HDFC CRM LEAD MANAGEMENT SYSTEM.



Prepared by: - Mohammad Imran Date: - 12/02/2024

**1. Definition of Done**

**To ensure all deliverables meet the required standards and customer expectations, the following Definition of Done (DOD) is established:**

* **Acceptance Criteria:**

1. All functionalities are implemented as described in the user story and meet customer requirements.
2. Presumed functionalities are developed, and all assumptions are satisfied.
3. Features are tested against defined acceptance criteria and confirmed successful.
4. The feature is reviewed and approved by the Product Owner after meeting requirements.

* **Quality Criteria:**

1. Produced code builds without errors or warnings and adheres to coding standards.
2. Unit tests are written for all functionalities, and all tests pass successfully.
3. The project is deployed on a test environment identical to the production platform for validation.
4. Tests are conducted on all devices and browsers listed in the project assumptions, with all issues resolved.
5. QA testing is performed thoroughly, and any reported issues are fixed.
6. The feature is reviewed and approved by the UX designer to ensure it aligns with the user experience standards.

* **Additional Quality Measures:**

1. Refactoring of the code-base is completed for maintainability and efficiency.
2. Any configuration or build changes are fully documented for future reference.
3. Documentation (user manuals, technical notes) is updated to reflect new features or changes.
4. A peer code review is conducted, and any feedback is incorporated to improve quality.

**"This DOD ensures that every deliverable is thoroughly tested, validated, and aligned with both customer expectations and quality standards, providing a seamless and reliable CRM solution for HDFC."**

**2. Document 2- Product Vision**

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| **Scrum Project** | |
| **Name:** | HDFC CRM Agile Development |
| **Venue:** | HDFC Bank Headquarters, Mumbai |
| **Date:** | 1-Feb-25 |
| **Start time:** | 10:00 AM |
| **End time:** | 4:00 PM |
| **Duration:** | 6 hours |
| **Client:** | HDFC Bank |
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| **Stakeholder List:** | |
| **HDFC Bank Senior Management** |  |
| **IT Department** |  |
| **Branch Managers** |  |
| **Sales Representatives** |  |
| **Customers** |  |
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| **Scrum Team** | |
| **Scrum Master:** | Ravi Sharma |
| **Product Owner:** | Riya Kapoor |
| **Scrum Developer 1:** | Ankit Verme |
| **Scrum Developer 2:** | Sinha Patel |
| **Scrum Developer 3:** | Rohan Mehta |
| **Scrum Developer 4:** | Neha Singh |
| **Scrum Developer 5:** | Akash Gupta |

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| **Target Group** | **Needs** | **Product** | **Value** |
| **Target group:** Bank’s sales teams, direct sales agents, branch employees, and online customers. | **What problem does the product solve?** Manual inefficiencies in lead tracking, follow-ups, and customer on boarding. | **What makes it desirable and special?** A centralized, real-time CRM system that automates lead management. | **How is the product going to benefit the company?** Increases conversion rates and reduces operational costs. |
| **Which market segment does the product address?** Home loan customers and related sales channels. | **Which benefit does it provide?** Faster lead processing, better customer experience, and improved productivity. | **Is it feasible to develop the product?** Yes, using Agile Scrum for iterative development. | **What are the business goals?** Streamlined lead management improved sales processes, and higher revenue generation. |
| **Who are the target users and customers?** Customers applying for home loans, bank employees managing leads. |  |  | **What is the business model?** Enhance sales operations and customer retention through technology-driven automation. |

