### Document 1: Definition of Done

### The Definition of Done (DoD) for the Kisan Credit Loan (KCL) project is intended to outline the criteria required for the successful processing, approval, and disbursement of a loan to eligible farmers or agricultural workers. This ensures that all necessary steps are followed and that the process is completed with due diligence, meeting regulatory, operational, and customer satisfaction standards.

### Eligibility Criteria Met:

### Customer is a farmer or agricultural worker (with valid proof of activity

### Customer meets minimum age requirement (typically 18 years or older).

### Customer has a verified landholding or agricultural income.

**Required Documents Collected:**

* Aadhar card (for identity verification).
* Land records (e.g., title deed, cultivation records).
* Proof of agricultural income (e.g., income tax return, crop yield report).
* Bank account details.
* Any other relevant documents (e.g., farmer's certificate, government subsidy forms).

**Loan Application Form Completed:**

* All sections of the loan application form are filled out completely and accurately.
* Customer has acknowledged and signed the loan application form.

**Document Verification:**

* All submitted documents have been verified for authenticity and completeness.
* Verification includes both physical and electronic checks as per regulatory requirements.

**On-Site/Field Verification:**

* Site visit (if applicable) or third-party verification of the farm or agricultural activities is completed.
* If required, the customer’s landholdings and assets have been inspected and confirmed.

**Credit Assessment Completed:**

* Creditworthiness of the customer has been assessed, including financial history and repayment capacity.
* Evaluation of the customer’s ability to repay based on income, expenses, and the requested loan amount.

**Loan Terms Finalized:**

* Loan amount, interest rates, tenure, and repayment schedule have been agreed upon.
* Government subsidies or support schemes (if applicable) are incorporated into the loan agreement.

**Approval Workflow:**

* Loan proposal has been reviewed by the designated loan officer or approval committee.
* All relevant checks (e.g., credit score, document verification, field visit report) have been approved.

**Compliance with Regulatory Guidelines:**

* The loan offering adheres to all relevant regulations, such as RBI guidelines, KYC (Know Your Customer) norms, and other government policies related to Kisan Credit Loans.

**Loan Approval Confirmed:**

* Loan approval has been granted by the authorized committee/manager.
* Customer has been notified of loan approval, including the approved loan amount, terms, and repayment details.

**Customer Agreement Signed:**

* The customer has signed the loan agreement, agreeing to all terms, conditions, and repayment schedules.

**Loan Terms Explained to Customer:**

* Customer has been provided a clear explanation of the loan terms, including interest rates, repayment terms, collateral (if any), and penalties for non-repayment.

**Loan Disbursement**

* Loan amount has been disbursed to the customer’s account or as per the agreed method (e.g., bank transfer, cash).
* Acknowledgment of receipt of funds has been obtained from the customer.

**Documentation and Record Keeping**

* All loan documentation (loan agreement, approval forms, disbursement receipts) has been filed properly in both physical and digital formats.
* The loan record has been updated in the loan management system, including all relevant details about the loan amount, repayment schedule, customer details, and any collateral.

**Reporting and Feedback**

* Loan performance, including repayment rates and customer feedback, is tracked and reported periodically.
* A feedback process is in place for customers to provide input on their loan experience, which is reviewed to improve future loan offerings.

**Compliance and Legal Closure**

* The entire loan process complies with applicable laws, including KYC requirements, the Reserve Bank of India (RBI) guidelines, and any other government-mandated rules for agricultural loans.
* Once the loan has been repaid or settled, all records are updated, and the loan is officially closed.

**Document 2- Product Vision**

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| Scrum Project Name: | Bob Kisan credit loan |  |  |
| Venue: |  |  |  |
| Date | Start time: 1-1-2023 | End time: 1-11-2023 | Duration: 11 Months |
| Client | BOB |  |  |
| Stakeholder list: | |  | | --- | | Project Sponsor |  |  | | --- | |  | | |  | | --- | | Project Manager |  |  | | --- | |  | | |  | | --- | | Product Owner |  |  | | --- | |  | |
|  | |  | | --- | | Development Team |  |  | | --- | |  | | Quality Assurance (QA) Team | Customers |
| Scrum Master: | Suresh |  |  |
| Product owner: | Prjakta |  |  |
| Scrum Developer 1: | Ramesh |  |  |
| Scrum Developer 2: | Kalyani |  |  |
| Scrum Developer 3: | Praful |  |  |
| Scrum Developer 4: | Snehal |  |  |

