SAKSHAM APPLICATION

PROJECT

Document 1: Definition of Done

In Agile, **DOD** stands for **Definition of Done**. It is a critical concept that defines the criteria that must be met for a task, user story, feature, or product increment to be considered complete. DOD helps the team ensure that work is finished to the required standard and that it is potentially shippable or ready for delivery.

**1. Acceptance Criteria (To Satisfy Customer Requirements)**

**Acceptance Criteria (AC)** are the conditions that must be met for a user story or product feature to be considered complete from the customer's or product owner’s perspective. These criteria are usually defined in collaboration between the Product Owner and the team, and they focus on the **functional aspects** of the product, ensuring that the customer’s needs are met.

**User Story:**  
“As a customer , I want to login into bank mobile application so that I can View my account details in my dashboard.

Acceptance Criteria:

The user must be able to sign up using Customer ID and password.

User ID must Be customer ID, and passwords (less than 8 characters including Alpha numeric)

Quality Criteria (To Satisfy Quality Requirements)

**Quality Criteria** focus on the **non-functional requirements** that ensure the product is built to a certain standard of **performance, reliability, security, usability, and maintainability**. These are the standards that help ensure the product is of high quality and can be effectively used and maintained in a production environment.

#### **Key Aspects of Quality Criteria:**

* **Non-Functional Requirements**: Quality criteria include aspects like system performance, load handling, security, and accessibility. They ensure that the product works well under various conditions, is secure, and provides a good user experience.
* **Performance and Reliability**: These criteria ensure that the product meets certain performance benchmarks, like fast loading times, handling a certain number of users concurrently, or maintaining uptime.
* **Testability and Usability**: Quality criteria also include how easy it is to use the product and whether it meets usability standards (user-friendly, intuitive design).
* **Security and Compliance**: Security features, such as data encryption, secure authentication, and privacy measures, are also part of the quality criteria.

Document 2- Product Vision

| **Field** | **Details** |
| --- | --- |
| **Product Vision** | **Saksham Application** – A platform to view the entire customer portfolio in details with linked mobile number. |
| **Scrum Project** | Saksham Application |
| **Name** | Saksham |
| **Venue** | Hyderabad, India |
| **Date** | 2025-01-20 |
| **Start time** | 10:00 AM |
| **End time** | 05:00 PM |
| **Duration** | 7 hours |
| **Client** | Saksham Technologies Pvt. Ltd. |
| **Stakeholder list** | Mr. Ramesh (Product Owner), Ms. Priya (Client Representative), Mr. Naveen (Marketing Head), Ms. Ayesha (UX Designer), Mr. Sai Kiran (Business Analyst), Mr. Vikram (Test Lead) |

| **Scrum Team** | **Details** |
| --- | --- |
| **Scrum Master** | Mr. Sandeep Kumar |
| **Product Owner** | Mr. Ramesh Kumar |
| **Scrum Developer 1** | Mr. Arun Patel |
| **Scrum Developer 2** | Ms. Neha Sharma |
| **Scrum Developer 3** | Mr. Pradeep Reddy |
| **Scrum Developer 4** | Ms. Aishwarya Rao |
| **Scrum Developer 5** | Mr. Vijay Kumar |

Vision: What is your vision, your overarching goal for creating the product?

