**Agile Project BA Implementation**

**by Tarun Kumar Deshmukh**

**Document -1** **Definition of Done.**

**Definition of Done (DOD)** - Definition of Done (DOD) is a set of criteria that must be met for a product backlog item e.g., user story, feature or an entire Sprint to be considered complete. The DoD ensures that all work is fully finished, meets quality standards, and is ready for release or deployment.

Below is the checklist for the project “Implementation of “iCust” module for web services application and API integration”:

1. **Produced code for presumed functionalities** –

* The code developed fulfils the functionalities outlined in the user stories.
* All intended features and scenarios are implemented as described.
* All the functionalities are working as per the requirements of stakeholders.
* There are no open critical defects related to the presumed functionalities and any identified issues have been resolved.

1. **Assumptions of User Story met** –

* All assumptions and conditions specified in the user stories are validated and met.
* User stories are reviewed to ensure that all implicit and explicit assumptions are addressed.
* Any dependencies related to the assumptions have been addressed or mitigated.
* The fulfilment of assumptions does not introduce any risks, blockers, or gaps in functionality.

1. **Project Builds Without Errors** –

* The project compiles and builds without any errors in the target environment.
* If applicable, the project successfully passes through the CI/CD pipeline without failures.
* All required dependencies, libraries, and configurations are correctly set up and do not cause build failures.
* The build works on all intended platforms, environments, or operating systems as required.

1. **Unit Tests Written and Passing** –

* Unit tests are written for all relevant functionalities, covering core logic, edge cases, and error handling.
* Unit tests have been reviewed by the development team to ensure completeness, correctness, and best practices.
* Tests produce consistent results across multiple runs.
* The test strategy, test cases, and instructions for running tests are documented as needed.

1. **Project deployed on the test environment identical to production platform**

* The project is deployed without errors to the test environment that mirrors the production setup.
* The test environment matches the production environment in terms of OS, configurations, dependencies, and infrastructure.
* Smoke tests or sanity checks confirm that the application is running as expected post-deployment.
* There are no deployment-related errors, missing dependencies, or broken configurations.

1. **Tests on devices/browsers listed in the project assumptions passed** –

* Functional, UI, and compatibility tests have been executed on all devices and browsers specified in the project assumptions.
* The application behaves consistently across the listed devices and browsers.
* The interface displays correctly without layout shifts, broken elements, or usability issues.
* No critical defects remain unresolved, and all mandatory test cases pass successfully.

1. **Feature ok-ed by UX designer** –

* The implemented feature matches the approved UX/UI design specifications, including layouts, colors, typography, and interactions.
* The UX designer has reviewed the feature and confirmed it meets usability and aesthetic standards.
* The design works correctly across required devices, screen sizes, and meets accessibility guidelines.
* There are no critical usability issues, inconsistencies, or deviations from the intended user experience.

1. **QA performed & issues resolved** –

* Functional, integration, regression, performance, and any other relevant testing types have been executed.
* All predefined test cases have been executed successfully, covering expected scenarios, edge cases, and error handling.
* Reported issues have been retested after fixes to ensure proper resolution without introducing new defects.
* No critical or high-severity defects remain unresolved; medium and low-priority issues are documented with a plan for resolution if needed.

1. **Feature is tested against acceptance criteria** –

* Functional, UI, performance, and edge case scenarios are tested based on the acceptance criteria.
* Any defects found during testing are resolved or documented with an acceptable workaround.
* QA team, Product Owner, or relevant stakeholders confirm the feature meets expectations.
* No previously working functionality is negatively impacted by the feature implementation.

1. **Feature ok-ed by Product Owner** –

* The feature has been reviewed in a demo or walkthrough with the Product Owner.
* Any feedback or requested changes from the Product Owner have been implemented and verified.
* The feature is free from critical bugs and works as expected in the intended environment(s).
* The Product Owner has formally approved the feature as complete and ready for the next phase (e.g., release, UAT, or deployment).

1. **Refactoring completed** –

* The code has been improved for readability, maintainability, and efficiency without altering functionality.
* The refactored code preserves existing behaviour and does not introduce regressions.
* The changes have been peer-reviewed and approved by the development team.
* The development team or relevant stakeholders confirm the refactoring is complete and meets project goals.

1. **Any configuration or build changes documented** –

* All modifications to configuration files, build scripts, or environment settings are documented.
* Configuration and build changes are committed to the repository with appropriate commit messages.
* Clear steps for applying the configuration changes are included for developers, testers, or DevOps.
* Changes are peer-reviewed and approved by relevant team members (e.g., developers, DevOps, or system administrators).

1. **Documentation updated** –

* The documentation is well-structured, easy to understand, and free from ambiguity.
* The updated documentation has been reviewed by relevant stakeholders (e.g., developers, QA, Product Owner) for accuracy.
* The documentation is stored in the designated location (e.g., Confluence, Wiki, Git repo, internal knowledge base) and accessible to the relevant team members.
* The appropriate team members confirm that the documentation meets project needs.

1. **Peer Code Review performed** –

* The developer has created a pull request (PR) or submitted the code for peer review through the designated platform (e.g., GitHub).
* The reviewer has confirmed that the code meets the intended requirements without introducing bugs or regressions.
* Potential security vulnerabilities (e.g., input validation, authentication, authorization) have been checked and addressed.
* The reviewer(s) have approved the code, and the pull request is ready to be merged.

**Document – 2 Product Vision**

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| **Scrum Project**  **Name:** | Implementation of “iCust” module for web services application and API Integration |  |  |
| **Venue:** | Virtual Conference Room - 10 |  |  |
| **Date:** 08-Mar-2025 | **Start time:** 11:00 AM | **End time:** 02:00 PM | **Duration:** 3 Hrs |
| **Client:** | ABC Bank Pvt. Ltd. |  |  |
| **Stakeholder list:** | Board Members of ABC Bank |  |  |
|  | Bank Tellers of ABC Bank |  |  |
|  | Customers of ABC Bank |  |  |
|  | Government Policy Making Bodies |  |  |
|  | IT Department |  |  |
| **Scrum Team** | | | |
| **Scrum Master:** | Vitthal Nayak |  |  |
| **Product owner:** | Tarun Deshmukh |  |  |
| **Scrum Developer 1:** | Tanu Verma |  |  |
| **Scrum Developer 2:** | Ravi Bhosle |  |  |
| **Scrum Developer 3:** | Raj Hirwani |  |  |
| **Scrum Developer 4:** | Sakshi Reddy |  |  |
| **Scrum Developer 5:** | Vinay Kumar |  |  |

