where the staff can enter the OTP for the Aadhar authentication.
* Resend OTP option should be available if OTP has not been received by the customer.
* If the customer is not receiving the OTP, want to fill up the form manually option should be available on the screen.
 |

|  |  |  |
| --- | --- | --- |
| **User story No: 11** |  | **Priority: High** |
| **Value statement:** As a Bank EmployeeI want to input customer personal details (e.g., name, address, DOB, contact details), so that their profile can be created. |
| **BV: 100** | **CP: 2** |
| **Acceptance criteria:*** Customer personal details fields must include Name, Address, DOB, and Contact Details.
* The system should validate mandatory fields.
* Invalid inputs (e.g., letters in phone numbers) should trigger an error message.
 |

|  |  |  |
| --- | --- | --- |
| **User story No: 12** |  | **Priority: High** |
| **Value statement:** As a Bank EmployeeI want to upload customer identification documents (e.g., ID proof, address proof), so that their identity can be verified. |
| **BV: 100** | **CP: 2** |
| **Acceptance criteria:*** The application must support file formats like PDF, JPG, and PNG.
* Uploaded files must not exceed 5 MB in size.
* The system should confirm successful uploads with a message.
 |

|  |  |  |
| --- | --- | --- |
| **User story No: 13** |  | **Priority: High** |
| **Value statement:** As a Bank EmployeeI want to verify the customer’s KYC compliance status, so that regulatory requirements are fulfilled.  |
| **BV: 100** | **CP: 2** |
| **Acceptance criteria:*** The system should check KYC status in real-time against the regulatory database.
* An error should be displayed if the customer is non-compliant.
* Approved KYC status should allow account opening to proceed.
 |

|  |  |  |
| --- | --- | --- |
| **User story No: 14** |  | **Priority: High** |
| **Value statement:** As a Bank EmployeeI want to capture the nominee details during account opening, so that future claims can be processed smoothly.  |
| **BV: 100** | **CP: 2** |
| **Acceptance criteria:*** Nominee fields should include Name, DOB, and Relationship.
* The system should ensure that the nominee's age is at least 18 years.
* Only blood relationship should be accepts as a nominee.
 |

|  |  |  |
| --- | --- | --- |
| **User story No: 15** |  | **Priority: High** |
| **Value statement:** As a Bank EmployeeI want to check if a customer already has an account in the system, so that duplicates can be avoided.  |
| **BV: 100** | **CP: 2** |
| **Acceptance criteria:*** The system must perform a search by ID number, phone number, email or PAN Card Number
* Existing accounts should trigger a notification.
 |

|  |  |  |
| --- | --- | --- |
| **User story No: 16** |  | **Priority: High** |
| **Value statement:** As a Bank EmployeeI want to validate the customer’s PAN/Aadhaar Number in real-time, so that the information is authentic.  |
| **BV: 100** | **CP: 2** |
| **Acceptance criteria:*** The system should connect to the government API for real-time validation.
* Invalid or mismatched data should display an error.
 |

|  |  |  |
| --- | --- | --- |
| **User story No: 17** |  | **Priority: High** |
| **Value statement:** As a Bank EmployeeI want to check customer credit scores during the account-opening process, so that high-risk customers are flagged.  |
| **BV: 100** | **CP: 2** |
| **Acceptance criteria:*** The system should integrate with a credit bureau API.
* The system should display a credit score and flag scores below a set threshold.
 |

|  |  |  |
| --- | --- | --- |
| **User story No: 18** |  | **Priority: High** |
| **Value statement:** As a Bank EmployeeI want to scan and attach documents directly into the application, so that physical paperwork can be reduced.  |
| **BV: 100** | **CP: 2** |
| **Acceptance criteria:*** The system should support direct scanning through connected devices.
* Successfully attached documents should appear in a list with a confirmation message
 |

|  |  |  |
| --- | --- | --- |
| **User story No: 19** |  | **Priority: High** |
| **Value statement:** As a Bank EmployeeI want to view the status of document verification, so that I can keep the customer informed.  |
| **BV: 100** | **CP: 2** |
| **Acceptance criteria:*** Document status should include Pending, Approved, or Rejected.
* Rejected documents should include reasons for rejection.
 |