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| **Vision:** **empower farmers with financial resources** that enable them to grow their businesses, improve crop yields, invest in modern farming techniques, and weather financial challenges | | | |
| **Target group** | **Needs** | **Product** | **Value** |
| The **Bob Kissan Credit Loan** product addresses the **agricultural market segment,** specifically targeting **smallholder farmers, emerging farmers, and rural agricultural communities**.  The **target users and customers** are **farmers** who need financial assistance for agricultural activities, including purchasing seeds, equipment, and covering operational costs | solves the problem of **limited access to affordable credit for farmers,** especially smallholders and those in rural areas, who struggle to finance essential farming inputs or cope with seasonal income fluctuations.  It provides the benefit of **financial stability and growth** byoffering **low-interest loans,** flexible repayment terms, and access to resources that enable farmers to invest in their crops, improve productivity, and build a sustainable farming business. | The **Bob Kissan Credit Loan** is a **financial product designed specifically for farmers**, offering affordable loans to help them fund agricultural activities, purchase equipment, and manage cash flow.  What makes it desirable and special is its **tailored approach** for the agricultural sector, with **flexible repayment terms** aligned with farming cycles and **low-interest rates,** making it accessible and supportive for farmers in rural areas who typically lack access to traditional financial services.  Yes, it is feasible to develop the **Bob Kissan Credit Loan** product, especially with the growing adoption of **digital financial solutions** and mobile banking in rural areas. Partnering with **local banks, agricultural organizations, and technology platforms** can help streamline loan distribution, improve accessibility, and ensure the product meets the specific needs of farmers. | The **Bob Kissan Credit Loan** product will benefit the company by tapping into the **agriculture financing market,** attracting a large, underserved customer base and generating **steady revenue through interest on loans.**  The business goals include **expanding financial inclusion for farmers,** increasing **brand loyalty**, and establishing a **sustainable revenue stream** through long-term relationships with agricultural communities. The business model is based on **lending services,** with a focus on **low-interest loans,** repayment flexibility, and potentially offering value-added services like financial education or agricultural advisory. |

**Document 3: User stories**

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| User story No: 1 | Tasks:1 | Priority: High |
| Value statement:  **As a farmer**,  I want to apply for a loan through an easy-to-use mobile application  so that I can receive financial assistance for my farming activities. | | |
| BV:300 | CP: 01 | |
| Acceptance criteria: The form should capture basic details (e.g., farm size, crop type, loan amount required), and there should be a submit button to send the application. | | |

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| User story No:2 | Tasks: 2 | Priority: High |
| Value statement:  **As a farmer,**  I want to know if I am eligible for a loan before I apply,  so I don’t waste time filling out an application if I don’t qualify. | | |
| BV:200 | CP:2 | |
| Acceptance criteria: The system should display eligibility based on predefined criteria (e.g., credit score, crop type). | | |

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| User story No:3 | Tasks:3 | Priority: |
| Value statement:  **As a farmer,**  I want to receive the loan amount in my bank account or digital wallet as soon as my loan is approved so that I can use it immediately for farming needs. | | |
| BV:500 | CP:3 | |
| Acceptance criteria: Once approved, the loan amount should be transferred to the farmer’s account within 24 hours. | | |

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| User story No: 4 | Tasks: 4 | Priority: medium |
| Value statement:  **As a farmer,**  I want to upload documents (e.g., proof of income, farm registration) to support my loan application, so that my application can be processed. | | |
| BV:400 | CP:08 | |
| Acceptance criteria: The app allows uploading of required documents with clear instructions on acceptable file types (e.g., PDF, JPG). | | |

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| User story No:5 | Tasks:5 | Priority: Medium |
| Value statement:  **As a business stakeholder,**  I want to review the financial performance of the loan portfolio to ensure we are meeting business goals and making sustainable decisions. | | |
| BV:100 | CP:08 | |
| Acceptance criteria: Stakeholders can access real-time data on loan disbursements, repayments, and interest rates.  They can view trends in loan applications and understand the financial impact of the project. | | |

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| User story No: 6 | Tasks: 6 | Priority: High |
| Value statement:  **As a loan officer,**  I want to approve or reject loan applications directly through the system  so that I can efficiently manage my workload and inform farmers of their application status. | | |
| BV:300 | CP:01 | |
| The system allows loan officers to approve or reject applications with the option to add comments or reasons.  An approval/rejection notification is automatically sent to the farmer. | | |

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| User story No: 7 | Tasks: 7 | Priority: High |
| Value statement:  **As a loan officer**, I want to review the loan repayment status for each farmer so that I can track overdue loans and send reminders for payments. | | |
| BV:500 | CP: -02 | |
| Loan officers can view loan repayment schedules, including due dates and overdue payments.  They can send reminders or escalate overdue loans for further action. | | |

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| User story No: 8 | Tasks:8 | Priority: High |
| Value statement:  As a bank officer, I want to review loan applications to ensure all documents are correctly submitted and meet the eligibility criteria. | | |
| BV:300 | CP: 03 | |
| Acceptance criteria:  The officer can view all submitted documents.  The documents are checked against eligibility criteria (e.g., land ownership, financial history).  Incomplete applications are flagged for follow-up.. | | |

