2024

ONE HDFC

22nd Nov 2024

INDEX

Project Vision

- (Document 2 - Agile Live Project)

The Definition of Done (DoD) is a shared agreement among the Scrum team outlining the criteria that a product increment must meet to be considered complete and potentially releasable. The DoD ensures quality standards are met, providing transparency and clear expectations for what constitutes "done" work.

Criteria	Acceptance Criteria	Quality Criteria
Produced code for functionalities	Code implements the functionality described in the user story.	Code is clean, optimized, and adheres to best practices with no critical errors or warnings.
User Story assumptions met	Assumptions outlined in the user story are validated and met during implementation.	All implicit and explicit assumptions are verified and documented.
Project builds without errors	Code compiles and integrates without errors during the build process.	All builds pass automated build verification processes.
Unit tests written and passed	Functional tests and unit tests cover defined scenarios and pass successfully.	Code coverage meets or exceeds project-defined thresholds (e.g., 90%).
Deployed in test environment	The functionality is deployed to a test environment that mirrors production.	The deployment process is smooth, and the application behaves as expected during validation.
Cross-device/browser tests	Compatibility tests are conducted across all targeted platforms, browsers, and devices.	User experience is consistent across platforms, with no major discrepancies or usability issues.
Feature validated by UX Designer	UI/UX designs meet the customer requirements and user expectations.	Wireframes and prototypes are reviewed and approved by the UX team.
QA and bug resolution	QA testing is conducted, and identified issues are resolved.	All critical and high-priority bugs are fixed before moving forward.
Tested against acceptance criteria	Functionalities meet all acceptance criteria defined in the user story.	All acceptance criteria are validated by QA and signed off.
Feature approved by Product Owner	Product Owner reviews and approves the feature.	The feature delivers business value and aligns with the product vision.
Refactoring completed	Code is refactored to improve readability and maintainability.	Code adheres to clean code principles and eliminates redundancies.
Configuration and build changes documented	All environment-specific configurations are recorded accurately.	Documentation ensures smooth deployments and rollback procedures if necessary.
Documentation updated	All necessary user-facing and internal documents are updated to reflect the latest changes.	Documentation is clear, concise, and aligns with organizational standards.
Peer Code Review performed	Code changes are reviewed by peers to ensure adherence to best practices and project guidelines.	No critical or major issues are flagged during the review process.

Project Vision

- (Document 2 - Agile Live Project)

Product Vision

Scrum Project Name	One HDFC	**Venue**	Pune
Start Date	19/11/24	**End Date**	18/11/25
Client	HDFC Sales	**Duration**	1 Year
Stakeholders	**Business Stakeholder:**		
	➢ Business Owner – Mr. Akash Chinchole		
	➢ CEO (HDFC Sales Pvt. Ltd.) – Ms. Priyanka Bakshi		
	➢ CEO (HDFC Bank Ltd.) – Mr. Sashidhar Jagdishan		
	Project Stakeholder:		
	➢ Scrum Master – Mr. Nilesh Date		
	➢ Product Owner Mr. Siddhartha Ahuja		
	➢ Scrum Developer 1 – Mr. Ashwin (Lead)		
	➢ Scrum Developer 2 – Mr. Karan Sharma		
	➢ Scrum Developer 3 – Ms. Priya Khanna		
	➢ Scrum Developer 4 – Mr. Malay Patel		
	➢ Tester 1 – Ms. Pranjal Kulkarni		
	➢ Tester 2 – Mr. Rohan Gupta		

Vision	Empower HDFC sales executives, Bank employees & customers with a unified digital platform that streamlines lead generation, simplifies documentation, enables seamless communication, and provides real-time dashboards for enhanced productivity and decision-making.

Project Vision

- (Document 2 - Agile Live Project)

Target Group	Needs	Product	Value
Which audience does the product cater to? - Field officers and branch staff - Sales teams handling leads - Credit and underwriting departments - Retail home loan borrowers	**What challenges does the product address?** - Unorganized lead tracking - Manual and error-prone document updates - Limited visibility into individual and team performance - Delays in updating customers and teams about file progress	**What is the product?** - A modernized app based solution - Incorporates smart lead tracking, streamlined documentation, and performance tracking dashboards	**How does the product support business growth?** - Identifies new opportunities in unserved markets - Enhances operational efficiency by reducing Delays - Strengthens customer relationships with quicker responses
Who will benefit from this product? - HDFC staff engaged in Sales and operations - customers applying for loans or seeking financial services - Managers monitoring team and branch performance.	**What benefits does it offer?** - Simplified lead management and follow-ups - Improved document submission and tracking - Real-time performance insights for employees and teams	**What makes it distinct and valuable?** - Customizable dashboards for sales monitoring - Automated notifications for tasks and updates	**What are the primary business objectives?** - Speed up loan approval and disbursal timelines - Improve employee efficiency and team collaboration - Expand market presence using data-driven insights
		Is the product viable? - Yes, leveraging scalable cloud infrastructure and API integrations	**What is the proposed business framework?** - A tiered SaaS model for premium features - Core functionalities available for all users

USER STORIES: -

User Story No. 1	Tasks: 1	Priority: HIGHEST
Value Statement: As a Sales Executive, I want to register on One HDFC app, So that I can create my log-in credentials		
BV :500	**CP: 2**	
Acceptance Criteria: 1. Employees must be able to access the app via web and mobile devices. 2. Registration must include mandatory fields like Employee ID, name, and email address. 3. Upon successful registration, an email confirmation with login details must be sent. **Business Rules:** 1. Registration should be restricted to active employees of HDFC only. 2. A valid and unique Employee ID is required to proceed with the registration process.		

User Story No. 2	**Tasks**: 1	**Priority**: HIGHEST
Value Statement: As a Sales Executive, I want to log-in on One HDFC app, So that I can access desired data.		
BV: 1000	**CP**: 2	
Acceptance Criteria: 1. Log – in screen. 2. Text boxes for entering User name, Password. 3. Click on Log - in.		
Business Rules: 1. Only employees are able to login with employee ID. 2. Account gets blocked once employee resigns from organization.		

User Story No. 3	**Tasks**: 1	**Priority**: HIGH
Value Statement: As a Sales Executive, I want option for forgot password on One HDFC app, So that I can reset my password		
BV: 500	**CP**: 2	
Acceptance Criteria: 1. Log-in screen, click on forgot password option. 2. Forgot password screen will be open, text box for entering official e-mail id. 3. OTP to be sent on registered email address, Text box for entering OTP then new password then click Submit		
Business Rules: 1. Password must be of minimum 8 characters, 1 Upper case, 1 Lower case, 1 special characters & 1 alphabet. 2. OTP is valid for 5 mins only.		

User Story No. 4	**Tasks**: 1	**Priority**: HIGH
Value Statement: As a Sales Executive, I want to view my dashboard to track the number and amount of leads logged in and disbursement status, So that I can manage my tasks efficiently.		
BV: 1000	**CP**: 3	
Acceptance Criteria: 1. Log in to the application. 2. Dashboard displays the number of leads at each stage. 3. Interactive filters to view leads by date or status.		
Business Rules: 1. Data should update in real-time. 2. Executive sees only their assigned leads.		

User Story No. 5	**Tasks: 1**	**Priority: MEDIUM**
Value Statement: As a Sales Executive, I want to upload customer documents instantly, So that pending document requests can be fulfilled quickly.		
BV: 850	**CP: 2**	
Acceptance Criteria: 1. Upload documents through the app interface. 2. Receive confirmation on successful upload. 3. Document status updated in the app.		
Business Rules: 1. File size limit of 10 MB per document. 2. Only PDF and image files are supported.		