**Document 3: User stories**

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| **User Story 1** | **TASK 1** | | **Priority: High** |  | **User Story 2** | **TASK 2** | | **Priority: High** |
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| As a user, I want to securely log in to the CRM system. I want to use a username and password. So that I can protect my account from unauthorized access. | | | |  | As an admin, I want to assign roles to users. I want to control access to specific features. So that I can ensure secure and efficient usage. | | | |
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| Acceptance Criteria: User can log in using valid credentials. Invalid credentials show appropriate error messages. Passwords are encrypted and stored securely. | | | |  | Acceptance Criteria: Admin can assign predefined roles to users. Users see only features allowed by their roles. Changes to roles are logged. | | | |
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| **User Story 3** | **TASK 1** | | **Priority: High** |  | **User Story 4** | **TASK 1** | | **Priority: High** |
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| As a sales agent, I want to enter new leads. I want to capture customer details easily. So that I can follow up promptly. | | | |  | As a sales representative, I want leads classified.  I want to see which leads are more likely to convert.  So that I can prioritize my follow-ups | | | |
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| Acceptance Criteria: DSA can input customer information fields. Leads are tagged with the source. Errors in data entry prompt validation messages. | | | |  | Acceptance Criteria: Leads automatically classified based on criteria. Manual overrides possible by authorized users. Classification visible in lead details. | | | |
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| **User Story 5** | **TASK 1** | | **Priority: Medium** |  | **User Story 6** | **TASK 1** | | **Priority: Medium** |
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| As a branch manager, I want a clear view of leads.  I want to see the progress and status.  So that I can monitor performance. | | | |  | As a user, I want to find specific leads quickly.  I want to use search terms and filters.  So that I can save time. | | | |
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| Acceptance Criteria: Dashboard shows total, HOT, Warm, and Cold leads.  Data updates in real-time.  Export option available. | | | |  | Acceptance Criteria: Search includes lead name, contact, and temperature.  Filters include source and priority.  Results display instantly. | | | |
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| **User Story 7** | **TASK 1** | | **Priority: High** |  | **User Story 8** | **TASK 1** | | **Priority: High** |
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| As a sales agent, I want reminders for follow-ups.  I want to set custom schedules.  So that I can ensure timely contact with leads. | | | |  | As a sales agent, I want to communicate with leads directly.  I want to send updates via email or SMS.  So that I can stay connected with customers. | | | |
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| BV:100 | | CP:08 | |  | BV:500 | | CP:05 | |
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| Acceptance Criteria: Users can set reminders for each lead.  Notifications appear in-app and via email.  Reminder history is logged. | | | |  | Users can send emails and SMS from the lead view.  Templates are available for common messages.  Delivery status is logged. | | | |
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| **User Story 9** | **TASK 1** | | **Priority: Medium** |  | **User Story 10** | **TASK 1** | | **Priority: Medium** |
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| As a sales agent, I want to escalate leads.  I want to involve higher management when needed.  So that I can ensure timely resolution. | | | |  | As a sales agent, I want to mark leads as closed.  I want to record the outcome.  So that I can complete the lead cycle. | | | |
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| Acceptance Criteria: Leads can be marked for escalation.  Notifications sent to assigned managers.  Escalation history recorded. | | | |  | Acceptance Criteria: Closure requires reason selection (e.g., converted, not interested).  Closed leads archived with details.  Notifications sent to stakeholders | | | |
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| **User Story 11** | **TASK 2** | | **Priority: High** |  | **User Story 12** | **TASK 3** | | **Priority: High** |
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| As a branch manager, I want detailed conversion insights. I want to analyze trends and patterns. So that I can improve team performance. | | | |  | As an IT admin, I want seamless data syncing. I want to integrate external CRMs. So that I can maintain consistent records. | | | |
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| BV:50 | | CP:02 | |  | BV:100 | | CP:02 | |
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| Acceptance Criteria: Dashboard displays conversion percentages by lead temperature. Filter by date range, team, and region. Visual reports with graphs and charts. | | | |  | Acceptance Criteria: APIs for data synchronization available. Syncing occurs without data loss. Error logs for unsuccessful sync attempts. | | | |
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| **User Story 13** | **TASK 3** | | **Priority: High** |  | **User Story 14** | **TASK 5** | | **Priority: High** |
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| As an admin, I want to track user activities. I want to see detailed logs. So that I can ensure accountability. | | | |  | As a branch manager, I want to track team progress. I want to compare team performance metrics. So that I can identify strengths and weaknesses. | | | |
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| BV:20 | | CP:05 | |  | BV: 20 | | CP:05 | |
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| Acceptance Criteria: Actions like login, updates, and closures logged. Logs include timestamps and user IDs. Export option available. | | | |  | Acceptance Criteria: Metrics include total leads handled, conversion rates, and follow-ups. Reports segmented by user roles. Data export to Excel enabled. | | | |
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| **User Story 15** | **TASK 1** | | **Priority: High** |  | **User Story 16** | **TASK 2** | | **Priority: Medium** |
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| As a sales agent, I want to reassign leads. I want to transfer leads to a colleague. So that I can ensure efficient follow-ups.. | | | |  | As an admin, I want to import leads in bulk. I want to upload CSV files. So that I can save time entering data. | | | |
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| Leads transferable with a reason note. Notifications sent to the new assignee. Transfer history recorded. Status updates are shown in real-time to customers. The system must store timestamps for each status update. | | | |  | Acceptance Criteria: System processes CSVs with validation errors flagged. Leads auto-tagged with the upload date. Duplicates detected and reported. | | | |
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| **User Story 17** | **TASK 3** | | **Priority: Medium** |  | **User Story 18** | **TASK 1** | | **Priority: Medium** |
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| As a manager, I want feedback linked to leads. I want to view customer comments. So that I can improve service. | | | |  | As a sales agent, I want mobile access. I want to manage leads on the go. So that I can work efficiently from the field. | | | |
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| BV:500 | | CP:03 | |  | BV:500 | | CP:08 | |
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| Acceptance Criteria: Feedback forms linked to lead closure. Feedback reports generated weekly. Alerts for low customer ratings. | | | |  | Acceptance Criteria: App allows lead entry, updates, and follow-ups. Push notifications for reminders. Syncs with the web CRM in real time. | | | |
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| **User Story 19** | **TASK 7** | | **Priority: Medium** |  | **User Story 20** | **TASK 8** | | **Priority: Medium** |
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| As a branch manager, I want to reward top performers. I want to track achievements through badges. So that I can motivate my team. | | | |  | As a sales agent, I want CRM in my preferred language. I want to switch between languages. So that I can use the system more comfortably. | | | |
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| BV: 20 | | CP:08 | |  | BV: 20 | | CP:01 | |
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| Acceptance Criteria: Badges earned for metrics like lead conversion. Leaderboard updated weekly. Notifications for badge achievements. | | | |  | Acceptance Criteria: Interface available in multiple languages. Language selection saved per user. No loss of functionality in translation. | | | |
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| **User Story 21** | **TASK 1** | | **Priority: High** |  | **User Story 22** | **TASK 1** | | **Priority: High** |