|  |  |  |
| --- | --- | --- |
| **User story No: 20** |  | **Priority: High** |
| **Value statement:** As a Bank EmployeeI want to receive alerts if any mandatory fields are left incomplete,so that errors are minimized.  |
| **BV: 100** | **CP: 2** |
| **Acceptance criteria:*** Alerts should appear in real-time when attempting to proceed without filling mandatory fields.
* The system should highlight incomplete fields.
 |

|  |  |  |
| --- | --- | --- |
| **User story No: 21** |  | **Priority: High** |
| **Value statement:** As a Bank EmployeeI want to notify customers via email/SMS, when their account is successfully opened |
| **BV: 100** | **CP: 2** |
| **Acceptance criteria:*** Notifications should include the customer’s account number and branch details.
* Notifications should be triggered upon account approval.
* Soft copy of the account opening form should be sent to the customer registered email id.
* Notification should be sent to the customer registered email id and mobile number.
 |

|  |  |  |
| --- | --- | --- |
| **User story No: 22** |  | **Priority: High** |
| **Value statement:** As a Bank EmployeeI want to submit the application for manager approval, so that the account can be verified and activated. |
| **BV: 100** | **CP: 2** |
| **Acceptance criteria:*** Applications must be locked for editing after submission.
* Submitted applications should notify the manager for review.
* Once the manager approved notification should be sent to the staff for further processing or if there is any rejection.
 |
| **User story No: 23** |  | **Priority: HIgh** |
| **Value statement:** As a Compliance officerI want to review all account-opening applications for regulatory adherence, so that the bank avoids penalties. |
| **BV: 100** | **CP: 2** |
| **Acceptance criteria:*** The system should provide a compliance checklist for each application.
* Applications that fail compliance should trigger alerts.
 |

|  |  |  |
| --- | --- | --- |
| **User story No: 24** |  | **Priority: High** |
| **Value statement:** As a Bank employeeI want to offer the customer additional products (e.g., debit cards, credit cards, internet banking), during account opening.so that customer convenience is enhanced. |
| **BV: 100** | **CP: 2** |
| **Acceptance criteria:*** Additional products should be optional and selectable.
* Selected products should trigger the appropriate workflows.
* Features of credit card & Debit card should be available for the customer so that customer can view and decide accordingly.
* All the terms and conditions and charges should be available for the customer to decide if he wants the additional products or not.
 |

|  |  |  |
| --- | --- | --- |
| **User story No: 25** |  | **Priority: Medium** |
| **Value statement:** As a Bank employeeI want the application to integrate with the core banking system,so that account data is updated in real-time. |
| **BV: 100** | **CP: 2** |
| **Acceptance criteria:*** Account data should sync with the core banking system upon approval.
* Errors in synchronization should display a notification.
* All the customer personal information should be encrypted and can only be visible to the authorized staff of the bank.
 |

|  |  |  |
| --- | --- | --- |
| **User story No: 26** |  | **Priority: Medium** |
| **Value statement:** As a Bank employeeI want to be able to save partially completed applications,so that I can resume them later. |
| **BV: 100** | **CP: 2** |
| **Acceptance criteria:*** Partially completed applications should save automatically.
* Saved applications should be accessible from a "Drafts" section.
* Saved application should be resumed, where we have left the application in between.
 |
| **User story No: 27** |  | **Priority: HIgh** |
| **Value statement:** As a Bank employeeI want the application to be accessible on both desktop and tablet devices,so that I can work flexibly. |
| **BV: 100** | **CP: 2** |
| **Acceptance criteria:*** The application should have a responsive design for desktops and I-Pad.
* Features and functionality should be consistent across devices.
* Same features should be there for both laptop and I-Pad.
 |

|  |  |  |
| --- | --- | --- |
| **User story No: 28** |  | **Priority: High** |
| **Value statement:** As a Compliance officerI want to view reports of pending and approved applications,so that bottlenecks can be addressed. |
| **BV: 100** | **CP: 2** |
| **Acceptance criteria:*** Reports should display application counts by status.
* Filters should allow sorting by date, branch, or staff member.
* Pending application should be removed automatically from the system in 15 days.
 |