User Story No. 6	**Tasks: 1**	**Priority: HIGH**
Value Statement: As a Sales Executive, I want to access a list of leads prioritized based on loan approval likelihood, so that I can focus on high-potential prospects first.		
BV: 900	**CP: 3**	
Acceptance Criteria: 1. View a ranked list of leads based on approval probability. 2. Filter by loan type or geographic location. 3. Notifications for high-priority leads are sent daily.		
Business Rules: 1. Ranking algorithm must consider credit score, income, and other criteria. 2. Leads older than 6 months are automatically deprioritized.		

User Story No. 7	**Tasks: 1**	**Priority: MEDIUM**
Value Statement: As a Sales Executive, I want to view my monthly target, So that I can keep track of it		
BV: 100	**CP: 1**	
Acceptance Criteria: 1. Log-in to account 2. The target vs achievement section is displayed in the right-hand corner		
Business Rules: 1. Analyzed data can be downloaded in excel form 2. Date range start with 1day up to the 30days		

User Story No. 8	**Tasks: 1**	**Priority: HIGH**
Value Statement: As a Sales Executive, I want the new lead number to be visible on homepage, So that I can start working on it immediately.		
BV: 500	**CP: 2**	
Acceptance Criteria: 1. Log-in to account 2. New lead displayed on left corner top side of the screen.		
Business Rules: 1. Load data can be downloaded in excel form 2. Always display cumulative number of leads mapped to employee ID.		

<table>
<tr><td colspan="2">User Story No. 9</td><td colspan="2">Tasks: 1</td><td>Priority: HIGH</td></tr>
<tr><td colspan="5">Value Statement:
As a Sales Executive,
I want to send payment links to customers through the app,
So that customers can pay fees easily.</td></tr>
<tr><td colspan="3">BV: 950</td><td colspan="2">CP: 2</td></tr>
<tr><td colspan="5">Acceptance Criteria:
1. Generate a payment link within the app.
2. Share the link via SMS or email.
3. Track payment status for the link sent.</td></tr>
<tr><td colspan="5">Business Rules:
1. Payment links expire after 48 hours.
2. Notifications sent to the customer after payment completion.</td></tr>
</table>

<table>
<tr><td colspan="2">User Story No. 10</td><td colspan="2">Tasks: 1</td><td>Priority: MEDIUM</td></tr>
<tr><td colspan="5">Value Statement:
As a Sales Executive,
I want to view all customer property details,
So that I can cross-check documents during the process.</td></tr>
<tr><td colspan="3">BV: 850</td><td colspan="2">CP: 2</td></tr>
<tr><td colspan="5">Acceptance Criteria:
1. Access customer property details from the lead.
2. Check for discrepancies with uploaded documents.
3. Update status after cross-verification.</td></tr>
<tr><td colspan="5">Business Rules:
1. Property details visible only for active leads.
2. Changes logged for audit purposes.</td></tr>
</table>

User Stories

- (Document 3 - Agile Live Project)

User Story No. 11	**Tasks: 1**	**Priority: MEDIUM**
Value Statement: As a Sales Executive, I want to receive notifications when the status of a loan file changes, So I can stay informed and respond promptly to any updates or actions required		
BV: 500	**CP: 2**	
Acceptance Criteria: 1. Log-in to account 2. Notifications should be delivered in real-time whenever a loan file's status changes 3. Notifications must be sent through multiple channels, including in-app alerts and email notifications		
Business Rules: 1. Users must have the ability to customize their notification preferences, allowing them to select which status changes they want to be notified about 2. If a user is offline, notifications should be queued and sent when the user logs back in		

User Story No. 12	**Tasks: 2**	**Priority: HIGH**
Value Statement: As an Area Manager, I want to access a consolidated view of my team's performance, So that I can monitor overall area progress.		
BV: 900	**CP: 4**	
Acceptance Criteria: 1. Log in to the app. 2. View a team performance dashboard with summary charts. 3. Drill-down options to check individual Sales Executive performance.		
Business Rules: 1. Data visible only for employees reporting directly to the manager. 2. Monthly, Quarterly & Annually summaries are downloadable.		

User Story No. 13	**Tasks: 1**	**Priority: HIGH**
Value Statement: As an Area Manager, I want to raise approval requests through the app for loan exceptions, So that the process becomes faster and more transparent.		
BV: 900	**CP: 3**	
Acceptance Criteria: 1. Fill out an approval form within the app. 2. Track the status of approval requests. 3. Notifications on approval/rejection.		
Business Rules: 1. Requests routed to appropriate authority. 2. Approval responses provided within 48 hours.		

User Stories

- (Document 3 - Agile Live Project)

User Story No. 14	**Tasks: 1**	**Priority: HIGH**
Value Statement: As an Area Manager, I want to track pending customer documents, So that I can ensure timely loan processing.		
BV: 950	**CP: 3**	
Acceptance Criteria: 1. View pending document requests for all assigned leads. 2. Send reminders to Sales Executives through the app. 3. Monitor document submission status.		
Business Rules: 1. Only pending cases are displayed. 2. Notifications auto-send for pending cases older than 48 hours.		

User Story No. 15	**Tasks: 2**	**Priority: HIGH**
Value Statement: As an Area Manager, I want to set monthly performance targets for my team, So that I can align them with business goals.		
BV: 950	**CP: 4**	
Acceptance Criteria: 1. Create and assign performance targets via the app. 2. Notify team members about assigned targets. 3. Track progress against targets on a dashboard.		
Business Rules: 1. Targets must be approved by the Branch Manager. 2. Notifications sent at the beginning of each month.		

User Story No. 16	**Tasks: 1**	**Priority: MEDIUM**
Value Statement: As an Area Manager, I want to assign specific follow-up tasks to team members for pending loan applications, So that customer engagement is improved.		
BV: 850	**CP: 3**	
Acceptance Criteria: 1. Create and assign follow-up tasks to individual team members. 2. Track the completion status of each task. 3. Notifications sent to assignees when tasks are created.		
Business Rules: 1. Unresolved tasks are escalated after 48 hours. 2. Task history is maintained for audit purposes.		

User Story No. 17	**Tasks: 1**	**Priority: MEDIUM**
Value Statement: As an Area Manager, I want to review customer satisfaction survey results, To improve service quality.		
BV: 850	**CP: 4**	
Acceptance Criteria: 1. View survey results on a dashboard. 2. Filter by branch, product, or time frame. 3. Identify and address low-rated areas.		
Business Rules: 1. Survey results anonymized for privacy. 2. Only results from the past 12 months are displayed.		

User Story No. 18	**Tasks: 1**	**Priority: HIGH**
Value Statement: As a Branch Manager, I want to view reports of sanctioned and disbursed cases of my branch, So that I can track branch-level progress.		
BV: 900	**CP: 3**	
Acceptance Criteria: 1. Dashboard displays total sanctioned and disbursed loans. 2. Drill-down feature for lead-by-lead view. 3. Export reports for audits.		
Business Rules: 1. Branch-level data only accessible by the manager. 2. Weekly auto-generated reports shared via email.		

User Story No. 19	**Tasks: 1**	**Priority: HIGH**
Value Statement: As a Branch Manager, I want to track the real-time status of leads for my branch, So that I can monitor progress effectively.		
BV: 900	**CP: 3**	
Acceptance Criteria: 1. Dashboard displays all active leads with real-time updates. 2. View breakdown by stage (e.g., logged, sanctioned, disbursed). 3. Filter options by Sales Executive or date.		
Business Rules: 1. Only leads logged in the last 12 months are visible. 2. Data must be synchronized with the central database.		

User Story No. 20	Tasks: 2	Priority: HIGH
Value Statement: As a Branch Manager, I want to generate daily performance summaries for my team, So that I can identify areas needing improvement.		
BV: 900	**CP: 4**	
Acceptance Criteria: 1. Generate daily reports showing team performance metrics. 2. View comparison with branch-level targets. 3. Export reports for further analysis.		
Business Rules: 1. Performance data synced at midnight daily. 2. Only authorized personnel can access team reports.		