| **Section** | **Details** |
| --- | --- |
| **Vision** | The Saksham Application aims to streamline and simplify how Axis Bank employees access, view, and manage customer portfolios. By providing a centralized view of customer data, the app enhances productivity and supports employees in delivering timely and efficient customer service. |
| **Target Group** | The target users are **Axis Bank employees**, particularly relationship managers, account managers, and customer service representatives who need quick access to detailed customer data (e.g., current accounts, savings accounts) to offer personalized banking services. |
| **Market Segment** | The product addresses the **banking and financial services** market, focusing on enhancing internal operations and improving employee efficiency. It is specifically tailored to meet the needs of Axis Bank employees. |
| **Target Users/Customers** | Primary users: **Axis Bank employees** (relationship managers, customer service reps, account managers, etc.). |
| **Needs** | The Saksham application solves the problem of **incomplete and delayed access to customer data**. Bank employees often need to manually search for customer information across different systems, which can lead to delays and errors. This application provides an integrated, real-time view of the entire customer portfolio, enabling employees to quickly access relevant information and serve customers more effectively. |
| **Benefit** | The app provides a range of benefits, including:  1. **Faster access to customer portfolios**: Employees can instantly access current and savings account details.  2. **Improved efficiency**: Reduces the need for employees to toggle between multiple systems or databases.  3. **Better customer service**: Empowering employees with real-time data to deliver accurate and personalized solutions to customers. |
| **Product** | The **Saksham Application** is a **Web based tool** designed for Axis Bank employees to **view customer portfolios**. It integrates with Axis Bank's internal databases to show information about registered numbers, customer accounts, transaction history, and more, in a user-friendly interface. |
| **What Makes it Special** | The app's ability to **seamlessly integrate with Axis Bank’s internal systems**, providing **real-time data** and easy access to comprehensive customer profiles is what makes it special. The **user-friendly interface** and **quick retrieval of data** without the need for switching between multiple platforms ensure it stands out in terms of efficiency. |
| **Feasibility** | The development of the Saksham Application is feasible, as Axis Bank already has internal systems and databases that can be integrated. The application will be developed using standard technologies such as **mobile app development frameworks (React Native, Flutter)** and **back-end APIs** for database interaction. |
| **Value to the Company** | The Saksham Application will significantly **enhance the efficiency of Axis Bank employees**, leading to **better customer service** and **higher customer satisfaction**. By reducing the time spent on manual data retrieval, employees can focus on more value-added tasks, ultimately improving productivity and profitability for the bank. |
| **Business Goals** | - Improve **employee productivity** by providing quick access to comprehensive customer data.  - Enhance **customer satisfaction** through faster, more accurate service.  - Reduce operational inefficiencies and streamline internal processes. |
| **Business Model** | The business model for Saksham focuses on improving **internal operational efficiency** rather than generating direct revenue. The app will be **free for internal use**, but it indirectly benefits the business by improving employee efficiency, reducing service response times, and enhancing customer satisfaction. |

Document 3: User stories

**As a user**, I want to log in securely to the Saksham application, so that I can access my customer portfolio and other relevant information.

BV: 10 CP: 20

Acceptance criteria:

1. The login page must have fields for **username** (employee ID) and **password**.   
   2. The system should authenticate using Axis Bank's internal user authentication system.   
   3. If login credentials are valid, the user should be redirected to the **dashboard** where they can view the customer portfolio.   
   4. If login credentials are invalid, the system should display an **error message** such as "Invalid username or password."   
   5. The system should provide an option for users to **reset their password** via a secure recovery process.   
   6. The login page should have **security features** like encryption to protect sensitive employee data.   
   7. The login process should complete within **5 seconds** to ensure smooth user experience.

Document 4: Agile PO Experience

Market Analysis :

To ensure that the **Saksham Application** meets the needs of Axis Bank employees and stands out in the competitive landscape, a thorough **market analysis** is essential. The analysis will cover both the **market need/demand** and the **availability of similar products**.

Product vision and Road Map :

The **Saksham Application** is designed to streamline and optimize the way Axis Bank employees access and manage customer portfolios. By focusing on enhancing productivity, improving customer service, and ensuring real-time access to customer data, the application will serve as a critical tool for internal use in the bank. Here’s the vision and roadmap, aligned with the market need analysis

Managing product features :

Managing product features involves effectively **handling stakeholder expectations**, **prioritizing needs**, and ensuring the **alignment of features** with the business goals of Axis Bank. Prioritizing features based on criticality and **Return on Investment (ROI)** ensures that the development team focuses on the most impactful functionalities first, creating value for both the bank and its employees.

Managing product Backlogs :

Managing the **product backlog** involves prioritizing user stories, ensuring that features align with the product vision, and addressing the needs of stakeholders. Reprioritization is an ongoing process that occurs as new feedback and business requirements are received. Here's how to effectively manage the **product backlog** for the **Saksham Application**:

### ****Managing Overall Iteration Progress in Agile****

Managing the overall **iteration progress** involves overseeing the progress of each sprint, reviewing the completion of tasks, reprioritizing sprints and epics if needed, and conducting retrospectives to continuously improve the development process. As a **Business Analyst** (BA), I will play a key role in ensuring that the project stays aligned with business goals, stakeholders' expectations, and user requirements.

❖ From this project I have learned how to handle sprint meetings such as

➢ Sprint planning meeting

A **Sprint Planning Meeting** is held at the start of each sprint to define the sprint goal and determine which items from the **product backlog** will be worked on. The team collaborates with the **Product Owner** to break down **user stories** into tasks, estimate effort, and commit to deliverables, ensuring alignment with business objectives.

The **Daily Scrum Meeting** (also known as the **Daily Standup**) is a short, daily meeting where the **development team** discusses their progress. Each member answers three questions: What did I do yesterday? What will I do today? Are there any blockers? It helps ensure the team stays aligned and identifies potential issues early.

