**Project: HDFC BANK VRM Agile CRM Next Implementation**

# Document 1: Definition of Done

The Definition of Done (DoD) ensures that all work meets the required customer acceptance criteria and quality standards before being considered complete.

**Customer Acceptance Criteria**

* Comprehensive user training sessions have been conducted for bank employees.
* Key banking functionalities such as customer profile, account details, Bank relationship and grouping, Verification & KYC (Know Your Customer), and customer support are operational.
* Automation workflows for lead management, customer interactions, and reporting are configured.
* Role-based access controls are properly assigned and tested.
* All integrations with core banking systems, third-party APIs, and compliance tools are functional.
* Compliance with financial regulations such as GDPR, PCI-DSS, and local banking laws is verified.
* Security protocols and data privacy measures are implemented as per regulatory requirements.
* User acceptance testing (UAT) is successfully completed, with sign-offs from stakeholders.
* Comprehensive user training sessions have been conducted for bank employees.

## Quality standards criteria

* The system operates without downtime during normal banking hours.
* No critical defects remain unresolved before deployment.
* The CRM system performs optimally under expected transaction loads.
* The system is scalable to accommodate future growth.
* The CRM adheres to banking security standards (e.g., encryption, access control).
* Security audits confirm compliance with industry regulations (RBI, GDPR, PCI-DSS).
* The interface is intuitive and easy for bank employees to navigate.
* Customer interaction workflows are seamless and reduce processing time.
* Regular audits confirm the accuracy and integrity of customer data.

# Document 2- Product Vision

A Product Vision Document (PVD) is a top-level strategic document that establishes the reason, objectives, and direction for a product. It is a guiding document for the development team, stakeholders, and business leaders that guarantees everyone is aligned with the goals and desired outcomes of the product. A Product Vision Document maintains focus for teams, makes stakeholders have the same vision, and informs decision-making across the lifecycle of the product. It also drives the product towards business objectives to ensure that it succeeds in the market.

**Vision:** To develop an Agile-driven CRM system that enhances Customer handling, enhance customer management, Insightful and detailed customer interactions, automates processes, provide real-time banking services and resolution and supports strategic decision-making for improved customer satisfaction.

**Target Group:** Bank seeking efficient customer management solutions to track and modify the conventional customer relation on digitalized platform.

**Market Segment:** CRM for Commercial Bank.

**Needs:** Address inefficiencies in managing Customer Relationship, customer handling, tracking, and retention.

**Product:** A scalable, intuitive, and integrative CRM application.

**Feasibility:** Feasible using Agile methodology and current technology stack.

**Value to Company:** Improved customer loyalty, operational efficiency for Employee and Bank, and revenue growth.

**Business Goals:** Deploy CRM in 6 months, Increase Service Efficiency by 40% and reduce customer churn by 30%.

**Business Model:** SaaS CRM with tiered pricing.

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| **Scrum Project Name:** Agile CRM Implementation |
| **Venue:**  |
| **Date:**  | **Start time:**  | **End time:**  | **Duration:**  |
| **Client:**  |
| **Stakeholder list:**  |
| **Scrum Team** |
| **Scrum Master:** Ritika Makwana |
| **Product owner:** Mehul Sonwane |
| **Scrum Developer 1:** Jayesh |
| **Scrum Developer 2:** Nishikant |
| **Scrum Developer 3:** Mukund |
| **Scrum Developer 4:** Jyoti |
| **Scrum Developer 5:** Mehtab |

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| **Vision:** What is your vision, your overarching goal for creating the product?  |
| **Target group** Which market segment does the product address? Who are the target users and customers?  | **Needs** What problem does the product solve? Which benefit does it provide?  | **Product** What product is it? What makes it desirable and special? Is it feasible to develop the product?  | **Value** How is the product going to benefit the company? What are the business goals? What is the business model?  |

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| **Vision:** Is Implement CRM system that enhances Management of customer’s relationship, Real –time Customer services initiation and KYC on Single platform, engagement and operational efficiency and to faster response to customers, data-driven decision making,  |
| **Target group** Service market industry is our target segment Users/Customers: Companies who wants an Agile-based CRM system that enhances customer engagement and operational efficiency  | **Needs** Current CRM lacks agility, user-friendly interface, and scalability Also want to add some featuresQuick iterative releases, improved user adoption, better customer insights | **Product** Is an APP which will be available on company platformAligns with business goals faster response to customers, data-driven decision makingProduct Feasibility can be complex and require attention in every aspect | **Value** Open Up revenue stream and customer satisfactionOptimize data accessibility and usabilityBuild a backlog of prioritized CRM features |