User Story No. 21	Tasks: 2	Priority: MEDIUM
Value Statement: As a Cluster Manager, I want to compare branch performance across my cluster, So that I can identify top-performing branches.		
BV: 800	**CP: 4**	
Acceptance Criteria: 1. Log in to the application. 2. Compare branches on KPIs like leads, sanctions, and disbursements. 3. View data trends over time.		
Business Rules: 1. Data is read-only for Cluster Managers. 2. Comparison reports can be shared with Branch Managers.		

User Story No. 22	Tasks: 1	Priority: MEDIUM
Value Statement: As a Cluster Manager, I want to view the loan rejection reasons by branch, So that I can address recurring issues with my team.		
BV: 850	**CP: 3**	
Acceptance Criteria: 1. View rejection reasons on a branch-wise dashboard. 2. Filter by rejection category (e.g., credit score, document issues). 3. Export reports for presentation.		
Business Rules: 1. Only rejection reasons from the last 12 months are displayed. 2. Managers can suggest corrective measures based on trends.		

User Story No. 23	Tasks: 1	Priority: MEDIUM
Value Statement: As a National Sales Manager, I want to access a nationwide view of sales performance, So that I can align strategies accordingly.		
BV: 1100	**CP: 5**	
Acceptance Criteria: 1. Dashboard displays nationwide KPIs. 2. Data segmented by region and product. 3. Export data for quarterly reviews.		
Business Rules: 1. Access limited to nationwide roles. 2. Data accuracy verified before updates.		

User Story No. 24	Tasks: 2	Priority: HIGH
Value Statement: As a National Sales Manager, I want to view trends for customer cancellations by region, So that I can address key issues.		
BV: 1000	**CP: 4**	
Acceptance Criteria: 1. Access cancellation trends on the dashboard. 2. Filter by region, branch, and time period. 3. Export reports for analysis.		
Business Rules: 1. Only authorized users can access sensitive customer data. 2. Data is updated in real-time.		

User Story No. 25	Tasks: 1	Priority: HIGH
Value Statement: As a National Sales Manager, I want to compare the performance of branches under my supervision, To identify top-performing branches.		
BV: 950	**CP: 4**	
Acceptance Criteria: 1. View branch-wise performance on a consolidated dashboard. 2. Compare based on metrics such as leads logged, sanctioned, and disbursed. 3. Export performance reports for presentations.		
Business Rules: 1. Data refreshed daily. 2. National Sales Managers can filter results by month, quarter, or year.		

User Story No. 26	**Tasks: 2**	**Priority: HIGH**
Value Statement: As a National Sales Manager, I want to track the performance of new recruits over their first six months, So that I can evaluate training effectiveness.		
BV: 900	**CP: 4**	
Acceptance Criteria: 1. Dashboard tracks performance metrics of recruits by month. 2. Identify areas where recruits fall short. 3. Notifications sent for underperformance.		
Business Rules: 1. Metrics should include leads logged, loans approved, and customer feedback. 2. Recruits' data is reviewed quarterly.		

User Story No. 27	**Tasks: 2**	**Priority: HIGHEST**
Value Statement: As a National Sales Manager, I want to see new business data on homepage, So that i can develop a strategy to drive business.		
BV: 500	**CP: 2**	
Acceptance Criteria: 1. Log-in to account. 2. New Business displayed on homepage.		
Business Rules: 1. Analyzed data can be downloaded in excel form.		

User Story No. 28	**Tasks: 2**	**Priority: HIGHEST**
Value Statement: As a National Sales Manager, I want to see strike rate on home page, So that i can measure a quality of new business. `		
BV: 300	**CP: 3**	
Acceptance Criteria: 1. Log-in to account. 2. Strike Rate displayed on homepage.		
Business Rules: 1. Analyzed data can be downloaded in excel form. 2. Date range start with 30 days up to the 300 days.		

User Story No. 29	Tasks: 1	Priority: HIGHEST
Value Statement: As a CFO, I want to analyze financial trends on the homepage, So that I can effectively manage costs.		
BV: 1200	**CP: 5**	
Acceptance Criteria: 1. Log in to the CFO account. 2. Display expense ratios and trends. 3. Include export options for reports in PDF format.		
Business Rules: 1. Data accessible by CFO & CEO roles only. 2. Expense ratios calculated based on approved formulas.		

User Story No. 30	Tasks: 1	Priority: HIGH
Value Statement: As a CFO, I want to view a summary of all loan costs and revenues by quarter, So that I can make informed financial decisions.		
BV: 1000	**CP: 4**	
Acceptance Criteria: 1. Log in to the app. 2. Access a summarized financial report for each quarter. 3. Include export options in Excel or PDF formats.		
Business Rules: 1. Data must align with approved accounting practices. 2. Reports auto-generate after the quarter ends.		

User Story No. 31	Tasks: 1	Priority: MEDIUM
Value Statement: As a CFO, I want to analyze branch-wise expenses, To understand cost distribution.		
BV: 900	**CP: 4**	
Acceptance Criteria: 1. View branch-wise expense breakdown on the dashboard. 2. Export detailed expense reports. 3. Analyze trends over the last 12 months.		
Business Rules: 1. Expense data verified quarterly for accuracy. 2. CFO can access historical data up to 5 years.		

User Story No. 32	**Tasks: 1**	**Priority: MEDIUM**
Value Statement: As a CFO, I want to see region-wise loan approval timelines, To identify delays and bottlenecks.		
BV: 850	**CP: 4**	
Acceptance Criteria: 1. Timeline reports visible by region on the dashboard. 2. Identify delays in each stage (e.g., lead logging, approval, disbursement). 3. Download detailed reports for analysis.		
Business Rules: 1. Region-specific data requires manager-level authentication. 2. Metrics updated weekly.		

User Story No. 33	**Tasks: 1**	**Priority: MEDIUM**
Value Statement: As a CFO, I want to see revenue breakdowns by loan product types, So that I can analyze profitability.		
BV: 850	**CP: 4**	
Acceptance Criteria: 1. Dashboard displays revenue by product type (e.g., housing loans, personal loans). 2. View percentage contributions and trends. 3. Export detailed breakdowns for quarterly reports.		
Business Rules: 1. Only approved product categories included in reports. 2. Historical data retained for 5 years.		

User Story No. 34	**Tasks: 2**	**Priority: HIGHEST**
Value Statement: As a CFO, I want to view the expense ratio trend over the last twelve months on the homepage, So that I can monitor spending patterns effectively.		
BV: 1000	**CP: 5**	
Acceptance Criteria: 1. Expense ratio displayed as a line graph on the homepage. 2. Include percentage change compared to previous months. 3. Ability to download detailed analysis reports.		
Business Rules: 1. Data updated weekly. 2. Historical expense data is retained for at least 24 months.		

qUser Story No. 35	**Tasks: 1**	**Priority: MEDIUM**
Value Statement: As a CFO, I want to categorize expenses by loan type, So that I can identify cost-heavy segments.		
BV: 850	**CP: 4**	
Acceptance Criteria: 1. Dashboard categorizes expenses by product types. 2. View comparisons by percentage and total cost. 3. Export data for cost optimization reports.		
Business Rules: 1. Expense categories must match predefined loan segments. 2. Data refreshed weekly.		

User Story No. 36	**Tasks: 1**	**Priority: HIGH**
Value Statement: As a CFO, I want to monitor the budget utilization rate for marketing campaigns, So that expenses remain within limits.		
BV: 900	**CP: 3**	
Acceptance Criteria: 1. View budget utilization rates by campaign. 2. Compare with allocated budgets. 3. Notifications for campaigns exceeding budgets.		
Business Rules: 1. Data refreshed monthly. 2. Over-budget campaigns require additional approvals.		