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| User story No: 9 | Tasks:9 | Priority: High |
| Value statement:  As a bank officer, I want to approve or reject loan applications based on the data provided by the applicant and eligibility checks. | | |
| BV:300 | CP: 05 | |
| Acceptance criteria: A decision can be made based on eligibility criteria.  Applicants are notified of approval or rejection. | | |

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| User story No: 10 | Tasks:10 | Priority: High |
| Value statement:  As a farmer,  I want to track the status of my loan application through the Bobbkcc platform to see whether it is under review, approved, or rejected. | | |
| BV:400 | CP: 08 | |
| Acceptance criteria: The loan application status is visible on the platform.  The status is updated in real-time as the loan progresses (Under Review, Approved, Rejected).  Notifications are sent when the status changes. | | |

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| User story No: 11 | Tasks:1 | Priority: High |
| Value statement:  As a farmer, I want to upload my land ownership documents digitally to make the loan application process easier. | | |
| BV:300 | CP: 05 | |
| Acceptance criteria: The platform allows farmers to upload land ownership documents in various formats (PDF, JPG, PNG).  A confirmation message is displayed after the document upload.  The document is validated for correctness and completeness before submission.. | | |

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| User story No: 12 | Tasks:1 | Priority: High |
| Value statement:  As a farmer, I want to apply for a loan for both crop production and animal husbandry needs under the Bobbkcc scheme. | | |
| BV:300 | CP: 03 | |
| Acceptance criteria:  The platform provides separate options to apply for crop production and animal husbandry loans.  The loan application form captures all required details for both sectors.  The system confirms submission and starts the loan processing.. | | |

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| User story No: 13 | Tasks:1 | Priority: High |
| Value statement:  As a farmer, I want to receive a loan disbursement confirmation through SMS or email once my loan is approved and the funds are transferred. | | |
| BV:500 | CP: 01 | |
| Acceptance criteria:  A confirmation SMS or email is sent to the farmer once the loan is approved and funds are disbursed.The confirmation includes loan amount, disbursement date, and bank details. | | |

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| User story No: 14 | Tasks:1 | Priority: High |
| Value statement:  **As a farmer, I want to access information on the available loan limits under the Bobbkcc scheme to plan my financial needs accordingly.** | | |
| BV:500 | CP: 05 | |
| Acceptance criteria: The loan limits for various categories (crop, animal husbandry, etc.) are clearly listed on the platform. Information on how the limits are calculated is available. The farmer can calculate their eligibility using an eligibility checker tool. | | |

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| User story No: 15 | Tasks:1 | Priority: High |
| Value statement:  **As a farmer, I want to know the interest rates applicable to my loan, so I can make an informed decision before applying** | | |
| BV:400 | CP: 03 | |
| Acceptance criteria: Interest rates for different loan types are displayed on the platform. Information on fixed vs. variable rates, if applicable, is available. The farmer can view how the interest rate will affect their repayment. | | |

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| User story No: 16 | Tasks:1 | Priority: High |
| Value statement:  **As a farmer, I want to calculate my EMI payments using an online EMI calculator, so I can plan my repayments better.** | | |
| BV:400 | CP: 01 | |
| Acceptance criteria: An EMI calculator is available on the platform. farmer can input loan amount, tenure, and interest rate to calculate EMI. The calculated EMI is displayed along with total repayment amount and interest. | | |

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| User story No: 17 | Tasks:1 | Priority: High |
| Value statement:  **As a farmer, I want to check the repayment terms and conditions for the loan to avoid any confusion or misunderstanding.** | | |
| BV:300 | CP: 01 | |
| Acceptance criteria:  Clear details about loan repayment terms are available, including the repayment schedule, penalties, and grace periods.  The terms and conditions are downloadable for reference. The farmer is prompted to review these terms before finalizing the loan application. | | |

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| User story No: 18 | Tasks:1 | Priority: High |
| Value statement:  As a farmer, I want to receive reminders about upcoming loan repayment dates via SMS or email, so I can avoid late payment penalties. | | |
| BV:500 | CP: 05 | |
| Acceptance criteria: Automated reminders are sent via SMS or email at least 7 days before the repayment date. The reminder includes loan details (amount due, due date).A confirmation option is available to acknowledge the reminder. | | |

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| User story No: 19 | Tasks:1 | Priority: High |
| Value statement:  As a farmer, I want to be able to request a loan extension if needed due to unforeseen circumstances, to avoid defaulting. | | |
| BV:300 | CP: 03 | |
| Acceptance criteria: The farmer can request an extension through the platform, specifying the reason. The request is reviewed and either approved or rejected by the bank. The farmer receives a notification of the decision. | | |