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| **Vision**: What is your vision, your overarching goal for creating the product?  Our vision is to modernize ABC Bank’s digital ecosystem by introducing the **iCust** application, enabling seamless integration with third-party financial systems. This initiative aims to enhance interoperability, streamline banking operations, and improve customer experiences. By leveraging advanced technology, **iCust** will position the bank for future growth, increased efficiency, and expanded service offerings, ultimately driving higher customer satisfaction and revenue potential. | | | |
| **Target group**  **Which market**  **segment does the**  **product address?**  The product addresses the banking and financial services market, specifically focusing on digital banking, financial technology (FinTech), and middleware banking solutions.  **Who are the target**  **users and**  **customers?**  Target Users: Bank employees, customer service representatives, financial analysts, and IT teams managing integrations.  Target Customers: ABC Bank’s existing and potential customers, including retail banking customers, loan applicants, and businesses requiring financial services. | **Needs**  **What problem does**  **the product solve?**  The product addresses compatibility issues with outdated banking software, improving integration with modern financial systems. It also enhances customer onboarding, KYC verification, loan processing, and digital banking capabilities, ensuring seamless access to banking services through third-party applications.  **Which benefit does it provide?**  Enhanced interoperability with third-party applications.  Improved customer onboarding and KYC verification processes.  Streamlined loan origination and processing with better assessment criteria.  WhatsApp banking for customer engagement and self-service.  Increased operational efficiency, reducing manual processes and errors | **Product**  **What product is it?**  It is a middleware banking application named “iCust”, designed to facilitate secure and seamless third-party integrations with banking services while improving customer experience and operational efficiency.  **What makes it**  **desirable and**  **special?**  Bridges the gap between legacy banking systems and modern financial applications.  Provides an intuitive API-driven framework for financial integrations.  Supports automated and manual KYC verification for compliance.  Enhances customer engagement through WhatsApp banking.  Ensures secure and scalable banking service expansion.  **Is it feasible to**  **develop the product?**  Yes, it is feasible. The bank can develop iCust by leveraging existing IT infrastructure and APIs while ensuring compliance with financial regulations. Given the market trend towards open banking and digital transformation, developing a middleware solution is both practical and necessary. | **Value**  **How is the product**  **going to benefit the**  **company?**  Reduces operational costs by automating onboarding, KYC, and loan processes.  Enhances customer experience and satisfaction, leading to higher retention rates.  Expands ABC Bank’s digital banking capabilities, making it competitive in the FinTech space.  Enables new revenue opportunities through improved service offerings and digital banking engagement.  **What are the**  **business goals?**  Improve banking interoperability by integrating third-party applications.  Enhance customer acquisition and retention with efficient onboarding and services.  Increase automation and compliance in banking operations.  Boost revenues through efficient loan processing and digital banking services.  Establish ABC Bank as a technology-driven financial institution.  **What is the business**  **model?**  B2C (Business-to-Consumer): Offering enhanced digital banking and WhatsApp banking for customers.  B2B (Business-to-Business): Providing API-based integration for FinTech partners and businesses requiring banking services.  Subscription or API Monetization: Charging for third-party access to banking APIs and premium digital banking features.  Loan & Financial Services Revenue: Increased loan origination and financial service accessibility |

**Document 3: User stories**

**User Story:** A user story is a brief, user-focused description of a feature or requirement, written from the end user's perspective, typically following the format: "As a [user], I want [goal] so that [benefit]."

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| User Story No: 01 | Tasks: Reduces manual effort in onboarding. | | Priority: High |
| Value statement:  As a customer, I want to onboard digitally using my primary info, so that I can open an account seamlessly. | | | |
| BV: 500 | | CP: 3 | |
| Acceptance criteria:  User successfully submits details and receives confirmation. | | | |

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| User Story No: 02 | Tasks: Improves fraud prevention and compliance. | | Priority: High |
| Value statement:  As a Bank teller, I want to verify customer identity via ID proof, so that I can ensure authenticity. | | | |
| BV: 500 | | CP: 3 | |
| Acceptance criteria:  System validates ID and confirms authenticity. | | | |

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| User Story No: 03 | Tasks: Enhances profiling and risk assessment. | | Priority: Medium |
| Value statement:  As a customer, I want to provide my professional and financial details, so that I can complete my onboarding process. | | | |
| BV: 200 | | CP: 2 | |
| Acceptance criteria:  User successfully submits details and receives approval. | | | |

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| User Story No: 04 | Tasks: Reduces false negatives in KYC. | | Priority: High |
| Value statement:  As a bank officer, I want to manually verify customer identity when automated verification fails, so that I can ensure customer authenticity. | | | |
| BV: 200 | | CP: 3 | |
| Acceptance criteria:  Manual verification successfully completes the process. | | | |

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| User Story No: 05 | Tasks: Ensures compliance with banking standards.   |  | | --- | |  | | | Priority: High |
| Value statement:  As a system, I want to perform KYC verification using ID, number, or name, so that I can meet regulatory requirements. | | | |
| BV: 500 | | CP: 5 | |
| Acceptance criteria:  System successfully verifies identity details. | | | |

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| User Story No: 06 | Tasks: Increases trust and reduces risk.   |  | | --- | |  | | | Priority: High |
| Value statement:  As a system, I want to integrate KYC verification with government databases, so that I can ensure authenticity. | | | |
| BV: 500 | | CP: 5 | |
| Acceptance criteria:  System successfully connects to external databases and retrieves information. | | | |

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| User Story No: 07 | Tasks: Streamlines loan application process.   |  | | --- | |  | | | Priority: High |
| Value statement:  As a customer, I want to apply for a loan digitally, so that I can access financial support conveniently. | | | |
| BV: 500 | | CP: 3 | |
| Acceptance criteria:  User submits loan application and receives confirmation. | | | |

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| User Story No: 08 | Tasks: Reduces risk and improves decision-making.   |  | | --- | |  | | | Priority: High |
| Value statement:  As a Bank teller, I want to evaluate creditworthiness based on financial details, so that I can assess loan eligibility. | | | |
| BV: 500 | | CP: 3 | |
| Acceptance criteria:  System processes data and generates credit score. | | | |