User Story No. 37	**Tasks: 1**	**Priority: HIGHEST**
Value Statement: As a CFO, I want to receive an automatic summary of daily transactions, To monitor cash flow effectively.		
BV: 1000	**CP: 5**	
Acceptance Criteria: 1. Daily summary sent via email at 8 AM. 2. Include transaction volumes, amounts, and exceptions. 3. Downloadable PDF and Excel formats.		
Business Rules:		

User Story No. 38	**Tasks: 1**	**Priority: HIGHEST**
Value Statement: As a CFO, I want to loss ratio of the company, So that I can estimate the processing fees for client.		
BV: 500	**CP: 2**	
Acceptance Criteria: 1. Daily summary sent via email at 8 AM. 2. Click on Loss Ratio Tab 3. Interactive dashboard will open		
Business Rules: 1. Analyzed data can be downloaded in excel form		

User Story No. 39	**Tasks: 1**	**Priority: HIGHEST**
Value Statement: As a CEO, I want to view revenue per customer, So that I can estimate the revenue generated.		
BV: 500	**CP: 3**	
Acceptance Criteria: 1. Log in to the CEO account. 2. Select Revenue Per Customer tab. 3. Loan wise list will open.		
Business Rules: 1. Analyzed data can be downloaded in excel form. 2. Date range is maximum of 5year.		

User Story No. 40	**Tasks: 1**	**Priority: LOW**
Value Statement: As a CEO, I want to know average time to lead generation, So that I can keep the lead generation cycle time low.		
BV: 100	**CP: 1**	
Acceptance Criteria: 1. Log in to the CEO account. 2. Average Time to generate lead is displayed on the screen. 3. Lead wise list will open.		
Business Rules: 1. Analyzed data can be downloaded in excel form. 2. Date range is maximum of last 180 days.		

As we are using agile methodology to complete this project, I have done the following tasks:

MARKET ANALYSIS

India's housing loan sector has seen a robust increase, with HDFC leading at an 18%-20% market share post-merger with HDFC Bank Loans rising demand and expansion in Tier-2/3 cities drive new loans, supported by competitive interest rates.

I conducted comprehensive market research to identify user preferences, pain points, and emerging trends within the home loan / mortgage sector. By leveraging user surveys and interviews, I discovered a demand for features such as lead tracking and real-time status updates.

Here are key points regarding the **One HDFC application project**:

- **One HDFC can help streamline loan processes** by reducing manual, paper-based workflows, enhancing efficiency, and minimizing human errors in document handling.
- **One HDFC can help generate real-time updates** on loan status and customer data, improving communication and enabling quicker decision-making for better customer service.
- **One HDFC can help enhance collaboration** across departments by providing a unified platform for sales executives and support teams to work together seamlessly, reducing bottlenecks in processing.

Availability of Similar Products in the Market

- Competitors such as ICICI Bank and Axis Bank provide similar functionalities.
- But, **One HDFC** focuses on streamlining loan application processes and integrating sales teams with Credit managers and disbursement managers, offering a more targeted solution for internal operational efficiency and personalized customer experiences.

ENTERPRISE ANALYSIS

I conducted thorough due diligence to assess the market opportunity for the One HDFC app. Key find out are as following:

Problems:

1. **Long Loan Processing Time**:
   The average loan sanctioning process takes 10-12 working days, followed by 5-7 days for legal checks and disbursement.
   This delay causes a customer drop-off rate of 27% at the sanction stage and 18% at the disbursement stage, resulting in an estimated ₹662 crores in lost annual profit for FY 2023-24.

2. **Manual Communication Challenges**:
   Sales employees rely on multiple manual channels (calls, WhatsApp, SMS, and emails) to communicate with credit and disbursement managers for pending documents, causing inefficiencies, delays, and potential security risks.
   Errors like missed communication or misplaced customer documents slow down the process further.

3. **Sales Monitoring Issues**:
   Sales executives face difficulty tracking their logged-in cases, targets, achievements, and customer interactions, leading to reduced efficiency and missed opportunities to engage customers proactively.

Opportunities:

1. **Streamlined Loan Processing**:
   "One HDFC" can significantly reduce the loan approval and disbursement time, ensuring faster processing and better customer satisfaction.

2. **Enhanced Communication**:
   Secure document uploads and centralized communication within the app eliminate the need for manual interactions, reducing delays and security threats.

3. **Improved Sales Productivity**:
   Real-time tracking of cases, easy access to customer details, and automated updates on pending documents improve sales efficiency and help achieve targets seamlessly.

PRODUCT VISION AND ROADMAP

The **Product Vision Document (PVD)** serves as a strategic guide, setting clear long-term goals for the product, defining the customer base, and highlighting the core features and functionalities. It focuses on measurable success metrics, such as customer acquisition and user engagement, ensuring alignment with business objectives.

The main components of the product vision documents are the product vision statement, target group, needs, product and business goals.

As a product owner, I have worked closely with stakeholders to define the vision for "**One HDFC**" as a solution to streamline the loan process, aiming to reduce approval and disbursement times. I have worked closely with client to understand the need and requirement. The focus was on minimizing customer drop-offs by addressing delays and improving communication and security across teams.

The **Product Roadmap Document (PRD)** outlines the development journey, with high-level phases like planning, execution, and scaling. It defines a timeline for each phase, prioritizes key features, and specifies the resources needed for successful execution, providing a roadmap for delivering the product on schedule.

Product Roadmap is prepared by the Project Manager and used by the Product Owners to outline future product functionality and when new features will be released.

As a Product Owner, I have worked closely with the team to develop a detailed roadmap for "One HDFC," starting with document management and loan tracking in the initial phase. The second phase will introduce enhanced communication tools for sales teams, followed by continuous improvements and scaling based on user feedback in the final phase.

MANAGING PRODUCT FEATURES

- I have actively managed stakeholder expectations for the **One HDFC** app by ensuring clear communication of priorities, timelines, and deliverables. I worked closely with senior management, sales teams, and technical teams to gather diverse perspectives and align on critical business needs.
- I prioritized features by balancing business objectives and customer needs, focusing on ROI and time-critical outcomes. For instance, document management and case tracking were identified as high-impact features for the initial release due to their potential to reduce loan processing time and improve customer retention.
- I have handled the prioritization of epics, stories, and features by assessing their alignment with business goals, user pain points, and cost-benefit analyses. Features such as document upload and live tracking were prioritized over less critical enhancements based on their ability to address the 27% customer dropout rate and ensure maximum ROI.
- I worked collaboratively with cross-functional teams to continuously re-evaluate the backlog, ensuring adjustments to feature priorities in response to evolving business needs and stakeholder feedback.
- The most important lesson in this section is, how to manage the stakeholders, their expectations, their needs, and their priorities.

MANAGING PRODUCT BACKLOG

- I have effectively managed the product backlog for the **One HDFC** application, focusing on prioritizing user stories that directly addressed critical business challenges, such as reducing customer dropout rates and improving loan processing efficiency.
- I reprioritized backlog items based on changing stakeholder needs, incorporating new insights from sales teams and management to ensure the application aligned with dynamic business goals. For example, features like live customer tracking and automated document validation were elevated in priority due to their immediate impact on operational efficiency.
- I have planned and structured epics by breaking them into smaller, manageable stories that aligned with development sprints. Key epics, such as "Loan Process Automation" and "Sales Executive Dashboard," were planned to deliver incremental value with each release, ensuring a balance between long-term vision and short-term deliverables.
- By collaborating closely with stakeholders, development teams, and QA, I ensured the backlog was consistently refined, prioritized, and adjusted to optimize delivery while meeting customer and business needs effectively.