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| As a sales agent, I want reminders for stagnant leads. I want to follow up and update their status. So that I can ensure all leads are active. | | | |  | As a sales agent, I want to archive leads. I want to declutter my active lead list. So that I can focus on priority tasks. | | | |
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| BV: 20 | | CP:02 | |  | BV: 20 | | CP:02 | |
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| Acceptance Criteria: Leads inactive for 7 days trigger reminders. Notifications show lead name and current status. Reminder dismissals require a reason. | | | |  | Acceptance Criteria: Leads inactive for 30 days move to the archive. Archived leads searchable with filters. Restoration option available for managers. | | | |
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| **User Story 23** | **TASK 1** | | **Priority: High** |  | **User Story 24** | **TASK 9** | | **Priority: Medium** |
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| As a sales agent, I want to send bulk messages. I want to contact multiple leads at once. So that I can promote new offers efficiently. | | | |  | As a branch manager, I want leads auto-assigned. I want to distribute leads fairly. So that I can streamline allocation. | | | |
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| BV: 20 | | CP:05 | |  | BV: 20 | | CP:05 | |
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| Acceptance Criteria: Users can select leads based on filters. SMS templates available for campaigns. Campaign delivery reports provided. | | | |  | Acceptance Criteria: Leads assigned based on predefined criteria (region, performance). Notifications sent to assigned agents. Manual reassignment option available. | | | |
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| **User Story 25** | **TASK 1** | | **Priority: Medium** |  | **User Story 26** | **TASK 1** | | **Priority: Medium** |
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| As a sales agent, I want video call integration. I want to host virtual meetings with leads. So that I can explain loan details clearly. | | | |  | As a sales agent, I want complete customer histories. I want to view past interactions and updates. So that I can provide personalized service. | | | |
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| BV:500 | | CP:03 | |  | BV:500 | | CP:08 | |
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| Acceptance Criteria: Video call links generated from lead profiles. Meeting history saved for reference. Calls scheduled with reminders. | | | |  | Acceptance Criteria: Profiles include contact, lead source, and interaction logs. Searchable by customer name or ID. Updates allowed only by authorized users. | | | |
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| **User Story 27** | **TASK 9** | | **Priority: Medium** |  | **User Story 28** | **TASK 10** | | **Priority: Medium** |
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| As a branch manager, I want instant alerts. I want to know about high-priority updates. So that I can act immediately. | | | |  | As a regional manager, I want monthly lead summaries. I want to see overall performance trends. So that I can set realistic targets. | | | |
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| BV:100 | | CP:08 | |  | BV:100 | | CP:01 | |
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| Acceptance Criteria: Notifications for HOT leads, escalations, and closures. Alerts sent via email and app. Alert logs maintained for 30 days. | | | |  | Acceptance Criteria: Reports include total leads, conversions, and escalations. Available in PDF and Excel formats. Scheduled auto-generation option. | | | |
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| **User Story 29** | **TASK 1** | | **Priority: High** |  | **User Story 30** | **TASK 11** | | **Priority: High** |
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| As a sales agent, I want an eligibility tool. I want to calculate potential loan amounts. So that I can provide accurate information. | | | |  | As a marketing manager, I want to group leads. I want to track campaign-specific performance. So that I can evaluate marketing ROI. | | | |
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| BV:500 | | CP:02 | |  | BV:500 | | CP:08 | |
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| Acceptance Criteria: Calculator integrated into the lead profile. Inputs include income, credit score, and loan tenure. Results displayed instantly with breakdowns. | | | |  | Acceptance Criteria: Campaign tags applied during lead creation. Group performance visible on dashboards. Filters for campaign-specific data. | | | |
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| **User Story 31** | **TASK 1** | | **Priority: High** |  | **User Story 32** | **TASK 1** | | **Priority: Medium** |
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| As a sales agent, I want to track follow-up outcomes. I want to see which leads respond positively. So that I can refine my approach. | | | |  | As a sales agent, I want to earn points for follow-ups. I want to stay motivated. So that I can complete follow-ups consistently. | | | |
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| BV:500 | | CP:08 | |  | BV:500 | | CP:08 | |
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| Acceptance Criteria: Success rate calculated per lead and overall. Metrics available on agent dashboards. Detailed breakdowns provided. | | | |  | Acceptance Criteria: Points awarded based on successful follow-ups. Leaderboards updated weekly. Notifications for top performers. | | | |
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| **User Story 33** | **TASK 12** | | **Priority: Medium** |  | **User Story 34** | **TASK 1** | | **Priority: High** |
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| As a customer, I want instant query resolution. I want to interact with a chatbot for basic questions. So that I can save time. | | | |  | As a sales agent, I want alerts for pending closures. I want to address expiring leads proactively. So that I can prevent missed opportunities. | | | |
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| BV:500 | | CP:05 | |  | BV:500 | | CP:02 | |
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| Acceptance Criteria: Chatbots answers FAQs and guides to agents for complex queries. Available on web and mobile platforms. Chat logs saved for reference. | | | |  | Acceptance Criteria: Alerts trigger 3 days before expiration. Lead details visible in the alert. Alert dismissals logged. | | | |
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| **User Story 35** | **TASK 1** | | **Priority: High** |  | **User Story 36** | **TASK 1** | | **Priority: Medium** |
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| As a sales agent, I want payment tracking in CRM. I want to monitor loan processing fees. So that I can maintain accurate records. | | | |  | As a sales agent, I want to collect feedback from customers. I want to understand their satisfaction levels. So that I can improve service quality. | | | |
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| BV:10 | | CP:13 | |  | BV:20 | | CP:08 | |
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| Acceptance Criteria: Payment statuses visible on lead profiles. Refunds processed with reason logs. Transactions recorded securely. | | | |  | Acceptance Criteria: Feedback forms shared post-loan closure. Forms accessible via email or app link. Feedback responses analysed for trends. | | | |
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| **User Story 37** | **TASK 14** | | **Priority: Medium** |  | **User Story 38** | **TASK 15** | | **Priority: High** |
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| As a regional manager, I want CRM to support multiple languages. I want to communicate with leads in their preferred language. So that I can cater to a diverse audience. | | | |  | As a branch manager, I want to monitor abandoned leads. I want to analyse the reasons behind drop-offs. So that I can improve lead conversion rates. | | | |
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| Acceptance Criteria: CRM supports at least 5 regional languages. Leads select preferred language at registration. Notifications and forms translated automatically. | | | |  | Acceptance Criteria: Abandoned leads flagged in the system. Reasons for abandonment recorded. Insights available on performance dashboards. | | | |
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| **User Story 39** | **TASK 16** | | **Priority: High** |  | **User Story 40** | **TASK 17** | | **Priority: High** |
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| As a returning customer, I want tailored loan offers. I want to access exclusive benefits for loyalty. So that I can feel valued and encouraged to apply again. | | | |  | As a regional manager, I want an analytics dashboard. I want to predict future sales trends. So that I can plan better strategies. | | | |
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| BV:500 | | CP:08 | |  | BV:500 | | CP:13 | |
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| Acceptance Criteria: System identifies repeat customers automatically. Custom offers visible on their profiles. Notifications sent for offer availability. | | | |  | Acceptance Criteria: Dashboard displays sales projections for the next quarter. Data visualizations include graphs and heat maps. Exportable reports available in multiple formats (PDF, Excel). | | | |
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**4. Document 4: Agile PO Experience:-**

