

DOCUMENT 1. DEFINITION OF DONE

Activity	Description	Yes / No
Code Complete	All coding tasks and changes have been implemented, and the code is functionally complete.	Yes
Unit Tests Passed	Unit tests have been written for the code, and they pass successfully without any failures.	Yes
Functional Requirements Met	The code meets all the defined functional requirements and acceptance criteria.	Yes
Design and Architecture	The code adheres to the established design and architectural principles and guidelines.	Yes
Code Review Completed	The code has been reviewed by at least one team member to ensure code quality, readability, and adherence to coding standards.	Yes
Documentation Updated	Documentation, including code comments, API documentation, and user manuals, has been updated and is accurate.	Yes
Integration Tests Passed	Integration tests have been performed to validate the interaction of the code with other system components, and they pass successfully.	Yes
Performance Requirements Met	The code meets the defined performance requirements and operates efficiently within acceptable limits.	Yes
Security Measures Implemented	Appropriate security measures have been implemented to protect against common vulnerabilities and adhere to security standards.	Yes
User Interface / Experience Checked	The user interface and experience have been reviewed and tested to ensure usability, consistency, and a positive user journey.	Yes
Deployment Ready	The code is ready for deployment to the target environment, including any necessary configuration changes, environment setup, and dependencies.	Yes
Stakeholder Approval	The stakeholders, including the product owner or client, have reviewed and approved the work, and any feedback or required changes have been addressed.	Yes
Technical Debt Addressed	Any identified technical debt or outstanding issues have been resolved or documented for future iterations.	Yes
Peer Verification	Another team member has verified that all the criteria mentioned above have been met and signed off on the completion of the work.	Yes

DOCUMENT 2. PRODUCT VISION

Project Name	Pennant App	
Venue	Pune	
Date:	Start:	06-01-2024
	End:	05-01-2025
Duration:	12 months	
Client:	Bajaj Housing Finance	

SCRUM TEAM	
SCRUM MASTER	VISHAL SINGH
PRODUCT OWNER	ADITYA SINGH
SCRUM DEVELOPER 1	KUNAL SINGH
SCRUM DEVELOPER 2	JATIN
SCRUM DEVELOPER 3	GAURAV
SCRUM DEVELOPER 4	ABHISHEK
SCRUM DEVELOPER 5	MEENAL

The vision of this project is to increase employee efficiency and provide maximum customer satisfaction by addressing challenges related to customer inquiries, document duplication, payment failures, DSA/Partner management, and disaster recovery, while offering benefits like document management, performance tracking, real-time reporting, compliance management, and increased efficiency.

TARGET GROUP:

MARKET SEGMENT: Bajaj Housing Finance provides loans to people who want to purchase a home. This project started to cover the process and ensure a smooth flow. This product belongs to the debt market, where consumers buy a home by borrowing a loan from the company.

TARGET USERS: This app is made for the employees to manage their day-to-day task and their clients' data it helps manage documents and loan origination. Customer can also use this app to check their EMI and loan amount.

NEEDS:

PROBLEM FACED BY EMPLOYEES:

- Customer Enquiry: It is difficult to track the customer inquiry. What kind of problems customers face.
- Document Duplication: Sales Manager uploads the same document many times. It isn't easy to analyze the customer profile.
- Payment Failure: Sometimes customers don't pay the EMI at a fixed date. So it is difficult to get payment on time.
- DSA/ Partner Management: Difficulty in tracking Onboarding DSAs, tracking referrals, and calculating commissions.
- Disaster Recovery & Business Continuity: Plans and systems should be in place to ensure data integrity and system availability in the event of disasters, with minimal downtime.

BENEFITS OF THIS PROJECT:

- Document Management: Manage the document so that it can easily accessible to every employee who are working on it.
- Track Performance: Employers can track the performance of employee so that they can provide incentives and give them some suggestions on their performance.
- Reporting and Analysis: Provides real-time insights into loan portfolio performance and customer behavior trends.

- Compliance Management: Automates compliance checks and reporting, ensuring adherence to RBI guidelines and other laws.
- Increase efficiency: By removing duplicity and availability to all resources helps to increase the efficiency of employees.
- Loan origination System: Reduces processing time by up to 70%, from days to hours.

PRODUCT:

PENNANT APP: This application helps manage documents and customer data. It helps employees analyze customer requirements and eligibility for loans. It also helps track the status of applications and loan amounts disbursed. It gives employees performance reports. Customers can also raise any queries they have.

FEATURES OF THIS PRODUCT:

- Document Management: Manage the document so that it can easily accessible to every employee who are working on it.
- Track Performance: Employers can track the performance of employee so that they can provide incentives and give them some suggestions on their performance.
- Reporting and Analysis: Provides real-time insights into loan portfolio performance and customer behavior trends.
- Compliance Management: Automates compliance checks and reporting, ensuring adherence to RBI guidelines and other laws.
- Increase efficiency: By removing duplicity and availability to all resources helps to increase the efficiency of employees.
- Loan origination System: Reduces processing time by up to 70%, from days to hours.

FEASIBILITY OF THIS PROJECT:

It is feasible to develop the project by considering the following points.

TECHNICAL FEASIBILITY

- Customer Tracking
- Document Management
- Payment Tracking
- DSA Management
- Disaster Recovery
- Performance tracking

RESOURCES FEASIBILITY

- Budget
- Scrum Team
- Timeline

LEGAL FEASIBILITY

- Compliance Requirement
- Risk Mitigation

RISK ANALYSIS:

- Requirement Changes
- Third Party Dependencies
- Data security

BUSINESS GOAL:

The goal of this is to increase the efficiency of employees and provide maximum satisfaction to the customer. It also helps to track the customer's past behavior so it will be easy to analyze the existing customer. It also helps to generate reports and do analysis.

BUSINESS MODEL:

Bajaj Housing Finance target retail customer who wants consumer loan, home loan, credit card, and other small loan. Most of their loans are taken by their existing customers. This is because when they come in contact with any of their customers they make a relationship with them by being in touch with them by sending emails and offers.

They have optimized their SEO in such a way that if a customer searches for anything related to Bajaj finance then their company website is on the top. Which makes the customer come back on the same page.

They have different revenue streams like small medium-sized enterprises loans, rural loans, commercial loans, and charges for their services. They also provide their customer with different products and services like consumer finance, SME finance, commercial lending, lending. Bajaj finance has also been using digital marketing like optimizing its SEO and showing its website on all its customer's related searches.