MANAGING OVERALL ITERATION PROGRESS

- I have consistently reviewed sprint progress to ensure timely delivery of prioritized features for the **One HDFC** application. By closely monitoring progress, I identified bottlenecks early and collaborated with the team to resolve issues swiftly, keeping iterations on track.
- When business priorities shifted or unexpected dependencies arose, I reprioritized sprints and epics to align with immediate needs. For example, during one iteration, features related to sales document automation were expedited due to urgent stakeholder demands.
- I collaborated with the Business Analyst during sprint retrospectives to evaluate what went well, identify areas for improvement, and refine sprint planning. This process optimized team collaboration and enhanced the efficiency of delivering high-value features.
- My proactive approach in tracking progress, reprioritizing features, and maintaining open communication ensured consistent achievement of iteration goals while keeping stakeholders and the team aligned.

From this project, I have learned

1. **How to handle sprint meetings such as:**
    - **Sprint planning meeting**: I worked with the development team and stakeholders to define sprint goals and finalize user stories, ensuring alignment with business priorities.
    - **Daily scrum meeting**: I participated in daily stand-ups to monitor progress, address roadblocks, and foster clear communication across all functions.
    - **Sprint review meeting**: I conducted reviews with stakeholders to showcase completed features, gather feedback, and validate deliverables, ensuring alignment with business needs.
    - **Sprint retrospective meeting**: I facilitated retrospectives to identify areas for improvement and incorporated feedback to enhance efficiency in subsequent sprints.
    - **Backlog refinement meeting**: I organized these sessions regularly to reassess priorities, clarify user stories, and keep the backlog aligned with current stakeholder needs.
2. **User stories creation and what things were included:**
    - **Story no**: Each story had a unique identifier for organization and tracking within the product backlog.
    - **Tasks**: Stories were broken into specific tasks to help developers understand their responsibilities.
    - **Priority**: Stories were categorized as high, medium, or low based on business impact and criticality.
    - **Acceptance criteria**: Clear, testable conditions were defined to ensure the story met business requirements upon completion.
    - **BV (Business Value) & CP (Complexity Points)**: Stories were evaluated for their business value to prioritize ROI and assigned complexity points to estimate effort and timelines.

PRODUCT BACKLOG

User Story ID	User Story	Tasks	Priority	BV	CP	Sprint
1	As a Sales Executive, I want to register on One HDFC app, So that I can create my log-in credentials.	1	Highest	500	2	1
2	As a Sales Executive, I want to log-in on One HDFC app, So that I can access desired data.	1	Highest	1000	2	1
3	As a Sales Executive, I want an option for forgot password on One HDFC app, So that I can reset my password.	1	High	500	2	1
4	As a Sales Executive, I want to view my dashboard to track the number and amount of leads logged in and disbursement status, So that I can manage my tasks efficiently.	1	High	1000	3	1
5	As a Sales Executive, I want to upload customer documents instantly, So that pending document requests can be fulfilled quickly.	1	Medium	850	2	1
6	As a Sales Executive, I want to access a list of leads prioritized based on loan approval likelihood, So that I can focus on high-potential prospects first.	1	High	900	3	1
7	As a Sales Executive, I want to view my monthly target, So that I can keep track of it.	1	Medium	100	1	1
8	As a Sales Executive, I want the new lead number to be visible on the homepage, So that I can start working on it immediately.	1	High	500	2	1
9	As a Sales Executive, I want to send payment links to customers through the app, so that customers can pay fees easily.	1	High	950	2	1
10	As a Sales Executive, I want to view all customer property details, So that I can cross-check documents during the process.	1	Medium	850	2	1
11	As a Sales Executive, I want to receive notifications when the status of a loan file changes, So I can stay informed and respond promptly to any updates or actions required.	1	Medium	500	2	1

12	As an Area Manager, I want to access a consolidated view of my team's performance, So that I can monitor overall area progress.	2	High	900	5	1
13	As an Area Manager, I want to raise approval requests through the app for loan exceptions, So that the process becomes faster and more transparent.	1	High	900	3	1

User Story ID	User Story	Tasks	Priority	BV	CP	Sprint
15	As an Area Manager, I want to set monthly performance targets for my team, So that I can align them with business goals.	2	High	950	5	2
17	As an Area Manager, I want to review customer satisfaction survey results, So that I can improve service quality.	1	Medium	850	5	2
20	As a Branch Manager, I want to generate daily performance summaries for my team, So that I can identify areas needing improvement.	2	High	900	5	2
21	As a Cluster Manager, I want to compare branch performance across my cluster, So that I can identify top-performing branches.	2	Medium	800	5	2
22	As a Cluster Manager, I want to view the loan rejection reasons by branch, So that I can address recurring issues with my team.	1	Medium	850	3	2
23	As a National Sales Manager, I want to access a nationwide view of sales performance, So that I can align strategies accordingly.	1	Medium	1100	8	2

User Story ID	User Story	Tasks	Priority	BV	CP	Sprint
24	As a National Sales Manager, I want to view trends for customer cancellations by region, So that I can address key issues.	2	High	1000	5	3
25	As a National Sales Manager, I want to compare the performance of branches under my supervision, So that I can identify top-performing branches.	1	High	950	5	3

26	As a National Sales Manager, I want to track the performance of new recruits over their first six months, So that I can evaluate training effectiveness.	2	High	900	5	3
27	As a National Sales Manager, I want to see new business data on the homepage, So that I can develop a strategy to drive business.	2	Highest	500	2	3
28	As a National Sales Manager, I want to see the strike rate on the homepage, So that I can measure the quality of new business.	2	Highest	300	3	3
29	As a CFO, I want to analyze financial trends on the homepage, So that I can effectively manage costs.	1	Highest	1200	8	3
38	As a CFO, I want to view the loss ratio of the company, So that I can estimate the processing fees for clients.	1	Highest	500	2	3

User Story ID	User Story	Tasks	Priority	BV	CP	Sprint
16	As an Area Manager, I want to assign specific follow-up tasks to team members for pending loan applications, So that customer engagement is improved.	1	Medium	850	3	4
30	As a CFO, I want to view a summary of all loan costs and revenues by quarter, So that I can make informed financial decisions.	1	High	1000	5	4
31	As a CFO, I want to analyze branch-wise expenses, So that I can understand cost distribution.	1	Medium	900	5	4
32	As a CFO, I want to see region-wise loan approval timelines, So that I can identify delays and bottlenecks.	1	Medium	850	5	4
34	As a CFO, I want to view the expense ratio trend over the last twelve months on the homepage, So that I can monitor spending patterns effectively.	2	Highest	1000	8	4
14	As an Area Manager, I want to track pending customer documents, So that I can ensure timely loan processing.	1	High	950	3	4
40	As a CEO, I want to know the average time to lead generation, So that I can keep the lead generation cycle time low.	1	Low	100	1	4

User Story ID	User Story	Tasks	Priority	BV	CP	Sprint
33	As a CFO, I want to see revenue breakdowns by loan product types, So that I can analyze profitability.	1	Medium	850	5	5
18	As a Branch Manager, I want to view reports of sanctioned and disbursed cases of my branch, So that I can track branch-level progress.	1	High	900	3	5
19	As a Branch Manager, I want to track the real-time status of leads for my branch, So that I can monitor progress effectively.	1	High	900	3	5
35	As a CFO, I want to categorize expenses by loan type, So that I can identify cost-heavy segments.	1	Medium	850	5	5
36	As a CFO, I want to monitor the budget utilization rate for marketing campaigns, So that expenses remain within limits.	1	High	900	3	5
37	As a CFO, I want to receive an automatic summary of daily transactions, So that I can monitor cash flow effectively.	1	Highest	1000	8	5
39	As a CEO, I want to view revenue per customer, So that I can estimate the revenue generated.	1	Highest	500	3	5

SPRINT BACKLOG

SPRINT BACKLOG 1

User Story ID	User Story	Tasks	Owner	Status	Estimated Efforts (In Hour)
1	As a Sales Executive, I want to register on One HDFC app, So that I can create my log-in credentials.	Design the log-in page. Design the registration page. Code the page. Create MVC layout.	Scrum Developer, UI Design Team, Scrum Master	Done	5 4 1

