Document 1: Definition of Done

**Definition of Done (DoD) Checklist for ICRM Service 360**

| **Parameter** | **Description** | **Status** |
| --- | --- | --- |
| Functional Completion | All Acceptance Criteria for the user story are met and fully implemented. |  |
| UI Elements Implementation | All UI elements (buttons, text fields, forms) are implemented correctly and match the design specification. |  |
| Error Handling | All error scenarios (e.g., invalid credentials, empty fields) are properly handled with appropriate user messages. |  |
| Data Validation | User input fields (e.g., email, PAN, Account No.) are validated (correct formats, required fields). |  |
| Business Logic | The system correctly implements business rules and logic, such as verifying customer details, calculating balances, etc. |  |
| Data Correctness | Data fetched or updated (e.g., customer details, transactions, balances) is accurate and consistent across the application. |  |
| Performance (Load Time) | Response time for key actions (e.g., login, customer search, viewing balances) is within acceptable limits (e.g., < 2 seconds per action). |  |
| Performance (Response Time) | All actions should have response times of less than 3 seconds, even under moderate load. |  |
| Load Handling | The system can handle expected load (e.g., number of concurrent users or requests). Conduct load testing to verify. |  |
| Concurrency | The system supports concurrent user activities without causing delays or errors (e.g., simultaneous login, customer search). |  |
| Security | Authentication and Authorization are properly implemented (e.g., secure login, role-based access control). Data is encrypted where necessary. |  |
| Data Encryption | Sensitive data such as passwords, PAN, or customer data is encrypted both in transit and at rest. |  |
| Session Management | Sessions are managed securely (e.g., timeout after inactivity, proper session expiration). |  |
| Compliance | The system complies with regulatory requirements (e.g., data privacy regulations like GDPR, KYC norms). |  |
| Usability | User interface is intuitive, and user experience is smooth (e.g., easy navigation, clear feedback). |  |
| Cross-Browser Compatibility | The application is tested and works across supported browsers (e.g., Chrome, Firefox, Safari). |  |
| Mobile Responsiveness | The user interface works well across different screen sizes (e.g., desktop, tablet, mobile). |  |
| Unit Testing | Unit tests are written for critical functionality and pass successfully (e.g., login, customer search, KYC generation). |  |
| Integration Testing | Integration tests are conducted for critical flows (e.g., login, data retrieval, customer search, report generation). |  |
| End-to-End Testing | End-to-end tests confirm that key user flows work correctly (e.g., login -> search -> view customer details). |  |
| Regression Testing | Regression testing is done to ensure new features don’t break existing functionality. |  |
| API Testing | APIs (if applicable) are tested for correctness, performance, and security (e.g., REST APIs for customer data retrieval). |  |
| Deployment to Staging | Feature is deployed and tested in a staging environment that mirrors the production environment. |  |
| Smoke Testing | Basic smoke tests are done to verify that the key functionality works in the staging environment before production deployment. |  |
| Code Review | Peer code review is performed, ensuring code quality, maintainability, and adherence to coding standards. |  |
| Documentation | Technical documentation (e.g., API documentation) and end-user documentation (e.g., user guides) are updated. |  |
| Product Owner Validation | Feature is reviewed and validated by the Product Owner to ensure it meets business goals and requirements. |  |
| Feature Flag (if applicable) | Any feature flag or toggle is implemented for controlled rollout, allowing the feature to be toggled on or off in production. |  |
| Release Notes | Release notes are written, outlining the new features, fixes, and known issues for the release. |  |
| Post-Deployment Monitoring | The system is monitored after deployment to ensure that it is functioning correctly and to identify any issues early. |  |
| User Acceptance Testing (UAT) | The feature has passed UAT, confirming that it meets the needs of the end-users and stakeholders. |  |
| Issue Resolution | Any issues identified during UAT or post-deployment are logged, addressed, and resolved. |  |

Document 2: Product Vision

| **Scrum Project Name:** | | **ICRM SERVICE 360** | |
| --- | --- | --- | --- |
| **Venue:** | PUNE ICICI BANK RO | | |
| **Date**: 12/01/2025 | **Start time**: 9.15 AM | **End time**: 5.15 PM | **Duration**: 18 MONTHS |
| **Client:** | ICICI BANK |  |  |
| **Stakeholder list:** | Mr. Sandeep Bakshi-MD CEO | Mr. Sandeep Batra-Sponserer | Mr. Pravin Dudhe-Tech Head |
|  | Mr. Prasanna-Compliance | Mrs. Venu-Security |  |
| **Scrum Team** | | | |
| **Scrum Master** | Dhaval Bonde |  |  |
| **Product owner:** | Shweta Garse |  |  |
| **Scrum Developer 1:** | Rashmi |  |  |
| **Scrum Developer 2:** | Pranav |  |  |
| **Scrum Developer 3:** | Akanksha |  |  |
| **Scrum Developer 4:** | Vipul |  |  |
| **Scrum Developer 5:** | Vishwanath |  |  |
| **Target Group** | **Needs** | **Product** | **Value** |
| Market Segment: | What problem does the product solve? | What product is it? | How is the product going to benefit the company? |
| - Financial Institutions: Banks, insurance companies, wealth management firms. | - Customer data is fragmented across various systems, leading to inefficiency and slow decision-making. | ICRM Service 360 is a customer relationship management platform that centralizes all customer data and interactions into a single, accessible interface. | - Increases operational efficiency by allowing teams to access accurate and up-to-date customer data. |
| - Enterprises: company managing customer data (e.g., retail, utilities). | - Employees struggle to access a unified view of customer information, hindering service delivery and personalization. | It provides a 360-degree view of the customer, enabling users to quickly access customer profiles, transaction histories, KYC details, and linked products. | - Improves customer engagement, as employees can respond to queries more swiftly and with more accuracy. |
|  | - Time spent on manual data retrieval and cross-checking multiple systems impacts productivity and reduces service quality. | The product is desirable because it streamlines workflows, enabling better, faster service delivery with minimal friction. | - Boosts customer satisfaction by ensuring personalized, accurate, and timely responses. |
| Target Users: | Which benefit does it provide? | What makes it desirable and special? | What are the business goals? |
| - Customer service reps, relationship managers, branch managers, sales teams. | - Provides a single point of access for all customer data, making it easier to understand and serve customer needs. | - Centralizes and integrates customer data from multiple sources.  - Offers quick access to transaction history, balances, KYC data, signatures, and more. | - Increase revenue through better customer insights and faster, more effective decision-making. |
| - Compliance officers, business analysts. | - Reduces time spent searching for information across disparate systems and improves operational speed. | - The platform is scalable, with cloud-based architecture, and can integrate with existing systems and external tools. | - Enhance operational efficiency by reducing manual work and improving process automation. |
| Target Customers: | - Ensures data consistency and accuracy across various departments and user interactions. | - User-friendly interface that works across web and mobile platforms, allowing employees to be productive anywhere. | - Improve internal collaboration by providing a shared platform for teams, reducing silos. |
| - Internal users (e.g., employees handling customer data and CRM). |  | - Secure with encryption, robust authentication, and role-based access control to protect sensitive data. | - Achieve higher customer retention by providing personalized experiences and resolving issues faster. |
|  |  | - Provides actionable insights and analytics based on customer data, supporting business growth and customer service. | - Align with regulatory compliance requirements, particularly for data privacy and KYC regulations. |
|  |  |  | - Business Model: Subscription-based, with options for advanced analytics, integrations, and premium features. |

