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.

**User Story No:** US001 **Tasks:** View customer profile summary. **Priority:** High **Value Statement:** As a user, I want to view a customer's profile summary, so that I can quickly access essential customer details. **BV:** 10 **CP:** 5 **Acceptance Criteria:**

1. The profile summary must display the customer's name, account number, and linked mobile number.
2. The interface should load within 2 seconds.
3. Data should be accurate and updated in real-time.

#### User Story 2

**User Story No:** US002 **Tasks:** Search customers by mobile number. **Priority:** High **Value Statement:** As a user, I want to search for a customer using their mobile number, so that I can locate specific customer profiles efficiently. **BV:** 9 **CP:** 3 **Acceptance Criteria:**

1. The search bar should support mobile number input.
2. Results must be displayed instantly upon entering the mobile number.
3. Error messages should appear for invalid or unregistered mobile numbers.

#### User Story 3

**User Story No:** US003 **Tasks:** View transaction history. **Priority:** Medium **Value Statement:** As a user, I want to view the transaction history of a customer, so that I can analyze their financial activities. **BV:** 8 **CP:** 4 **Acceptance Criteria:**

1. The transaction history must display date, type, amount, and status.
2. Filters should be available for date range and transaction type.
3. Data should be exportable in PDF and Excel formats.

#### User Story 4

**User Story No:** US004 **Tasks:** Add customer notes. **Priority:** Medium **Value Statement:** As a user, I want to add notes to a customer's profile, so that I can record additional details or follow-up actions. **BV:** 7 **CP:** 2 **Acceptance Criteria:**

1. Notes must support text input up to 500 characters.
2. Notes should display the timestamp and user who added them.
3. Notes must be editable and deletable by authorized users.

#### User Story 5

**User Story No:** US005 **Tasks:** Assign a relationship manager to a customer. **Priority:** High **Value Statement:** As a user, I want to assign a relationship manager to a customer, so that the customer receives personalized support. **BV:** 10 **CP:** 6 **Acceptance Criteria:**

1. A dropdown should display available relationship managers.
2. The system should send a notification to the assigned manager.
3. Assignment details must be visible in the customer's profile.

#### User Story 6

**User Story No:** US006 **Tasks:** Display customer portfolio value. **Priority:** High **Value Statement:** As a user, I want to see the overall portfolio value of a customer, so that I can evaluate their financial position. **BV:** 10 **CP:** 7 **Acceptance Criteria:**

1. Portfolio value must aggregate across all accounts linked to the customer.
2. Data should refresh in real-time.
3. Values must display currency formatting.

#### User Story 7

**User Story No:** US007 **Tasks:** Notify customers of portfolio updates. **Priority:** Medium **Value Statement:** As a user, I want to send notifications to customers about changes in their portfolio, so that they stay informed about updates. **BV:** 8 **CP:** 5 **Acceptance Criteria:**

1. Notifications should be sent via email and SMS.
2. Messages must include details of the update and a link to the portfolio.
3. Notification logs must be accessible for compliance.

#### User Story 8

**User Story No:** US008 **Tasks:** Generate portfolio performance reports. **Priority:** Medium **Value Statement:** As a user, I want to generate detailed reports of a customer's portfolio performance, so that I can share insights with the customer. **BV:** 9 **CP:** 6 **Acceptance Criteria:**

1. Reports must include graphs and tables summarizing key metrics.
2. Reports should be downloadable in PDF format.
3. Users should have the option to email reports directly to customers.

#### User Story 9

**User Story No:** US009 **Tasks:** Display linked accounts. **Priority:** High **Value Statement:** As a user, I want to see all accounts linked to a customer, so that I can understand their relationship with the organization. **BV:** 9 **CP:** 4 **Acceptance Criteria:**

1. Linked accounts must display account type, number, and balance.
2. Details must update in real-time.
3. A count of total linked accounts must be displayed.