2	As a Sales Executive, I want to log-in on One HDFC app, So that I can access desired data.	Develop the authentication flow. Integrate with back-end API. Implement session management.	Scrum Developer, UI Design Team, Scrum Master	Done	5 4 1
3	As a Sales Executive, I want an option for forgot password on One HDFC app, So that I can reset my password.	Design forgot password page. Implement email verification. Code password reset logic.	Scrum Developer, UI Design Team, Scrum Master	Done	5 4 1
4	As a Sales Executive, I want to view my dashboard to track the number and amount of leads logged in and disbursement status, So that I can manage my tasks efficiently.	Design the dashboard layout. Integrate with database to fetch live data. Implement filtering.	Scrum Developer, UI Design Team, Scrum Master	Done	9 5 1
5	As a Sales Executive, I want to upload customer documents instantly, So that pending document requests can be fulfilled quickly.	Design document upload feature. Implement file handling logic. Code validation checks.	Scrum Developer, UI Design Team, Scrum Master	Done	5 4 1

6	As a Sales Executive, I want to access a list of leads prioritized based on loan approval likelihood, So that I can focus on high-potential prospects first.	Develop algorithm to prioritize leads. Design sorting feature. Display lead details.	Scrum Developer, UI Design Team, Scrum Master	Done	9 5 1
7	As a Sales Executive, I want to view my monthly target, So that I can keep track of it.	Design target page. Integrate with database. Set up notifications.	Scrum Developer, UI Design Team, Scrum Master	Done	2 2 1
8	As a Sales Executive, I want the new lead number to be visible on the homepage, So that I can start working on it immediately.	Design lead widget. Integrate real-time API. Display on homepage.	Scrum Developer, UI Design Team, Scrum Master	W. I. P.	5 4 1
9	As a Sales Executive, I want to send payment links to customers through the app, So that customers can pay fees easily.	Design payment interface. Integrate gateway. Code link sending.	Scrum Developer, UI Design Team, Scrum Master	Pending	5 4 1

10	As a Sales Executive, I want to view all customer property details, So that I can cross-check documents during the process.	Design property page. Integrate with customer API. Implement checks.	Scrum Developer, UI Design Team, Scrum Master	Pending	5 4 1
11	As a Sales Executive, I want to receive notifications when the status of a loan file changes, So I can stay informed and respond promptly to any updates or actions required.	Develop notification module. Set triggers. Create notification system.	Scrum Developer, UI Design Team, Scrum Master	Pending	5 4 1
12	As an Area Manager, I want to access a consolidated view of my team's performance, so that I can monitor overall area progress.	Design performance dashboard. Integrate with team data. Develop reporting module.	Scrum Developer, UI Design Team, Scrum Master	Pending	15 9 1
13	As an Area Manager, I want to raise approval requests through the app for loan exceptions, so that the process becomes faster and more transparent.	Design approval request flow. Implement back-end functionality. Ensure notification alerts.	Scrum Developer, UI Design Team, Scrum Master	Pending	9 5 1

SPRINT BACKLOG 2

User Story ID	User Story	Tasks	Owner	Status	Estimated Efforts (In Hour)
15	As an Area Manager, I want to set monthly performance targets for my team, so that I can align them with business goals.	Design target setting page. Integrate with team data. Set reminder notifications.	Scrum Developer, UI Design Team, Scrum Master	Pending	14 9 2
17	As an Area Manager, I want to review customer satisfaction survey results to improve service quality.	Design survey results page. Integrate survey data. Develop analysis tool.	Scrum Developer, UI Design Team, Scrum Master	Pending	14 9 2
20	As a Branch Manager, I want to generate daily performance summaries for my team so that I can identify areas needing improvement.	Develop summary report logic. Design user interface for report generation.	Scrum Developer, UI Design Team, Scrum Master	Pending	14 9 2
21	As a Cluster Manager, I want to compare branch performance across my cluster, so that I can identify top-performing branches.	Develop comparison metrics. Design performance comparison report.	Scrum Developer, UI Design Team, Scrum Master	Pending	14 9 2

22	As a Cluster Manager, I want to view the loan rejection reasons by branch so that I can address recurring issues with my team.	Design rejection reason report. Implement back-end logic to retrieve loan rejection data.	Scrum Developer, UI Design Team, Scrum Master	Pending	9 5 1
23	As a National Sales Manager, I want to access a nationwide view of sales performance, so that I can align strategies accordingly.	Design nationwide performance overview. Integrate with real-time sales data.	Scrum Developer, UI Design Team, Scrum Master	Pending	22 15 3

SPRINT BACKLOG 3

User Story ID	User Story	Tasks	Owner	Status	Estimated Efforts (In Hour)
24	As a National Sales Manager, I want to view trends for customer cancellations by region so that I can address key issues.	Implement region-wise cancellation trend logic. Design trend visualization interface.	Scrum Developer, UI Design Team, Scrum Master	In Progress	14 9 2

25	As a National Sales Manager, I want to compare the performance of branches under my supervision to identify top-performing branches.	Design branch performance comparison tool. Implement data integration for performance metrics.	Scrum Developer, UI Design Team, Scrum Master	Pending	14 9 2
26	As a National Sales Manager, I want to track the performance of new recruits over their first six months so that I can evaluate training effectiveness.	Design performance tracking dashboard. Integrate with recruitment data. Set up performance metrics.	Scrum Developer, UI Design Team, Scrum Master	Pending	14 9 2
27	As a National Sales Manager, I want to see new business data on the homepage, so that I can develop a strategy to drive business.	Design homepage widget for new business data. Integrate with business data sources. Implement real-time updates.	Scrum Developer, UI Design Team, Scrum Master	Pending	5 4 1
28	As a National Sales Manager, I want to see the strike rate on the homepage, so that I can measure the quality of new business.	Design strike rate display on homepage. Integrate with sales data. Implement real-time tracking.	Scrum Developer, UI Design Team, Scrum Master	Pending	9 5 1

29	As a CFO, I want to analyze financial trends on the homepage, so that I can effectively manage costs.	Design trends graph. Integrate with financial data sources.	Scrum Developer, UI Design Team, Scrum Master	Pending	22 15 3
38	As a CFO, I want to view the loss ratio of the company, so that I can estimate the processing fees for clients.	Design loss ratio report. Integrate with financial and claims data. Develop real-time tracking.	Scrum Developer, UI Design Team, Scrum Master	Pending	5 4 1

SPRINT BACKLOG 4

User Story ID	User Story	Tasks	Owner	Status	Estimated Efforts (In Hour)
16	As an Area Manager, I want to assign specific follow-up tasks to team members for pending loan applications so that customer engagement is improved.	Design task assignment system. Integrate with loan application database. Set up notification alerts for follow-ups.	Scrum Developer, UI Design Team, Scrum Master	In Progress	9 5 1
30	As a CFO, I want to view a summary of all loan costs and revenues by quarter, so that I can make informed financial decisions.	Design loan cost summary. Develop calculation and reporting features.	Scrum Developer, UI Design Team, Scrum Master	Pending	14 9 2

31	As a CFO, I want to analyze branch-wise expenses to understand cost distribution.	Develop branch-wise expense breakdowns. Design dashboard for expenses.	Scrum Developer, UI Design Team, Scrum Master	Pending	14 9 2
32	As a CFO, I want to see region-wise loan approval timelines to identify delays and bottlenecks.	Design region-wise timeline display. Develop back-end calculations for loan approval stages.	Scrum Developer, UI Design Team, Scrum Master	Pending	14 9 2
34	As a CFO, I want to view the expense ratio trend over the last twelve months on the homepage, so that I can monitor spending patterns effectively.	Design expense ratio trend graph. Integrate with financial data. Set up real-time tracking for monthly data.	Scrum Developer, UI Design Team, Scrum Master	Pending	15 10 2
14	As an Area Manager, I want to track pending customer documents, so that I can ensure timely loan processing.	Design document tracking page. Implement database queries for pending items.	Scrum Developer, UI Design Team, Scrum Master	Pending	12 10 2