Document 3: User stories

| User Story No : 1 | Tasks : 02 | | Priority : High |
| --- | --- | --- | --- |
| AS A USER  I WANT TO LOGIN TO ICRM SERVICE 360  SO THAT I VIEW CUSTOMER DATA | | | |
| BV : 500 | | CP : 01 | |
| ACCEPTANCE CRITERIA :  Login screen  Text boxes for user name, password  Click on Login Button  User Lands in to home page | | | |
|  |  |  |  |
| User Story No : 2 | Tasks : 02 | | Priority : High |
| AS A USER  I WANT TO SEARCH CUSTOMER  SO THAT I VIEW CUSTOMER DETAILS | | | |
| BV : 500 | | CP : 02 | |
| ACCEPTANCE CRITERIA :  Display search criteria, Account No, Mobile No, Email ID, Cust ID, Pan No  Select Criteria | | | |
|  |  |  |  |
| User Story No : 3 | Tasks : 02 | | Priority : Medium |
| AS A USER  I WANT TO VIEW KYC DUE DETAILS  SO THAT I CAN GENERATE KYC FORM | | | |
| BV : 500 | | CP : 03 | |
| ACCEPTANCE CRITERIA :  Display KYC Due, KYC Priority  Click Generate Form  Select Nationality  Click Print Form | | | |
|  |  |  |  |
| User Story No : 4 | Tasks : 02 | | Priority : Medium |
| AS A USER  I WANT TO VIEW CUSTOMER BALANCE  SO THAT I CAN INITIATE TRANSACTION/ANALYSIS | | | |
| BV : 200 | | CP : 05 | |
| ACCEPTANCE CRITERIA :  Click on View Balance  Display Available Balance. | | | |
|  |  |  |  |
| User Story No : 5 | Tasks : 02 | | Priority : High |
| AS A USER  I WANT TO VIEW CUSTOMER SIGNATURE  SO THAT I CAN VERIFY SIGNATURE ON INSTRUMENTS | | | |
| BV : 200 | | CP : 08 | |
| ACCEPTANCE CRITERIA :  Click on View Signature  Display Signature Available in System. | | | |
|  |  |  |  |
| User Story No : 6 | Tasks : 02 | | Priority : Low |
| AS A USER  I WANT TO VIEW CUSTOMER ADDRESS  SO THAT I CAN VERIFY WITH DOCUMENTS/PLAN VISIT | | | |
| BV : 100 | | CP : 13 | |
| ACCEPTANCE CRITERIA :  Click on View Address  Display Address Available in System. | | | |
|  |  |  |  |
| User Story No : 7 | Tasks : 02 | | Priority : Medium |
| AS A USER  I WANT TO VIEW CUSTOMER TRANSACTIONS  SO THAT I CAN GENERATE STATEMENT | | | |
| BV : 200 | | CP : 21 | |
| ACCEPTANCE CRITERIA :  Click on Generate Statement  Enter period(From Date-To Date)  Click on Generate PDF | | | |
|  |  |  |  |
| User Story No : 8 | Tasks : 02 | | Priority : Medium |
| AS A USER  I WANT TO VIEW LINKED CREDIT CARDS  SO THAT I CAN DO CREDIT ASSESSMENT | | | |
| BV : 200 | | CP : 34 | |
| ACCEPTANCE CRITERIA :  Click on View Credit Cards  Display Linked Credit Cards Available in System. | | | |
|  |  |  |  |
| User Story No : 9 | Tasks : 02 | | Priority : Medium |
| AS A USER  I WANT TO VIEW LINKED DEBIT CARDS  SO THAT I CAN CHECK DEBIT CARD LIMIT | | | |
| BV : 100 | | CP : 55 | |
| ACCEPTANCE CRITERIA :  Click on View Debit Cards  Display Linked Debit Cards Available in System.  Click on Check limit | | | |
|  |  |  |  |
| User Story No : 10 | Tasks : 02 | | Priority : Medium |
| AS A USER  I WANT TO VIEW LINKED LOAN ACCOUNTS  SO THAT I CAN DO LOAN ASSESSMENT | | | |
| BV : 100 | | CP : 89 | |
| ACCEPTANCE CRITERIA :  Click on View Loans  Display Linked Loans Available in System. | | | |
|  |  |  |  |
| User Story No : 11 | Tasks : 02 | | Priority : Medium |
| AS A USER  I WANT TO VIEW LINKED LOCKER ACCOUNTS  SO THAT I CAN CHECK LOCKER DETAILS | | | |
| BV : 200 | | CP : 144 | |
| ACCEPTANCE CRITERIA :  Click on View Lockers  Display Linked Locker Available in System. | | | |
|  |  |  |  |
| User Story No : 12 | Tasks : 02 | | Priority : High |
| AS A USER  I WANT TO SEE ACCOUNT HOLDING PATTERN  SO THAT I CAN VERIFY ACCESS DETAILS | | | |
| BV : 500 | | CP : 233 | |
| ACCEPTANCE CRITERIA :  Click on View Holders  Display Holdes associated with account | | | |
|  |  |  |  |
| User Story No : 13 | Tasks : 02 | | Priority : Low |
| AS A USER  I WANT TO VIEW CUSTOMER EMAIL/MOBILE  SO THAT I CAN COMMUNICATE ON THE SAME | | | |
| BV : 200 | | CP : 377 | |
| ACCEPTANCE CRITERIA :  Click on View Email/Mobile  Display Available details. | | | |
|  |  |  |  |
| User Story No : 14 | Tasks : 02 | | Priority : Low |
| AS A USER  I WANT TO VIEW CUSTOMER DOB  SO THAT I CAN DECIDE PRODUCT SUITABILITY | | | |
| BV : 200 | | CP : 610 | |
| ACCEPTANCE CRITERIA :  Click on View DOB  Display Available details. | | | |
|  |  |  |  |
| User Story No : 15 | Tasks : 02 | | Priority : High |
| AS A USER  I WANT TO VIEW LINKED CREDIT CARDS  SO THAT I CAN BLOCK CARD IN CASE OF FRAUD | | | |
| BV : 200 | | CP : 987 | |
| ACCEPTANCE CRITERIA :  Click on View Credit Cards  Display Linked Credit Cards Available in System.  Click on Block Card | | | |
|  |  |  |  |
| User Story No : 16 | Tasks : 02 | | Priority : High |
| AS A USER  I WANT TO INITIATE A FUND TRANSFER BETWEEN CUSTOMER ACCOUNTS  SO THAT I CAN COMPLETE CUSTOMER TRANSACTIONS. | | | |
| BV : 500 | | CP : 01 | |
| ACCEPTANCE CRITERIA :  Go to the "Transfer Funds" section.  Select the source and destination accounts.  Enter the transfer amount.  Review the details and click "Confirm" to process the transfer. | | | |
|  |  |  |  |
| User Story No : 17 | Tasks : 02 | | Priority : High |
| AS A USER  I WANT TO VIEW CUSTOMER’S INVESTMENT PORTFOLIO  SO THAT I CAN PROVIDE TAILORED FINANCIAL ADVICE OR ANALYSIS. | | | |
| BV : 500 | | CP : 02 | |