#### User Story 10

**User Story No:** US010 **Tasks:** Enable bulk customer uploads. **Priority:** Low **Value Statement:** As a user, I want to upload customer data in bulk, so that I can save time when managing multiple records. **BV:** 6 **CP:** 8 **Acceptance Criteria:**

1. Uploads must support CSV and Excel formats.
2. Error logs must highlight issues in the uploaded data.
3. Successfully uploaded records must auto-link to existing profiles.

#### User Story 11

**User Story No:** US011 **Tasks:** Filter customer portfolio by investment type. **Priority:** Medium **Value Statement:** As a user, I want to filter a customer's portfolio by investment type, so that I can focus on specific financial instruments. **BV:** 8 **CP:** 5 **Acceptance Criteria:**

1. Filters must include categories like equities, fixed deposits, and mutual funds.
2. The filter should apply instantly and update the display.
3. The system should allow multi-select filtering.

#### User Story 12

**User Story No:** US012 **Tasks:** Provide customer risk profiling. **Priority:** High **Value Statement:** As a user, I want to view the risk profile of a customer, so that I can recommend suitable financial products. **BV:** 9 **CP:** 7 **Acceptance Criteria:**

1. The risk profile should be calculated based on customer data and investment patterns.
2. Risk levels must be categorized as low, medium, or high.
3. Recommendations must be generated based on the risk profile.

#### User Story 13

**User Story No:** US013 **Tasks:** Enable customer data validation. **Priority:** Medium **Value Statement:** As a user, I want to validate customer details before submission, so that I can ensure data accuracy. **BV:** 7 **CP:** 4 **Acceptance Criteria:**

1. Validation must include checks for mandatory fields, formats, and duplicates.
2. Errors should be highlighted with detailed messages.
3. Submission should only be allowed after successful validation.

#### User Story 14

**User Story No:** US014 **Tasks:** Integrate third-party KYC verification. **Priority:** High **Value Statement:** As a user, I want to perform KYC verification via a third-party service, so that I can comply with regulatory requirements. **BV:** 10 **CP:** 8 **Acceptance Criteria:**

1. Integration must support APIs from leading KYC providers.
2. The system should display verification status in the customer profile.
3. Notifications must be sent for successful or failed KYC.

#### User Story 15

**User Story No:** US015 **Tasks:** Allow role-based access control. **Priority:** High **Value Statement:** As an admin, I want to manage role-based access for users, so that I can maintain data security. **BV:** 10 **CP:** 9 **Acceptance Criteria:**

1. Access control must include predefined roles such as admin, manager, and viewer.
2. Permissions must be configurable by module.
3. Audit logs must track access and changes.

#### User Story 16

**User Story No:** US016 **Tasks:** Display customer demographic information. **Priority:** Medium **Value Statement:** As a user, I want to view demographic details of a customer, so that I can tailor communications effectively. **BV:** 8 **CP:** 5 **Acceptance Criteria:**

1. Demographic information must include age, location, and income range.
2. Details must be editable by authorized users.
3. Updates should be reflected across linked accounts.

#### User Story 17

**User Story No:** US017 **Tasks:** Add customer referrals. **Priority:** Low **Value Statement:** As a user, I want to record customer referrals, so that I can track referral-based growth. **BV:** 6 **CP:** 3 **Acceptance Criteria:**

1. Referrals must link to existing or new profiles.
2. Referral rewards must be tracked and displayed.
3. Notifications must be sent for successful referrals.

#### User Story 18

**User Story No:** US018 **Tasks:** Export customer data. **Priority:** Medium **Value Statement:** As a user, I want to export customer data in various formats, so that I can analyze it offline. **BV:** 8 **CP:** 5 **Acceptance Criteria:**

1. Supported formats must include CSV, Excel, and JSON.
2. Exported data must include all visible columns.
3. A download history log must be maintained.