|  |  |  |
| --- | --- | --- |
| **User story No: 29** |  | **Priority: High** |
| **Value statement:** As a Bank IT AdministratorI want multi-factor authentication for application login,so that access is secure. |
| **BV: 100** | **CP: 2** |
| **Acceptance criteria:*** MFA should require a password and a one-time code sent via email or SMS.
* MFA configuration should support recovery options for users.
 |

|  |  |  |
| --- | --- | --- |
| **User story No: 30** |  | **Priority: High** |
| **Value statement:** As a Bank EmployeeI want all the fields that should contain customer professional details,so that bank should be aware about the customer profession. |
| **BV: 100** | **CP: 2** |
| **Acceptance criteria:*** The system should take the customer professional data and keep the data confidential.
* The system should keep the customer professional data like income and his other personal details should be kept confidential.
 |

|  |  |  |
| --- | --- | --- |
| **User story No: 31** |  | **Priority: High** |
| **Value statement:** As a Bank EmployeeI want to review all the information which I have entered on the initial stage, so that personal and professional data should be captured correctly. |
| **BV: 100** | **CP: 2** |
| **Acceptance criteria:*** The system should allow Bank staff to review his all the personal and profession details before submitting the application.
* The system should also allow the bank staff to modify the data if needed.
* The system should also give the confirmation to the customer once review is completed.
* The system should also send the copies of the application form to the customer email id for future reference.
 |

|  |  |  |
| --- | --- | --- |
| **User story No: 32** |  | **Priority: High** |
| **Value statement:** As a Bank EmployeeI want to send the final activation code like OTP to the customer, so that I can submit the application form.  |
| **BV: 100** | **CP: 2** |
| **Acceptance criteria:*** The customer should get a 6 Digit OTP on his mobile number to submit the application.
* The system should have an option to resend the OTP if customer has not received the OTP on his mobile number.
* The system should allow max 3 times to enter the incorrect OTP.
* The system should process the application automatically if the customer enters the incorrect OTP and notification sent to the bank staff.
 |
| **User story No: 33** |  | **Priority: Medium** |
| **Value statement:** As a Bank EmployeeI want to receive real time notification about of the status of my account/application.so that I am informed about any delays, issue, or successful completion. |
| **BV: 100** | **CP: 2** |
| **Acceptance criteria:*** The user should receive notification about his submission of his documents and about his application.
* Notification should be sent to the client via SMS or through email.
* The system should notify user in real time about and error or any additional documents is required
 |

|  |  |  |
| --- | --- | --- |
| **User story No: 34** |  | **Priority: Medium** |
| **Value statement:** As a Bank EmployeeI want to send the login credentials to the customer within 48 Hrs after the account activation.so that customer can login to his internet banking. |
| **BV: 100** | **CP: 2** |
| **Acceptance criteria:*** The user should receive the Temporary id on his email id.
* The Customer should receive the OTP on his mobile number that should be valid for 72 Hrs.
* Customer should have an option to re-generate the OTP if he is not able to register within 72 Hrs.
 |

|  |  |  |
| --- | --- | --- |
| **User story No: 35** |  | **Priority: Medium** |
| **Value statement:** As a Bank EmployeeI want to send the debit card and cheque book withing 6-7 working days once my account gets active,So that I can do other transactions as well from the Debit card. |
| **BV: 100** | **CP: 2** |
| **Acceptance criteria:*** Once the account gets activated bank should send the physical debit card on the address which customer has provide at the time of the account opening.
* Once the account gets activated bank should send the cheque book on the address which customer has provide at the time of the account opening.
* Once the account gets activated bank should send the welcome kit on the address which customer has provide at the time of the account opening.
* Once the card, cheque book and welcome kit has been dispatched the customer should get the notification on his mobile number and email id.
 |

|  |  |  |
| --- | --- | --- |
| **User story No: 36** |  | **Priority: Medium** |
| **Value statement:** As a customerI want to able to contact customer care executive after the accounts get active.So that I can immediate assistance if I face any issue with my account. |
| **BV: 100** | **CP: 2** |
| **Acceptance criteria:*** System should offer chat option or voice option to connect with the customer care agents.
* The system should be able to respond customer queries on real time basis.
* The support request should be tracked, and notification should be sent to the customer about his issues.
 |

**DOCUMENT 4- AGILE PO EXPERIENCE**

As an Agile Product Owner in developing RTOB Application, I have applied my domain expertise and market understanding to drive the development of innovative solutions that meet the needs of both the bank staff and individual customer who needs to open the account with the bank. Here's how my experience aligns with the outlined points:

* **Market Analysis:** - I conduct thorough market analysis to understand the evolving needs and demands of the online account opening. This involves assessing the availability of similar products in the market and identifying areas for differentiation and improvement.
* **Enterprises Analysis: -** I perform due diligence on the market opportunity within the banking industry, considering factors such as regulatory changes, technological advancements, and emerging trends. This helps in identifying opportunities for product innovation and market growth.
* **Product Vision and Roadmap**: - I develop a clear product vision, taking into account the insights gathered from market analysis and enterprise analysis. This vision guides the development of a comprehensive product roadmap, outlining high-level features and timelines for implementation.
* **Managing Product features:** - I manage stakeholder expectations by prioritizing features based on their criticality and return on investment (ROI). This involves prioritizing epics, stories, and features to ensure that the product delivers maximum value to users.
* **Managing Product Backlog**: - I prioritize user stories and regularly reprioritize them based on stakeholder feedback and changing market dynamics. Epics planning helps in breaking down larger initiatives into manageable chunks for development.
* **Managing Overall iteration Progress**: - I conduct sprint progress reviews to track the development progress and make any necessary reprioritizations of sprints and epics. Sprint retrospectives, often in collaboration with Business Analysts, help in identifying areas for improvement and refining the development process.
* **From this project I have learned how to handle Sprint meetings which is as follows:** -

* **Sprint Planning Meeting**: - During sprint planning meetings, the team collaborates to define the sprint goal and select user stories from the product backlog to work on during the sprint. As a Product Owner, I facilitate discussions on user story priorities and provide clarifications on the scope and acceptance criteria. The team estimates the effort required for each user story, and together we determine which stories will be included in the sprint backlog based on capacity and priority.
* **Daily Scrum Meeting:** - Daily scrum meetings are brief stand-up meetings where team members provide updates on their progress since the last meeting, discuss any obstacles, and plan their tasks for the day. As the Product Owner, I attend these meetings to stay informed about the team's progress, address any questions or concerns, and provide guidance on prioritization if needed.
* **Sprint review Meeting:** - Sprint review meetings are held at the end of each sprint to demonstrate the completed work to stakeholders and gather feedback. As the Product Owner, I showcase the features developed during the sprint and collect feedback from stakeholders to inform future iterations and prioritize backlog items.
* **Sprint Retrospective meeting:** - Sprint retrospective meetings focus on reflecting on the sprint process and identifying areas for improvement. As the Product Owner, I participate in these meetings to gather feedback on the development process, address any issues or concerns, and collaborate with the team to implement improvements in the next sprint.
* **Backlog refinement meeting:** - Backlog refinement meetings are dedicated to reviewing and refining the product backlog, including adding new user stories, re-prioritizing existing ones, and breaking down large stories into smaller tasks.

As the Product Owner, I lead these meetings to ensure that the backlog remains up-to-date, well-groomed, and aligned with the overall product vision and priorities.

* **User Story Creation: -**
* **Story No:** - Each user story is assigned a unique identifier for tracking and reference purposes.
* **Tasks:** - User stories are broken down into specific tasks or sub-tasks that need to be completed to fulfil the story's requirements.
* **Priority: -** User stories are prioritized based on their importance and value to the product and its stakeholders.
* **Acceptance criteria:** - Clear and concise acceptance criteria are defined for each user story to outline the conditions that must be met for the story to be considered complete.
* **BV & CP Value: -** Business value (BV) and complexity points (CP) are assigned to user stories to prioritize them based on their potential impact and level of effort required for implementation.
* **Role of product owner in Scrum: -**
* The Product Owner acts as a bridge between the business stakeholders and the Scrum team, ensuring alignment between the product vision and development efforts.
* They collaborate closely with stakeholders to gather requirements, prioritize features, and provide feedback on the product's direction.
* The Product Owner is responsible for defining the product vision, creating, and managing the product backlog, and ensuring that the team delivers value to the stakeholders with each sprint.
* In summary, as a Product Owner in a Scrum team for RTOB Application, I play a central role in driving the development process, facilitating communication and collaboration, and ensuring that the product meets the needs and expectations of its users and stakeholders.