In the HDFC Bank CRM project, I served as the **Product Owner (PO)** and ensured the delivery of a product aligned with customer needs, business goals, and market trends. My key responsibilities and actions were as follows:

* **Market Analysis**

1. **Analysis of Market Need/Demand**
   * Conducted in-depth discussions with HDFC stakeholders to identify pain points in the existing lead management process.
   * Analysed customer interactions and branch feedback to understand the gaps in tracking, lead conversion, and follow-ups.
   * Identified the demand for features such as automated lead classification (HOT, Warm, Cold), role-based access, and real-time dashboards to streamline operations and increase sales efficiency.
   * Regularly gathered insights from direct sales agents (DSAs) and sales teams to prioritize functionalities that could improve lead management and customer engagement.
2. **Availability of Similar Products in the Market**
   * Conducted competitive analysis to evaluate CRM systems used by other banks and financial institutions, focusing on features like lead tracking, reminders, and customer communication.
   * Studied industry-leading CRM solutions, such as Salesforce and Zoho, to identify their strengths and limitations in the context of the banking sector.
   * Highlighted the need for a tailored solution that addressed HDFC-specific requirements, like branch-specific dashboards and escalation workflows.

* **Enterprise Analysis – Due Diligence on Market Opportunity**

1. **Understanding Business Needs & Objectives**
   * Collaborated with HDFC’s senior management to define the key challenges in lead management and customer acquisition.
   * Assessed how the CRM system could improve lead conversion rates, reduce follow-up delays, and enhance sales efficiency.
2. **Competitor Benchmarking**
   * Conducted a comparative analysis of existing banking CRMs used by competitors (e.g., ICICI, Axis Bank) to understand industry best practices.
   * Identified gaps in current solutions and positioned the HDFC CRM as a **more tailored, efficient, and user-friendly** platform.
3. **Regulatory & Compliance Considerations**
   * Ensured the CRM met banking regulations (e.g., data privacy, KYC norms) to comply with RBI guidelines.
   * Verified that lead management followed secure data handling practices to maintain customer trust.
4. **Market Feasibility Study**
   * Analysed customer preferences, lead engagement patterns, and digital adoption trends to validate the need for an intelligent lead classification system (HOT, Warm, Cold).
   * Evaluated the financial and operational impact of automating key processes such as lead assignment, follow-ups, and escalations.
5. **Business Value Justification**
   * Projected expected ROI by measuring improvements in lead conversion rates and sales team efficiency.
   * Demonstrated how a **centralized, data-driven CRM** would reduce customer churn and increase HDFC’s ability to capture high-value clients.

**1. Product Vision – Aligning with Market Needs**

As the **Product Owner (PO)** for the **HDFC Bank CRM project**, my role was to define a clear product vision that aligned with business objectives and customer needs.

* **Vision Statement:**  
  *“To develop a seamless, intelligent, and automated CRM system that enhances customer engagement, optimizes lead management, and drives higher conversion rates for HDFC Bank.”*
* **Key Considerations for Product Vision:**
  + Addressed market needs by **analysing demand for an optimized lead management system.**
  + Ensured differentiation by **comparing existing CRM solutions** and identifying gaps.
  + Focused on **user experience, automation, and AI-driven insights** to improve sales efficiency.

**2. Product Roadmap – High-Level Features & Timeline**

To ensure structured development and delivery, I created a **product roadmap** with clear milestones, focusing on **high-priority features** first.

| **Phase** | **Timeline** | **Key Deliverables** |
| --- | --- | --- |
| **Phase 1: Foundation** | Month 1-2 | - User Authentication & Role-Based Access  - Initial Lead Entry & Classification (HOT, Warm, Cold) |
| **Phase 2: Lead Management & Automation** | Month 3-4 | - Advanced Lead Tracking & Status Updates  - Automated Follow-ups & Reminders  - Email & SMS Integration |
| **Phase 3: Analytics & Optimization** | Month 5-6 | - Advanced Reporting & Insights  - Lead Conversion Tracking  - Escalation Workflow |
| **Phase 4: Enhancements & Compliance** | Month 7-8 | - AI-Based Lead Scoring  - Audit Logs & Compliance Features  - Performance Dashboards |
| **Phase 5: Scaling & Integration** | Month 9+ | - API Integration with Third-Party Services  - Mobile CRM Accessibility  - Ongoing Enhancements Based on Feedback |

**1. Managing Stakeholder Expectations & Prioritizing Needs**

* **Engagement with Key Stakeholders:**
  + Regular discussions with **HDFC’s sales, marketing, customer service, and compliance teams** to gather feature requirements.
  + Ensured alignment between **business goals and technical feasibility** by collaborating with the Scrum team.
* **Balancing Conflicting Priorities:**
  + Addressed different team priorities (e.g., sales team pushing for lead prioritization, compliance team ensuring regulatory adherence).
  + Used **Moscow prioritization (Must-have, Should-have, Could-have, and Won’t-have)** to set clear expectations.
* **Roadmap Communication:**
  + Maintained a **product roadmap** that provided visibility into upcoming features.
  + Used **agile ceremonies (Sprint Planning, Refinement, and Review)** to keep stakeholders informed and involved.