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| User story No: 20 | Tasks:1 | Priority: High |
| Value statement:  **As a farmer**,  As a farmer, I want to track my loan repayment history and balance on the Bobbkcc platform for better financial management. | | |
| BV:500 | CP: 08 | |
| Acceptance criteria: A clear, updated history of loan repayments (dates and amounts) is accessible on the platform. The remaining loan balance is shown. The system provides graphs or charts to visually track repayment progress. | | |

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| User story No: 21 | Tasks:1 | Priority: High |
| Value statement:  **As a farmer, I want to easily access information about government subsidies available for my loan under the Kisan Credit Card scheme.** | | |
| BV:300 | CP: 08 | |
| Acceptance criteria: Information on available subsidies and eligibility criteria is readily available on the platform.A tool is provided to check whether the farmer qualifies for subsidies based on their loan type and profile.Subsidy application instructions are clear and easy to follow. | | |

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| User story No: 22 | Tasks:1 | Priority: High |
| Value statement**: As a farmer, I want to receive educational resources on how to use my loan effectively for maximum agricultural benefit.** | | |
| BV:300 | CP: 01 | |
| Acceptance criteria: Educational resources (videos, guides, articles) on loan usage and best practices are available.  Resources are accessible via the platform or sent via email.The farmer can access tailored resources based on the loan type. | | |

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| User story No: 23 | Tasks:1 | Priority: High |
| Value statement:  As a farmer, I want to be able to easily find contact information for support if I have any questions regarding my loan application. | | |
| BV:400 | CP: 02 | |
| Acceptance criteria: Contact information for customer support (phone, email, chat) is displayed prominently on the platform. A response time for support inquiries is stated.  The farmer can submit queries directly via the platform. | | |

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| User story No: 24 | Tasks:1 | Priority: High |
| Value statement: **As a farmer, I want to use my Kisan Credit Card to withdraw loan funds from ATMs for easier access to cash when needed** | | |
| BV:100 | CP: 03 | |
| Acceptance criteria: The Kisan Credit Card is linked to the loan account for ATM withdrawals. The withdrawal limit for the loan is clearly stated. A confirmation of the withdrawal is provided after each transaction. | | |

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| User story No: 25 | Tasks:1 | Priority: High |
| Value statement:  **As a farmer, I want to request a change in my loan repayment schedule if my financial situation changes during the loan tenure.** | | |
| BV:200 | CP: 01 | |
| Acceptance criteria: The platform allows for an easy request to modify the repayment schedule. The request is reviewed by the loan officer and either approved or rejected. A confirmation is sent regarding any changes made to the schedule. | | |

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| User story No: 26 | Tasks:1 | Priority: High |
| Value statement: **As a farmer, I want to view the breakdown of my loan details (amount, interest rate, tenure) on the Bobbkcc portal to understand my financial commitments.** | | |
| BV:300 | CP: 02 | |
| Acceptance criteria: Detailed loan breakdown, including loan amount, interest rate, repayment schedule, and tenure, is visible on the platform. The breakdown can be downloaded or printed.The platform provides a “What if” scenario calculator for different loan parameters | | |

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| User story No: 27 | Tasks:1 | Priority: High |
| Value statement:  **As a farmer**,  As a farmer, I want to be able to repay my loan through various payment methods (bank transfer, online payment, etc.) for convenience. | | |
| BV:400 | CP: 03 | |
| Acceptance criteria: Multiple payment options (bank transfer, online payment gateway, mobile wallets) are available for repayment. Payments are recorded and reflected in the farmer’s account in real-time.Payment receipts are generated after each transaction.. | | |

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| User story No: 28 | Tasks:1 | Priority: High |
| Value statement: **As a farmer, I want to be notified of any changes in loan terms, interest rates, or repayment policies so I can stay informed.** | | |
| BV:300 | CP: 05 | |
| Acceptance criteria: Notifications regarding changes in loan terms, interest rates, or repayment policies are sent to the farmer via email/SMS.A detailed explanation of the changes is provided.Acknowledge receipt of the notification. | | |

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| User story No: 29 | Tasks:1 | Priority: High |
| Value statement: **As a farmer, I want to apply for additional credit under the same Kisan Credit Card if my financial requirements increase.** | | |
| BV:100 | CP: 08 | |
| Acceptance criteria: A simple process for requesting additional credit is available on the platform.Eligibility for additional credit is clearly defined.The farmer is informed of the new credit limit after the request is processed. | | |

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| User story No: 30 | Tasks:1 | Priority: High |
| Value statement:  As a farmer, I want to get updates on the Kisan Credit Card loan scheme through regular newsletters or SMS, to stay up to date with new offerings or changes. | | |
| BV:200 | CP: 01 | |
| Acceptance criteria: The farmer receives regular updates via email or SMS about new loan offerings, policy changes, or updates in the Kisan Credit Card scheme.  An unsubscribe option is available for the farmer if they choose not to receive updates. | | |