#### User Story 19

**User Story No:** US019 **Tasks:** Monitor customer activity logs. **Priority:** High **Value Statement:** As a user, I want to monitor activity logs for customer interactions, so that I can track actions for compliance. **BV:** 9 **CP:** 8 **Acceptance Criteria:**

1. Logs must include timestamps, actions, and user IDs.
2. Filters must be available for date range and action type.
3. Logs must be exportable for audits.

#### User Story 20

**User Story No:** US020 **Tasks:** Support multi-language interface. **Priority:** Low **Value Statement:** As a user, I want the application to support multiple languages, so that it is accessible to a diverse audience. **BV:** 7 **CP:** 10 **Acceptance Criteria:**

1. Supported languages must include English, Hindi, and regional options.
2. Language preferences must be savable per user.
3. All interface elements must translate accurately.

#### User Story 21

**User Story No:** US021 **Tasks:** Enable customer tagging. **Priority:** Medium **Value Statement:** As a user, I want to assign tags to customers, so that I can categorize them for targeted services. **BV:** 8 **CP:** 6 **Acceptance Criteria:**

1. Tags must be customizable and reusable.
2. Tags should appear in the customer profile.
3. Filters for tags must be supported in searches.

#### User Story 22

**User Story No:** US022 **Tasks:** View outstanding dues for customers. **Priority:** High **Value Statement:** As a user, I want to see any outstanding dues for a customer, so that I can prompt timely payments. **BV:** 9 **CP:** 7 **Acceptance Criteria:**

1. Dues should display amounts, due dates, and associated accounts.
2. Overdue amounts must be highlighted.
3. Payment reminders should be configurable.

#### User Story 23

**User Story No:** US023 **Tasks:** Implement data archival. **Priority:** Medium **Value Statement:** As a user, I want to archive old customer data, so that I can maintain system performance. **BV:** 7 **CP:** 5 **Acceptance Criteria:**

1. Archived data should remain accessible on-demand.
2. A retention policy must guide data archival.
3. Notifications should prompt users before archival.

#### User Story 24

**User Story No:** US024 **Tasks:** Enable custom dashboards. **Priority:** Medium **Value Statement:** As a user, I want to customize my dashboard, so that I can focus on relevant metrics. **BV:** 8 **CP:** 6 **Acceptance Criteria:**

1. Widgets must be drag gable and resizable.
2. Preferences must save automatically.
3. Users should have the option to reset to default.

#### User Story 25

**User Story No:** US025 **Tasks:** Implement customer segmentation. **Priority:** High **Value Statement:** As a user, I want to segment customers based on various criteria, so that I can tailor services effectively. **BV:** 9 **CP:** 7 **Acceptance Criteria:**

1. Criteria must include age, income, and portfolio size.
2. Segments should update dynamically.
3. Reports must be available for each segment.

#### User Story 26

**User Story No:** US026 **Tasks:** Create reminders for follow-ups. **Priority:** Medium **Value Statement:** As a user, I want to set reminders for follow-ups with customers, so that I do not miss important interactions. **BV:** 8 **CP:** 6 **Acceptance Criteria:**

1. Reminders must support dates, times, and notes.
2. Notifications should appear at scheduled times.
3. Missed follow-ups must be logged.

**User Story No:** 27  
**Tasks:** Design login and registration pages, implement authentication, validate input fields.  
**Priority:** High  
**Value Statement:**  
As a **new user**,  
I want to **register using my email and phone number**,  
so that I can **access the application's features securely**.  
**BV:** 100  
**CP:** 20  
**Acceptance Criteria:**

1. Users can register with their email and phone number.
2. Users receive a confirmation email/SMS upon successful registration.
3. Errors for invalid or incomplete inputs are displayed clearly.