DOCUMENT: 3 USER STORIES

USER STORY NO. 1	TASK : CREATE EMPLOYEE REGISTRATION PORTAL	PRIORITY: HIGHEST
AS AN EMPLOYEE		
I WANT : TO REGISTER IN PENNANT APP		
SO THAT : I CAN DO WORK ON IT		
BV: 500		CP:02
ACCEPTANCE CRITERIA:		
Registration Screen		
Text Boxes for Employee ID, Password, Nation ID, Mobile No		
Phone Number		
Click on Register Button		
Send Notification To User		

USER STORY NO. 2	TASK : CREATE LOGIN PAGE FOR EMPLOYEE	PRIORITY: HIGHEST
AS AN EMPLOYEE		
I WANT : TO LOGIN IN PENNANT APP		
SO THAT : I CAN DO WORK ON IT		
BV: 500		CP:02
ACCEPTANCE CRITERIA:		
Registration Screen		
Text Boxes for Employee ID, Password, Nation ID		
Phone Number		
Click on Submit Button		

USER STORY NO. 3	TASK : CREATE A SEARCH BAR	PRIORITY: HIGHEST
AS AN EMPLOYEE		
I WANT : TO SEARCH CUSTOMER DETAIL		
SO THAT : I CAN ANALYZE THE REQUIREMENT		
BV: 200		CP:03
ACCEPTANCE CRITERIA:		
Enter Customer ID or LAN Number		

USER STORY NO. 4	TASK : CREATE A DOCUMENT SECTION	PRIORITY: HIGHEST
AS AN EMPLOYEE		
I WANT : TO SEARCH DOCUMENTS		
SO THAT : I CAN ANALYZE THE REQUIREMENT		
BV: 200		CP:03
ACCEPTANCE CRITERIA:		
SHOW THE LIST DOCUMENT.		
HAVE THE OPTION OF ADD AND DELETE DOCUMENT		

USER STORY NO. 5	TASK : CREATE A CUSTOMER BASIC INFORMATION SECTION	PRIORITY: HIGHEST
AS AN EMPLOYEE		
I WANT : TO ADD OR DELETE THE CUSTOMER DETAIL		
SO THAT : WE CAN DIFFERENTIATE THE CUSTOMERS		
BV: 500		CP:02
ACCEPTANCE CRITERIA:		
NAME, ADDRESS, MOBILE		
PAN NUMBER AND AADHAR NUMBER		

USER STORY NO. 6	TASK : CREATE COAPPLICANT SECTION	PRIORITY: HIGHEST
AS AN EMPLOYEE		

I WANT : TO ADD OR DELETE THE COAPPLICANT DETAIL	
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SO THAT : WE CAN DIFFERENTIATE THE CUSTOMERS	
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BV: 200	CP:03
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ACCEPTANCE CRITERIA:	
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NAME, ADDRESS, MOBILE	
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PAN NUMBER AND AADHAR NUMBER	
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USER STORY NO. 7	TASK : CREATE CIBIL SECTION	PRIORITY: HIGHEST
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AS AN EMPLOYEE		
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I WANT : TO CHECK CUSTOMER CIBIL		
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SO THAT : WE CAN KNOW THE CUSTOMER PAYMENT HISTORY		
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BV: 500	CP:05
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ACCEPTANCE CRITERIA:		
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LIVE LOAN, CLOSED LOAN, INQUIRY DETAIL,		
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USER STORY NO. 8	TASK : CREATE BANKING SECTION	PRIORITY: HIGHEST
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AS AN EMPLOYEE		
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I WANT : TO CHECK BANK DETAIL OF CUSTOMER		
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SO THAT : WE CAN KNOW THE BANKING HISTORY OF CUSTOMER		
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BV: 200	CP:03
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ACCEPTANCE CRITERIA:		
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DEBIT AMOUNT, CREDIT AMOUNT, END OF THE BALANCE, ACCOUNT NUMBER, BANK NAME		
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USER STORY NO. 9	TASK : CREATE BASIC LOAN DETAIL SECTION	PRIORITY: HIGHEST
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AS AN EMPLOYEE		
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I WANT : TO ADD BASIC LOAN DETAIL		
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SO THAT : WE CAN EASILY TO KNOW THEIR REQUIREMENT		
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BV: 200	CP:03
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ACCEPTANCE CRITERIA:		
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LAN ID, CUSTOMER NAME, LOAN AMOUNT, EMPLOYMENT TYPE, TRANSACTION TYPE
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USER STORY NO. 10	TASK : DEDUP SECTION	PRIORITY: HIGHEST
AS AN EMPLOYEE		
I WANT : TO KNOW THEIR PREVIOUS REJECTIONS		
SO THAT : WE CAN ANALYZE ACCORDING TO IT		
BV: 200		CP:03
ACCEPTANCE CRITERIA:		
CUSTOMER CIF NUMBER		

USER STORY NO. 11	TASK : PAN CARD VALIDATION	PRIORITY: HIGHEST
AS AN EMPLOYEE		
I WANT : TO CHECK PAN CARD VALIDATION		
SO THAT : WE CAN MINIMIZE THE RISK OF FRAUD		
BV: 200		CP:02
ACCEPTANCE CRITERIA:		
CUSTOMER NAME		
PAN NUMBER		

USER STORY NO. 12	TASK : LOAN APPROVAL STATUS BAR	PRIORITY: HIGHEST
AS AN EMPLOYEE		
I WANT : TO CHECK LOAN STATUS		
SO THAT : WE CAN COMPLETE ON TIME		
BV: 200		CP:02
ACCEPTANCE CRITERIA:		
CUSTOMER NAME		
PAN NUMBER		
LAN ID		

USER STORY NO. 13	TASK : CREATE ADMIN REGISTRATION PORTAL	PRIORITY: HIGHEST
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AS AN ADMIN		
I WANT : TO WITH THE APP		
SO THAT : I CAN HAVE ADMIN RIGHT		
BV: 500		CP:03
ACCEPTANCE CRITERIA:		
EMAIL ID, NAME		
PASSWORD		
SEND NOTIFICATION		

USER STORY NO. 14	TASK : CREATE PERFORMANCE REPORT	PRIORITY: HIGHEST
AS AN EMPLOYER		
I WANT : TO GENERATE EVERY EMPLOYEE PERFORMANCE REPORT		
SO THAT : I CAN ANALYZE THEM		
BV: 100		CP:04
ACCEPTANCE CRITERIA:		
EMAIL ID, NAME, EMPLOYEE ID		

USER STORY NO. 15	TASK : CREATE LOAN ORIGINATION SECTION	PRIORITY: HIGHEST
AS AN EMPLOYEE		
I WANT : TO TRACK LOAN ORIGINATION		
SO THAT : I CAN MANAGE IT PROPERLY		
BV: 100		CP:04
ACCEPTANCE CRITERIA:		
SOURCE, AMOUNT, CATEGORY		

USER STORY NO. 16	TASK : CREATE DSA SECTION	PRIORITY: HIGHEST
AS AN EMPLOYEE		
I WANT : TO SEE THE LIST OF DSA		

SO THAT : I CAN MANAGE IT PROPERLY	
BV: 100	CP:04
ACCEPTANCE CRITERIA:	
PLACE, NAME, CATEGORY	

USER STORY NO. 17	TASK : CREATE LOAN AMUNT SECTION	PRIORITY: HIGHEST
AS AN EMPLOYEE		
I WANT : TO SEE THE DISBURSE AMOUNT AND BALANCE AMOUNT		
SO THAT : I CAN TRACK THE PAYMENT		
BV: 200	CP:03	
ACCEPTANCE CRITERIA:		
DATE, AMOUNT, BALANCE AMOUNT		

USER STORY NO. 18	TASK : CREATE EMI TRACKING SECTION	PRIORITY: HIGHEST
AS AN EMPLOYEE		
I WANT : TO TRACK THE EMI OF LOAN		
SO THAT : I CAN KNOW THE BALANCE AMOUNT		
BV: 200	CP:03	
ACCEPTANCE CRITERIA:		
DUE DATE,PAYMENT DATE,EMI AMOUNT, BALANCE AMOUNT		

USER STORY NO. 19	TASK : EMI NOTIFICATION	PRIORITY: HIGHEST
AS AN EMPLOYEE		
I WANT : TO SEND NOTIFICATION TO CUSTOMER		
SO THAT : THEY CAN PAY THE EMI ON TIME		
BV: 200	CP:03	
ACCEPTANCE CRITERIA:		
EMAIL ID, MOBILE NUMBER		