**2. Prioritization of Epics, Stories & Features Based on Criticality & ROI**

* **Feature Prioritization Framework:**
  + Prioritized features based on **business impact, user demand, feasibility, and compliance needs**.
  + Applied the **Weighted Shortest Job First (WSJF)** method to ensure **high-value, low-effort** features were delivered first.
* **Key Features Prioritized in the HDFC CRM:**
  + **User Authentication & Role-Based Access** (High ROI – Security Compliance)
  + **Lead Management & Classification (HOT, Warm, Cold)** (High ROI – Increased Conversions)
  + **Automated Follow-Ups & Reminders** (High ROI – Improved Customer Engagement)
  + **Email & SMS Integration** (Medium ROI – Faster Communication)
  + **Advanced Analytics & Reporting** (High ROI – Data-Driven Decision Making)
* **Backlog Refinement & Sprint Planning:**
  + Ensured backlog was **well-defined and continuously refined** to accommodate business changes.
  + Worked with the **Scrum Master & Development Team** to estimate story points and define sprint goals.

**1. Prioritization of User Stories**

To ensure the **CRM system met business and user needs**, I prioritized user stories based on:

✅ **Business Value (BV)** – Features that provided maximum impact on sales and customer engagement.  
✅ **Complexity Points (CP)** – Estimated effort required for development and implementation.  
✅ **Technical Feasibility** – Coordination with the development team to assess complexity.  
✅ **Regulatory & Compliance Needs** – Ensuring banking data security and compliance with industry standards.

* **Managing Product Backlog – Agile Product Owner Role in HDFC Bank CRM Project**

📌 **Example Prioritization:**

* **High Priority:** User Authentication, Lead Classification (HOT, Warm, Cold), Role-Based Access
* **Medium Priority:** Follow-Up Automation, Email/SMS Integration, Escalation Workflow
* **Low Priority:** AI-Based Lead Scoring, Performance Dashboards, Third-Party API Integration

**2. Reprioritization Based on Stakeholder Needs**

💡 **Backlog items were dynamic**, requiring continuous reprioritization based on:

* **Sales Team Input:** Urgent features like automated reminders and lead conversion tracking.
* **Management Requests:** Customizable dashboards for real-time insights.
* **Regulatory Changes:** Adjustments to ensure compliance with new banking policies.

🔄 **Example Scenario:**

* Initially, **Lead Entry Automation** was planned for later phases.
* However, after feedback from **branch managers**, it was moved up in priority to reduce manual workload.

**3. Epics Planning**

To manage complexity, I **grouped user stories into Epics** for streamlined execution:

📂 **Epic 1: User Management**

* Authentication & Role-Based Access
* Multi-Level Approval Workflow

📂 **Epic 2: Lead Management**

* Lead Entry & Classification (HOT, Warm, Cold)
* Automated Follow-Ups & Notifications

📂 **Epic 3: Communication & Engagement**

* Email & SMS Integration
* Lead Escalation Workflow

📂 **Epic 4: Analytics & Insights**

* Performance Dashboards
* AI-Based Lead Scoring
* **Agile Product Owner (PO) Role and Responsibilities – HDFC Bank CRM Project**

As the Agile Product Owner for the HDFC Bank CRM project, my responsibilities included overseeing the overall progress of the iteration, ensuring that the project met business objectives, and collaborating closely with the team to drive the delivery of value.

1. **Managing Overall Iteration Progress**
   * Ensured that the sprint goals were aligned with the overall project objectives.
   * Regularly monitored the progress of the sprint to ensure timely delivery.
   * Coordinated with the Scrum Master and development team to resolve any roadblocks.
2. **Sprint Progress Review**
   * Conducted frequent sprint progress reviews with the team to assess the completion of user stories and tasks.
   * Engaged stakeholders during review meetings to ensure their feedback was incorporated and expectations were met.
3. **Reprioritization of Sprints and Epics**
   * Regularly assessed and adjusted the sprint backlog based on evolving project requirements, ensuring that the highest priority items were addressed.
   * Collaborated with the Business Analyst to realign epics and features as needed to reflect changing business priorities.
4. **Sprint Retrospectives**
   * Actively participated in sprint retrospectives with the Business Analyst and the team to reflect on the process, identify areas of improvement, and implement changes for future sprints.

* **From this project I have learned how to handle sprint meetings such as**

1. **Sprint Planning Meeting**
   1. Learned how to facilitate discussions between the Product Owner, Business Analyst, and Development Team to define and prioritize user stories for the upcoming sprint.
   2. Developed the ability to ensure clear understanding of sprint goals and deliverables, aligning the team’s efforts with business objectives.
2. **Daily Scrum Meeting**
   1. Gained proficiency in conducting daily stand-ups to track team progress, identify any blockers, and encourage open communication among team members.
   2. Focused on fostering a collaborative environment where team members felt comfortable sharing updates and raising concerns.
3. **Sprint Review Meeting**
   1. Mastered the art of presenting the completed work to stakeholders, gathering feedback, and ensuring that the product met the desired business outcomes.
   2. Worked on communicating effectively to highlight the value delivered during the sprint and adjusting priorities based on stakeholder input.
4. **Sprint Retrospective Meeting**
   1. Learned how to guide the team through retrospectives to reflect on the sprint, identify areas for improvement, and implement changes for future sprints.
   2. Focused on creating a safe space for constructive feedback and continuous improvement within the team.
5. **Backlog Refinement Meeting**
   1. Gained experience in refining the product backlog by collaborating with the team to break down larger user stories, ensuring that the backlog remained clear, prioritized, and actionable for the next sprint.
   2. Developed skills in grooming the backlog to meet both the technical and business needs of the project.