**User Story No:** 28  
**Tasks:** Build a dashboard interface; connect with the database to display key metrics.  
**Priority:** High  
**Value Statement:**  
As a **logged-in user**,  
I want to **view a personalized dashboard**,  
so that I can **track my progress and see relevant updates**.  
**BV:** 150  
**CP:** 30  
**Acceptance Criteria:**

1. The dashboard displays personalized information based on user activity.
2. Users can navigate to other sections of the app from the dashboard.
3. The design is responsive and user-friendly.

**User Story No:** 29  
**Tasks:** Implement search functionality, add filters, optimize results.  
**Priority:** Medium  
**Value Statement:**  
As a **user**,  
I want to **search for specific content or features**,  
so that I can **find what I need quickly and easily**.  
**BV:** 120  
**CP:** 25  
**Acceptance Criteria:**

1. Search results are displayed within 2 seconds.
2. Filters (e.g., by category, date, relevance) can be applied to refine results.
3. Common misspellings in search queries are corrected automatically.

**User Story No:** 30  
**Tasks:** Integrate payment gateway, ensure secure transactions, and add invoice generation.  
**Priority:** High  
**Value Statement:**  
As a **customer**,  
I want to **make secure payments**,  
so that I can **complete transactions without worrying about security issues**.  
**BV:** 200  
**CP:** 50  
**Acceptance Criteria:**

1. Payments can be made using credit/debit cards, UPI, and wallets.
2. Transactions are encrypted to ensure security.
3. Users receive a digital invoice immediately after payment.

**User Story No:** 31  
**Tasks:** Enable notifications, set user preferences, test notifications across devices.  
**Priority:** Medium  
**Value Statement:**  
As a **user**,  
I want to **receive notifications about updates**,  
so that I can **stay informed about relevant activities and alerts**.  
**BV:** 100  
**CP:** 20  
**Acceptance Criteria:**

1. Notifications can be enabled or disabled by the user.
2. Users receive alerts for critical updates (e.g., upcoming deadlines).
3. Notifications are consistent across devices.

**User Story No:** 32  
**Tasks:** Design a user profile page, implement edit functionality, link profile data to backend.  
**Priority:** High  
**Value Statement:**  
As a **registered user**,  
I want to **view and edit my profile details**,  
so that I can **keep my information accurate and up to date**.  
**BV:** 120  
**CP:** 20  
**Acceptance Criteria:**

1. Users can view their profile details, including name, email, and preferences.
2. Users can edit fields like contact number, profile picture, and preferences.
3. Changes are saved and reflected immediately.

**User Story No:** 33  
**Tasks:** Create a feedback form, connect it to the database, and add email notifications for the admin.  
**Priority:** Medium  
**Value Statement:**  
As a **user**,  
I want to **submit feedback about the application**,  
so that I can **share my experience and suggest improvements**.  
**BV:** 100  
**CP:** 15  
**Acceptance Criteria:**

1. A feedback form is accessible from the dashboard or menu.
2. Users receive a confirmation after submitting feedback.
3. Feedback is logged in the database and notified to the admin team.

**User Story No:** 34  
**Tasks:** Implement user on boarding, create instructional modals or videos.  
**Priority:** Medium  
**Value Statement:**  
As a **new user**,  
I want to **get a guided walkthrough of the application's features**,  
so that I can **understand how to use it effectively**.  
**BV:** 110  
**CP:** 25  
**Acceptance Criteria:**

1. On boarding screens or tooltips guide users through the core features.
2. Users can skip on boarding if they wish.
3. Tutorials are interactive and easy to follow.

**User Story No:** 35  
**Tasks:** Develop an activity log, track key user actions, and display a history page.  
**Priority:** Medium  
**Value Statement:**  
As a **user**,  
I want to **view my activity history**,  
so that I can **track my progress and revisit previous actions**.  
**BV:** 130  
**CP:** 30  
**Acceptance Criteria:**

1. Activity history includes key actions (e.g., logins, purchases, updates).
2. Users can filter activity by date or category.
3. Logs are securely stored and accessible only to the user.