USER STORY NO. 20	TASK : DELETE AND ADD SECTION	PRIORITY: HIGHEST
AS AN EMPLOYEE		
I WANT : TO DELETE AND UPDATE CUSTOMER DATA		
SO THAT : I CAN UPDATE DATA ON TIME		
BV: 200		CP:03
ACCEPTANCE CRITERIA:		
LAN ID, CUSTOMER NAME, DELETE, UPDATE, SUBMIT		

USER STORY NO. 21	TASK : CREATE EMAIL VERIFICATION	PRIORITY: HIGHEST
AS AN EMPLOYEE		
I WANT : TO VERIFIED THE CLIENT COMPANY EMAIL		
SO THAT : I CAN KNOW THAT THE EMAIL IS VALID OR NO		
BV: 100		CP:04
ACCEPTANCE CRITERIA:		
EMAIL ID, CUSTOMER NAME, MOBILE NUMBER		

USER STORY NO. 22	TASK : CREATE EPF VERIFICATION	PRIORITY: HIGHEST
AS AN EMPLOYEE		
I WANT : TO VERIFY CLINT PF ACCOUNT		
SO THAT : I CAN KNOW THAT THEY ARE WORKING OR NOT		
BV: 100		CP:04
ACCEPTANCE CRITERIA:		
EPF ID,PAN NUMBER, CUSTOMER NAME, MOBILE NUMBER		

USER STORY NO. 23	TASK : CREATE PD NOTE	PRIORITY: HIGHEST
AS AN EMPLOYEE		
I WANT : TO ADD AND UPDATE PD NOTE		
SO THAT : I CAN KNOW THE ELIGIBILITY OF CUSTOMER		
BV: 200		CP:03
ACCEPTANCE CRITERIA:		
CUSTOMER LAN ID, NAME, INCOME, GROSS PROFIT		

USER STORY NO. 24	TASK : CREATE OBLIGATION TAB	PRIORITY: HIGHEST
AS AN EMPLOYEE		
I WANT : TO CHECK THE OBLIGATION OF EMPLOYEE		
SO THAT : WE CAN ANALYZE THEIR ELIGIBILITY		
BV: 200		CP:03
ACCEPTANCE CRITERIA:		
CUSTOMER LAN ID, NAME, PAN NUMBER		

USER STORY NO. 25	TASK : CREATE RCU TAB	PRIORITY: HIGHEST
AS AN EMPLOYEE		
I WANT : TO VERIFY THE CUSTOMER RESIDENCE AND BUSINESS PROOF		
SO THAT : WE CAN ANALYZE THE RISK		
BV: 200		CP:03
ACCEPTANCE CRITERIA:		
ADDRESS, NAME, MOBILE, BUSINESS PROOF		

USER STORY NO. 26	TASK : APPROVAL STATUS	PRIORITY: HIGHEST
AS A CUSTOMER		
I WANT : TO KNOW THE STATUS OF MY APPLICATION		
SO THAT : I CAN GET INFORMATION OF THE APPLICATION		
BV: 200		CP:03
ACCEPTANCE CRITERIA:		
LAN ID, EMAIL ID, NAME PASSWORD		

USER STORY NO. 27	TASK : CREATE DOCUMENT SECTION	PRIORITY: HIGHEST
AS AN EMPLOYEE		
I WANT : UPLOAD AND DELETE THE DOCUMENT		
SO THAT : I CAN ANALYZE IT		
BV: 100		CP:04
ACCEPTANCE CRITERIA:		
LAN ID, DOCUMENT NAME,		

USER STORY NO. 28	TASK : CREATE DELETE CUSTOMER TAB	PRIORITY: HIGHEST
AS AN EMPLOYEE		
I WANT : TO DELETE THE CUSTOMER		
SO THAT : I CAN ADD NEW CUSTOMER DETAIL		
BV: 100		CP:04
ACCEPTANCE CRITERIA:		
LAN ID, CUSTOMER NAME,		

USER STORY NO. 29	TASK : REJECT THE APPLICATION	PRIORITY: HIGHEST
AS AN EMPLOYEE		
I WANT : TO REJECT THE APPLICATION		
SO THAT : WE CAN GET ELIGIBLE CUSTOMER ONLY		
BV: 300		CP:02
ACCEPTANCE CRITERIA:		
LAN ID, CUSTOMER NAME,		

USER STORY NO. 30	TASK :CREATE THE LOAN DISBURSEMENT SETION	PRIORITY: HIGHEST
AS AN EMPLOYEE		
I WANT : TO KNOW THE AMOUNT DISBURSE		
SO THAT : I CAN KNOW THE REMAINING AMOUNT		
BV: 300		CP:02
ACCEPTANCE CRITERIA:		
LAN ID, CUSTOMER NAME, MOBILE NUMBER		

USER STORY NO. 30	TASK :MOF PAYMENT SECTION	PRIORITY: HIGHEST
AS AN EMPLOYEE		
I WANT : TO HOW MUCH PAYMENT CUSTOMER MADE		
SO THAT : I CAN KNOW THE REMAINING AMOUNT		
BV: 200		CP:03
ACCEPTANCE CRITERIA:		
LAN ID, CUSTOMER NAME, MOBILE NUMBER		

USER STORY NO. 31	TASK : SANCTION CONDITION	PRIORITY: HIGHEST
AS AN EMPLOYEE		
I WANT : TO ADD SOME CONDITION		
SO THAT : IT CAN FULLFILL BEFORE SANCTION OF AMOUNT		
BV: 200		CP:03
ACCEPTANCE CRITERIA:		
CONDITION, REMARK, STATUS OF CONDITION		

USER STORY NO. 32	TASK : DEVIATION	PRIORITY: HIGHEST
AS AN EMPLOYEE		
I WANT : TO ADD SOME DEVIATION		
SO THAT : WE CAN PROVIDE THE LOAN		
BV: 200		CP:03
ACCEPTANCE CRITERIA:		
LEVEL OF DEVIATION, STATUS, REMARK		

USER STORY NO. 33	TASK : DUE AMOUNT	PRIORITY: HIGHEST
AS A CUSTOMER		
I WANT : TO KNOW THE DUE AMOUNT		
SO THAT : I CAN MAKE PAYMENT ON TIME		
BV: 200		CP:03
ACCEPTANCE CRITERIA:		
DATE, AMOUNT, STATUS		

USER STORY NO. 34	TASK : PRODUCT LIST	PRIORITY: HIGHEST
AS A CUSTOMER		
I WANT : TO KNOW THE PROODUCT THAT COMPANY OFFER		
SO THAT : I CAN MAKE DECISION		
BV: 200		CP:03
ACCEPTANCE CRITERIA:		
SHOULD HAVE PRODUCT LIST		

USER STORY NO. 35	TASK : LOGIN PAGE FOR CUSTOMER	PRIORITY: HIGHEST
AS A CUSTOMER		
I WANT : TO LOGIN IN THE APPLICATION		
SO THAT : I CAN TRACK APPLICATION		
BV: 200		CP:03
ACCEPTANCE CRITERIA:		
NAME, EMAIL ID, PASSWORD		

USER STORY NO. 36	TASK : CREATE ENQUIRY	PRIORITY: HIGHEST
AS A CUSTOMER		
I WANT : TO ADD ENQUIRY		
SO THAT : I CAN GET BETTER SERVICES		
BV: 200		CP:03
ACCEPTANCE CRITERIA:		
TEXT BOX, SUBMIT BUTTON		