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| User story No: 31 | Tasks:1 | Priority: High |
| Value statement:  As a farmer, I want to be able to modify the details of my loan application (like loan amount) before submission if I change my mind. | | |
| BV:500 | CP: 02 | |
| Acceptance criteria: The platform allows modifications to loan details (amount, tenure) until the application is submitted. The modified details are saved and updated in the system. The farmer receives a notification confirming the changes. | | |

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| User story No: 32 | Tasks:1 | Priority: High |
| Value statement:  As a farmer, I want to see a clear list of all the documents required for loan application, so I can prepare everything in advance. | | |
| BV:400 | CP: 03 | |
| Acceptance criteria: A complete list of required documents is displayed at the start of the loan application process. The system allows the farmer to upload and verify the documents. The farmer is informed if any documents are missing. | | |

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| User story No: 33 | Tasks:1 | Priority: High |
| Value statement: **As a loan disbursement officer, I want to verify the loan amounts against the applicant’s eligibility before transferring funds.** | | |
| BV:500 | CP: 05 | |
| Acceptance criteria: Verification of the loan amount against eligibility criteria is done before disbursement. Errors or discrepancies are flagged and reviewed. | | |

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| User story No: 34 | Tasks:1 | Priority: High |
| As a bank officer, I want to perform background checks on applicants to ensure they do not have previous defaults or fraudulent activity. | | |
| BV:100 | CP: 05 | |
| Acceptance criteria: Background checks are integrated into the loan processing workflow.Applicants with previous defaults or fraudulent activity are flagged. | | |

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| User story No: 35 | Tasks:1 | Priority: High |
| Value statement:  **As a user experience (UX) designer, I want to analyze user feedback to improve the usability and design of the Bobbkcc Kisan Loan platform to make the application process smoother.** | | |
| BV:300 | CP: 05 | |
| Acceptance criteria: User feedback is collected and analyzed through surveys or reviews.  Design changes are made based on user feedback and testing. | | |

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| User story No: 36 | Tasks:1 | Priority: High |
| Value statement:  As a loan recovery agent, I want to send reminders and notices to farmers about upcoming loan repayments to avoid late fees. | | |
| BV:200 | CP: 03 | |
| Acceptance criteria: Automated reminders are triggered for upcoming repayments.  Reminders are sent via multiple channels (SMS, email, phone call). | | |

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| User story No: 37 | Tasks:1 | Priority: High |
| Value statement:  As a training coordinator, I want to conduct workshops to educate loan officers about the rules and regulations governing the Kisan Credit Card program. | | |
| BV:100 | CP: 02 | |
| Acceptance criteria: Workshops are scheduled and conducted with loan officers.  Training materials are updated based on feedback and regulatory changes. | | |

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| User story No: 38 | Tasks:1 | Priority: High |
| Value statement:  As a data analyst, I want to compile demographic and geographic data of applicants to identify under-served areas for targeted outreach. | | |
| BV:400 | CP: 01 | |
| Acceptance criteria: Demographic and geographic data is collected from loan applicants.Reports are generated to highlight under-served regions. | | |

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| User story No: 39 | Tasks:1 | Priority: High |
| Value statement:  As a customer support agent, I want to respond to inquiries about the loan application process and provide timely assistance. | | |
| BV:500 | CP: 05 | |
| Acceptance criteria:  Inquiries are logged and responded to within a set time frame.  Support agents provide clear and accurate information. | | |

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| User story No: 40 | Tasks:1 | Priority: High |
| Value statement:  **As a project manager, I want to track the progress of loan applications and resolve any delays or issues in the approval process.** | | |
| BV:300 | CP: 03 | |
| Acceptance criteria: Loan application progress is tracked in a dashboard.  Notifications are triggered when delays occur. | | |

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| User story No: 40 | Tasks:1 | Priority: High |
| **As a project manager, I want to track the progress of loan applications and resolve any delays or issues in the approval process.** | | |
| BV:200 | CP: 03 | |
| Acceptance criteria:  Loan application progress is tracked in a dashboard.  Notifications are triggered when delays occur. | | |

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| User story No: 40 | Tasks:1 | Priority: High |
| As an IT support specialist, I want to troubleshoot technical issues reported by users of the loan platform to ensure smooth operation. | | |
| BV:400 | CP: 08 | |
| Acceptance criteria:  Technical support tickets are logged and tracked.  Issues are resolved within a set timeframe. | | |

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| User story No: 41 | Tasks:1 | Priority: High |
| As an IT support specialist, I want to troubleshoot technical issues reported by users of the loan platform to ensure smooth operation. | | |
| BV:300 | CP: 03 | |
| Acceptance criteria:  Technical support tickets are logged and tracked.  Issues are resolved within a set timeframe. | | |