**User Story No:** 36  
**Tasks:** Integrate multilingual support, create language switcher in settings.  
**Priority:** Low  
**Value Statement:**  
As a **non-English speaking user**,  
I want to **use the application in my preferred language**,  
so that I can **interact with it more comfortably**.  
**BV:** 100  
**CP:** 50  
**Acceptance Criteria:**

1. The application supports at least 3 additional languages.
2. Users can switch languages seamlessly from settings.
3. Translations are contextually accurate and user-friendly.

**User Story No:** 37  
**Tasks:** Add a reward system, track user milestones, and display progress visually.  
**Priority:** Medium  
**Value Statement:**  
As a **regular user**,  
I want to **earn rewards for completing specific tasks**,  
so that I can **stay motivated and engaged with the application**.  
**BV:** 140  
**CP:** 40  
**Acceptance Criteria:**

1. Rewards are displayed visually on the user dashboard.
2. Users receive notifications when milestones are achieved.
3. Rewards can be redeemed for discounts, features, or badges.

**User Story No:** 38  
**Tasks:** Implement file uploads, validate file types, and integrate cloud storage.  
**Priority:** High  
**Value Statement:**  
As a **user**,  
I want to **upload documents or images**,  
so that I can **share relevant information or keep records**.  
**BV:** 150  
**CP:** 35  
**Acceptance Criteria:**

1. Users can upload files (PDF, JPEG, PNG, DOCX) up to a defined size limit.
2. Files are stored securely and accessible only to authorized users.
3. Errors for unsupported file types are displayed clearly.

**User Story No:** 39  
**Tasks:** Add push notifications for reminders, critical updates, and promotions.  
**Priority:** High  
**Value Statement:**  
As a **user**,  
I want to **receive timely notifications**,  
so that I can **stay updated about important events and actions**.  
**BV:** 120  
**CP:** 20  
**Acceptance Criteria:**

1. Notifications are customizable by type (e.g., reminders, updates).
2. Notifications are displayed on mobile and web platforms.
3. Users can opt-out of non-essential notifications.

**User Story No:** 40  
**Tasks:** Implement a community forum, enable thread creation, and integrate moderation tools.  
**Priority:** Medium  
**Value Statement:**  
As a **user**,  
I want to **participate in a community forum**,  
so that I can **share knowledge, ask questions, and collaborate with others**.  
**BV:** 130  
**CP:** 35  
**Acceptance Criteria:**

1. Users can create new threads, reply to existing threads, and upvote helpful posts.
2. Moderators can review and remove inappropriate content.
3. Forums are categorized by topics for easier navigation.

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 is 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 Stand up**) 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, and 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

Product Backlog:

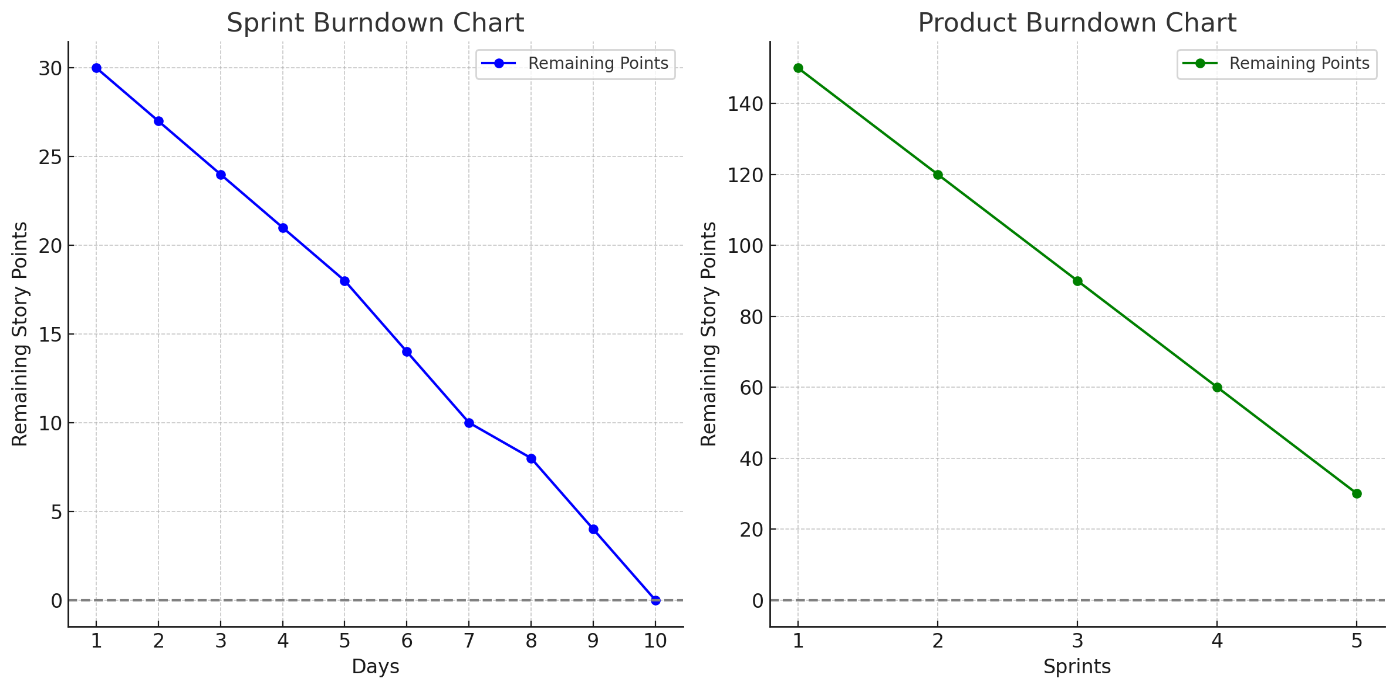
| **ID** | **User Story** | **Tasks** | **Priority** | **Business Value (BV)** | **Complexity/Priority (CP)** | **Sprint** |
| --- | --- | --- | --- | --- | --- | --- |
| US001 | As an Axis Bank employee, I want to view a customer's portfolio in the Saksham application so that I can quickly assess the 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 |

Sprint and Product Burn down chart.



Document 6: Sprint meetings Meeting Type 1: Sprint Planning meeting

**Date:** 17 January 2025  
**Time:** 11:00 AM IST  
**Location:** Conference Room 3A, Bengaluru Office

**Prepared By:** Rahul Mehta (Scrum Master)

**Attendees:**

1. Saksham Singh (Product Owner)
2. Sai Kiran (Business Analyst)
3. Aman Verma (Developer)
4. Ritu Kapoor (Developer)
5. Karan Desai (Tester)
6. Kavita Nair (UI/UX Designer)

**Observers:**

1. Ananya Iyer (Quality Assurance Head)
2. Rohan Joshi (Project Manager)

**Agenda Topics:**

| **Topic** | **Presenter** | **Time Allotment** |
| --- | --- | --- |
| 1. Welcome and Meeting Objectives | Rahul Mehta | 5 minutes |
| 2. Review Sprint Goal and Priorities | Saksham Singh | 10 minutes |
| 3. Discuss User Stories for Saksham Application Enhancements | Priya Sharma | 20 minutes |
| 4. Task Allocation and Dependencies | Aman Verma | 15 minutes |
| 5. Sprint Backlog Finalization | Entire Team | 15 minutes |
| 6. Open Discussion and Q&A | Rahul Mehta | 10 minutes |

**Primary Goal:**  
Plan the upcoming sprint for the **Saksham Application**, focusing on enhancing features to allow seamless viewing of the entire customer portfolio.