| ACCEPTANCE CRITERIA :  Access the "Investment Portfolio" section.  View all linked investments with performance details.  Provide recommendations based on the asset allocation and market trends. | | | |
|  |  |  |  |
| User Story No : 18 | Tasks : 02 | | Priority : Medium |
| AS A USER  I WANT TO VIEW CUSTOMER’S TAX DOCUMENTS  SO THAT I CAN HELP THEM WITH FILING OR COMPLIANCE-RELATED QUERIES. | | | |
| BV : 500 | | CP : 03 | |
| ACCEPTANCE CRITERIA :  Navigate to the "Tax Documents" section.  View documents such as TDS certificates, Form 16, or income statements.  Allow the customer to download or print documents. | | | |
|  |  |  |  |
| User Story No : 19 | Tasks : 02 | | Priority : Medium |
| AS A USER  I WANT TO VERIFY CUSTOMER’S IDENTITY VIA OTP  SO THAT I CAN ENSURE SECURE TRANSACTIONS OR ACCOUNT ACTIONS. | | | |
| BV : 200 | | CP : 05 | |
| ACCEPTANCE CRITERIA :  Select the option to verify via OTP.  Send an OTP to the customer’s registered phone or email.  Customer enters the OTP.  OTP is validated, and identity is verified. | | | |
|  |  |  |  |
| User Story No : 20 | Tasks : 02 | | Priority : High |
| AS A USER  I WANT TO VIEW CUSTOMER’S LOAN HISTORY  SO THAT I CAN ASSESS THEIR CREDITWORTHINESS AND OFFER SUITABLE PRODUCTS. | | | |
| BV : 200 | | CP : 08 | |
| ACCEPTANCE CRITERIA :  Access the "Loan History" section.  Review the list of previous loans, repayment records, and current loan status.  Assess the customer’s creditworthiness based on the information. | | | |
|  |  |  |  |
| User Story No : 21 | Tasks : 02 | | Priority : Low |
| AS A USER  I WANT TO SET OR ADJUST THE CUSTOMER’S CREDIT CARD SPENDING LIMIT  SO THAT I CAN OFFER TAILORED FINANCIAL SERVICES. | | | |
| BV : 100 | | CP : 13 | |
| ACCEPTANCE CRITERIA :  Navigate to the "Credit Card" settings.  Select the card to modify the limit.  Enter the new spending limit within allowed thresholds.  Confirm the change, and update in real-time. | | | |
|  |  |  |  |
| User Story No : 22 | Tasks : 02 | | Priority : Medium |
| AS A USER  I WANT TO VIEW CUSTOMER’S PAST DUE PAYMENTS  SO THAT I CAN ADDRESS OVERDUE ACCOUNTS AND OFFER ASSISTANCE. | | | |
| BV : 200 | | CP : 21 | |
| ACCEPTANCE CRITERIA :  Go to the "Payment History" section.  Filter past due payments.  Check the amount overdue, payment date, and any penalties applied. | | | |
|  |  |  |  |
| User Story No : 23 | Tasks : 02 | | Priority : Medium |
| AS A USER  I WANT TO GENERATE CUSTOMER STATEMENTS FOR TAX FILING  SO THAT THE CUSTOMER CAN SUBMIT RELEVANT FINANCIAL DATA. | | | |
| BV : 200 | | CP : 34 | |
| ACCEPTANCE CRITERIA :  Go to the "Statements" section.  Select the date range for the statement.  Choose the type of statement to generate.  Click "Generate" to create the statement. | | | |
|  |  |  |  |
| User Story No : 24 | Tasks : 02 | | Priority : Medium |
| AS A USER  I WANT TO VIEW CUSTOMER’S LOYALTY POINTS BALANCE  SO THAT I CAN INFORM THEM OF POTENTIAL REDEMPTION OPPORTUNITIES. | | | |
| BV : 100 | | CP : 55 | |
| ACCEPTANCE CRITERIA :  Access the "Loyalty Program" section.  View the total loyalty points available.  Display available redemption options for the customer based on the balance. | | | |
|  |  |  |  |
| User Story No : 25 | Tasks : 02 | | Priority : Medium |
| AS A USER  I WANT TO VIEW LINKED LOAN ACCOUNTS  SO THAT I CAN DO LOAN ASSESSMENT | | | |
| BV : 100 | | CP : 89 | |
| ACCEPTANCE CRITERIA :  Click on View Loans  Display Linked Loans Available in System. | | | |
|  |  |  |  |
| User Story No : 26 | Tasks : 02 | | Priority : Medium |
| AS A USER  I WANT TO INITIATE A LOAN APPLICATION FOR A CUSTOMER  SO THAT I CAN HELP THEM SECURE A LOAN. | | | |
| BV : 200 | | CP : 144 | |
| ACCEPTANCE CRITERIA :  Go to the "Loan Application" section.  Select loan type and amount.  Enter required customer details.  Submit the application for review. | | | |
|  |  |  |  |
| User Story No : 27 | Tasks : 02 | | Priority : High |
| AS A USER  I WANT TO SEE ACCOUNT HOLDING PATTERN  SO THAT I CAN VERIFY ACCESS DETAILS | | | |
| BV : 500 | | CP : 233 | |
| ACCEPTANCE CRITERIA :  Click on View Holders  Display Holdes associated with account | | | |
|  |  |  |  |
| User Story No : 28 | Tasks : 02 | | Priority : Low |
| AS A USER  I WANT TO CHECK CUSTOMER’S INSURANCE POLICIES  SO THAT I CAN OFFER RELEVANT UPDATES OR RECOMMENDATIONS. | | | |
| BV : 200 | | CP : 377 | |
| ACCEPTANCE CRITERIA :  Navigate to the "Insurance" section.  View all active insurance policies with details like coverage, premiums, and renewal dates.  Provide recommendations based on policy status. | | | |
|  |  |  |  |
| User Story No : 29 | Tasks : 02 | | Priority : Low |
| AS A USER  I WANT TO VIEW CUSTOMER DOB  SO THAT I CAN DECIDE PRODUCT SUITABILITY | | | |
| BV : 200 | | CP : 610 | |
| ACCEPTANCE CRITERIA :  Click on View DOB  Display Available details. | | | |
|  |  |  |  |
| User Story No : 30 | Tasks : 02 | | Priority : High |
| AS A USER  I WANT TO VIEW CUSTOMER’S PREFERENCES AND SETTINGS  SO THAT I CAN UPDATE THEIR PREFERENCES FOR COMMUNICATION. | | | |
| BV : 200 | | CP : 987 | |
| ACCEPTANCE CRITERIA :  Access the "Preferences" section.  View communication settings, such as preferred contact method and notification preferences.  Modify settings as per customer request. | | | |