40	As a CEO, I want to know the average time to lead generation, so that I can keep the lead generation cycle time low.	Design lead generation dashboard. Integrate with tracking system.	Scrum Developer, UI Design Team, Scrum Master	Pending	12 9 2

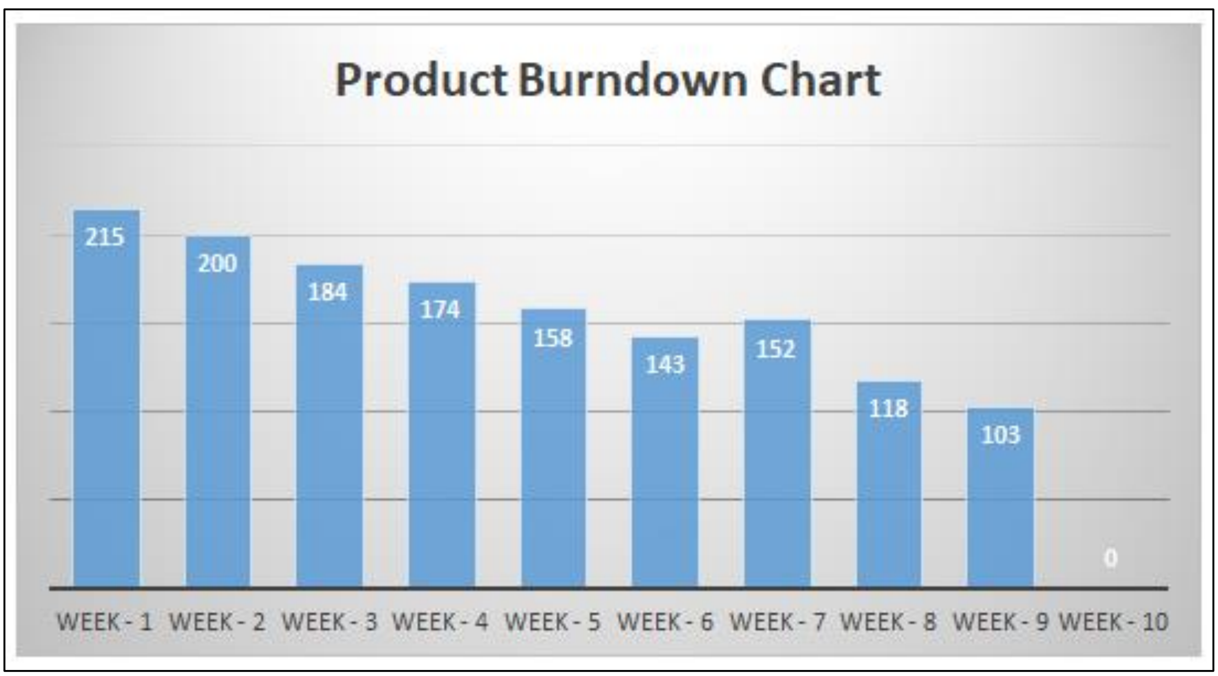
SPRINT BACKLOG 5 – Cluster Manager FUNCTIONALITIES

User Story ID	User Story	Tasks	Owner	Status	Estimated Efforts (In Hour)
33	As a CFO, I want to see revenue breakdowns by loan product types, so that I can analyze profitability.	Design revenue breakdown report. Integrate with loan product data. Add filter options for product categories.	Scrum Developer, UI Design Team, Scrum Master	Pending	15 12 3
18	As a Branch Manager, I want to view reports of sanctioned and disbursed cases of my branch so that I can track branch-level progress.	Design report layout. Integrate with database. Add filter and export options.	Scrum Developer, UI Design Team, Scrum Master	Pending	15 12 3
19	As a Branch Manager, I want to track the real-time status of leads for my branch so that I can monitor progress effectively.	Design tracking interface. Implement lead status updates. Integrate with back-end APIs.	Scrum Developer, UI Design Team, Scrum Master	Pending	16 12 3

35	As a CFO, I want to categorize expenses by loan type, so that I can identify cost-heavy segments.	Develop expense categorization logic. Design expense breakdown report by loan type.	Scrum Developer, UI Design Team, Scrum Master	Pending	17 12 3
36	As a CFO, I want to monitor the budget utilization rate for marketing campaigns, so that expenses remain within limits.	Design budget utilization dashboard. Integrate with marketing expense data. Set up alerts for budget limits.	Scrum Developer, UI Design Team, Scrum Master	Pending	18 12 3
37	As a CFO, I want to receive an automatic summary of daily transactions, so that I can monitor cash flow effectively.	Implement daily transaction summary feature. Set up automated email reports for transaction summary.	Scrum Developer, UI Design Team, Scrum Master	Pending	19 12 3
39	As a CEO, I want to view revenue per customer, so that I can estimate the revenue generated.	Design revenue report. Implement filter and export options.	Scrum Developer, UI Design Team, Scrum Master	Pending	12 10 2

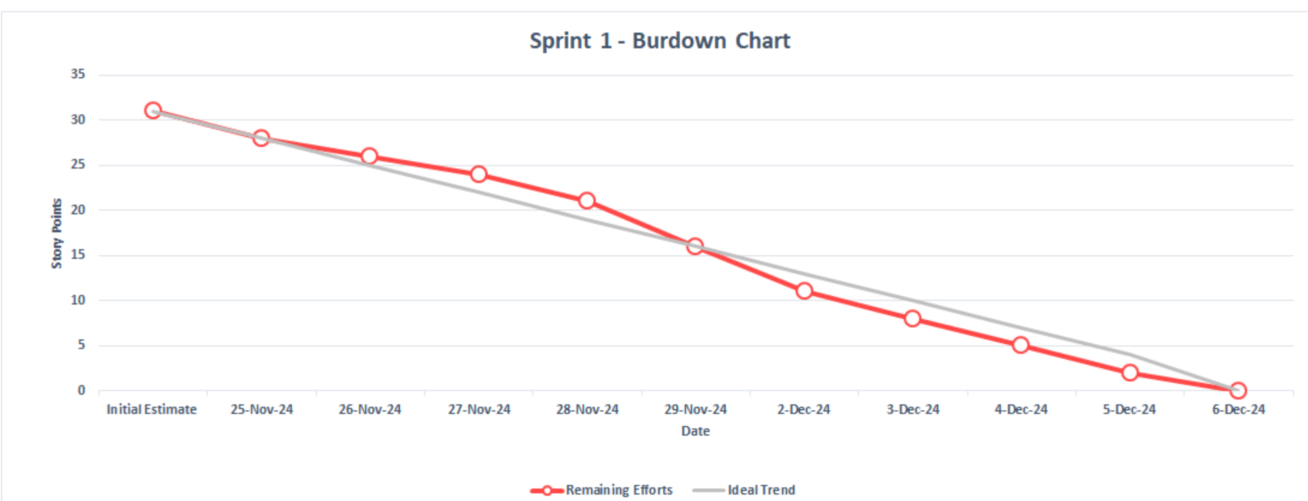
PRODUCT BURNDOWN CHART

Product Burn-down Chart				
Sprint	**Story Point**	**New**	**Removed**	**Done**
Week - 1	215	0	0	15
Week - 2	200	0	0	16
Week - 3	184	5	0	15
Week - 4	174	0	0	16
week - 5	158	0	0	15
Week - 6	143	24	0	15
Week - 7	152	0	-19	15
Week - 8	118	0	0	15
Week - 9	103	0	0	15
Week - 10	88	0	0	15