**User Story Creation – HDFC Bank CRM Project**

1. **Story Number (Story No.)**

* Assigned a unique identifier to each user story, ensuring traceability and organization of work throughout the project.

1. **Tasks**

* Broke down the user story into smaller, actionable tasks to make it easier for the team to plan, execute, and track progress during the sprint.
* Clearly defined what needed to be done and by whom to meet the story’s acceptance criteria.

1. **Priority**

* Defined the priority of each user story based on its business value and alignment with the overall project goals.
* Worked closely with the Product Owner and Business Analyst to ensure that high-priority stories were addressed first.

1. **Acceptance Criteria**

* Clearly outlined the conditions that must be met for the user story to be considered complete.
* Collaborated with stakeholders to ensure that these criteria were both realistic and aligned with the business requirements.

1. **BV (Business Value) & CP (Complexity Points)**

* Defined the **Business Value (BV)** of each user story to ensure alignment with business goals and priorities.
* Assessed the **Complexity Points (CP)** to measure the technical complexity and effort required to complete the story. This helped in estimating the work and understanding the challenges ahead.
* Both BV and CP helped prioritize user stories based on their impact on business goals and the level of effort required to implement them.

**Product Owner Role in Scrum – HDFC Bank CRM Project**

In Scrum, the Product Owner (PO) acts as the key liaison between various areas of the organization. The PO serves as a bridge, ensuring seamless communication between business stakeholders and Scrum teams, keeping all parties aligned and informed on the progress of a project.

1. **Communication with Business Stakeholders**
   * The PO ensures regular communication with business stakeholders to understand their needs, gather requirements, and translate them into actionable product features.
   * The PO prioritizes features and aligns them with the business goals, ensuring that the project delivers maximum value to the organization.
2. **Collaboration with Scrum Teams**
   * The PO works closely with Scrum teams to convey the vision of the product and ensure that the team understands the desired outcomes.
   * Regular collaboration with the team ensures that the product is developed in accordance with the business objectives and customer needs.
3. **Developing the Product Vision**
   * The PO creates a clear and compelling vision of the product’s function and operation, which serves as a guiding framework for the Scrum team.
   * This vision helps the team stay focused on delivering features that support the overall goals of the project and meet business expectations.
4. **Defining Product Features and Backlog Items**
   * Based on the product vision, the PO defines product features and breaks them down into smaller, manageable product backlog items.
   * These backlog items represent the tasks, user stories, and deliverables required to achieve the desired features, and the PO ensures that they are well-defined and prioritized.