# Document 3- User Stories

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| User story No:1 | Task 1 | Priority : High |
| As a RM, I want to track customer interactions so that I can manage follow-ups efficiently. |
| BV:500 | CP: 02 |
| ACCEPTANCE CRITERIA: - Able to add/view/edit interaction logs- Logs linked to customer profiles- Secure and audit-trail enabled |

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| User story No:2 | Task 2 | Priority : Medium |
| AS A Sales Manager, I want to track customer interactions so that I can manage follow-ups efficiently.I WANT TO VIEW CUSTOMERS ADDRESS IN THE PORTALSO THAT I CAN RAISE  |
| BV:50 | CP: 02 |
| ACCEPTANCE CRITERIA : CLICK ON VIEW CUSTOMER ADDRESS OPTION IN THE PORTAL |

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| User story No:3 | Task 3 | Priority : Medium |
| AS A RMI WANT TO ACCESS CUSTOMERS CONTACT NUMBERSO THAT I CAN CONTACT CUSTOMER |
| BV:50 | CP: 02 |
| ACCEPTANCE CRITERIA : CLICK ON CALL TO THE CUSTOMER |

# Document 4: Agile PO Experience

As a Product Owner in an Agile setup, my experience has revolved around product development alignment with market requirements, stakeholder needs, and business objectives. My work started with market analysis, where I evaluated demand, determined competing products, and carried out due diligence to investigate market opportunities. This research guided the product vision and roadmap, creating a well-planned approach with high-level features and an execution timeline. Product feature management was paramount, including intensive interaction with stakeholders to rank needs on criticality and return on investment (ROI) basis. I actively managed the product backlog, ranking user stories and epics and realigning priorities on the basis of changing requirements. During iterations, I tracked sprint progress, took part in sprint retrospectives with Business Analysts, and implemented adjustments in epics and sprints as needed.

I learned much from this experience about leading critical Agile ceremonies like **sprint planning, daily scrum meetings, sprint reviews, sprint retrospectives, and backlog refinement sessions**. I also became an expert in writing user stories to include critical components like story numbers, tasks, priorities, acceptance criteria, and BV & CP values. As the key interface between business stakeholders and the Scrum team, I facilitated effective communication and coordination in all aspects of the organization. Establishing product features and developing them into actionable backlog items enabled the Scrum team to deliver high-value increments effectively. This position improved my capacity to effectively manage Agile projects, promoting flexibility, openness, and ongoing improvement in product development.

# Document 6: Sprint meetings

## Meeting Type 1: Sprint Planning meeting

A Sprint Planning Meeting is a key event in Scrum where the Scrum Team collaborates to define the work to be completed in the upcoming sprint. It happens at the beginning of each sprint and ensures alignment between the Product Owner, Scrum Master, and Development Team.

This meeting mainly revolve around What can be delivered in this sprint? And How will the work be done?

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| **Date**  | 15-01-22 |
| **Time**  | 11.00 IST |
| **Location**  | Online MS-Teams meeting |
| **Prepared By**  | Scrum Master |
| **Attendees**  | Product Owner, Developers, Testers, Designers, etc. |

## Agenda Topics

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| **Topic** | **Presenter** | **Time Allotted** |
| **Welcome & Objective Setting** | Scrum Master | 5 mins |
| **Review of Product Backlog** | Product Owner | 10 mins |
| **Define Sprint Goal** | Scrum Team | 10 mins |
| **Select User Stories for Sprint** | Development Team & PO | 15 mins |
| **Break Down User Stories into Tasks** | Development Team | 20 mins |
| **Effort Estimation (Story Points/Hours)** | Development Team | 15 mins |
| **Identify Dependencies & Risks** | Scrum Team | 10 mins |
| **Confirm Sprint Commitment** | Development Team | 10 mins |
| **Q&A and Final Adjustments** | Scrum Master & PO | 10 mins |
| **Wrap-up & Next Steps** | Scrum Master | 5 mins |

## Other Information

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| **Category** | **Details** |
| **Observers** | Stakeholders, Business Analysts (if required) |
| **Resources** | JIRA Board, Product Backlog, Sprint Backlog, Estimation Tools, Agile Board |
| **X Special Notes** | Ensure team availability for the sprint duration, Address any blockers before sprint start, Align sprint goal with business objectives |

## Meeting Type 2: Sprint review meeting

A Sprint Review Meeting is held at the end of each sprint to inspect the increment (completed work) and gather feedback from stakeholders. The goal is to ensure the product aligns with business needs and make any necessary adjustments.