Document 4: Agile PO Experience

### **Product Owner Experience in a Platform Migration Project via Scrum Methodology**

### In my role as a **Product Owner (PO)** during a **platform migration project: iview to iCRM service 360**, I was responsible for driving the product vision, aligning it with market needs, and ensuring a seamless transition of features and functionalities from the legacy platform to the new platform. I worked closely with various stakeholders, including business teams, development teams, and end-users, ensuring alignment with both business goals and customer needs. Below are the key responsibilities and learnings from this migration project.

### **Responsibilities as Product Owner in the Migration Project:**

#### **1. Market Analysis**

* **Analysis of Market Need/Demand**: I conducted thorough market research to understand the current pain points, the demands for new features, and what the iview was lacking. This helped define the vision for the iCRM service 360.
* **Availability of Similar Products in the Market**: This was not the case as the platform is one of its kind. In industry finacle along with other applications is widely used to retrieve data.

#### **2. Enterprise Analysis**

* **Due Diligence on the Opportunity**: I worked closely with business analysts and senior stakeholders to assess the financial, technical, and operational feasibility of the migration. This involved risk assessment and ensuring the migration would align with the company’s long-term strategic goals.

#### **3. Product Vision and Roadmap**

* **Product Vision**: I developed a clear product vision that balanced the need with the business goals, focusing on improving performance, scalability, and user experience on the iCRM service 360.
* **Product Roadmap**: I created a high-level product roadmap with key features, milestones, and timelines for the migration, taking into consideration dependencies and resource availability.

#### **4. Managing Product Features**

* **Managing Stakeholder Expectations**: I kept stakeholders informed and aligned on the progress of the migration and made sure their needs were prioritized in the backlog.
* **Prioritization of Epics, Stories, and Features**: I prioritize epics, user stories, and features based on criticality, return on investment (ROI), and business value. Ensuring the most important features were addressed first to ensure a smooth migration.

#### **5. Managing Product Backlog**

* **Prioritization of User Stories**: I maintained a well-prioritized product backlog, working with stakeholders and Scrum teams to continuously adjust priorities as new information surfaced or needs evolved.
* **Reprioritization Based on Stakeholder Needs**: Throughout the migration, I ensured the backlog was continuously adjusted based on stakeholder feedback and any new regulatory or business requirements.
* **Epics Planning**: I collaborated with the Scrum Master and team to break down larger epics into smaller, actionable user stories, making sure each sprint delivered measurable value.

#### **6. Managing Overall Iteration Progress**

* **Sprint Progress Review**: I reviewed sprint progress and ensured alignment with the overall product goals. During each sprint, I actively engaged with the development team to identify blockers and ensure timely delivery.
* **Reprioritization of Sprints and Epics**: I adjusted sprint goals and epics as needed, based on progress, risk mitigation, or new information that came to light during the migration.
* **Sprint Retrospectives**: I participated in sprint retrospectives with the Scrum Master and business analysts, discussing what went well and what could be improved in future iterations to ensure the migration was as smooth as possible.

### **Key Scrum Ceremonies Handled:**

* **Sprint Planning Meeting**: In each sprint planning session, I collaborated with the team to set clear goals, define the scope of work, and ensure everyone had a clear understanding of the migration tasks. This included breaking down the complex migration tasks into manageable stories.
* **Daily Scrum Meeting**: I attended daily stand-up meetings, where I ensured that any blockers related to the migration were identified and addressed in a timely manner. I was also able to re-prioritize tasks based on daily progress.
* **Sprint Review Meeting**: At the end of each sprint, I reviewed the completed features and functionalities with the stakeholders, demonstrating the progress made in migrating to the new platform and ensuring it met the business requirements.
* **Sprint Retrospective Meeting**: During retrospectives, I worked with the team to reflect on the sprint, understand what went well, and discuss improvements. This feedback loop allowed us to continuously optimize our approach to migration.
* **Backlog Refinement Meeting**: I held regular backlog refinement sessions to ensure that the user stories were clear, concise, and aligned with the overall product vision. I worked closely with the development team to ensure that stories were well-defined and ready for future sprints.