**Document 4: Agile PO Experience**

* I start by **defining and communicating the product vision** for the Bob Kissan Credit Loan project, ensuring that it addresses farmers’ financial needs and enhances their economic stability.
* I clarify the overarching goal of helping farmers access easy, affordable loans and foster financial inclusion.
* I collaborate with stakeholders (e.g., agricultural experts, farmers, business leaders) to **create a product backlog.** This backlog will include user stories like loan application, loan disbursement, repayment tracking, and financial literacy resources.
* I prioritize these stories based on business value, customer needs, and technical feasibility, making sure the most important features (like loan approval workflows or mobile notifications) are tackled first.
* I **participate in sprint planning** sessions with the development team, clarifying each user story, setting clear **acceptance criteria,** and ensuring that each sprint delivers value to the farmers.
* I work closely with the team during the sprint to ensure that the features being developed meet the defined goals and acceptance criteria.
* After each sprint, I **review the product with stakeholders** and gather feedback to ensure the solution is solving the right problems. This feedback loop will help refine the backlog and drive improvements in the next iteration.
* I work with the team to ensure that the **product is ready for release**, coordinating any final testing and approvals. You may also plan a phased rollout if needed, ensuring that features are released in stages
* I track the **success metrics** for the product, such as loan uptake, repayment rates, and user engagement. Based on this data, you will refine the product to better meet the needs of the target market.
* From the **Bob Kissan Credit Loan** project as a Product Owner, I learned the importance of **deeply understanding customer needs**, particularly in underserved markets like agriculture, to create products that truly solve their problems. I also honed my skills in **prioritizing features** based on business impact and user value while maintaining flexibility to adapt to new feedback or market changes. Effective **stakeholder communication** and **clear acceptance criteria** became essential for aligning the team and ensuring successful product delivery. Ultimately, I learned to balance **business objectives**   **user experience** to drive impactful and sustainable solutions.

**➢ Market Analysis:** Understanding and segmenting target audience. Analyzing competitors, trends, and regulations. Make data-driven decisions to shape the product strategy. Developing clear value propositions and go-to-market strategies. Collaborating cross-functionally to align teams with market insights. Continuously refining the product based on feedback and market changes.  
**➢ Enterprise Analysis:** Aligns with the organization’s business goals and objectives. Meets the needs of various internal stakeholders across different departments. Optimizes internal processes and supports overall business growth. Manages the impact of product changes, ensuring smooth transitions and adoption Integrates seamlessly with other enterprise systems and technologies. Delivers financial value through cost-effective budgeting, revenue generation, and ROI. Positions the product for long-term success in an ever-evolving market.

**➢ Product Vision and Roadmap:** Defining the long-term product vision and ensuring alignment with business and customer needs. Creating and maintaining the product roadmap, breaking down the vision into achievable goals and features. Collaborating with stakeholders across the organization to ensure shared understanding and support for the roadmap. Prioritizing features and making trade-offs to ensure focus on high-value outcomes. Continuously monitoring customer feedback, market trends, and team performance to adjust and refine the product strategy.

**➢ Managing Product Features:** Defining and specifying features, gathering requirements, and prioritizing them based on business value and customer needs. Collaborating across teams to ensure that features meet customer expectations and align with business goals. Managing the development process to ensure features are delivered on time, within scope, and meet the defined acceptance criteria. Continuously monitoring the success of each feature post-launch and iterating based on feedback and data insights.

**➢ Managing Product Backlog:** Defining, maintaining, and prioritizing backlog items to ensure that they are aligned with the product vision and business goals. Collaborate swith stakeholders to gather feedback and translate it into actionable backlog items. Regularly refining and grooming the backlog to ensure it is up-to-date, well-prioritized, and ready for the next sprint. Balancing competing priorities and making trade-offs to ensure the development team focuses on high-impact tasks. Ensuring clear communication about backlog status and updates to keep all stakeholders informed and aligned.

**➢ Managing Overall Iteration Progress:** Monitoring and tracking progress against sprint goals using metrics like velocity, burndown charts, and sprint reviews. Facilitating communication between stakeholders and the development team to ensure alignment on priorities and goals. Ensuring quality by maintaining high standards and supporting continuous improvement in the development process. Managing risks, dependencies, and changes to ensure that the iteration delivers value on time. Gathering feedback and validating the work completed in the iteration to ensure that it meets user and business needs.