USER STORY NO. 37	TASK : CREATE ENQUIRY TAB	PRIORITY: HIGHEST
AS AN EMPLOYEE		
I WANT : TO KNOW THE ENQUIRY		
SO THAT : I CAN SOLVE IT		
BV: 200		CP:03
ACCEPTANCE CRITERIA:		
TEXT BOX, SUBMIT BUTTON		

USER STORY NO. 38	TASK : CREATE HELP TAB	PRIORITY: HIGHEST
AS A CUSTOMER		
I WANT : TO TAKE HELP		
SO THAT : I CAN USE THE SERVICES		
BV: 200		CP:03
ACCEPTANCE CRITERIA:		
TEXT BOX, SUBMIT BUTTON		

USER STORY NO. 39	TASK : CREATE RECEIPT TAB	PRIORITY: HIGHEST
AS A CUSTOMER		
I WANT : TO DOWNLOAD THE RECEIPT		
SO THAT : I CAN SAVE IT		
BV: 200		CP:03
ACCEPTANCE CRITERIA:		
DOWNLOAD, SAVE		

USER STORY NO. 40	TASK : MODE OF PAYMENT	PRIORITY: HIGHEST
AS A CUSTOMER		
I WANT : TO VIEW PAYMENT		
SO THAT : I CAN MAKE PAYMENT		
BV: 200		CP:03
ACCEPTANCE CRITERIA:		
SHOULD VIEW DIFFERENT PAYMENT OPTONS		

DOCUMENT 4: AGILE PO EXPERIENCE

I have done a market analysis and found the following points.

- **Customer enquiry management:** Businesses increasingly adopt CRM (Customer Relationship Management) **systems** to improve inquiry tracking. AI-driven chatbots and automated ticketing systems are becoming standard for handling inquiries.
- **Document Management:** Employees manually upload multiple versions of the same document, leading to inefficiency. AI-powered duplicate detection are becoming essential for businesses.
- **EMI Payment Tracking:** Customers fail to make timely EMI payments, leading to revenue leakage. RBI's mandate for digital payments compliance has increased demand for automated EMI reminders and tracking solutions.
- **Disaster Recovery:** System downtime affects customer experience and compliance. RBI and GDPR compliance mandates have forced companies to invest in secure data backup solutions.

Availability of Similar Product

- **ZOHO CRM:** Customer Inquiry Tracking, Basic Reporting
- **Salesforce CRM:** Inquiry Management, Advanced Analytics
- **Tally ERP:** Finance & Accounting, EMI Tracking
- **SAP Loan Management:** Loan origination, EMI tracking, Partner Management

Enterprise Analysis:

DUE Diligence on Market Opportunity:

- **Integrated Approach:** Unlike traditional CRMs, this solution combines customer inquiries, document management, EMI tracking, and DSA management in one platform.
- **Cost-Effective for SMBs:** Aimed at small to mid-sized businesses that cannot afford high-end solutions like Salesforce.
- **Automated Compliance & Security Features:** Unlike competitors, the solution provides built-in compliance management as per RBI & legal regulations.
- **Cloud-Based & Scalable:** Can be deployed as a SaaS model, making it scalable for growing businesses.

As project owner, I have prepared a vision statement and roadmap for this project.

Vision and Roadmap:

- Vision Statement:
"To develop an integrated system that enhances employee productivity and customer satisfaction by efficiently managing customer inquiries, documents, payments, DSA/Partner onboarding, and ensuring business continuity."
- Roadmap Highlights:
 - Phase 1: Customer Inquiry Tracking and Document Management
 - Phase 2: Payment Tracking and DSA/Partner Management
 - Phase 3: Disaster Recovery, Compliance, and Reporting Features
 - Phase 4: Performance Tracking and Incentive Management

Backlog Management:

The Product Owner (PO) creates and maintains the Product Backlog, prioritizing user stories based on business value and user needs. For this we prepare sprints.

- Registration
- Customer Detail
- Loan Detail
- Status
- Basic Detail

Stakeholders Collaboration

We involve all stakeholders like sales team Customer supports Finance Manager DSA IT Admins and Business Leaders.

We also take regular feedback and communicate changes according to the requirement.

Sprint Planning and Review.

I also prepare sprint with the help of developer team and define the goal and also gather feedback from them so that we can make changes if required.

Daily Follow up

Meet daily with the team and ensure that work will go with the flow without any hurdle and ensure that team will remain align with the project goal.

Performance Tracking

Track employee performance to offer incentives and suggest performance improvements. Provide real-time insights into loan portfolio performance and customer behavior trends.

Compliance Management:

Ensure adherence to RBI guidelines and other regulatory requirements

Tools Used

In this project, I have used JIRA and MS Excel for reporting and tracking performance

In Scrum, a product owner serves as the liaison between multiple areas of an organization. This person communicates with business stakeholders and collaborates closely with Scrum teams to keep all areas of the business informed on a project's development.

The product owner develops a vision of a product's function and operation, which in turn allows this Scrum team member to define product features and break those features into product backlog items.

DOCUMENT 5: Product and sprint backlog and product and sprint burndown charts**PRODUCT BACKLOG**

User Story ID	User Story	Task	Priority	BV	CP	Sprint
1	AS AN EMPLOYEE I WANT TO REGISTER IN PENNANT APP SO THAT I CAN DO WORK ON IT	CREATE EMPLOYEE REGISTRATION PORTAL	HIGHEST	500	2	REGISTRATION
2	AS AN EMPLOYEE I WANT TO LOGIN IN PENNANT APP SO THAT I CAN DO WORK ON IT	CREATE LOGIN PAGE FOR EMPLOYEE	HIGHEST	500	2	REGISTRATION
13	AS AN ADMIN I WANT TO WITH THE APP SO THAT I CAN HAVE ADMIN RIGHT	CREATE ADMIN REGISTRATION PORTAL	HIGHEST	500	2	REGISTRATION
3	AS AN EMPLOYEE I WANT TO SEARCH CUSTOMER DETAIL SO THAT I CAN ANALYZE THE REQUIREMENT	CREATE A SEARCH BAR	HIGHEST	200	3	CUSTOMER DETAIL
4	AS AN EMPLOYEE I WANT TO SEARCH DOCUMENTS SO THAT I CAN ANALYZE THE REQUIREMENT	CREATE A DOCUMENT SECTION	HIGHEST	200	3	CUSTOMER DETAIL
5	AS AN EMPLOYEE I WANT TO ADD OR DELETE THE CUSTOMER DETAIL SO THAT WE CAN DIFFERENTIATE THE CUSTOMERS	CREATE A CUSTOMER BASIC INFORMATION SECTION	HIGHEST	500	2	CUSTOMER DETAIL
6	AS AN EMPLOYEE I WANT TO ADD OR DELETE THE COAPPLICANT DETAIL SO THAT WE CAN DIFFERENTIATE THE CUSTOMERS	CREATE COAPPLICANT SECTION	HIGHEST	200	3	CUSTOMER DETAIL
7	AS AN EMPLOYEE I WANT TO CHECK CUSTOMER CIBIL SO THAT WE CAN KNOW THE CUSTOMER PAYMENT HISTORY	CREATE CIBIL SECTION	HIGHEST	500	5	CUSTOMER DETAIL
8	AS AN EMPLOYEE I WANT TO CHECK BANK DETAIL OF CUSTOMER SO THAT WE CAN KNOW THE BANKING HISTORY OF CUSTOMER	: CREATE BANKING SECTION	HIGHEST	200	3	LOAN DETAIL
9	AS AN EMPLOYEE I WANT TO ADD BASIC LOAN DETAIL SO THAT WE CAN EASILY TO KNOW THEIR REQUIREMENT	CREATE BASIC LOAN DETAIL SECTION	HIGHEST	200	3	LOAN DETAIL
10	AS AN EMPLOYEE I WANT TO KNOW THEIR PREVIOUS REJECTIONS SO THAT WE CAN ANALYZE ACCORDING TO IT	DEDUP SECTION	HIGHEST	200	3	LOAN DETAIL
11	AS AN EMPLOYEE I WANT TO CHECK PAN CARD VALIDATION SO THAT WE CAN MINIMIZE THE RISK OF FRAUD	PAN CARD VALIDATION	HIGHEST	200	2	LOAN DETAIL