### **User Stories Creation:**

In this project, I was deeply involved in **user story creation**, ensuring they were detailed, actionable, and aligned with both business objectives and technical feasibility. Key elements included:

* **Story No**: Unique identification for tracking.
* **Tasks**: Specific actions required to complete the story.
* **Priority**: Prioritization based on business needs and migration dependencies.
* **Acceptance Criteria**: Clear and concise conditions that needed to be met for the story to be considered done.
* **BV & CP Value**: Business value (BV) and customer promise (CP) were always included to ensure that each user story contributed directly to the business goals of the migration.

### **Scrum as a Liaison Role:**

As the **Product Owner**, I served as the key **liaison** between various stakeholders, including business users, technical teams, and leadership. I communicated the migration vision to both the Scrum team and stakeholders, ensuring everyone was informed of the product’s development, progress, and any changes in priorities. This role also involved:

* Defining product features and breaking them down into **backlog items**.
* Ensuring that user stories were well-defined and met the needs of both the business and end-users.
* Providing constant feedback and clarification to ensure that the Scrum team was building the product in line with the migration goals.

### **Conclusion:**

The migration project allowed me to gain a deeper understanding of how to manage product vision, prioritize features, and collaborate with cross-functional teams using **Scrum methodology**. Through managing the product backlog, sprint progress, and stakeholder expectations, I successfully guided the project towards delivering a high-quality, scalable solution on the new platform.

Document 5: Product and sprint backlog and product and sprint burndown charts

| **ID** | **User Story** | **Priority** | **BV** | **CP** | **Sprint** |
| --- | --- | --- | --- | --- | --- |
| US01 | AS A USER I WANT TO LOGIN TO ICRM SERVICE 360 SO THAT I CAN VIEW CUSTOMER DATA | High | 500 | 2 | Sprint 1 |
| US02 | AS A USER I WANT TO SEARCH CUSTOMER SO THAT I CAN VIEW CUSTOMER DETAILS | High | 500 | 2 | Sprint 1 |
| US12 | AS A USER I WANT TO SEE ACCOUNT HOLDING PATTERN SO THAT I CAN VERIFY ACCESS DETAILS | High | 500 | 2 | Sprint 1 |
| US05 | AS A USER I WANT TO VIEW CUSTOMER SIGNATURE SO THAT I CAN VERIFY SIGNATURE ON INSTRUMENTS | High | 200 | 8 | Sprint 1 |
| US03 | AS A USER I WANT TO VIEW KYC DUE DETAILS SO THAT I CAN GENERATE KYC FORM | Medium | 500 | 2 | Sprint 1 |
| US04 | AS A USER I WANT TO VIEW CUSTOMER BALANCE SO THAT I CAN INITIATE TRANSACTION/ANALYSIS | Medium | 200 | 8 | Sprint 1 |
| US15 | AS A USER I WANT TO VIEW LINKED CREDIT CARDS SO THAT I CAN BLOCK CARD IN CASE OF FRAUD | High | 200 | 5 | Sprint 2 |
| US07 | AS A USER I WANT TO VIEW CUSTOMER TRANSACTIONS SO THAT I CAN GENERATE STATEMENT | Medium | 200 | 8 | Sprint 2 |
| US08 | AS A USER I WANT TO VIEW LINKED CREDIT CARDS SO THAT I CAN DO CREDIT ASSESSMENT | Medium | 200 | 5 | Sprint 2 |
| US09 | AS A USER I WANT TO VIEW LINKED DEBIT CARDS SO THAT I CAN CHECK DEBIT CARD LIMIT | Medium | 100 | 8 | Sprint 2 |
| US10 | AS A USER I WANT TO VIEW LINKED LOAN ACCOUNTS SO THAT I CAN DO LOAN ASSESSMENT | Medium | 100 | 8 | Sprint 2 |
| US11 | AS A USER I WANT TO VIEW LINKED LOCKER ACCOUNTS SO THAT I CAN CHECK LOCKER DETAILS | Medium | 200 | 4 | Sprint 2 |
| US06 | AS A USER I WANT TO VIEW CUSTOMER ADDRESS SO THAT I CAN VERIFY WITH DOCUMENTS/PLAN VISIT | Low | 100 | 10 | Sprint 3 |
| US13 | AS A USER I WANT TO VIEW CUSTOMER EMAIL/MOBILE SO THAT I CAN COMMUNICATE ON THE SAME | Low | 200 | 2 | Sprint 3 |
| US14 | AS A USER I WANT TO VIEW CUSTOMER DOB SO THAT I CAN DECIDE PRODUCT SUITABILITY | Low | 200 | 2 | Sprint 3 |