SPRINT BURNDOWN CHART

Sprint Burndown Charts												
Backlog ID	User Stories	Initial Estimate	25-Nov-24	26-Nov-24	27-Nov-24	28-Nov-24	29-Nov-24	2-Dec-24	3-Dec-24	4-Dec-24	5-Dec-24	6-Dec-24
		Day 0	Day 1	Day 2	Day 3	Day 4	Day 5	Day 6	Day 7	Day 8	Day 9	Day 10
1	As a Sales Executive, I want to register on One HDFC app, so that I can create my log-in credentials.	2	1	1								
2	As a Sales Executive, I want to log-in on One HDFC app, so that I can access desired data.	2	1			1						
3	As a Sales Executive, I want an option for forgot password on One HDFC app, so that I can reset my password.	2	1		1							
4	As a Sales Executive, I want to view my dashboard to track the number and amount of leads logged in and disbursement status, so that I can manage my tasks efficiently.	3		1			2					
5	As a Sales Executive, I want to upload customer documents instantly, so that pending document requests can be fulfilled quickly.	2			1	1						
6	As a Sales Executive, I want to access a list of leads prioritized based on loan approval likelihood, so that I can focus on high-potential prospects first.	3				1	2					
7	As a Sales Executive, I want to view my monthly target, so that I can keep track of it.	1					1					
8	As a Sales Executive, I want the new lead number to be visible on the homepage, so that I can start working on it immediately.	2						1			1	
9	As a Sales Executive, I want to send payment links to customers through the app, so that customers can pay fees easily.	2						2				
10	As a Sales Executive, I want to view all customer property details, so that I can cross-check documents during the process.	2							1	1		
11	As a Sales Executive, I want to receive notifications when the status of a loan file changes, so I can stay informed and respond promptly to any updates or actions required.	2							1		1	
12	As an Area Manager, I want to access a consolidated view of my team's performance, so that I can monitor overall area progress.	5						2		2		1
13	As an Area Manager, I want to raise approval requests through the app for loan exceptions, so that the process becomes faster and more transparent.	3							1		1	1
Remaining Efforts		31	28	26	24	21	16	11	8	5	2	0
Ideal Trend		31	28	25	22	19	16	13	10	7	4	0



Sprint Meetings

- (Document 6 - Agile Live Project)

1. SPRINT PLANNING MEETING

Date	24th Nov 2024
Time	10.30 am
Location	Conference Hall - 1 - HDFC House - Shivaji Nagar, Pune
Prepared by	Mr. Siddhartha Ahuja (PO)
Attendees	Scrum Master, Product Owner, Scrum Developers

Topic	**Description**	**Presenter**	**Start Time**	**Duration**
Goal of the sprint	Goals we want to achieve with sprint increment.	Product Owner	10:30 AM	00.15 hrs
Task breakdown	Breakdown of requirements into subtasks (Duration – 1day Max) according to definition of done.	Team	10:45 AM	00.50 hrs
Estimation	Estimation of subtasks.	Team	11:35 AM	00.20 hrs
Assignment of task	Assignment of task to team members.	Team	11:55 AM	00.10 hrs
Sprint capacity calculation	Calculation of the capacity of individual team members.	Team	12:05 PM	00.15 hrs
Update the scope	Update of sprint scope based on the capacity.	Scrum Master	12:20 PM	00.10 hrs
Commitment	- Do you commit sprint plan? - Accept each story one at a time until the team can't accept any more stories.	Team	12:30 PM	00.00 hrs
Agreement	Confirm the list of committed stories with the Product Owner.	Scrum Master	12:35 PM	00.15 hrs
After the sprint planning.				
Board preparation	Evidence of created the tasks into an electronic tool.	Team	4:45 AM	00.45 hrs

Observers	Scrum Master
Resources	Definition of done, Product Vision and Roadmap

2. SPRINT REVIEW MEETING

Date	09th Dec 2024
Time	11.00 am
Location	Conference Hall - 1 - HDFC House - Shivaji Nagar, Pune
Prepared by	Mr. Siddhartha Ahuja (PO)
Attendees	Scrum Master, Product Owner, Scrum Developers

SPRINT STATUS	THINGS TO DEMO	QUICK UPDATES	WHAT'S NEXT
Status: 1.5/6. Sprint completed: 25% Sprint remaining: 75% Project on track: Yes Budget on track: Yes **Sprint Goal:** Registration Feature. Log-in Feature. Forgot Password Feature. **Story Points: 100** Done Story points: 25 Not Done Story Points: 75 Injection: 5 Bug Found: 47 Bug Fixed: 21 Test coverage: 95%	Employee Registration. Employee Log – in. Employee Forgot Password. Business Owners Registration. Business Owners Log – in. Business Owners Forgot Password.	Business Owners Functionalities. CEO Functionalities. CFO Functionalities. NSM Functionalities.	**Sprint Goal:** Develop business owner's dashboard with interactive functionalities. Develop CEO dashboard with interactive functionalities.

3. Sprint Retrospective Meeting:

Date	08th Dec 2024
Time	10.30 am
Location	Conference Hall - 1 - HDFC House - Shivaji Nagar, Pune
Prepared by	Mr. Siddhartha Ahuja (PO)
Attendees	Scrum Master, Product Owner, Scrum Developers

AGENDA	WHAT WENT WELL	WHAT DIDN'T GO WELL	QUESTIONS	REFERENCE
Registration Functionality	Good collaboration.	Couple of stories got rejected by scrum master.	What went right this sprint?	Definition of Done.
	Excellent team spirit.	Fewer meetings more coding.	What went wrong?	Product Vision.
	Willingness to work on new tech stack.	Less time for coding.		Product Roadmap.
Log – in Functionality	Good collaboration.	Release delayed.	What could we do differently next time?	Definition of Done.
	1 out 2 planned stories done.	Each story should be divided & people assigned to it – not everyone on same story.	What went wrong?	Product Vision.
	The database support team came through with a quick bug fix which unblocked a critical story.	Too many in sprint bugs being found in story acceptance testing.	When we get sample data?	Product Roadmap.
Forgot password Functionality	The story splitting workshop helped with our push to use smaller stories.	Continue to look for opportunities to split stories during refinement.	What went right this sprint?	Definition of Done.
	Excellent product demo team meeting.	Release delayed.	What went wrong?	Product Vision.
			When we get sample data?	Product Roadmap.

4. DAILY STAND-UP MEETING:

Question	Role	Week "1" (From 25-11-2024 to 29-11-2024)				
		Mon	Tues	Wed	Thurs	Fri
What did you do yesterday?	Dev 1	Information Gathering	Planning	Information Gathering	Recoding	Bug Fixing
	Dev 2	Information Gathering	Content Writing	Planning	Testing	Testing
	Dev 3	Planning	Design	Design	Review	Bug Fixing
	Dev 4	Information Gathering	Assembly	Bug Fixing	Recoding	Recoding
	Tester 1	-	-	Testing	Testing	Testing
	Tester 2	-	-	Testing	Testing	Testing
What will you do today?	Dev 1	Planning	Information Gathering	Recoding	Bug Fixing	-
	Dev 2	Content Writing	Planning	Testing	Testing	Bug Fixing
	Dev 3	Design	Design	Review	Bug Fixing	-
	Dev 4	Assembly	Bug Fixing	Recoding	Recoding	Launch
	Tester 1	-	Testing	Testing	Testing	Testing
	Tester 2	-	Testing	Testing	Testing	Testing
What (if any) is blocking your progress?	Dev 1	-	Internet speed	-	-	-
	Dev 2	-	-	-	Bugs	-
	Dev 3	Availability of stakeholder	Bugs	-	-	Availability of stakeholder
	Dev 4	Internet Speed	-	Bugs	Bugs	-
	Tester 1	-	Sample data for testing	-	Sample data for testing	-
	Tester 2	-	-	Sample data for testing	Sample data for testing	-