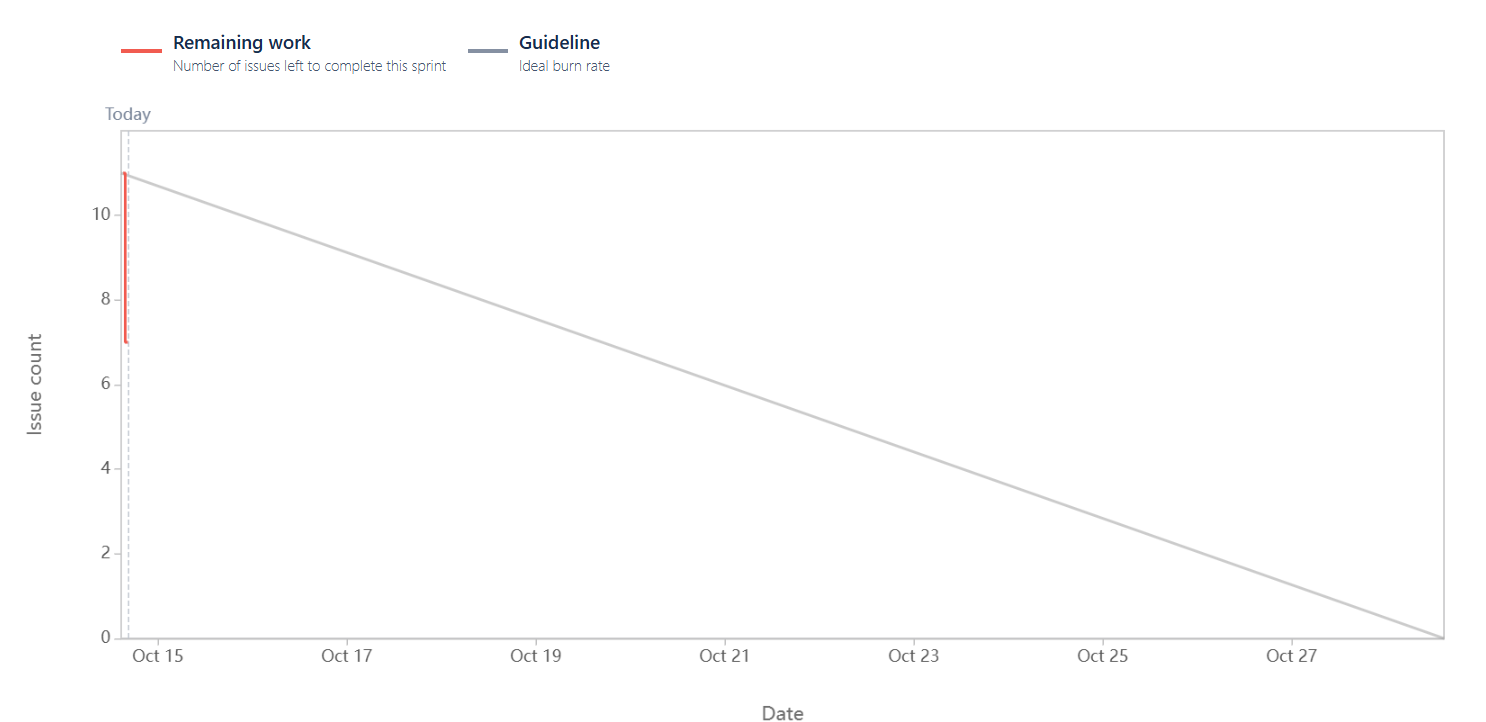
**Product Backlog:-**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **User Story ID** | **User Story** | **Tasks** | **Priority** | **BV** | **CP** | **Sprint** |
| **US-1** | As a user, I want to securely log in to the CRM system using a username and password to protect my account. | Task 1 | High | 500 | 1 | Sprint 1 |
| **US-2** | As an admin, I want to assign roles to users to control access to features and ensure secure usage. | Task 2 | High | 500 | 1 | Sprint 1 |
| **US-3** | As a sales agent, I want to enter new leads to capture customer details easily and follow up promptly. | Task 1 | High | 500 | 5 | Sprint 2 |
| **US-4** | As a sales representative, I want leads classified to prioritize follow-ups based on their likelihood to convert. | Task 1 | High | 500 | 1 | Sprint 2 |
| **US-5** | As a branch manager, I want a clear view of leads to monitor performance and track their progress. | Task 1 | Medium | 100 | 8 | Sprint 3 |
| **US-6** | As a user, I want to quickly find specific leads using search terms and filters to save time. | Task 1 | Medium | 100 | 13 | Sprint 3 |
| **US-7** | As a sales agent, I want reminders for follow-ups to ensure timely contact with leads. | Task 1 | High | 100 | 8 | Sprint 4 |
| **US-8** | As a sales agent, I want to communicate with leads directly via email or SMS to stay connected. | Task 1 | High | 500 | 5 | Sprint 4 |
| **US-9** | As a sales agent, I want to escalate leads to involve higher management when needed for timely resolution. | Task 1 | Medium | 500 | 5 | Sprint 5 |
| **US-10** | As a sales agent, I want to mark leads as closed to record outcomes and complete the lead cycle. | Task 1 | Medium | 500 | 5 | Sprint 5 |
| **US-11** | As a manager, I want reports on sales performance to analyse team achievements and identify gaps. | Task 2 | High | 500 | 13 | Sprint 6 |
| **US-12** | As a user, I want to reset my password securely to regain access to my account. | Task 3 | Medium | 100 | 8 | Sprint 6 |
| **US-13** | As a user, I want to update my profile information to keep my details current. | Task 3 | Medium | 100 | 3 | Sprint 7 |
| **US-14** | As a sales agent, I want to upload documents related to leads for record-keeping and future reference. | Task 5 | Medium | 500 | 5 | Sprint 7 |
| **US-15** | As a user, I want to receive notifications about lead updates to stay informed. | Task 1 | High | 500 | 5 | Sprint 8 |
| **US-16** | As a sales manager, I want to assign leads to specific agents for effective distribution of workload. | Task 2 | High | 500 | 3 | Sprint 8 |
| **US-17** | As a sales agent, I want to prioritize leads based on urgency and potential revenue to manage time effectively. | Task 3 | High | 500 | 5 | Sprint 9 |
| **US-18** | As a user, I want to log out securely to protect my session from unauthorized access. | Task 1 | High | 500 | 1 | Sprint 9 |
| **US-19** | As a sales agent, I want to track follow-up activities to maintain a detailed history of interactions. | Task 7 | Medium | 500 | 13 | Sprint 10 |
| **US-20** | As an admin, I want to generate customizable reports for different business needs. | Task 8 | High | 500 | 8 | Sprint 10 |
| **US-21** | As a sales agent, I want a dashboard showing my daily tasks to stay organized. | Task 1 | High | 500 | 8 | Sprint 11 |
| **US-22** | As a user, I want a mobile-friendly version of the CRM to access it on the go. | Task 1 | High | 500 | 13 | Sprint 11 |
| **US-23** | As a sales manager, I want to export leads data for external analysis. | Task 1 | Medium | 500 | 3 | Sprint 12 |
| **US-24** | As a sales agent, I want a visual representation of my sales pipeline to understand progress. | Task 9 | High | 500 | 8 | Sprint 12 |
| **US-25** | As a manager, I want to compare agent performance for better decision-making. | Task 1 | Medium | 500 | 13 | Sprint 13 |
| **US-26** | As an admin, I want to archive old leads to declutter the CRM system. | Task 1 | Low | 100 | 5 | Sprint 13 |
| **US-27** | As a user, I want to personalize my dashboard for a tailored experience. | Task 1 | Medium | 500 | 8 | Sprint 14 |
| **US-28** | As a sales manager, I want real-time updates on team performance to make quick adjustments. | Task 1 | High | 500 | 13 | Sprint 14 |
| **US-29** | As a user, I want FAQs and help documentation to understand the CRM features. | Task 1 | Medium | 100 | 3 | Sprint 15 |
| **US-30** | As a user, I want to deactivate my account to stop using the CRM temporarily. | Task 11 | Low | 100 | 3 | Sprint 15 |
| **US-31** | As a user, I want to upload a profile picture for personalization. | Task 1 | Low | 100 | 3 | Sprint 16 |
| **US-32** | As an admin, I want to monitor system usage analytics for performance tracking. | Task 1 | High | 500 | 13 | Sprint 16 |
| **US-33** | As a user, I want dark mode for better visual comfort. | Task 12 | Medium | 100 | 3 | Sprint 17 |
| **US-34** | As a sales agent, I want location tagging for leads to better manage local customers. | Task 1 | Medium | 500 | 5 | Sprint 17 |
| **US-35** | As a sales manager, I want to view trends in lead conversion over time. | Task 1 | High | 500 | 8 | Sprint 18 |
| **US-36** | As a user, I want to save draft entries while adding leads to avoid losing data. | Task 1 | Medium | 500 | 5 | Sprint 18 |
| **US-37** | As an admin, I want to restore archived leads when needed. | Task 14 | Low | 100 | 8 | Sprint 19 |
| **US-38** | As a user, I want a bulk upload option for leads to save time. | Task 15 | High | 500 | 8 | Sprint 19 |
| **US-39** | As a sales agent, I want automatic reminders for upcoming lead deadlines. | Task 16 | High | 500 | 5 | Sprint 20 |
| **US-40** | As a sales manager, I want integration with email and calendars for smooth workflow. | Task 7 | High | 500 | 8 | Sprint 20 |