12	AS AN EMPLOYEE I WANT TO CHECK LOAN STATUS SO THAT WE CAN COMPLETE ON TIME	LOAN APPROVAL STATUS BAR	HIGHEST	200	2	LOAN DETAIL
14	AS AN EMPLOYER I WANT TO GENERATE EVERY EMPLOYEE PERFORMANCE REPORT SO THAT I CAN ANALYZE THEM	CREATE PERFORMANCE REPORT	HIGHEST	100	4	STATUS
16	AS AN EMPLOYEE I WANT TO SEE THE LIST OF DSA SO THAT I CAN MANAGE IT PROPERLY	CREATE LOAN ORIGINATION SECTION	HIGHEST	100	4	STATUS
17	AS AN EMPLOYEE I WANT TO SEE THE DISBURSE AMOUNT AND BALANCE AMOUNT SO THAT I CAN TRACK THE PAYMENT	CREATE LOAN AMOUNT SECTION	HIGHEST	200	3	STATUS
18	AS AN EMPLOYEE I WANT TO TRACK THE EMI OF LOAN SO THAT I CAN KNOW THE BALANCE AMOUNT	CREATE EMI TRACKING SECTION	HIGHEST	200	3	STATUS
19	AS AN EMPLOYEE I WANT TO SEND NOTIFICATION TO CUSTOMER SO THAT THEY CAN PAY THE EMI ON TIME	EMI NOTIFICATION	HIGHEST	200	3	BASIC DETAIL
15	AS AN EMPLOYEE I WANT TO TRACK LOAN ORIGINATION SO THAT I CAN MANAGE IT PROPERLY	CREATE LOAN ORIGINATION SECTION	HIGHEST	100	4	BASIC DETAIL
20	AS AN EMPLOYEE I WANT TO DELETE AND UPDATE CUSTOMER DATA SO THAT I CAN UPDATE DATA ON TIME	DELETE AND ADD SECTION	HIGHEST	200	3	BASIC DETAIL

SPRINT BACKLOG

REGISTRATION

User Story ID	User Story	Task	Owner	Status	Estimated Efforts
1	AS AN EMPLOYEE I WANT TO REGISTER IN PENNANT APP SO THAT I CAN DO WORK ON IT	CREATE EMPLOYEE REGISTRATION PORTAL	ADITYA	COMPLETED	5 DAYS
2	AS AN EMPLOYEE I WANT TO LOGIN IN PENNANT APP SO THAT I CAN DO WORK ON IT	CREATE LOGIN PAGE FOR EMPLOYEE	ADITYA	COMPLETED	4 DAYS
13	AS AN ADMIN I WANT TO WITH THE APP SO THAT I CAN HAVE ADMIN RIGHT	CREATE ADMIN REGISTRATION PORTAL	ADITYA	COMPLETED	4 DAYS

CUSTOMER DETAIL

User Story ID	User Story	Task	Owner	Status	Estimated Efforts
3	AS AN EMPLOYEE I WANT TO SEARCH CUSTOMER DETAIL SO	CREATE A SEARCH BAR	KUNAL	COMPLETED	7 DAYS

	THAT I CAN ANALYZE THE REQUIREMENT				
4	AS AN EMPLOYEE I WANT TO SEARCH DOCUMENTS SO THAT I CAN ANALYZE THE REQUIREMENT	CREATE A DOCUMENT SECTION	KUNAL	COMPLETED	7 DAYS
5	AS AN EMPLOYEE I WANT TO ADD OR DELETE THE CUSTOMER DETAIL SO THAT WE CAN DIFFERENTIATE THE CUSTOMERS	CREATE A CUSTOMER BASIC INFORMATION SECTION	KUNAL	COMPLETED	7 DAYS
6	AS AN EMPLOYEE I WANT TO ADD OR DELETE THE COAPPLICANT DETAIL SO THAT WE CAN DIFFERENTIATE THE CUSTOMERS	CREATE COAPPLICANT SECTION	KUNAL	COMPLETED	7 DAYS

LOAN DETAIL

User Story ID	User Story	Task	Owner	Status	Estimated Efforts
7	AS AN EMPLOYEE I WANT TO CHECK CUSTOMER CIBIL SO THAT WE CAN KNOW THE CUSTOMER PAYMENT HISTORY	CREATE CIBIL SECTION	JATIN	COMPLETED	6 DAYS
8	AS AN EMPLOYEE I WANT TO CHECK BANK DETAIL OF CUSTOMER SO THAT WE CAN KNOW THE BANKING HISTORY OF CUSTOMER	CREATE BANKING SECTION	AJAY	COMPLETED	5 DAYS
9	AS AN EMPLOYEE I WANT TO ADD BASIC LOAN DETAIL SO THAT WE CAN EASILY TO KNOW THEIR REQUIREMENT	CREATE BASIC LOAN DETAIL SECTION	JATIN	COMPLETED	4 DAYS
10	AS AN EMPLOYEE I WANT TO KNOW THEIR PREVIOUS REJECTIONS SO THAT WE CAN ANALYZE ACCORDING TO IT	DEDUP SECTION	AJAY	IN PROGRESS	6 DAYS
11	AS AN EMPLOYEE I WANT TO CHECK PAN CARD VALIDATION SO THAT WE CAN MINIMIZE THE RISK OF FRAUD	PAN CARD VALIDATION	AJAY	IN PROGRESS	6 DAYS

STATUS

User Story ID	User Story	Task	Owner	Status	Estimated Efforts
12	AS AN EMPLOYEE I WANT TO CHECK LOAN STATUS SO THAT WE CAN COMPLETE ON TIME	LOAN APPROVAL STATUS BAR	NISHA	COMPLETED	5 DAYS
14	AS AN EMPLOYER I WANT TO GENERATE EVERY EMPLOYEE PERFORMANCE REPORT SO THAT I CAN ANALYZE THEM	CREATE PERFORMANCE REPORT	NISHA	COMPLETED	6 DAYS