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

**Product backlog:**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| User story ID | User story | Tasks | Priority | BV | CP | Sprint |
| 1 | **As a farmer**,  I want to apply for a loan through an easy-to-use mobile application  so that I can receive financial assistance for my farming activities | 1 | High | 300 | 04 | Sprint 1 |
| 2 | **As a farmer,**  I want to know if I am eligible for a loan before I apply,  so I don’t waste time filling out an application if I don’t qualify. | 2 | High | 250 | 04 |  |
| 3 | **As a farmer,**  I want to receive the loan amount in my bank account or digital wallet as soon as my loan is approved so that I can use it immediately for farming needs. | 3 | Medium | 500 | 06 | Sprint 1 |
| 4 | **As a farmer,**  I want to upload documents (e.g., proof of income, farm registration) to support my loan application, so that my application can be processed. | 4 | Medium | 450 | 03 | Sprint 2 |
| 5 | **As a business stakeholder,**  I want to review the financial performance of the loan portfolio to ensure we are meeting business goals and making sustainable decisions. | 5 | High | 100 | 04 | Sprint 2 |
| 6 | **As a loan officer,**  I want to approve or reject loan applications directly through the system  so that I can efficiently manage my workload and inform farmers of their application status. | 6 | High | 300 | 03 | Sprint2 |

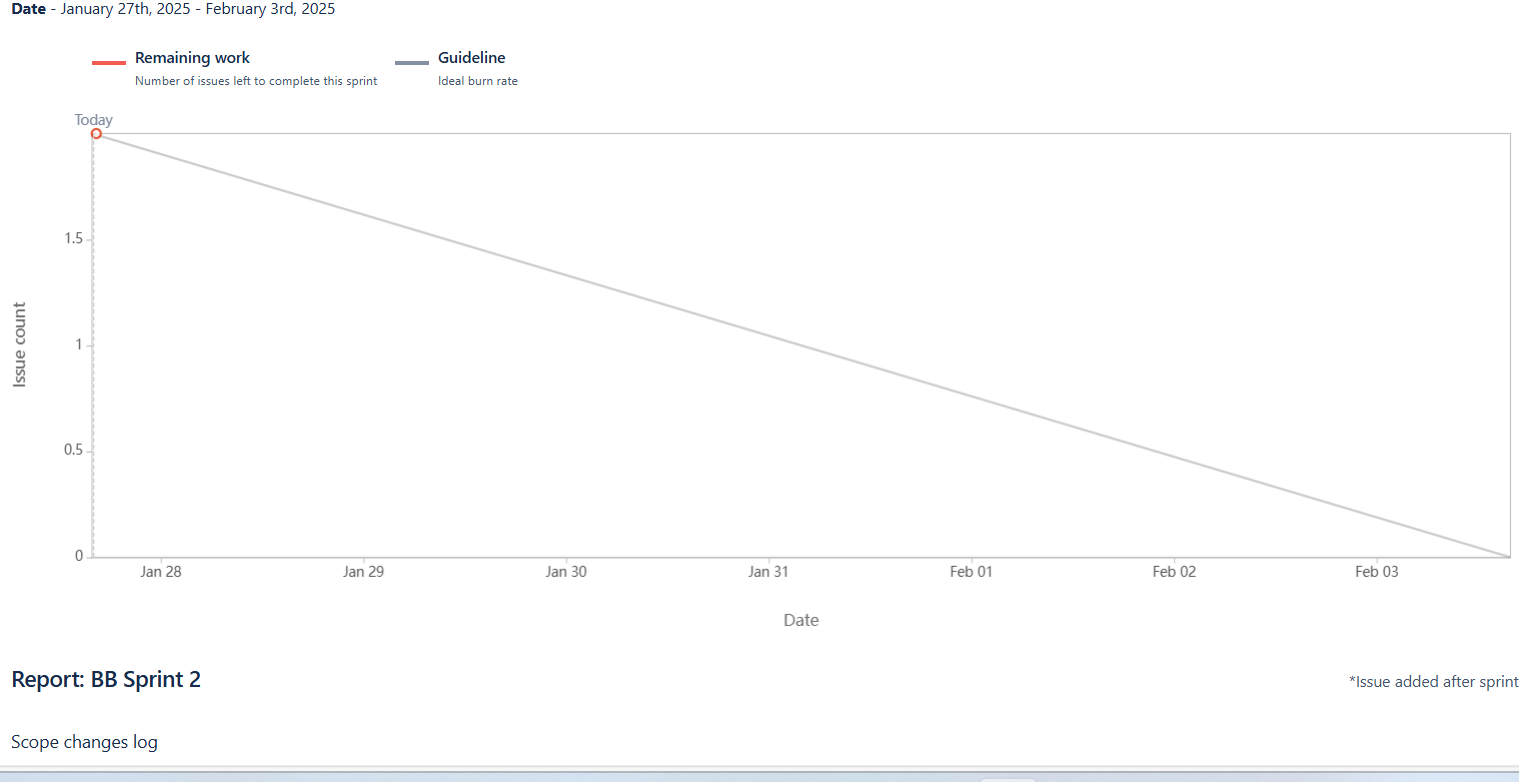
**Sprint backlog:**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| User story ID | User story | Tasks | Owner | Status | Estimated effort |
| 1 | **As a farmer**,  I want to apply for a loan through an easy-to-use mobile application  so that I can receive financial assistance for my farming activities | 1 | High | 300 | 4hr |
| 2 | **As a farmer,**  I want to know if I am eligible for a loan before I apply,  so I don’t waste time filling out an application if I don’t qualify. | 2 | High | 250 | 3hr |
| 3 | **As a farmer,**  I want to receive the loan amount in my bank account or digital wallet as soon as my loan is approved so that I can use it immediately for farming needs. | 3 | Medium | 500 | 2hr |
| 4 | **As a farmer,**  I want to upload documents (e.g., proof of income, farm registration) to support my loan application, so that my application can be processed. | 4 | Medium | 450 | 5hr |
| 5 | **As a business stakeholder,**  I want to review the financial performance of the loan portfolio to ensure we are meeting business goals and making sustainable decisions. | 5 | High | 100 | 5hr |
| 6 | **As a loan officer,**  I want to approve or reject loan applications directly through the system  so that I can efficiently manage my workload and inform farmers of their application status. | 6 | High | 300 | 6hr |