**Product Burn down Charts**

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1. **Sprint Burn Charts**

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**Document 6: Sprint Meetings**

**6.1. Sprint Planning Meeting:-**

|  |  |
| --- | --- |
| **Date** | 10-Jan-25 |
| **Time** | 10:00 AM - 11:30 AM |
| **Location** | HDFC Bank HQ, Conference Room 3B / Virtual (MS Teams) |
| **Prepared By** | Scrum Master - [Your Name] |
| **Attendees** | Product Owner, Scrum Master, Development Team, QA Team, Business Analyst |

**Agent Topic:-**

|  |  |  |
| --- | --- | --- |
| **Topic** | **Presenter** | **Time allotted** |
| **Product Backlog Review** | **[Your Name]** | **15 minutes** |
| **Sprint Planning Discussion** | **Scrum Master** | **20 minutes** |
| **HDFC CRM Features Update** | **Development Team** | **10 minutes** |

**Other Information**

|  |  |
| --- | --- |
| **Observers** | **Team Lead, Stakeholders from HDFC CRM Project** |
| **Resources** | **Sprint Backlog, Product Roadmap, Market Analysis Report** |
| **Special Notes** | **Ensure alignment with business goals; address blockers during the discussion.** |

**6.2 Sprint Review meeting:-**

|  |  |
| --- | --- |
| **Sprint Review Meeting** | Details |
| **Date** | 15-Jan-25 |
| **Time** | 10:00 AM - 11:30 AM |
| **Location** | HDFC Bank HQ, Conference Room 3B / Virtual (MS Teams) |
| **Prepared By** | Scrum Master - [Your Name] |
| **Attendees** | Product Owner, Scrum Master, Development Team, QA Team, Business Analyst |

|  |  |  |  |
| --- | --- | --- | --- |
| **Sprint status** | **Things to demo** | **Quick updates** | **What’s next** |
| Sprint goals achieved, 80% completion | Payment Gateway Integration, Bug Fixes | 2 stories moved to the next sprint for completion | Focus on backlog refinement and next sprint planning |
| 95% completion with minor delays | Customer on boarding workflow, Mobile UI updates | Resolved critical issues impacting the demo | Prioritize remaining tasks and address feedback |
| 70% completion due to unforeseen blockers | Dashboard redesign, Performance enhancements | Delays caused by dependency on third-party tools | Work on resolving dependencies and improving sprint velocity |

**Sprint Retrospective Meeting**

|  |  |
| --- | --- |
| **Date** | **15-Jan-25** |
| **Time** | 11:30 AM - 12:30 PM |
| **Location** | HDFC Bank HQ, Conference Room 3B / Virtual (MS Teams) |
| **Prepared By** | Scrum Master - [Your Name] |
| **Attendees** | Product Owner, Scrum Master, Development Team, QA Team, Business Analyst |

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Agenda** | **What went well** | **What didn’t go well** | **Questions** | **Reference** |
| Review team collaboration & sprint goals | Effective teamwork, all team members contributed | Delays in testing due to environment issues | How can we reduce dependency on external teams? | Retrospective guide by Agile Manifesto |
| Discuss process improvements | On-time delivery of major features | Unclear user stories caused rework | How can we improve clarity in user stories? | Sprint artefacts and story templates |

**Daily Stand up meeting:-**

**Meeting Type 4: Daily Stand-up Meeting**  
**Week "4" (from 01-Feb-2025 to 07-Feb-2025)**

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Question** | **Name/Role** | **Monday** | **Tuesday** | **Wednesday** | **Thursday** | **Friday** | **Saturday** | **Sunday** |
| **What did you do yesterday?** | Developer 1 | Worked on login module. | Integrated APIs for payment gateway. | Debugged issues with payment system. | Fixed database connectivity issue. | Reviewed QA test results. | N/A | N/A |
|  | Developer 2 | Updated user profile screen. | Created test cases for user stories. | Ran end-to-end tests. | Fixed UI bugs in the dashboard. | Updated documentation for API. | N/A | N/A |
|  | Developer 3 | Designed new UI for the cart. | Implemented front-end validations. | Integrated back-end services. | Performed peer code review. | Fixed deployment errors. | N/A | N/A |
| **What will you do today?** | Developer 1 | Start working on error handling for APIs. | Optimize payment module. | Refactor payment module code. | Create unit tests for login module. | Finalize payment integration. | N/A | N/A |
|  | Developer 2 | Work on admin panel. | Add validations for user profiles. | Start regression testing. | Automate smoke tests. | Deploy changes to staging. | N/A | N/A |
|  | Developer 3 | Enhance cart responsiveness. | Start unit testing UI components. | Fix deployment issues. | Update task progress. | Prepare sprint demo slides. | N/A | N/A |
| **What (if any) is blocking your progress?** | Developer 1 | Waiting for API documentation. | Waiting for QA environment availability. | None | None | None | N/A | N/A |
|  | Developer 2 | Dependency on backend team for API response. | Test data not ready. | None | None | None | N/A | N/A |
|  | Developer 3 | Need approval on new UI design | Backend service issues. | None | None | None | N/A | N/A |