**Sprint 1: Core CRM Features (High Priority)**

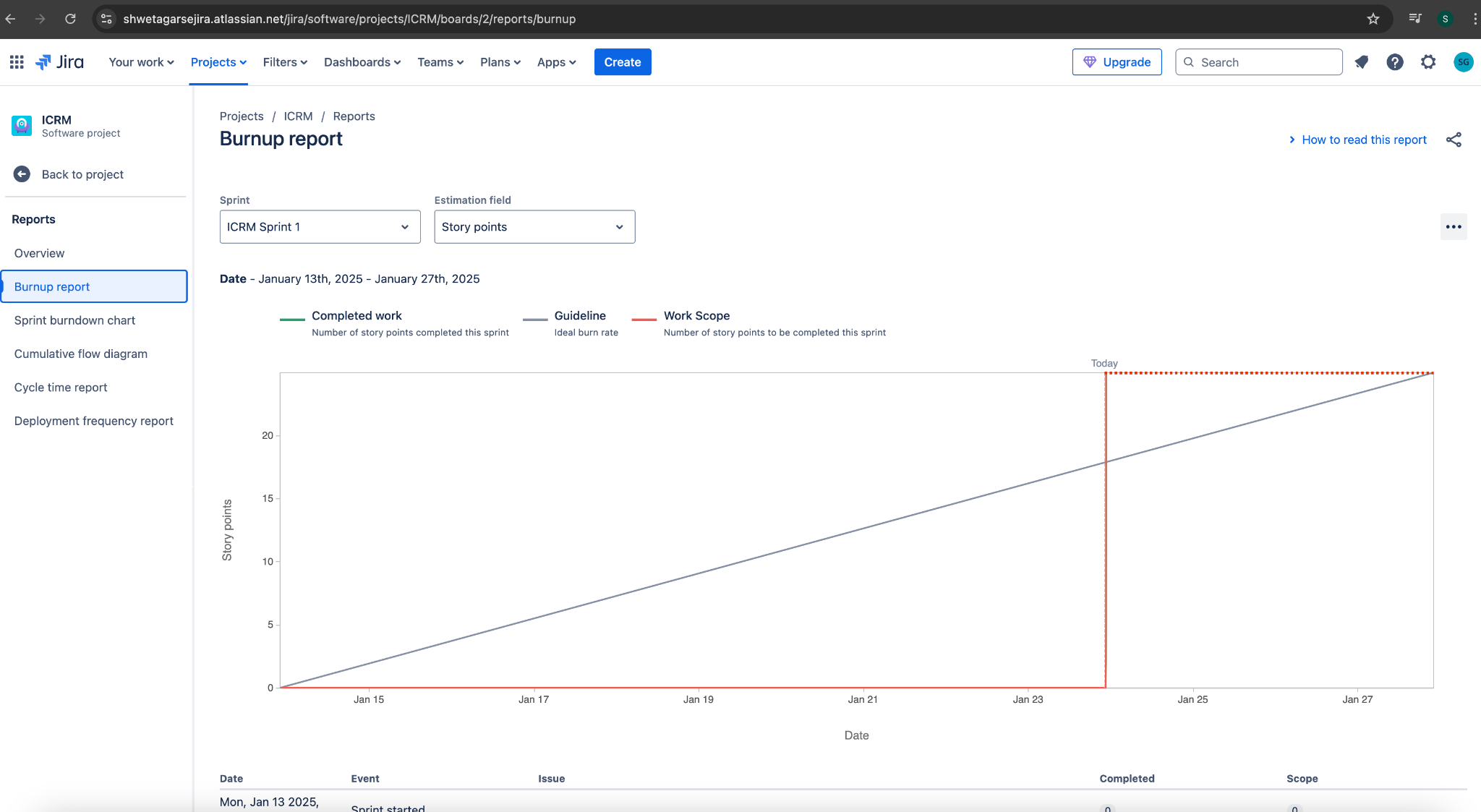
| **User Story ID** | **User Story** | **Tasks** | **Owner** | **Status** | **Estimated Effort (hrs)** |
| --- | --- | --- | --- | --- | --- |
| US01 | AS A USER I WANT TO LOGIN TO ICRM SERVICE 360 SO THAT I CAN VIEW CUSTOMER DATA | Implement login screen, User input validation, Integration | Rashmi | Not Started | 2 |
| US02 | AS A USER I WANT TO SEARCH CUSTOMER SO THAT I CAN VIEW CUSTOMER DETAILS | Implement search functionality, Display results | Vipul | Not Started | 2 |
| US12 | AS A USER I WANT TO SEE ACCOUNT HOLDING PATTERN SO THAT I CAN VERIFY ACCESS DETAILS | Design account holding view, Integrate data source | Akanksha | Not Started | 2 |
| US05 | AS A USER I WANT TO VIEW CUSTOMER SIGNATURE SO THAT I CAN VERIFY SIGNATURE ON INSTRUMENTS | Implement signature view, Integrate with signature database | Pranav | Not Started | 8 |
| US03 | AS A USER I WANT TO VIEW KYC DUE DETAILS SO THAT I CAN GENERATE KYC FORM | Design KYC due details view, Implement KYC form generation | Vishwanath | Not Started | 2 |
| US04 | AS A USER I WANT TO VIEW CUSTOMER BALANCE SO THAT I CAN INITIATE TRANSACTION/ANALYSIS | Implement balance view, Integrate transaction logic | Akanksha | Not Started | 8 |
| US15 | AS A USER I WANT TO VIEW LINKED CREDIT CARDS SO THAT I CAN BLOCK CARD IN CASE OF FRAUD | Implement view for linked credit cards, Add block functionality | Rashmi | Not Started | 5 |

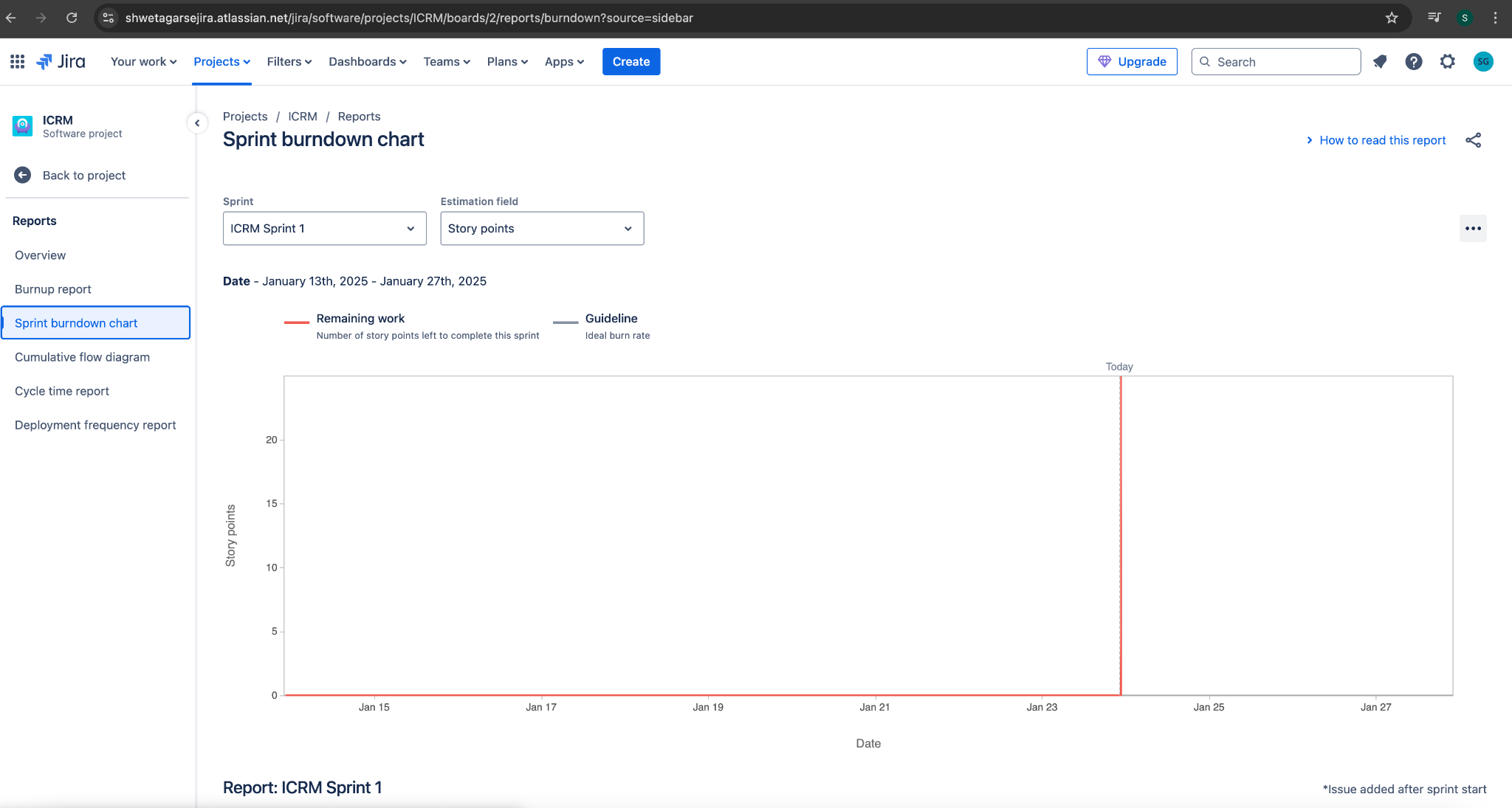
**Sprint 2: Linked Products & Transactions (Medium Priority)**

