Agile Project BA Implementation

by DEBADRITA DAS

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 “Fleetstar” module for employee transportation service”:

1. **Produced code for presumed functionalities** –
   - The code developed fulfills 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.
2. **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 fulfillment of assumptions does not introduce any risks, blockers, or gaps in functionality.
3. **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.
4. **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.

5. **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.
6. **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.
7. **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.
8. **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.
9. **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.

10. **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).
11. **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.
12. **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).
13. **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, internal knowledge base) and accessible to the relevant team members.
- The appropriate team members confirm that the documentation meets project needs.

14. **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

Scrum Project Name:	Implementation of ” fleetstar module for employee transportation service"		
Venue:	Virtual Conference Room - 10		
Date: 08-Mar-2025	**Start time:** 11:00 AM	**End time:** 02:00 PM	**Duration:** 3 Hrs
Client:	eClerx India Pvt Ltd.		
Stakeholder list:	Board Members of eClerx India Pvt Ltd.		
	Third party Vendor/Man power supplier		
	Employees of eClerx		
	Drivers		
	IT Department		
		Scrum Team	
Scrum Master:	Vitthal Nayak		
Product owner:	DEBADRITA DAS		
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		

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

Our vision is to modernize eClerx India's digital ecosystem by introducing the **fleetstar** application, enabling seamless transport service to the employees. This initiative aims to enhance interoperability, streamline banking operations, and improve customer experiences. By leveraging advanced technology, **fleetstar** will position the organisation for future growth, increased efficiency, and expanded service offerings, ultimately driving higher customer satisfaction and revenue potential.

Target group	Needs	Product	Value
Which market segment does the product address? The product addresses the transport services market, specifically focusing on mobile application technology 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.	**What problem does the product solve?** The product addresses issues with outdated manual roaster system, improving integration with modern day technology.It also enhances customer onboarding, KYC verification, and seamless user experience in mobile based 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.	**What product is it?** It is a mobile app based application named "fleetstar", designed to facilitate secure and seamless 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.	**How is the product going to benefit the company?** Reduces operational costs by automating onboarding, KYC Verification , and availing transport services. 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

	Increased operational efficiency, reducing manual processes and errors	**Is it feasible to develop the product?** Yes, it is feasible. The bank can develop **fleetstar** 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.	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 transport application.

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]."

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.

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.		

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.		

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.		

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.	

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.		

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.		

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.

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.		

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.		

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.		

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.		

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.		

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.		

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.		

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.		

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.	

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.		

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.		

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.

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.		

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.		

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.		

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.		

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.		

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.		

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.	

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.		

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.		

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.

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.		

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.		

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.		

User Story No: 35		Priority: Medium

	Tasks: Enhances financial management.	
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.		

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.		

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.		

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.	

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.		

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 **fleetstar** project, I am responsible for defining the product vision, managing the backlog, and ensuring seamless integration of transportation services. I collaborate with stakeholders, prioritize features like KYC verification, loan processing, origination maintenance, and WhatsApp, while ensuring compliance with financial regulations. I oversee development, validate success

criteria, and drive continuous improvements to enhance customer experience and oprational efficiency.

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

1. Market Analysis

- **Market Need/Demand:**
    - Increasing demand for seamless services integrated with app based out of mobile.
    - 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:**
    - “fleetstar” can position eclerx as a employee friendly 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,and transportation service.
- **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 "**fleetstar**" 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	Increases fraud prevention.	High	500	5	3

	notifications for account activities via WhatsApp, so I can enhance security.					
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	Users successfully report fraud.	High	500	3	3