**Other Information**

* **Resources Needed:**
  + Access to Jira for sprint planning and task allocation.
  + Updated user stories from the Product Owner.
  + Customer feedback reports from the previous sprint.
  + A projector for presenting sprint goals and backlog.
* **Special Notes:**
  + Ensure that the backlog includes any high-priority bug fixes raised in the last retrospective.
  + Align dependencies with external teams (e.g., API integration team).
  + Time box discussions to maintain focus and efficiency.
* **Key Observations:**
  + Observers are encouraged to provide inputs only during the open discussion segment to keep the planning process streamlined.
  + Document any blockers raised during the meeting for immediate resolution.

Sprint Review Meeting:

### ****Sprint Review Meeting Agenda****

**Meeting Type:** Sprint Review

**Date:** 18th January 2025  
**Time:** 3:00 PM IST  
**Location:** Conference Room 3A, Bengaluru Office

**Prepared By:** Rahul Mehta (Scrum Master)

**Attendees:**

1. Saksham Singh (Product Owner)
2. Sai Kiran (Business Analyst)
3. Aman Verma (Developer)
4. Ritu Kapoor (Developer)
5. Karan Desai (Tester)
6. Kavita Nair (UI/UX Designer)
7. Ananya Iyer (Quality Assurance Head)
8. Rohan Joshi (Project Manager)

### ****Agenda Topics****

| **Topic** | **Presenter** | **Time Allotment** |
| --- | --- | --- |
| 1. Welcome and Objectives | Rahul Mehta | 5 minutes |
| 2. Sprint Status Update | Priya Sharma | 10 minutes |
| 3. Things to Demo | Aman Verma, Ritu Kapoor | 20 minutes |
| 4. Quick Updates | Team Members | 10 minutes |
| 5. What is Next? | Saksham Singh | 10 minutes |

### ****Details****

#### **Sprint Status Update**

* Priya Sharma will provide a summary of completed tasks, any unfinished backlog items, and the overall sprint status.

#### **Things to Demo**

1. **New Features Implemented:**
   * Enhanced customer portfolio view functionality.
   * Improved UI/UX for portfolio navigation.
2. **Bug Fixes:**
   * Resolved login inconsistency issues.
   * Fixed portfolio-loading delays.

#### **Quick Updates**

* Brief inputs from each team member on their key contributions, challenges faced, and learnings from this sprint.

#### **What is next?**

* Saksham Singh will outline priorities for the next sprint, focusing on adding advanced filtering options in the portfolio view and integrating additional customer data points.
* Identify dependencies and blockers for upcoming tasks.

### ****Special Notes****

* Ensure that all feedback from the Product Owner is documented for retrospective discussions.
* Observers are welcome to share their insights after the demo section.
* Team members must update Jira with their sprint progress before the meeting.

Sprint Retrospective meeting:

### ****Sprint Retrospective Meeting Agenda****

**Meeting Type:** Sprint Retrospective

**Date:** 19th January 2025  
**Time:** 4:00 PM IST  
**Location:** Conference Room 3A, Bengaluru Office

**Prepared By:** Rahul Mehta (Scrum Master)

**Attendees:**

1. Saksham Singh (Product Owner)
2. Sai Kiran (Business Analyst)
3. Aman Verma (Developer)
4. Ritu Kapoor (Developer)
5. Karan Desai (Tester)
6. Kavita Nair (UI/UX Designer)
7. Ananya Iyer (Quality Assurance Head)
8. Rohan Joshi (Project Manager)

### ****Agenda****

| **Topic** | **Presenter** | **Time Allotment** |
| --- | --- | --- |
| 1. Welcome and Purpose of Meeting | Rahul Mehta | 5 minutes |
| 2. What Went Well | Entire Team | 10 minutes |
| 3. What Didn’t Go Well | Entire Team | 10 minutes |
| 4. Questions and Discussions | Entire Team | 15 minutes |
| 5. Action Items and Next Steps | Rahul Mehta | 10 minutes |

### ****Details****

#### **What Went Well**

* Team members will share successes from the sprint, including:
  + Completion of the **enhanced customer portfolio view**.
  + Effective collaboration between developers and the QA team for bug resolution.
  + Timely demo preparation and positive feedback from the Product Owner.