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| User Story No: 09 | Tasks: Balances automation with human judgment.   |  | | --- | |  | | | Priority: Medium |
| Value statement:  As a loan officer, I want to manually review creditworthiness when necessary, so that I can make informed lending decisions. | | | |
| BV: 200 | | CP: 2 | |
| Acceptance criteria:  Loan officer reviews and approves/denies loan applications. | | | |
| User Story No: 10 | Tasks: Enhances transparency and customer trust.   |  | | --- | |  | | | Priority: High |
| Value statement:  As a customer, I want to view applicable interest rates and repayment terms before applying, so that I can make informed decisions. | | | |
| BV: 500 | | CP: 2 | |
| Acceptance criteria:  Loan page displays interest rates and repayment terms. | | | |

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| User Story No: 11 | Tasks: Improves loan processing efficiency.   |  | | --- | |  | | | Priority: High |
| Value statement:   |  | | --- | |  |  |  | | --- | | As a system, I want to process loan applications and notify customers of approval or rejection, so that I can streamline loan processing. | | | | |
| BV: 500 | | CP: 3 | |
| Acceptance criteria:  System generates approval/rejection notification. | | | |

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| User Story No: 12 | Tasks: Ensures accurate records for auditing.   |  | | --- | |  | | | Priority: Medium |
| Value statement:  As a system, I want to store origination basis details, so I can maintain transparency in loan origination.   |  | | --- | |  | | | | |
| BV: 200 | | CP: 2 | |
| Acceptance criteria:  System successfully saves origination data. | | | |

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| User Story No: 13 | Tasks: Improves flexibility in lending.   |  | | --- | |  | | | Priority: Medium |
| Value statement:   |  | | --- | | As a bank administrator, I want to manage origination basis preferences, so I can customize loan offers. | | | | |
| BV: 500 | | CP: 3 | |
| Acceptance criteria:  Admin updates preferences successfully. | | | |

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| User Story No: 14 | Tasks: Enhances customer communication and engagement.   |  | | --- | |  | | | Priority: High |
| Value statement:   |  | | --- | | As a customer, I want to be notified via WhatsApp about my loan application status, so that I can stay informed. | | | | |
| BV: 500 | | CP: 2 | |
| Acceptance criteria:  Customers receive timely WhatsApp notifications. | | | |

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| User Story No: 15 | Tasks: Provides convenience and real-time access.   |  | | --- | |  | | | Priority: High |
| Value statement:   |  | | --- | | As a customer, I want to check my account balance via WhatsApp, so I can access my financial information easily. | | | | |
| BV: 500 | | CP: 3 | |
| Acceptance criteria:  Customers receive real-time balance updates. | | | |

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| User Story No: 16 | Tasks: Enhances banking convenience.   |  | | --- | |  | | | Priority: High |
| Value statement:   |  | | --- | | As a customer, I want to request a mini statement via WhatsApp, so I can track my transactions. | | | | |
| BV: 500 | | CP: 2 | |
| Acceptance criteria:  Users receive a mini statement instantly. | | | |

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| User Story No: 17 | Tasks: Provides an additional payment channel.   |  | | --- | |  | | | Priority: High |
| Value statement:   |  | | --- | | As a customer, I want to transfer funds using WhatsApp, so I can perform transactions conveniently. | | | | |
| BV: 500 | | CP: 3 | |
| Acceptance criteria:  Successful transfer notification is received. | | | |

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| User Story No: 18 | Tasks: Enhances security and trust.   |  | | --- | |  | | | Priority: High |
| Value statement:   |  | | --- | | As a system, I want to ensure WhatsApp banking transactions are secure, so I can prevent fraud. | | | | |
| BV: 500 | | CP: 5 | |
| Acceptance criteria:  Transactions are authenticated and encrypted. | | | |

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| User Story No: 19 | Tasks: Improves customer service accessibility.   |  | | --- | |  | | | Priority: Medium |
| Value statement:   |  | | --- | | As a customer, I want to request customer support via WhatsApp, so I can get assistance easily. | | | | |
| BV: 200 | | CP: 2 | |
| Acceptance criteria:  Customers receive responses to queries. | | | |

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| User Story No: 20 | Tasks: Ensures accountability and tracking.   |  | | --- | |  | | | Priority: High |
| Value statement:   |  | | --- | | As a system, I want to log all WhatsApp banking interactions, so I can ensure compliance and auditing. | | | | |
| BV: 500 | | CP: 3 | |
| Acceptance criteria:  System stores logs of all interactions. | | | |

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| User Story No: 21 | Tasks: Increases fraud prevention.   |  | | --- | |  | | | Priority: High |
| Value statement:   |  | | --- | | As a system, I want to allow real-time notifications for account activities via WhatsApp, so I can enhance security. | | | | |
| BV: 500 | | CP: 5 | |
| Acceptance criteria:  Users receive instant notifications. | | | |

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| User Story No: 22 | Tasks: Reduces branch visits.   |  | | --- | |  | | | Priority: Medium |
| Value statement:   |  | | --- | | As a system, I want to allow customers to request cheque book issuance via WhatsApp, so I can enhance convenience. | | | | |
| BV: 200 | | CP: 3 | |
| Acceptance criteria:  User successfully requests cheque book. | | | |

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| User Story No: 23 | Tasks: Enhances security.   |  | | --- | |  |  |  | | --- | |  | | | Priority: High |
| Value statement:   |  | | --- | | As a system, I want to allow customers to block/unblock their debit card via WhatsApp, so they can prevent fraudulent activities. | | | | |
| BV: 500 | | CP: 3 | |
| Acceptance criteria:  Users successfully block/unblock their cards. | | | |

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| User Story No: 24 | Tasks: Increases loan conversion rates.   |  | | --- | |  | | | Priority: Medium |
| Value statement:   |  | | --- | | As a customer, I want to receive personalized loan offers via WhatsApp, so I can explore financing options. | | | | |
| BV: 100 | | CP: 3 | |
| Acceptance criteria:  Users receive tailored loan offers. | | | |

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| User Story No: 25 | Tasks: Enhances customer service efficiency.   |  | | --- | |  | | | Priority: High |
| Value statement:   |  | | --- | | As a system, I want to integrate customer support AI chatbot in WhatsApp banking, so I can provide instant resolutions. | | | | |
| BV: 500 | | CP: 3 | |
| Acceptance criteria:  AI chatbot successfully handles queries. | | | |