### Objectives of a Sprint Review Meeting:

* Demonstrate the completed work (working software).
* Gather feedback from stakeholders.
* Discuss any changes needed in the backlog.
* Celebrate achievements and ensure continuous improvement.

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| **Field** | **Details** |
| **Date** | 22-01-22 |
| **Time** | 11.00 IST |
| **Location** | Online MS Teams meeting |
| **Prepared By** | Scrum Master |
| **Attendees** | Scrum Master, Product Owner, Development Team, Stakeholders |

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| **Sprint Status** | **Things to Demo** | **Quick Updates** | **What’s Next** |
| Sprint **5** completed successfully /sprint 6 In progress / 150 Blockers identified | **Features completed**: Real-time travel policy issuance, claims automation. | **Key Achievements**: Successful integrations of API, resolved critical issues, new functionalities incorporate successfully | **Upcoming Sprint Goals**: [Next features to develop, e.g., enhancing self-service portal, adding biometric verification] |
| **Live Demonstration**:Screens for travel insurance integration | **Challenges Faced**: API issues, dependencies of UI,UX changes | **Backlog Adjustments**: Reprioritized user stories, new additions based on feedback |
| **Test cases passed**:500 TC pass, 100 failed and block | **Stakeholder Feedback**: Suggestions on performance, improvements requested | **Action Items**: Updated the RACI matrix, deadline updated. |

## Meeting Type 3: Sprint retrospective meeting

A Sprint Retrospective Meeting is held at the end of each sprint to reflect on what went well, what could be improved, and how the team can enhance its processes in the next sprint. It is a key component of continuous improvement in Agile.

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| **Field** | **Details** |
| **Date** | 29-01-22 |
| **Time** | 11.00 IST |
| **Location** | Online MS-Teams meeting |
| **Prepared By** | Scrum Master |
| **Attendees** | Scrum Master, Development Team, (Optional: Product Owner) |

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| **Agenda** | **What Went Well** | **What Didn’t Go Well** | **Questions** | **Reference** |
| **Sprint Goals Review** | Clear sprint objectives, well-defined user stories | Some user stories had unclear acceptance criteria | How can we improve requirement clarity? | Sprint Backlog |
| **Team Collaboration** | Effective teamwork, good communication | Delays in dependency resolution | How can we resolve dependencies faster? | Team Feedback |
| **Development Process** | Code quality maintained, fewer defects found | Some tasks took longer than estimated | How can we improve estimation accuracy? | Sprint Metrics |
| **Testing & QA** | Automated tests helped, quick bug resolution | Some test cases were missed in early phases | How can we improve test coverage? | Test Reports |
| **Action Items & Next Steps** | Identified areas for improvement, assigned tasks | Need better tracking of retrospective actions | How can we ensure follow-through? | Retrospective Notes |

## Meeting Type 4: Daily Stand-up meeting

The Daily Stand-up Meeting, also known as the Daily Scrum, is a short, time-boxed meeting (usually 15 minutes) where the Scrum Team synchronizes their work and discusses progress toward the Sprint Goal.

**Purpose of the Daily Stand-up**

* Provide a quick status update.
* Identify blockers or dependencies.
* Align team efforts towards sprint completion.

Week “2” (from 15-01-2022 to 29-01-2022)

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| **Question** | **Name/Role** | **Monday** | **Tuesday** | **Wednesday** | **Thursday** | **Friday** |
| **What did you do yesterday?** | **Developer 1** |  Worked on blocker |   |   |   |   |
| **Developer 2** |  Worked on US HDFC-1001 |   |   |   |   |
| **Developer 3** |  Worked on validation development |   |   |   |   |
| **What will you do today?** | **Developer 1** |  Will be working on assigned US development |   |   |   |   |
| **Developer 2** |  Will start working on the blocker issue of US HDFC-1001 |   |   |   |   |
| **Developer 3** |  Will be performing UT on validation development |   |   |   |   |
| **What (if any) is blocking your progress?** | **Developer 1** |  Will prioritize the high prioritize blocker |   |   |   |   |
| **Developer 2** |  Will prioritize the work as per priority  |   |   |   |   |
| **Developer 3** |  Will figure out the resolution of blocker |   |   |   |   |