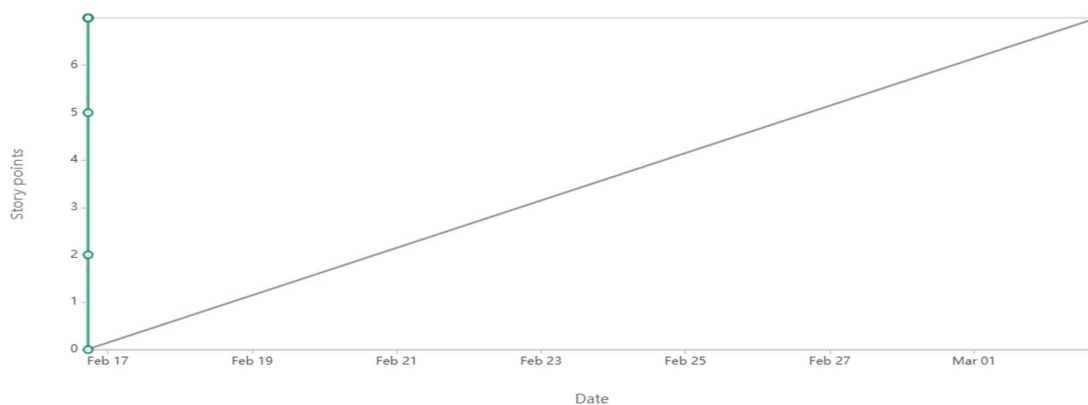
16	AS AN EMPLOYEE I WANT TO SEE THE LIST OF DSA SO THAT I CAN MANAGE IT PROPERLY	CREATE LOAN ORIGINATION SECTION	NISHA	IN PROGRESS	5 DAYS
17	AS AN EMPLOYEE I WANT TO SEE THE DISBURSE AMOUNT AND BALANCE AMOUNT SO THAT I CAN TRACK THE PAYMENT	CREATE LOAN AMOUNT SECTION	NISHA	IN PROGRESS	5 DAYS

BASIC DETAIL

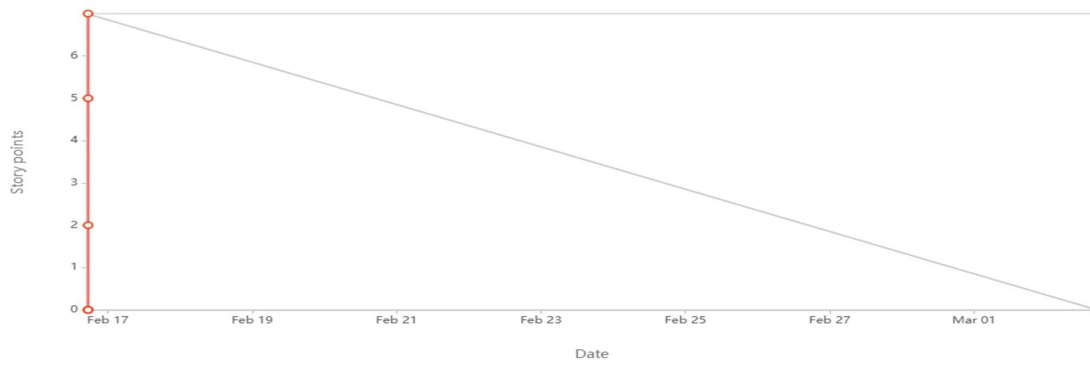
User Story ID	User Story	Task	Owner	Status	Estimated Efforts
18	AS AN EMPLOYEE I WANT TO TRACK THE EMI OF LOAN SO THAT I CAN KNOW THE BALANCE AMOUNT	CREATE EMI TRACKING SECTION	ADITYA	COMPLETED	7 DAYS
19	AS AN EMPLOYEE I WANT TO SEND NOTIFICATION TO CUSTOMER SO THAT THEY CAN PAY THE EMI ON TIME	EMI NOTIFICATION	KUNAL	IN PROGRESS	7 DAYS
15	AS AN EMPLOYEE I WANT TO TRACK LOAN ORIGINATION SO THAT I CAN MANAGE IT PROPERLY	CREATE LOAN ORIGINATION SECTION	ADITYA	TO DO	7 DAYS
20	AS AN EMPLOYEE I WANT TO DELETE AND UPDATE CUSTOMER DATA SO THAT I CAN UPDATE DATA ON TIME	DELETE AND ADD SECTION	KUNAL	TO DO	7 DAYS

REGISTRATION:

PRODUCT BURN DOWN

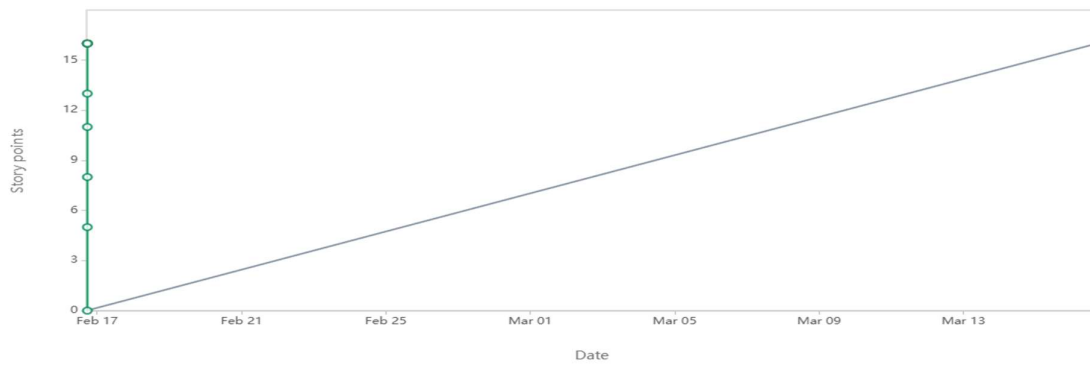


SPRINT BURN DOWN

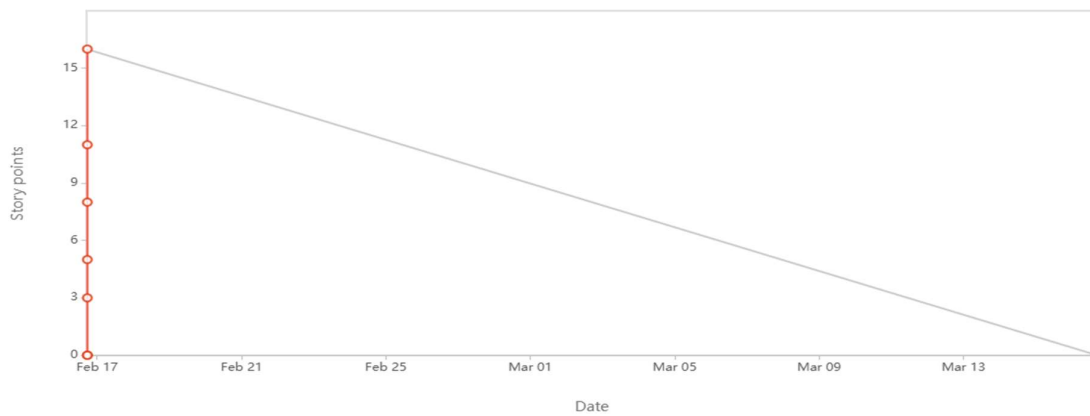


CUSTOMER DETAIL

PRODUCT BURN DOWN

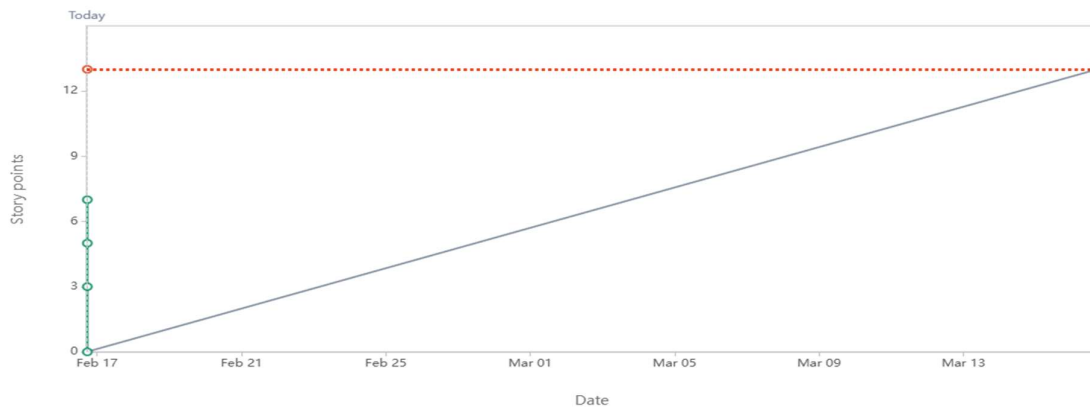


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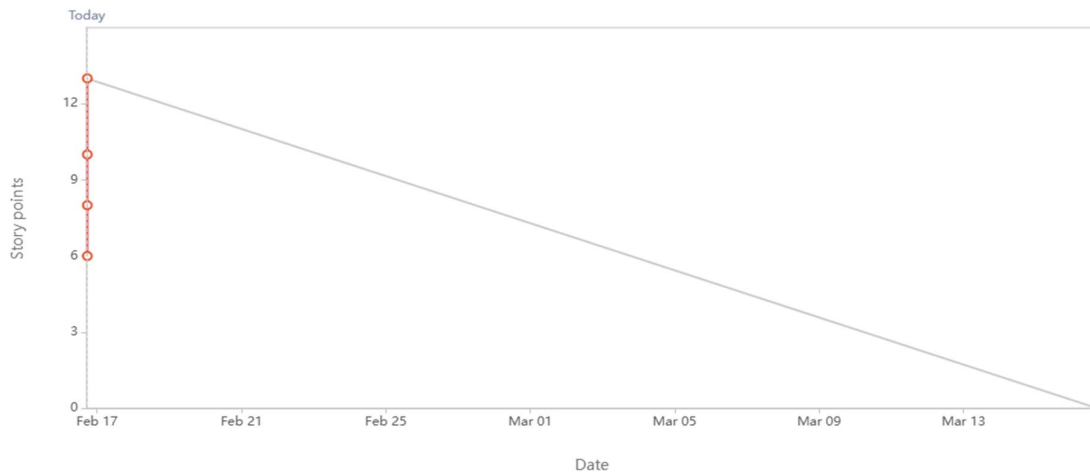