A sprint review meeting is held at the end of each sprint to demonstrate the completed work to stakeholders. The team showcases the features developed, gathers feedback, and discusses any challenges encountered. This meeting helps assess progress, refine goals, and make adjustments to the product backlog for future sprints.

A sprint retrospective meeting is held after the sprint review and before the next sprint planning. The team reflects on the just-completed sprint, discussing what went well, what could be improved, and any obstacles faced. The goal is to identify actions to enhance team performance, collaboration, and efficiency in future sprints.

A backlog refinement meeting, also known as backlog grooming, is a collaborative session where the team reviews and prioritizes the product backlog. The product owner clarifies backlog items, ensuring they are well-defined, appropriately sized, and prioritized. The team discusses requirements, estimates effort, and prepares items for upcoming sprints, ensuring alignment with project goals.

### User Story Example:

**Story No**: US001

**Title**: View Customer Portfolio in Saksham Application

**Description**:  
As an Axis Bank employee, I want to view a customer's portfolio in the Saksham application so that I can quickly assess the customer's financial status and make informed decisions.

### Tasks:

1. Design the UI to display customer portfolio details (account balance, investments, loans).
2. Implement integration with the backend systems to fetch the portfolio data.
3. Develop a search functionality to filter customer portfolios.
4. Test the portfolio view functionality on various devices and browsers.
5. Ensure data security and compliance with privacy regulations.

### Priority:

* **Priority**: High (as it is essential for employees to quickly access and view customer portfolio details to make timely decisions).

### Acceptance Criteria:

1. The application must display a customer's portfolio details (e.g., savings account, loan status, investments) accurately.
2. The employee should be able to search for a customer using their name or account number.
3. Portfolio details should load within 5 seconds.
4. Only authorized users (Axis Bank employees) can access the portfolio view.
5. Data should be updated in real-time, reflecting any recent changes in the customer’s account.

### BV (Business Value):

* **Business Value**: 9/10  
  This user story holds high business value as it enables bank employees to access critical customer information quickly, improving decision-making and enhancing customer service.

### CP (Complexity/Priority):

* **Complexity**: 2/3  
  Moderate complexity due to the need to integrate multiple backend systems, ensure real-time data accuracy, and comply with security regulations.

Document 5: Product and sprint backlog and product and sprint burn down charts Product backlog

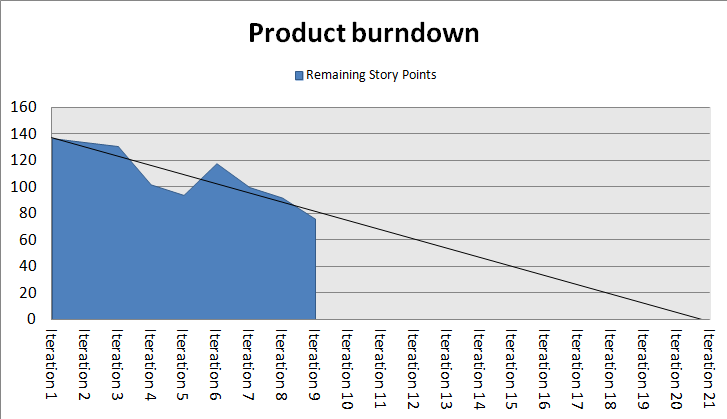
| **ID** | **User Story** | **Tasks** | **Priority** | **Business Value (BV)** | **Complexity/Priority (CP)** | **Sprint** |
| --- | --- | --- | --- | --- | --- | --- |
| US001 | As an Axis Bank employee, I want to view a customer's portfolio in the Saksham application so that I can quickly assess the customer's financial status and make informed decisions. | 1. Design the UI to display customer portfolio details.  2. Implement integration with backend systems to fetch portfolio data.  3. Develop search functionality for customer portfolio.  4. Test the portfolio view functionality on devices and browsers.  5. Ensure data security and privacy compliance. | High | 9/10 | 2/3 | Sprint 1 |

Sprint backlog:

| **ID** | **User Story** | **Tasks** | **Owner** | **Status** | **Estimated Effort** |
| --- | --- | --- | --- | --- | --- |

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| US001 | As an Axis Bank employee, I want to view a customer's portfolio in the Saksham application so that I can quickly assess the customer's financial status and make informed decisions. | 1. Design the UI to display customer portfolio details.  2. Implement integration with backend systems to fetch portfolio data.  3. Develop search functionality for customer portfolio.  4. Test the portfolio view functionality on devices and browsers.  5. Ensure data security and privacy compliance. | UI Developer, Backend Developer, QA | In Progress | 5 days |

Product burndown



Sprint burndown