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| User Story No: 26 | Tasks: Improves loan monitoring.   |  | | --- | |  | | | Priority: High |
| Value statement:   |  | | --- | | As a bank officer, I want to track loan repayment history, so I can assess risk better. | | | | |
| BV: 500 | | CP: 2 | |
| Acceptance criteria:  Loan officers can retrieve repayment history. | | | |

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| User Story No: 27 | Tasks: Reduces late payments.   |  | | --- | |  | | | Priority: High |
| Value statement:   |  | | --- | | As a customer, I want to schedule loan repayments automatically, so I don’t miss payments. | | | | |
| BV: 500 | | CP: 3 | |
| Acceptance criteria:  Users successfully set up automatic repayments. | | | |

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| User Story No: 28 | |  | | --- | | Tasks: Enhances financial literacy. | | | Priority: Medium |
| Value statement:   |  | | --- | | As a system, I want to provide customers with a credit score summary, so they can improve their eligibility. | | | | |
| BV: 200 | | CP: 2 | |
| Acceptance criteria:  Users can view their credit scores. | | | |

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| User Story No: 29 | |  | | --- | | Tasks: Enhances security. | | | Priority: High |
| Value statement:   |  | | --- | | As a system, I want to allow users to report unauthorized transactions via WhatsApp, so I can take immediate action. | | | | |
| BV: 500 | | CP: 3 | |
| Acceptance criteria:  Users successfully report fraud. | | | |

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| User Story No: 30 | Tasks: Enhances customer satisfaction.   |  | | --- | |  | | | Priority: Medium |
| Value statement:   |  | | --- | | As a system, I want to allow users to request an interest rate revision for loans, so I can retain customers. | | | | |
| BV: 200 | | CP: 2 | |
| Acceptance criteria:  Users can submit rate revision requests. | | | |

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| User Story No: 31 | Tasks: Enhances convenience.   |  | | --- | |  | | | Priority: Medium |
| Value statement:   |  | | --- | | As a customer, I want to request a new debit/credit card via WhatsApp, so I can avoid branch visits. | | | | |
| BV: 200 | | CP: 2 | |
| Acceptance criteria:  Users successfully request new cards. | | | |

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| User Story No: 32 | Tasks: Prevents fraud.   |  | | --- | |  | | | Priority: High |
| Value statement:   |  | | --- | | As a bank officer, I want to flag suspicious transactions, so I can take preventive actions. | | | | |
| BV: 500 | | CP: 3 | |
| Acceptance criteria:  Flagged transactions trigger alerts. | | | |

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| User Story No: 33 | Tasks: Increases loan retention.   |  | | --- | |  | | | Priority: Medium |
| Value statement:   |  | | --- | | As a system, I want to allow customers to request EMI changes via WhatsApp, so I can offer flexibility. | | | | |
| BV: 200 | | CP: 3 | |
| Acceptance criteria:  Users successfully submit EMI change requests. | | | |

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| User Story No: 34 | |  | | --- | | Tasks: Enhances accessibility. | | | Priority: Medium |
| Value statement:   |  | | --- | | As a customer, I want to download my account statement via WhatsApp, so I can track my expenses. | | | | |
| BV: 200 | | CP: 2 | |
| Acceptance criteria:  Users receive statements in PDF format. | | | |

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| User Story No: 35 | |  | | --- | | Tasks: Enhances financial management. | | | Priority: Medium |
| Value statement:   |  | | --- | | As a system, I want to allow customers to set spending limits on their debit/credit cards via WhatsApp, so they can control their expenses. | | | | |
| BV: 500 | | CP: 2 | |
| Acceptance criteria:  Users can set and modify spending limits successfully. | | | |

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| User Story No: 36 | |  | | --- | | Tasks: Increases convenience and engagement. | | | Priority: High |
| Value statement:   |  | | --- | | As a system, I want to allow customers to link multiple accounts to WhatsApp banking, so they can manage all their finances in one place. | | | | |
| BV: 500 | | CP: 3 | |
| Acceptance criteria:  Users can successfully link and access multiple accounts. | | | |

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| User Story No: 37 | |  | | --- | | Tasks: Improves customer service efficiency. | | | Priority: High |
| Value statement:   |  | | --- | | As a customer, I want to dispute a transaction via WhatsApp, so I can resolve issues quickly. | | | | |
| BV: 500 | | CP: 3 | |
| Acceptance criteria:  Users can file transaction disputes and track resolution status. | | | |

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| User Story No: 38 | |  | | --- | | Tasks: Enhances financial literacy and planning. | | | Priority: Medium |
| Value statement:   |  | | --- | | As a system, I want to enable customers to receive personalized financial insights via WhatsApp, so they can make informed decisions. | | | | |
| BV: 200 | | CP: 2 | |
| Acceptance criteria:  Users receive insights based on their transactions and spending. | | | |

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| User Story No: 39 | |  | | --- | | Tasks: Enhances security and flexibility. | | | Priority: High |
| Value statement:   |  | | --- | | As a system, I want to allow customers to enable/disable international transactions via WhatsApp, so they can prevent unauthorized usage. | | | | |
| BV: 500 | | CP: 3 | |
| Acceptance criteria:  Users can toggle international transactions on/off successfully. | | | |

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| User Story No: 40 | |  | | --- | | Tasks: Reduces loan defaults and improves repayment rates. | | | Priority: High |
| Value statement:   |  | | --- | | As a system, I want to send reminders for due loan payments via WhatsApp, so customers can avoid late fees. | | | | |
| BV: 500 | | CP: 3 | |
| Acceptance criteria:  Users receive automated reminders before due dates. | | | |

**Document - 4 Agile PO Experience**

As a Product Owner for the **iCust** project, I am responsible for defining the product vision, managing the backlog, and ensuring seamless integration of middleware and APIs for enhanced banking services. I collaborate with stakeholders, prioritize features like KYC verification, loan processing, origination maintenance, and WhatsApp banking, while ensuring compliance with financial regulations. I oversee development, validate success criteria, and drive continuous improvements to enhance customer experience and operational efficiency.