| **User Story ID** | **User Story** | **Tasks** | **Owner** | **Status** | **Estimated Effort (hrs)** |
| --- | --- | --- | --- | --- | --- |
| US07 | AS A USER I WANT TO VIEW CUSTOMER TRANSACTIONS SO THAT I CAN GENERATE STATEMENT | Implement transaction view, Statement generation | Pranav | Not Started | 5 |
| US08 | AS A USER I WANT TO VIEW LINKED CREDIT CARDS SO THAT I CAN DO CREDIT ASSESSMENT | Implement credit card view, Integrate credit assessment logic | Vipul | Not Started | 8 |
| US09 | AS A USER I WANT TO VIEW LINKED DEBIT CARDS SO THAT I CAN CHECK DEBIT CARD LIMIT | Implement debit card view, Add limit check functionality | Vishwanath | Not Started | 5 |
| US10 | AS A USER I WANT TO VIEW LINKED LOAN ACCOUNTS SO THAT I CAN DO LOAN ASSESSMENT | Implement loan account view, Integrate loan assessment | Rashmi | Not Started | 8 |
| US11 | AS A USER I WANT TO VIEW LINKED LOCKER ACCOUNTS SO THAT I CAN CHECK LOCKER DETAILS | Implement locker account view, Integrate locker details | Akanksha | Not Started | 8 |
|  |  |  |  |  | 4 |

**Sprint 3: Customer Information & Communication (Low Priority)**

| **User Story ID** | **User Story** | **Tasks** | **Owner** | **Status** | **Estimated Effort (hrs)** |
| --- | --- | --- | --- | --- | --- |
| US06 | AS A USER I WANT TO VIEW CUSTOMER ADDRESS SO THAT I CAN VERIFY WITH DOCUMENTS/PLAN VISIT | Implement address view, Integrate address data | Vipul | Not Started | 10 |
| US13 | AS A USER I WANT TO VIEW CUSTOMER EMAIL/MOBILE SO THAT I CAN COMMUNICATE ON THE SAME | Implement email/mobile view, Add communication functionality | Pranav | Not Started | 2 |
| US14 | AS A USER I WANT TO VIEW CUSTOMER DOB SO THAT I CAN DECIDE PRODUCT SUITABILITY | Implement DOB view, Integrate with product suitability logic | Vishwanath | Not Started | 2 |





Document 6: Sprint meetings

**Meeting Type 1: Sprint Planning meeting**

| **Date** | January 19, 2025 |
| --- | --- |
| **Time** | 10:00 AM – 12:00 PM |
| **Location** | Conference Room 1 / Virtual (Zoom link) |
| **Prepared By** | Shweta Garse |
| **Attendees** | Dhaval Bonde(Scrum Master), Rashmi (Developer 1), Pranav (Developer 2), Akanksha (Developer 3), Vishwanath (Developer 4), Vipul (Developer 5), Emma (Product Owner) |

**Agenda Topics**

| **Topic** | **Presenter** | **Time allotted** |
| --- | --- | --- |
| ICRM Background Info | Mr XYZ | 30 Mins |
| Introduction to Project | Dhaval Bonde | 30 Mins |
| Approach and Timeline | Shweta Garse | 1 Hr |

**Other Information**

| Observers | Mr. ABC, Preksha TL….. |
| --- | --- |
| Resources | Developers, testers, Budget amt (2cr.) |
| Special Notes | NA |

**Meeting Type 2: Sprint review meeting**

| **Date** | January 28, 2025 |
| --- | --- |
| **Time** | 10:00 AM – 12:00 PM |
| **Location** | Conference Room 1 / Virtual (Zoom link) |
| **Prepared By** | Shweta Garse |
| **Attendees** | Dhaval Bonde(Scrum Master), Rashmi (Developer 1), Pranav (Developer 2), Akanksha (Developer 3), Vishwanath (Developer 4), Vipul (Developer 5), Emma (Product Owner) |

| **Sprint Status** | **Things to Demo** | **Quick Updates** | **What’s Next (Next Sprint)** |
| --- | --- | --- | --- |
| - Sprint 1 Goal: Login, Customer Search, KYC Due, Balance View, Signature Verification | - Login functionality: Successful login with credentials and error handling | - Rashmi: Completed the Login functionality and tested user flow | - Sprint 2 will focus on linked products: |
| - Completed User Stories: | - Customer Search: Search by Account No, Mobile No, etc. | - Pranav: Finished Customer Search and tested all search criteria (Account No, Email, etc.) | - US08: View Linked Credit Cards |
| - US01: Login to ICRM Service 360 | - KYC Due Details: Display KYC due status, priority, and form generation | - Akanksha: Finished Balance View and Customer Signature | - US09: View Linked Debit Cards |
| - US02: Search Customer | - Customer Balance View: Display available balance for transactions | - Vipul: Implemented Signature Verification for customer data | - US10: View Linked Loan Accounts |
| - US03: View KYC Due Details | - Customer Signature View: Display customer's stored signature for verification | - Vishwanath: Worked on KYC Form generation and tested the flow | - US11: View Linked Locker Accounts |
| - US04: View Customer Balance |  |  | - Focus on transactional data, linked accounts, and fraud prevention features in Sprint 2 |
| - All stories meet Definition of Done |  |  |  |