**Document-5 Product and sprint backlog and product and sprint burndown charts**

**PRODUCT BACKLOG**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Story ID** | **User story** | **Tasks** | **Priority** | **BV** | **CP** | **Sprint** |
| 01 | As a Bank EmployeeI want to enter my Login id, password & country. so that I can be able to login to the application. | Develop an application that allow ban staff to created his login id and password for the successful login. | High | 100  | 2 | 1 |
| 02 | As a Bank EmployeeI want to see the type of account,so that I can select which type of account needs to be opened. | Develop an application that allow user to select which type of account he needs to open. | High | 100 | 2 | 1 |
| 03 | As a Bank EmployeeI want to see the Sub- category of account need to be opened,under each type of account category | Develop an application that that allow user to select the sub- category of the account. | High | 100 | 2 | 1 |
| 04 | As a Bank EmployeeI want an option to select the company category, under which category Company falls. | Develop an application that allow user to select the categorization of the company depends on their category. | High | 100 | 2 | 1 |
| 05 | As a Bank EmployeeI should also get an option to select the credit card, which will process along with the account opening. | Develop an application where all the details of the credit card has been stored along with their charges and terms and conditions. | Medium | 100 | 2 | 1 |
| 06 | As a Bank EmployeeI want to add the product in the cart, so that I can process further with account opening process. | Develop an application where Employee can add maximum 3 product in the cart. | High | 100 | 2 | 1 |
| 07 | As a Bank EmployeeI want to see the terms and conditions,after adding the product into the cart and processing further. | Develop an application where all the terms and conditions are mentioned regarding the account. | High | 100 | 2 | 1 |
| 08 | As a Bank EmployeeI should get an option to select for how many applicants, the person would like to open the account. | Develop an application where bank staff can select the number of applicants for which he is opening the account. | High | 100 | 2 | 1 |
| 09 | As a Bank EmployeeI want to get an option to process the account, with face-to-face journey or Non face to face journey | Develop an application where staff can select weather, he wants to open the account physically or digitally. | High | 100 | 2 | 1 |
| 10 | As a Bank EmployeeI should get a screen where I can input customer Aadhaar card number, to start the process for the account Opening. | Develop an application where Employee can enter customer Aadhaar card number, and this is inked to the Aadhaar portal.  | High | 100 | 2 | 1 |
| 11 | As a Bank Employee I should get an option to process further, With Biometric or OTP Option. | Develop an application which is linked with another peripheral device for Biometric authentication. | High | 100 | 2 | 1 |
| 12 | As a Bank EmployeeI want to input customer personal details (e.g., name, address, DOB, contact details), so that their profile can be created. | Develop an application where customer personal details are stored | High | 100 | 2 | 1 |
| 13 | As a Bank EmployeeI want to upload customer identification documents (e.g., ID proof, address proof), so that their identity can be verified. | Develop an application where customer identify documents are stored successful and confidential | High | 100 | 2 | 1 |



**SPRINT BACKLOG**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **ID** | **User story** | **Tasks** | **Owner** | **Status** | **Estimated effort** |
| 1 | As a Bank EmployeeI want to enter my Login id, password & country. so that I can be able to login to the application. | Develop an application that allow ban staff to create his login id and password for the successful login. | Ravi  | In Progress | 8 Hr |
| 2 | As a Bank EmployeeI want to see the type of account,so that I can select which type of account needs to be opened. | Develop an application that allow user to select which type of account he needs to open. | Bhawik | In Progress | 6 Hr |
| 3 | As a Bank EmployeeI want to see the Sub- category of account need to be opened,under each type of account category | Develop an application that that allow user to select the sub- category of the account. | Jyotsna | In Progress | 6 Hr |
| 4 | As a Bank EmployeeI want an option to select the company category, under which category Company falls. | Develop an application that allow user to select the categorization of the company depends on their category. | Smira | In Progress | 5 Hr |
| 5 | As a Bank EmployeeI should also get an option to select the credit card, which will process along with the account opening. | Develop an application where all the details of the credit card has been stored along with their charges and terms and conditions. | Ravi | In Progress | 4 Hr |
| 6 | As a Bank EmployeeI want to add the product in the cart, so that I can process further with account opening process. | Develop an application where Employee can add maximum 3 product in the cart. | Ravi | In Progress | 5 Hrs |