#### **What Didn’t Go Well**

* Discuss challenges faced, such as:
  + Delays in API integration with the customer database.
  + Overlapping tasks causing temporary resource bottlenecks.
  + Communication gaps during sprint planning.

#### **Questions and Discussions**

* Address unresolved questions, including:
  + How can dependencies with external teams be managed more efficiently?
  + What can be improved in terms of sprint planning and backlog prioritization?

### ****References for Saksham Application****

* Key focus areas for improvement:
  + Optimizing customer portfolio loading speed further.
  + Enhancing error handling during portfolio updates.
* Review Jira tasks and sprint metrics for deeper insights into team performance.

### ****Special Notes****

* Ensure all team feedback is documented for future process improvement.
* Summarize key takeaways and action items at the end of the meeting.

Daily Stand up meeting:

**Daily Stand-Up Meeting Agenda**

**Meeting Type:** Daily Stand-Up  
**Week:** Week 3 (from 15-01-2025 to 21-01-2025)

| **Question** | **Name/Role** | **Monday (15-01-2025)** | **Tuesday (16-01-2025)** | **Wednesday (17-01-2025)** | **Thursday (18-01-2025)** | **Friday (19-01-2025)** | **Saturday (20-01-2025)** | **Sunday (21-01-2025)** |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **What did you do yesterday?** | **Aman Verma (Developer 1)** | Implemented the basic customer portfolio view. | Enhanced API integration for customer data retrieval. | Debugged API integration issues. | Finalized code for the portfolio display feature. | Fixed minor UI bugs in portfolio navigation. | N/A | N/A |
|  | **Ritu Kapoor (Developer 2)** | Designed the UI mock-ups for the portfolio page. | Developed the portfolio navigation flow. | Worked on responsive design for the portfolio page. | Assisted with API integration testing. | Completed design tweaks based on demo feedback. | N/A | N/A |
|  | **Karan Desai (Developer 3)** | Verified test cases for API integration. | Conducted regression testing. | Tested portfolio-loading speed and shared feedback. | Validated end-to-end functionality for the demo. | Reviewed bug fixes and updated test cases. | N/A | N/A |
| **What will you do today?** | **Aman Verma (Developer 1)** | Enhance error handling for API calls. | Work on data caching for faster loading. | Assist QA with portfolio testing. | Address feedback from the demo session. | Plan next sprint backlog items. | N/A | N/A |
|  | **Ritu Kapoor (Developer 2)** | Begin coding advanced filtering options. | Test filtering features with sample data. | Fix CSS issues reported by QA. | Review UI alignment post-demo. | Document feature design for the next sprint. | N/A | N/A |
|  | **Karan Desai (Developer 3)** | Write additional test cases for filtering. | Automate repetitive test cases. | Collaborate with developers on testing bug fixes. | Finalize test results for retrospective. | Update testing metrics for sprint report. | N/A | N/A |
| **What (if any) is blocking your progress?** | **Aman Verma (Developer 1)** | Dependency on QA for test results. | Issues with third-party API response delays. | Waiting for feedback on error handling changes. | N/A | N/A | N/A | N/A |
|  | **Ritu Kapoor (Developer 2)** | N/A | Delay in receiving assets from UI/UX team. | N/A | N/A | N/A | N/A |  |
|  | **Karan Desai (Developer 3)** | Incomplete test environment setup. | Lack of clarity on edge cases for filtering. | Dependency on Dev team for bug fixes. | N/A | N/A | N/A | N/A |

**Special Notes:**

1. Developers should ensure their updates are brief and focused (1-2 minutes per person).
2. The Scrum Master for resolution post-meeting should note all blockers raised.
3. Weekend entries are marked **N/A** unless the team is working overtime or on-call.