Below is a detailed breakdown of my responsibility and key activities as PO:

**1. Market Analysis**

* **Market Need/Demand:**
  + Increasing demand for seamless banking services integrated with third-party applications.
  + Growing customer preference for digital onboarding, KYC automation, and WhatsApp banking.
  + Regulatory requirements for KYC compliance and digital lending solutions.
* **Availability of Similar Products:**
  + Competing banks have already implemented middleware solutions for interoperability.
  + API-driven financial ecosystems are becoming industry standards.
  + Need to differentiate through enhanced customer experience and automation.

**2. Enterprise Analysis**

* **Due Diligence on Market Opportunity:**
  + “iCust” can position ABC Bank as a digital-first financial institution.
  + Improved customer onboarding and loan processing will increase engagement.
  + API-driven banking can open new revenue streams via third-party collaborations.

**3. Product Vision and Roadmap**

* **Product Vision:**
  + To enhance banking accessibility and interoperability through a robust middleware solution.
  + Ensure seamless customer onboarding, KYC verification, loan integration, and WhatsApp banking.
* **High-Level Roadmap:** We have opted for phase-wise implementation.
  + **Phase 1:** Middleware development & API integration.
  + **Phase 2:** Customer onboarding & KYC automation.
  + **Phase 3:** Loan processing system enhancement.
  + **Phase 4:** Origination basis maintenance & feature enhancements.
  + **Phase 5:** WhatsApp banking implementation.

**4. Managing Product Features**

* **Stakeholder Expectations & Prioritization:**
  + High-priority features: API integration, onboarding, KYC, and loan services.
  + Medium-priority: Origination basis maintenance and WhatsApp banking.
  + ROI Considerations: Increased customer acquisition, operational efficiency, and revenue generation.
* **Prioritization of Epics, Stories, and Features**:
  + Prioritized features based on their criticality and return on investment (ROI).

**5. Managing Product Backlog**

* **User Story Prioritization:**
  + Aligning stories with business value and customer impact.
  + Reprioritization based on stakeholder feedback and sprint outcomes.
  + Epics planning for feature rollout in an iterative manner.
* **Reprioritization Based on Stakeholder Needs**:
  + Continuously adjusted priorities based on changing stakeholder needs and feedback.
* **Epics Planning**:
  + Planned and managed larger epics that encompass multiple user stories.

**6. Managing Overall Iteration Progress**

* **Sprint Progress Review:**
  + Regular tracking of development milestones.
  + Adjusting priorities if blockers arise.
* **Reprioritization of Sprints and Epics**:
  + Adjusted priorities and plans as needed based on sprint progress and feedback.
* **Sprint Retrospectives with Business Analyst:**
  + Identifying process improvements after each sprint.
  + Refining backlog based on sprint learnings.

**7. Sprint Meetings & Agile Practices**

* **Sprint Planning Meetings:** Planned the work to be completed in the upcoming sprint.
* **Daily Scrum Meetings:** Conducted daily stand-ups to track progress and address any blockers.
* **Sprint Review Meetings:** Reviewed the completed work with stakeholders at the end of each sprint.
* **Sprint Retrospective Meetings:** Reflected on the sprint to identify successes and areas for improvement.
* **Backlog Refinement Meetings:** Continuously refined and prioritized the backlog.

**8. User Story Creation**

* **Components of User Stories:**
  + Story No: A unique identifier assigned to each user story.
  + Tasks: Specific activities required to complete the user story.
  + Priority: The level of importance assigned to a user story for development.
  + Acceptance Criteria: Conditions that must be met for the story to be considered complete.
  + Business Value & Complexity Points: Indicators of the story’s impact on business and the effort required for implementation.

**9. Role as a Product Owner in Scrum**

* **Liaison Between Business & Development:**
  + Served as the primary point of contact between business stakeholders and the Scrum team.
  + Ensured stakeholders were informed about project development and progress.
  + Communicate product vision across teams and ensure alignment with business goals.
* **Breaking Features into Backlog Items:**
  + Convert business needs into actionable user stories and prioritize based on feasibility and business impact.
  + Worked closely with Scrum teams to translate the product vision into actionable features.
  + Defined product features and broke them down into manageable product backlog items.

**Document – 5 Product and sprint backlog and product and sprint burndown charts**

**Product Backlog:** Product Backlog is a prioritized list of features, enhancements, and fixes required for the product, maintained by the Product Owner and refined throughout development.

Product Backlog for “iCust” project has been described below:

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **User Story Id** | **User Story** | **Tasks** | **Priority** | **BV** | **CP** | **Sprint** |
| US001 | As a customer, I want to onboard digitally using my primary info, so that I can open an account seamlessly. | Reduces manual effort in onboarding. | High | 500 | 3 | 1 |
| US002 | As a Bank teller, I want to verify customer identity via ID proof, so that I can ensure authenticity. | Improves fraud prevention and compliance. | High | 500 | 3 | 1 |
| US003 | As a customer, I want to provide my professional and financial details, so that I can complete my onboarding process. | Enhances profiling and risk assessment. | Medium | 200 | 2 | 1 |
| US004 | As a bank officer, I want to manually verify customer identity when automated verification fails, so that I can ensure customer authenticity. | Reduces false negatives in KYC. | High | 200 | 3 | 1 |
| US005 | As a system, I want to perform KYC verification using ID, number, or name, so that I can meet regulatory requirements. | Ensures compliance with banking standards. | High | 500 | 5 | 1 |
| US006 | As a system, I want to integrate KYC verification with government databases, so that I can ensure authenticity. | Increases trust and reduces risk. | High | 500 | 5 | 1 |
| US007 | As a customer, I want to apply for a loan digitally, so that I can access financial support conveniently. | Streamlines loan application process. | High | 500 | 3 | 1 |
| US008 | As a Bank teller, I want to evaluate creditworthiness based on financial details, so that I can assess loan eligibility. | Reduces risk and improves decision-making. | High | 500 | 3 | 1 |
| US009 | As a loan officer, I want to manually review creditworthiness when necessary, so that I can make informed lending decisions. | Balances automation with human judgment. | Medium | 200 | 2 | 1 |
| US010 | As a customer, I want to view applicable interest rates and repayment terms before applying, so that I can make informed decisions. | Enhances transparency and customer trust. | High | 500 | 2 | 1 |
| US011 | As a system, I want to process loan applications and notify customers of approval or rejection, so that I can streamline loan processing. | Improves loan processing efficiency. | High | 500 | 3 | 2 |
| US012 | As a system, I want to store origination basis details, so I can maintain transparency in loan origination. | Ensures accurate records for auditing. | Medium | 200 | 2 | 2 |
| US013 | As a bank administrator, I want to manage origination basis preferences, so I can customize loan offers. | Improves flexibility in lending. | Medium | 500 | 3 | 2 |
| US014 | As a customer, I want to be notified via WhatsApp about my loan application status, so that I can stay informed. | Enhances customer communication and engagement. | High | 500 | 2 | 2 |
| US015 | As a customer, I want to check my account balance via WhatsApp, so I can access my financial information easily. | Provides convenience and real-time access. | High | 500 | 3 | 2 |
| US016 | As a customer, I want to request a mini statement via WhatsApp, so I can track my transactions. | Enhances banking convenience. | High | 500 | 2 | 2 |
| US017 | As a customer, I want to transfer funds using WhatsApp, so I can perform transactions conveniently. | Provides an additional payment channel. | High | 500 | 3 | 2 |
| US018 | As a system, I want to ensure WhatsApp banking transactions are secure, so I can prevent fraud. | Enhances security and trust. | High | 500 | 5 | 2 |
| US019 | As a customer, I want to request customer support via WhatsApp, so I can get assistance easily. | Improves customer service accessibility. | Medium | 200 | 2 | 2 |
| US020 | As a system, I want to log all WhatsApp banking interactions, so I can ensure compliance and auditing. | Ensures accountability and tracking. | High | 500 | 3 | 2 |
| US021` | As a system, I want to allow real-time notifications for account activities via WhatsApp, so I can enhance security. | Increases fraud prevention. | High | 500 | 5 | 3 |
| US022 | As a system, I want to allow customers to request cheque book issuance via WhatsApp, so I can enhance convenience. | Reduces branch visits. | Medium | 200 | 3 | 3 |
| US023 | As a system, I want to allow customers to block/unblock their debit card via WhatsApp, so they can prevent fraudulent activities. | Enhances security. | High | 500 | 3 | 3 |
| US024` | As a customer, I want to receive personalized loan offers via WhatsApp, so I can explore financing options. | Increases loan conversion rates.   |  | | --- | |  | | Medium | 100 | 3 | 3 |
| US025 | As a system, I want to integrate customer support AI chatbot in WhatsApp banking, so I can provide instant resolutions. | Enhances customer service efficiency. | High | 500 | 3 | 3 |
| US026 | As a bank officer, I want to track loan repayment history, so I can assess risk better. | Improves loan monitoring. | High | 500 | 2 | 3 |
| US027` | As a customer, I want to schedule loan repayments automatically, so I don’t miss payments. | Reduces late payments.   |  | | --- | |  | | High | 500 | 3 | 3 |
| US028 | As a system, I want to provide customers with a credit score summary, so they can improve their eligibility. | |  | | --- | | Enhances financial literacy. | | Medium | 200 | 2 | 3 |
| US029 | As a system, I want to allow users to report unauthorized transactions via WhatsApp, so I can take immediate action. | Users successfully report fraud. | High | 500 | 3 | 3 |
| US030` | As a system, I want to allow users to request an interest rate revision for loans, so I can retain customers. | Enhances customer satisfaction.   |  | | --- | |  | | Medium | 200 | 2 | 3 |
| US031` | As a customer, I want to request a new debit/credit card via WhatsApp, so I can avoid branch visits. | Enhances convenience. | Medium | 200 | 2 | 4 |
| US032 | As a bank officer, I want to flag suspicious transactions, so I can take preventive actions. | Prevents fraud. | High | 500 | 3 | 4 |
| US033 | As a system, I want to allow customers to request EMI changes via WhatsApp, so I can offer flexibility. | Increases loan retention.   |  | | --- | |  | | Medium | 200 | 3 | 4 |
| US034` | As a customer, I want to download my account statement via WhatsApp, so I can track my expenses. | Enhances accessibility. | Medium | 200 | 2 | 4 |
| US035 | As a system, I want to allow customers to set spending limits on their debit/credit cards via WhatsApp, so they can control their expenses. | Enhances financial management. | Medium | 500 | 2 | 4 |
| US036 | As a system, I want to allow customers to link multiple accounts to WhatsApp banking, so they can manage all their finances in one place. | |  | | --- | | Increases convenience and engagement. | | High | 500 | 3 | 4 |
| US037` | As a customer, I want to dispute a transaction via WhatsApp, so I can resolve issues quickly. | Improves customer service efficiency. | High | 500 | 3 | 4 |
| US038 | As a system, I want to enable customers to receive personalized financial insights via WhatsApp, so they can make informed decisions. | Enhances financial literacy and planning. | Medium | 200 | 2 | 4 |
| US039 | As a system, I want to allow customers to enable/disable international transactions via WhatsApp, so they can prevent unauthorized usage. | Enhances security and flexibility. | High | 500 | 3 | 4 |
| US040` | As a system, I want to send reminders for due loan payments via WhatsApp, so customers can avoid late fees. | Reduces loan defaults and improves repayment rates. | High | 500 | 3 | 4 |

**Product Burn Down Chart:**

Product Burn Down Chart is a visual representation of the remaining work, work done and the timeline for the entire product backlog over multiple sprints, showing progress toward project completion. It represents the speed of the development life cycle so any reasons which could cause conditions like Scope Creep can be proactively addressed and mitigated.

**“iCust” Project Product Burn Down Chart**

**A graph of a number of different colored lines

AI-generated content may be incorrect.**

**Sprint Backlog:** Sprint Backlog is a subset of the product backlog containing specific user stories and tasks selected for completion within a sprint, managed by the development team.