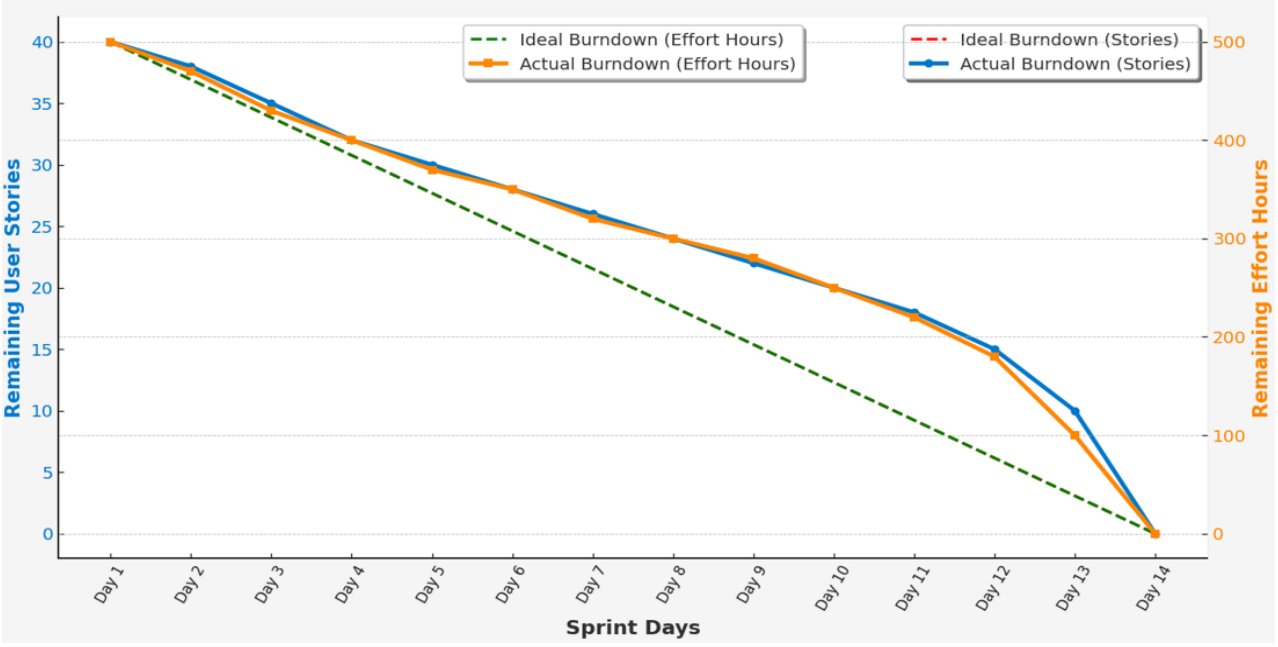
	WhatsApp, so I can take immediate action.					
US030`	As a system, I want to allow users to request an interest rate revision for loans, so I can retain customers.	Enhances customer satisfaction.	Medium	200	2	3
US031`	As a customer, I want to request a new debit/credit card via WhatsApp, so I can avoid 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	Enhances financial literacy and planning.	Medium	200	2	4

	make informed decisions.					
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.

“fleetstar” Project Product Burn Down Chart



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	Ensures accurate	Development Team	In Progress	12

	origination basis details, so I can maintain transparency in loan origination.	records for auditing.			
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	Improves customer	Customer	Completed	16

	customer support via WhatsApp, so I can get assistance easily.	service accessibility.			
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

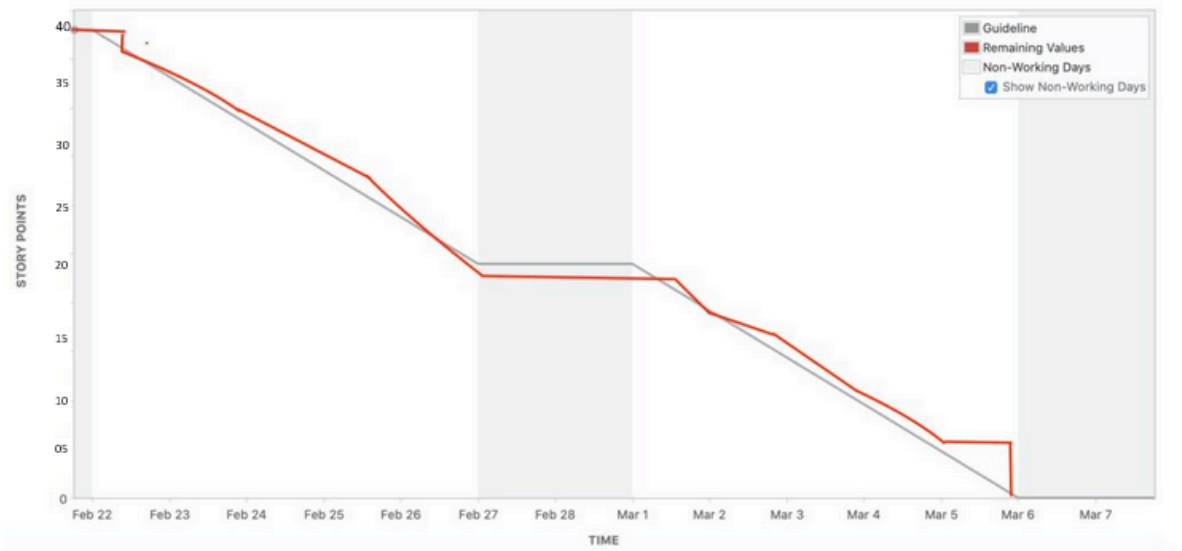
US032-S2	As a bank officer, I want to flag suspicious transactions, so I can take preventive actions.	Prevents fraud.	Bank Team	Completed	16
US033-S2	As a system, I want to allow customers to request EMI changes via WhatsApp, so I can offer flexibility.	Increases loan retention.	Development Team	In Progress	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	Enhances financial literacy and planning.	Development Team	To Do	12

	personalized financial insights via WhatsApp, so they can make informed decisions.				
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.

“fleetstar” Project Sprint Burn Down Chart



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	DEBADRITA DAS
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	DEBADRITA DAS
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	DEBADRITA DAS
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.	Update d 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 Perform a-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.	Resolve d issues with the messagi-ng feature.	Improve -d Databas -e query perform ance.	Optimized front-end performan ce.	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.	Update d 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 enhancements.	Implement pagination for parent notifications.	Collaborate with QA on testing new features.	Attend sprint planning meeting.	Start work on teacher communication 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 documentation.	Review pull requests from teammates.	Conduct performance 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 communication 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