**sprint burnup charts**

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**Sprint burndown charts**

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**Document 6: Sprint meetings**

**Meeting Type 1: Sprint planning meeting**

|  |  |
| --- | --- |
| Date | 1-27-2024 |
| Time | 10.AM |
| Location | Zoom |
| Prepared BY | Kalyani |
| Attendees | Suresh, Ramesh, Priya, snehal,Praful |

**Agenda Topics**

|  |  |  |
| --- | --- | --- |
| Topic | Presenter | Time Allocated |
| Clarify the main objectives for the sprint based on business goals and user needs. | Kalyani | 20 min |
| Review high-priority user stories (e.g., loan application, repayment tracking) and adjust based on feedback from stakeholders. | Kalyani | 15 min |

**Other Information**

|  |  |
| --- | --- |
| Observers | Stakeholder |
| Resources | Sprint backlog document  Product roadmap  Relevant user stories and acceptance criteria |
| Special Notes | Ensure that all team members are aware of any **regulatory changes** or new requirements that might impact the sprint (e.g., changes in loan eligibility criteria). |

**Meeting Type 2: Sprint review meeting**

|  |  |
| --- | --- |
| Date | 27-1-2025 |
| Time | 11 am |
| Location | Zoom |
| Prepared BY | Kalyani |
| Attendees | Suresh, Ramesh, Priya, snehal,Praful |

|  |  |  |  |
| --- | --- | --- | --- |
| **Sprint status** | **Things to demo** | **Quick updates** | **What’s next** |
| We’ve completed 80% of the features planned for this sprint, with some delays in loan status updates due to integration issues." | Demo of the: **Loan Application Form** | QA is currently working on testing the loan eligibility checker, and it’s almost ready for review. The backend team is still addressing some integration bugs with third-party loan data. | Next sprint, we will start implementing the loan repayment scheduling feature and integrate mobile notifications for overdue loans." |

**Meeting Type 3: Sprint retrospective meeting**

|  |  |
| --- | --- |
| Date | 27-1-205 |
| Time | 11 am |
| Location | Zoom |
| Prepared BY | Kalyani |
| Attendees | Suresh, Ramesh, Priya, snehal,Praful |

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Agenda** | **What went well** | **What didn’t go well** | **Questions** | **Reference** |
| Bob Kissan Credit Loan Project | The loan application feature was implemented with ease and was well-received by users, making the application process smoother for far | Some features faced delays due to unforeseen technical challenges with backend integration. | How can we improve loan status feature | Feedback gathered from farmers on the loan application form and loan tracking system for improvements. |

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

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Question** | **Name/Role** | **27-1-2025 to 2-feb-2025** | | | | |
| **Monday** | **Tuesday** | **Wednesday** | **Thursday** | **Friday** |
| **What did you do yesterday?** | Developer 1 | |  | | --- | | Work login feature | | Completed login feature | Fixed login page bugs | Integrated loan application form | Integrated loan application form |
| Developer 2 | Developed loan application UI | Fixed frontend issues | Implemented backend for loan approval | Reviewed pull requests | Conducted final testing |
| **What will you do today?** | Developer 1 | Completed login feature | Fixed login page bugs | Fixed login page bugs | Integrated loan application form | Testing of loan application form |
| Developer 2 | Fixed frontend issues | Implemented backend for loan approval | Reviewed pull requests | Conducted final testing | Fix bug after testing |
| **What (if any) is blocking your progress?** | Developer 1 | Waiting on API specs | API delay | Blocked by testing environment | response from QA | Need review approval |
| Developer 2 | Need review approval | No blocker | Delay in approval for UI changes | Blocked by merge conflicts | No blocker |