Sprint Backlog for “iCust” project has been described below:

**Sprint 1:**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **User Story Id** | **User Story** | **Tasks** | **Owner** | **Status** | **Estimated Effort (Hrs)** |
| US001-S1 | As a customer, I want to onboard digitally using my primary info, so that I can open an account seamlessly. | Reduces manual effort in onboarding. | Customer | In Progress | 10 |
| US002-S1 | As a Bank teller, I want to verify customer identity via ID proof, so that I can ensure authenticity. | Improves fraud prevention and compliance. | Bank Team | To Do | 12 |
| US003-S1 | As a customer, I want to provide my professional and financial details, so that I can complete my onboarding process. | Enhances profiling and risk assessment. | Customer | Completed | 16 |
| US004-S1 | As a bank officer, I want to manually verify customer identity when automated verification fails, so that I can ensure customer authenticity. | Reduces false negatives in KYC. | Bank Team | In Progress | 14 |
| US005-S1 | As a system, I want to perform KYC verification using ID, number, or name, so that I can meet regulatory requirements. | Ensures compliance with banking standards. | Development Team | To Do | 18 |
| US006-S1 | As a system, I want to integrate KYC verification with government databases, so that I can ensure authenticity. | Increases trust and reduces risk. | Development Team | Completed | 12 |
| US007-S1 | As a customer, I want to apply for a loan digitally, so that I can access financial support conveniently. | Streamlines loan application process. | Customer | In Progress | 14 |
| US008-S1 | As a Bank teller, I want to evaluate creditworthiness based on financial details, so that I can assess loan eligibility. | Reduces risk and improves decision-making. | Bank Team | To Do | 10 |
| US009-S1 | As a loan officer, I want to manually review creditworthiness when necessary, so that I can make informed lending decisions. | Balances automation with human judgment. | Bank Team | In Progress | 14 |
| US010-S1 | As a customer, I want to view applicable interest rates and repayment terms before applying, so that I can make informed decisions. | Enhances transparency and customer trust. | Customer | To Do | 16 |
| US011-S1 | As a system, I want to process loan applications and notify customers of approval or rejection, so that I can streamline loan processing. | Improves loan processing efficiency. | Development Team | Completed | 18 |
| US012-S1 | As a system, I want to store origination basis details, so I can maintain transparency in loan origination. | Ensures accurate records for auditing. | Development Team | In Progress | 12 |
| US013-S1 | As a bank administrator, I want to manage origination basis preferences, so I can customize loan offers. | Improves flexibility in lending. | Bank Team | Completed | 14 |
| US014-S1 | As a customer, I want to be notified via WhatsApp about my loan application status, so that I can stay informed. | Enhances customer communication and engagement. | Customer | In Progress | 18 |
| US015-S1 | As a customer, I want to check my account balance via WhatsApp, so I can access my financial information easily. | Provides convenience and real-time access. | Customer | To Do | 12 |
| US016-S1 | As a customer, I want to request a mini statement via WhatsApp, so I can track my transactions. | Enhances banking convenience. | Customer | Completed | 10 |
| US017-S1 | As a customer, I want to transfer funds using WhatsApp, so I can perform transactions conveniently. | Provides an additional payment channel. | Customer | In Progress | 12 |
| US018-S1 | As a system, I want to ensure WhatsApp banking transactions are secure, so I can prevent fraud. | Enhances security and trust. | Development Team | To Do | 14 |
| US019-S1 | As a customer, I want to request customer support via WhatsApp, so I can get assistance easily. | Improves customer service accessibility. | Customer | Completed | 16 |
| US020-S1 | As a system, I want to log all WhatsApp banking interactions, so I can ensure compliance and auditing. | Ensures accountability and tracking. | Development Team | In Progress | 12 |

**Sprint: 2**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| US021-S2 | As a system, I want to allow real-time notifications for account activities via WhatsApp, so I can enhance security. | Increases fraud prevention. | Development Team | Completed | 14 |
| US022-S2 | As a system, I want to allow customers to request cheque book issuance via WhatsApp, so I can enhance convenience. | Reduces branch visits. | Development Team | In Progress | 12 |
| US023-S2 | As a system, I want to allow customers to block/unblock their debit card via WhatsApp, so they can prevent fraudulent activities. | Enhances security. | Development Team | To Do | 14 |
| US024-S2 | As a customer, I want to receive personalized loan offers via WhatsApp, so I can explore financing options. | Increases loan conversion rates.   |  | | --- | |  | | Customer | In Progress | 10 |
| US025-S2 | As a system, I want to integrate customer support AI chatbot in WhatsApp banking, so I can provide instant resolutions. | Enhances customer service efficiency. | Development Team | To Do | 12 |
| US026-S2 | As a bank officer, I want to track loan repayment history, so I can assess risk better. | Improves loan monitoring. | Bank Team | Completed | 14 |
| US027-S2 | As a customer, I want to schedule loan repayments automatically, so I don’t miss payments. | Reduces late payments. | Customer | In Progress | 18 |
| US028-S2 | As a system, I want to provide customers with a credit score summary, so they can improve their eligibility. | Enhances financial literacy. | Development Team | To Do | 12 |
| US029-S2 | As a system, I want to allow users to report unauthorized transactions via WhatsApp, so I can take immediate action. | Users successfully report fraud. | Development Team | Completed | 10 |
| US030-S2 | As a system, I want to allow users to request an interest rate revision for loans, so I can retain customers. | Enhances customer satisfaction.   |  | | --- | |  | | Development Team | In Progress | 12 |
| US031-S2 | As a customer, I want to request a new debit/credit card via WhatsApp, so I can avoid branch visits. | Enhances convenience. | Customer | To Do | 14 |
| US032-S2 | As a bank officer, I want to flag suspicious transactions, so I can take preventive actions. | Prevents fraud. | Bank Team | Completed | 16 |
| US033-S2 | As a system, I want to allow customers to request EMI changes via WhatsApp, so I can offer flexibility. | Increases loan retention. | Development Team | In Progress | 12 |
| US034-S2 | As a customer, I want to download my account statement via WhatsApp, so I can track my expenses. | Enhances accessibility. | Customer | Completed | 14 |
| US035-S2 | As a system, I want to allow customers to set spending limits on their debit/credit cards via WhatsApp, so they can control their expenses. | Enhances financial management. | Development Team | In Progress | 12 |
| US036-S2 | As a system, I want to allow customers to link multiple accounts to WhatsApp banking, so they can manage all their finances in one place. | Increases convenience and engagement. | Development Team | To Do | 14 |
| US037-S2 | As a customer, I want to dispute a transaction via WhatsApp, so I can resolve issues quickly. | Improves customer service efficiency. | Customer | In Progress | 10 |
| US038-S2 | As a system, I want to enable customers to receive personalized financial insights via WhatsApp, so they can make informed decisions. | Enhances financial literacy and planning. | Development Team | To Do | 12 |
| US039-S2 | As a system, I want to allow customers to enable/disable international transactions via WhatsApp, so they can prevent unauthorized usage. | Enhances security and flexibility. | Development Team | Completed | 14 |
| US040-S2 | As a system, I want to send reminders for due loan payments via WhatsApp, so customers can avoid late fees. | Reduces loan defaults and improves repayment rates. | Development Team | In Progress | 16 |

**Sprint Burn Down Chart:**

Sprint Burn Down Chart is a graphical tracking tool that shows the remaining work and work done for a sprint, helping teams monitor progress and ensure timely completion of sprint goals.