LOAN DETAIL

PRODUCT BURN DOWN

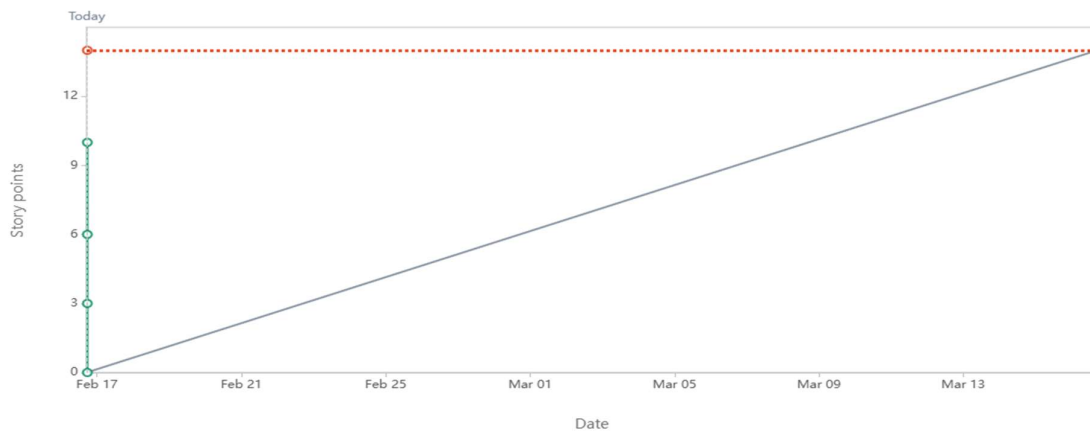


SPRINT BURN DOWN

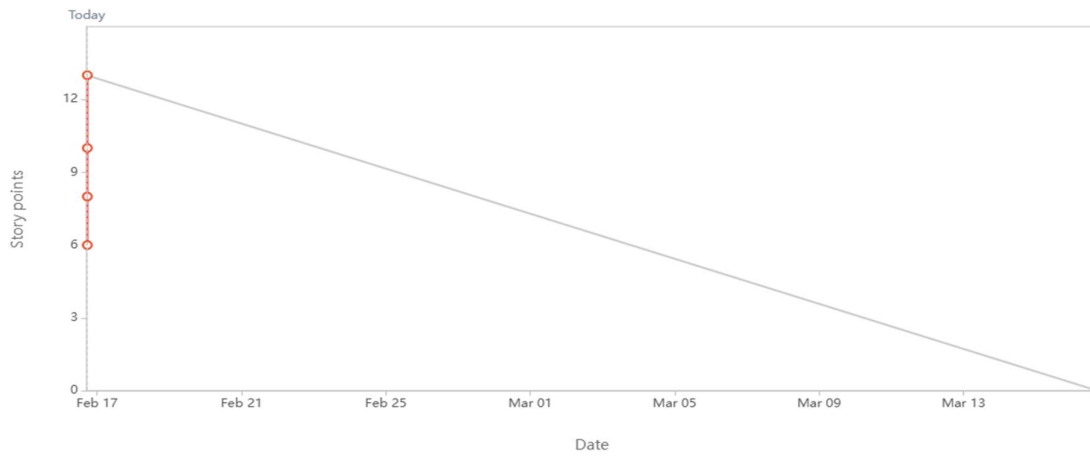


STATUS

PRODUCT BURNDOWN

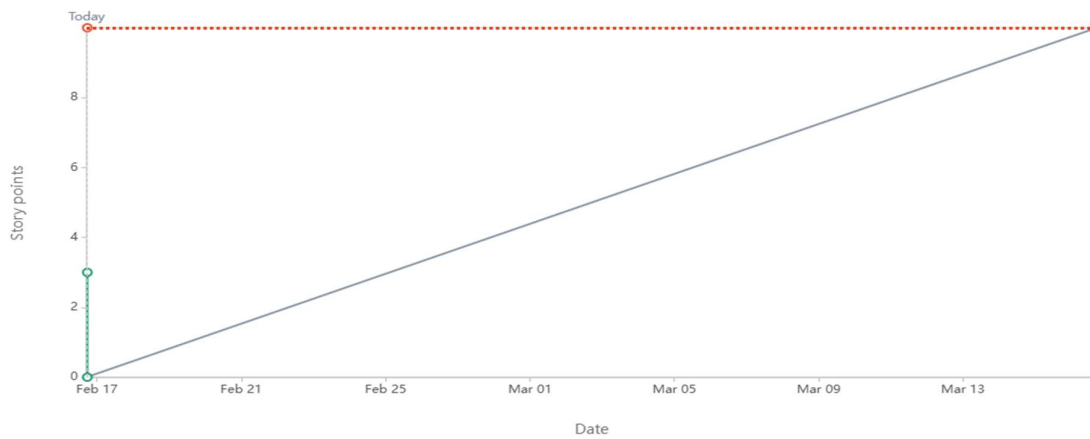


SPRINT BURNDOWN

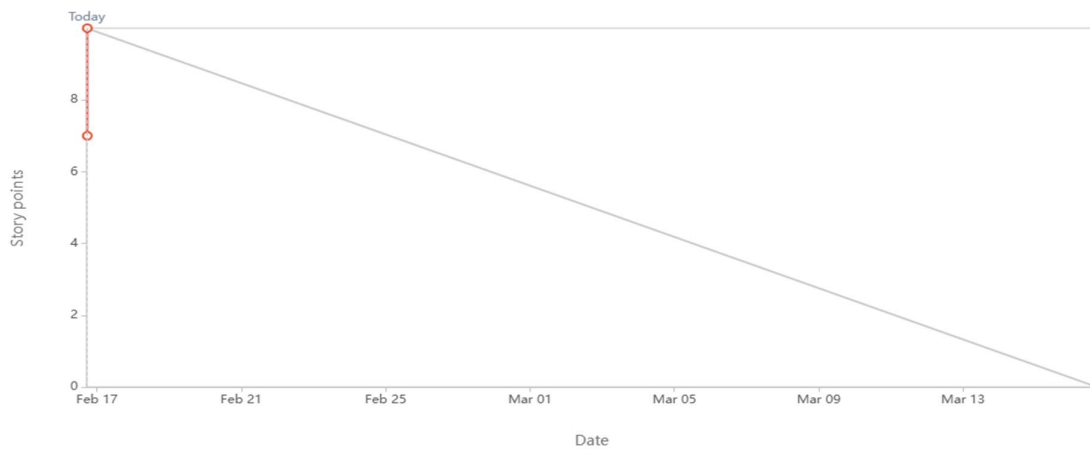


BASIC DETAIL

PRODUCT BURNDOWN



SPRINT BURNDOWN



DOCUMENT: 6 SPRINT MEETING

SPRINT PLANNING MEETING

DATE	07-Jan-24
TIME	11:00 AM
LOCATION	PUNE
PREPARED BY	AJAY
ATTENDES	VISHAL, RAKESH, KUNAL, VIRAT, AVIANSH

TOPIC	PRESENTER	TIME ALLOTTED
CHANGES IN PENNANT APP	VISHAL	1 HOUR

CHALLENGES FACED

- Customer Enquiry: It is difficult to track the customer inquiry. What kind of problems customers face.
- Document Duplication: Sales Manager uploads the same document many times. It isn't easy to analyze the customer profile.
- Payment Failure: Sometimes customers don't pay the EMI at a fixed date. So it is difficult to get payment on time.
- DSA/ Partner Management: Difficulty in tracking Onboarding DSAs, tracking referrals, and calculating commissions.
- Disaster Recovery & Business Continuity: Plans and systems should be in place to ensure data integrity and system availability in the event of disasters, with minimal downtime.

RESOURCES:

People:

- Business Analyst
- Project Manager
- Developer
- Tester

Time Frame: 12 Months

- Requirement Gathering- 1 month
- Design- 1-2 months
- Development- 4-5 month
- Testing-2-3 month
- Deployment- 1 month

Budget: - 1 CR

Meeting Type 2: Sprint review meeting

REGISTRATION

DATE	20-02-2024
TIME	10:30 AM
LOCATION	PUNE
PREPARED BY	VISHAL SINGH
ATTENDEES	8

SPRINT STATUS	THINGS TO DO	QUICK UPDATES	WHATS NEXT
Completed	Prepare for delivery	Once we have to make it final	Customer Detail

CUSTOMER DETAIL

DATE	25-03-2024
TIME	10:30 AM
LOCATION	PUNE
PREPARED BY	VISHAL SINGH
ATTENDEES	7

SPRINT STATUS	THINGS TO DO	QUICK UPDATES	WHATS NEXT
Completed	Prepare for delivery	Once we have to make it final	Loan Detail

LOAN DETAIL

DATE	28-04-2024
TIME	10:30 AM
LOCATION	PUNE
PREPARED BY	VISHAL SINGH
ATTENDEES	7

SPRINT STATUS	THINGS TO DO	QUICK UPDATES	WHATS NEXT
In Progress	Two user story are pending	Dedup and PAN card are pending	Delivery of the product

STATUS

DATE	02-06-2024
TIME	10:30 AM
LOCATION	PUNE
PREPARED BY	VISHAL SINGH
ATTENDEES	7

SPRINT STATUS	THINGS TO DO	QUICK UPDATES	WHATS NEXT
In Progress	Two user story are pending	Loan Origination and amount sanction	Delivery of the product

BASIC DETAIL

DATE	02-07-2024
TIME	10:30 AM
LOCATION	PUNE
PREPARED BY	VISHAL SINGH
ATTENDEES	7

SPRINT STATUS	THINGS TO DO	QUICK UPDATES	WHATS NEXT
In Progress	Three user story are pending	Notification, origination, and update section	Delivery of the product

Meeting Type 3: Sprint retrospective meeting

REGISTRATION

DATE	20-02-2024
TIME	10:30 AM
LOCATION	PUNE
PREPARED BY	VISHAL SINGH
ATTENDEES	8

AGENDA	WHAT WENT WELL	WHAT DIDN'T GO WELL	QUESTION	REFERENCE
Status of Registration Sprint	Completed on time	Communication between team members	How to solve the communication problem	It can be solved by giving a clear role

CUSTOMER DETAIL

DATE	25-03-2024
TIME	10:30 AM
LOCATION	PUNE
PREPARED BY	VISHAL SINGH
ATTENDEES	7

AGENDA	WHAT WENT WELL	WHAT DIDN'T GO WELL	QUESTION	REFERENCE
Status of Customer Detail	Completed on time	Change request	How to accept change request	Clear understanding of changes

LOAN DETAIL

DATE	02-04-2024
TIME	10:30 AM
LOCATION	PUNE
PREPARED BY	VISHAL SINGH
ATTENDEES	7

AGENDA	WHAT WENT WELL	WHAT DIDN'T GO WELL	QUESTION	REFERENCE
Status of Loan Detail	All resources are available	Not able to complete on time	Communication of change request	Analysis of change request

STATUS

DATE	05-06-2024
TIME	10:30 AM
LOCATION	PUNE
PREPARED BY	VISHAL SINGH
ATTENDEES	7

AGENDA	WHAT WENT WELL	WHAT DIDN'T GO WELL	QUESTION	REFERENCE
Status of Status Tab	All resources are available	Not able to complete on time	Communication change request	Analysis of change request

BASIC DETAIL

AGENDA	WHAT WENT WELL	WHAT DIDN'T GO WELL	QUESTION	REFERENCE
Status of Basic Detail	All resources are available	Not able to complete on time	Communication change request	Analysis of change request

Meeting Type 4: Daily Stand-up meeting

Question	Role	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday	Sunday
What did you do yesterday?	Developer 1	Analyzed requirements	Completed UI design	Started API integration	Continued API integration	Fixed bugs in API	-	-
	Developer 2	Set up database schema	Implemented authentication	Worked on user authorization	Integrated database with backend	Debugged and optimized queries	-	-
	Developer 3	Created front-end components	Styled UI elements	Connected UI with API	Added validation and error handling	Performed UI testing	-	-
What will you do today?	Developer 1	Design UI mockups	Start API integration	Continue API integration	Test API endpoints	Finalize API and documentation	-	-
	Developer 2	Implement authentication	Work on user authorization	Integrate backend with frontend	Optimize database queries	Final testing and bug fixes	-	-
	Developer 3	Style UI elements	Connect UI with API	Add validation and error handling	Conduct UI testing	Fix UI bugs and finalize design	-	-
What (if any) is blocking your progress?	Developer 1	None	Delay in requirement clarification	API dependency delays	Bug in third-party API	None	-	-

	Developer 2	None	Database connection issues	Sync issues with frontend	Complex query optimization	None	-	-
	Developer 3	None	Inconsistent UI requirements	API response delays	Validation logic conflicts	None	-	-