**Document 6: Sprint meetings**

**Sprint Planning meeting**

|  |  |
| --- | --- |
| Date | 22-Dec-2024 |
| Time | 10.00 AM |
| Location | Pune |
| Prepared By | Ravi Chhabriya |
| Attendees | Ravi ChhabriyaBhawik JiwaniSmira ChhabriyaHazel ChhabriyaJyotsna GiriVishal AnandAkshay Deshmane |

**Agenda Topics**

|  |  |  |
| --- | --- | --- |
| **Topic** | **Presenter** | **Time allotted** |
| Review of previous Sprints Achievements | Ravi Chhabriya | 10 Min |
| Discussion of Sprint Goals and Objectives | Ravi Chhabriya | 15 Min |
| User Story Prioritization and Assignment | Ravi Chhabriya | 20 Min |
| Task Breakdown and Allocation | Ravi Chhabriya | 30 Min |
| Confirmation of Sprint Backlog | Ravi Chhabriya | 15 Min |
| Identification of Risks and Mitigation Strategies | Ravi Chhabriya | 20 Min |

**Other Information**

|  |  |
| --- | --- |
| **Observers** | **If Any** |
| Resources | List any resources needed for the meeting, such as project documentation, development tools, etc |
| Special Notes | Include any special instructions or notes relevant to the meeting. Prepare with some content: Include any additional preparation instructions or notes for attendees |

**Sprint review meeting**

|  |  |
| --- | --- |
| Date | 23-Dec-2024 |
| Time | 10.00 AM |
| Location | Pune |
| Prepared By | Ravi Chhabriya |
| Attendees | Smira ChhabriyaHazel ChhabriyaJyotsna GiriVishal Anand |

|  |  |  |  |
| --- | --- | --- | --- |
| **Sprint status** | **Things to demo** | **Quick updates** | **What’s next** |
| In Progress | New user interface design for tax Account Opening | Completed backend integration for Account Opening | Finalize frontend implementation |
| Completed | Automated KYC Implementation features | Resolved performance issues with document upload | Begin testing and QA for KYC Import features |
| Not Started | Integration with third-party for KYC upload | Conducted initial user testing for opening the account | Prioritize and plan development for integration |
| In Progress | Enhanced user dashboard with KYC Upload documents | Addressed user feedback on previous sprint features | Implement user authentication and security features |

**Sprint retrospective meeting**

|  |  |
| --- | --- |
| Date | 24-Dec-2024 |
| Time | 10.30 AM |
| Location | Pune |
| Prepared By | Ravi Chhabriya |
| Attendees | Smira ChhabriyaHazel ChhabriyaJyotsna GiriVishal Anand |

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Agenda** | **What went well** | **What didn’t go well** | **Questions** | **Reference** |
| Sprint Goals Review | Achieved 80% of planned user stories | Missed deadline for one critical feature | What caused the delay in the critical feature? | [Link to relevant document or issue tracker] |
| Team Collaboration | Effective communication within the team | Lack of coordination between frontend and backend teams | How can we improve cross-team collaboration? | [Link to collaboration tools or communication channels] |
| Technical Challenges | Resolved database performance issues | Integration tests failed consistently | What steps can we take to improve test coverage? | [Link to test coverage reports or test plan] |
| Process Improvement | Implemented new code review process |  Sprint planning meetings ran overtime |  How can we streamline sprint planning meetings? | [Link to meeting notes or retrospective action items] |

**Daily Stand-up meeting**

|  |  |  |
| --- | --- | --- |
| **Question** | **Name/ Role** | **Week “2nd” From 9-Dec-20-Dec-2024** |
| What Did you do yesterday | Vishal | Implement backend logic for Account opening |
|  | Akshay | Conduct Research on KYC Rules and regulations |
|  | Jyotsna | Designed user interface for Account opening form submission. |
| What will You do today? | Vishal | Test and debug the application |
|  | Akshay | Start coding frontend components for KYC Decelerations. |
|  | Jyotsna | Review and refine user interface designs based on feedback |
| What is blocking in progress | Vishal | Waiting for test data to validate KYC Documents |
|  | Akshay | Dependencies on backend team for API Integration |
|  | Jyotsna | Need clarification on design requirements from product woner. |