**“iCust” Project Sprint Burn Down Chart**

A graph showing the growth of the stock market

AI-generated content may be incorrect.

**Document – 6 Sprint Meetings**

**Meeting Type 1 - Sprint Planning Meeting**

|  |  |
| --- | --- |
| **Date** | 08-Mar-2025 |
| **Time** | 09:30 AM |
| **Location** | Virtual Conference Room - 12 |
| **Prepared By** | Tarun Deshmukh |
| **Attendees** | Product Owner, Business Analyst, Development Team, Scrum Master |

**Agenda Topics**

|  |  |  |
| --- | --- | --- |
| **Topic** | **Presenter** | **Time Allotted** |
| Customer Addition Page | Tarun Deshmukh | 1 Hr |
| Customer Validation | Tarun Deshmukh | 1 Hr |

**Other Information**

|  |  |
| --- | --- |
| **Observers** | Project Manager, Testing Team, Solution Architect |
| **Resources** | Internet |
| **Special Notes** | NA |

**Meeting Type - 2 Sprint Review Meeting**

|  |  |
| --- | --- |
| **Date** | 08-Mar-2025 |
| **Time** | 11:00 AM |
| **Location** | Virtual Conference Room - 11 |
| **Prepared By** | Tarun Deshmukh |
| **Attendees** | Product Owner, Business Analyst, Development Team, Scrum Master |

|  |  |  |  |
| --- | --- | --- | --- |
| **Sprint Status** | **Things to demo** | **Quick updates** | **What’s next** |
| In Progress | Customer validation functionality | Basic validation code deployed | Add additional details for validation |

**Meeting Type – 3 Sprint retrospective meeting**

|  |  |
| --- | --- |
| **Date** | 08-Mar-2025 |
| **Time** | 01:00 PM |
| **Location** | Virtual Conference Room - 10 |
| **Prepared By** | Tarun Deshmukh |
| **Attendees** | Product Owner, Business Analyst, Development Team, Scrum Master |

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Agenda** | **What went well** | **What didn’t go well** | **Questions** | **Reference** |
| Customer Addition | All stories | NA | NA | NA |
| Customer Validation | NA | Basic fields validation | Already discussed | Modifications required |

**Meeting Type – 4 Daily Standup Meeting**

**Question – 1 What did you do yesterday?**

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| **Role/**  **Name** | **Mon** | **Tue** | **Wed** | **Thu** | **Fri** | **Sat** | **Sun** |
| Dev 1 - Tanu Verma | Worked on  implementing  UI changes  for iCust  dashboard. | Tested the new  communication  functionality for  3rd party apps. | Attended  backlog  refineme-nt  meeting. | Fixed bugs  reported by QA. | Reviewed  pull requests from GIT | NA | NA |
| Dev 2 - Ravi Bhosle | Implemented  User role  management  system. | Conducted code  review for KYC  feature. | Discusse-d architect-ure changes  with team. | Updated  Docume-ntation. | Collaborat-ed with  Designer on UI  Improveme-nt  s. | NA | NA |
| Dev 3 - Raj Hirwani | Worked on  backend API  integration. | Fixed database  connection  issues. | Investiga-ted  Performa-nce  Bottlene-cks | Implem-ented unit  tests. | Refactored  legacy code. | NA | NA |
| Dev 4 - Sakshi Reddy | Developed  notification  system for  payments. | Tested  integration with  third-party  services. | Resolved  issues with the  messagi-ng  feature. | Improve-d  Databas-e query  performance. | Optimized  front-end  performance. | NA | NA |
| Dev 5 - Vinay Kumar | Worked on  generating  customer creditnesswo-thy reports. | Collaborated  with QA to  define test cases. | Fixed UI  issues in  the payment  portal. | Updated  security  settings. | Enhanced the  Performan-ce of the  Loan  module. | NA | NA |

**Question – 2 What will you do today?**

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| **Role/**  **Name** | **Mon** | **Tue** | **Wed** | **Thu** | **Fri** | **Sat** | **Sun** |
| Dev 1 - Tanu Verma | Continue  working on  UI  enhanceme  nts. | Implement  pagination for  parent  notifications. | Collaborate  with QA on  testing new  features. | Attend  sprint  planning  meeting. | Start work on  teacher  communicatio  n feature. | NA | NA |
| Dev 2 - Ravi Bhosle | Address  feedback  from code  review. | Start working  on student  performance  tracking. | Participate in  sprint review  meeting. | Assist with  production  deployment | Attend design  critique  session. | NA | NA |
| Dev 3 - Raj Hirwani | Fix API  endpoint  issues  reported by  frontend  team. | Update API  documentatio  n. | Review pull  requests from  teammates. | Conduct  performanc  e testing. | Attend team  sync-up  meeting. | NA | NA |
| Dev 4 - Sakshi Reddy | Develop  Notification system for  upcoming  events. | Integrate  third-party services for  analytics. | Resolve  issues with messaging  feature. | Optimize  Database queries. | Enhance  front-end performance for parent  portal. | NA | NA |
| Dev 5 - Vinay Kumar | Generate  student  progress  reports. | Collaborate  with QA to  define test  cases. | Fix UI issues  in parent  communicatio  n module. | Updated  security  settings. | Enhance  gradebook  performance. | NA | NA |

**Question – 3 What (if any) is blocking your progress?**

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| **Role/**  **Name** | **Mon** | **Tue** | **Wed** | **Thu** | **Fri** | **Sat** | **Sun** |
| Dev 1 - Tanu Verma | Waiting for assets  from design team. | None | None | None | None | NA | NA |
| Dev 2 - Ravi Bhosle | None | None | None | Waiting for  approval from  PO. | None | NA | NA |
| Dev 3 - Raj Hirwani | Database server is  down for  maintenance. | None | None | None | None | NA | NA |
| Dev 4 - Sakshi Reddy | Integration issues  with third-party  service. | None | None | None | None | NA | NA |
| Dev 5 - Vinay Kumar | Delayed response  from QA on test  cases. | None | None | None | None | NA | NA |