**Meeting Type 3: Sprint retrospective meeting**

| **Date** | January 29, 2025 |
| --- | --- |
| **Time** | 10:00 AM – 12:00 PM |
| **Location** | Conference Room 1 / Virtual (Zoom link) |
| **Prepared By** | Shweta Garse |
| **Attendees** | Dhaval Bonde(Scrum Master), Rashmi (Developer 1), Pranav (Developer 2), Akanksha (Developer 3), Vishwanath (Developer 4), Vipul (Developer 5), Emma (Product Owner) |

| **Agenda** | **What Went Well** | **What Didn’t Go Well** | **Questions** | **Reference** |
| --- | --- | --- | --- | --- |
| Review of Sprint 1 Goals | - Clear understanding of Sprint 1 goals | - Some initial uncertainty around KYC Form flow | - How can we ensure better clarity in requirements next time? | - Reference: Product Owner to clarify KYC form flow early on. |
| What Went Well in the Sprint | - Completed all user stories as planned | - Limited integration testing with external systems | - How do we improve the integration testing process? | - Reference: DevOps team to help set up better testing environments for external dependencies. |
| What Didn't Go Well | - Login, Customer Search, and Balance View were delivered on time | - Some edge cases in Search were not accounted for | - Should we dedicate more time for testing edge cases? | - Reference: QA team to ensure edge cases are covered in test cases. |
| Team Collaboration | - Good communication and collaboration among team members | - Some delays in feature handover between developers | - Can we improve the handover process between devs? | - Reference: Improve task ownership and better handover procedures. |
| Development Process | - Sprints and tasks were well defined | - Some user stories had scope creep during development | - How can we prevent scope creep in future sprints? | - Reference: Scrum Master to ensure strict scope control during planning. |
| Testing & Quality Assurance | - Testing was done early and continuously during the sprint | - QA testing was limited for external dependencies | - How can we incorporate more comprehensive testing of external dependencies? | - Reference: QA team and DevOps to collaborate on testing external systems. |
| Sprint Planning & Estimation | - Good alignment on task prioritization and story points | - Some tasks were underestimated leading to time crunch | - How can we improve story point estimation? | - Reference: Scrum Master and Product Owner to refine estimation process and better align with capacity. |
| Feedback & Communication | - Regular stand-ups and communication kept everyone aligned | - Feedback from stakeholders was slow at times | - How do we make sure stakeholder feedback is timely? | - Reference: Product Owner to engage stakeholders early and continuously for faster feedback. |

**Meeting Type 4: Daily Stand-up meeting**

|  | **Week “X” (from 21-01-2025 to 27-01-2025)** | | | | | | | |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Question** | **Name/Role** | **Monday** | **Tuesday** | **Wednesday** | **Thursday** | **Friday** | **Saturday** | **Sunday** |
| What did you do yesterday? | Rashmi (Scrum Developer 1) | - Completed Login feature | - Tested Login functionality | - Fixed bugs in Login | - Finished UI tweaks for Login | - Worked on Account Search | - Finalized Account Search | - Reviewed customer data |
|  | Pranav (Scrum Developer 2) | - Developed Customer Search | - Implemented search by Account No | - Tested Search Functionality | - Refined Customer Search UI | - Worked on Balance View | - Integrated Balance View | - Fixed issues in Balance View |
|  | Akanksha (Scrum Developer 3) | - Completed KYC Due feature | - Developed KYC Form Generation | - Tested KYC Form Generation | - Fixed KYC form bugs | - Worked on Balance View | - Integrated Balance View | - Tested Balance View |
|  | Vipul (Scrum Developer 4) | - Developed Customer Signature view | - Integrated Signature feature | - Fixed bugs in Signature view | - Completed UI changes for Signature view | - Started Account Verification | - Worked on KYC Form generation | - Prepared Account Verification |
|  | Vishwanath (Scrum Developer 5) | - Completed Balance View | - Worked on Signature | - Integrated Signature View | - Fixed bugs in Balance View | - Worked on KYC Form Generation | - Finalized KYC Form Generation | - Reviewed Balance View |
| What will you do today? | Rashmi (Scrum Developer 1) | - Start working on KYC Due | - Develop KYC Due Details UI | - Test KYC Due details | - Finalize KYC Form generation | - Fix any KYC bugs | - Review KYC Form | - Test Form generation |
|  | Pranav (Scrum Developer 2) | - Start Balance View | - Work on Balance View integration | - Test Balance View UI | - Fix bugs in Balance View | - Start Signature view | - Integrate Signature View | - Finalize Balance View |
|  | Akanksha (Scrum Developer 3) | - Start working on Customer Signature | - Develop Signature View UI | - Test Signature View | - Integrate Signature View | - Finalize KYC form bugs | - Test Signature View | - Review KYC Form generation |
|  | Vipul (Scrum Developer 4) | - Start working on Customer Verification | - Develop Account Verification UI | - Test Account Verification | - Finalize Signature View | - Review Signature | - Fix bugs in Account Verification | - Review Customer Data |
|  | Vishwanath (Scrum Developer 5) | - Start working on Account Verification | - Develop Account Verification UI | - Test Account Verification | - Finalize Account Verification | - Fix Signature issues | - Review Balance View | - Fix KYC bugs |
| What (if any) is blocking your progress? | Rashmi (Scrum Developer 1) | - None | - None | - None | - None | - Blocked by data inconsistencies in KYC | - None | - None |
|  | Pranav (Scrum Developer 2) | - Blocked by incomplete UI design | - Blocked by incomplete UI design | - None | - None | - None | - None | - None |
|  | Akanksha (Scrum Developer 3) | - None | - None | - None | - None | - None | - None | - None |
|  | Vipul (Scrum Developer 4) | - None | - None | - None | - None | - Blocked by unclear requirements for Signature view | - None | - None |
|  | Vishwanath (Scrum Developer 5) | - None | - None | - None | - None | - Blocked by integration issues with KYC form | - None | - None |