



PENNANAT APP

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Situation:

- **Lead Management:** Capturing leads from various channels, lead scoring, and prioritization.
- **Customer Management:** Updating borrower profiles, tracking loan repayment history, and managing communication logs.
- **Loan Origination System:** Automated underwriting, document verification, and risk assessment.
- **Document Management:** Digital storage of contracts, identity proofs, and financial statements.
- **Payment Processing:** Automated EMI collections, payment reminders, and reconciliation.
- **Reporting & Analytics:** Generating financial reports, default risk analysis, and customer segmentation.

Problem:

- **Customer Enquiry:** It is difficult to track the customer inquiry. What kind of problems customers face.
- **Document Duplication:** Sales Manager uploads the same document many times. It isn't easy to analyze the customer profile.
- **Payment Failure:** Sometimes customers don't pay the EMI at a fixed date. So it is difficult to get payment on time.
- **DSA/ Partner Management:** Difficulty in tracking Onboarding DSAs, tracking referrals, and calculating commissions.
- **Disaster Recovery & Business Continuity:** Plans and systems should be in place to ensure data integrity and system availability in the event of disasters, with minimal downtime.

Opportunity:

- **Save Time:** If we remove the duplicity of the document then we can save lot of time which helps to increase the efficiency of the employees.
- **Customer Satisfaction:** Integrate ticketing system, live chat, and AI-driven FAQ to promptly address customer queries.
- **Partner Onboarding:** Automated workflows for partner vetting, contract management, and integration setup.
- **Cloud Based Infrastructure:** Facilitates easy scaling of resources to manage growing customer base and loan portfolio.
- **Security:** Implements encryption multi-factor authentication and regular security audits.

Goal:

- The goal of this is to increase the efficiency of employees and provide maximum satisfaction to the customer. It also helps to track the customer's past behavior so it will be easy to analyze the existing customer. It also helps to generate reports and do analysis.

Objectives:

- **Document Management:** Manage the document so that it can easily accessible to every employee who are working on it.
- **Track Performance:** Employers can track the performance of employee so that they can provide incentives and give them some suggestions on their performance.
- **Reporting and Analysis:** Provides real-time insights into loan portfolio performance and customer behavior trends.
- **Compliance Management:** Automates compliance checks and reporting, ensuring adherence to RBI guidelines and other laws.
- **Increase efficiency:** By removing duplicity and availability to all resources helps to increase the efficiency of employees.
- **Loan origination System:** Reduces processing time by up to 70%, from days to hours.

Success Criteria:

- Availability of Document: It should remove the duplicate document by prompting a message of the available document to the person who uploading the document.
- Customer Satisfaction: It is easy for the employee to track the customer enquiry and provide solutions for it.
- Payment reminder: The system should generate notification to all the customer so that they can make payment on time.
- Report generation: The app should generate report on the performance of employees.
- Disaster recovery: If there is any data lost in the system than it can easily accessible and recoverable.

Methods and Approaches:

- **Scrum:** In this project, we used Agile methodology that helps to change the requirement according to the situation and demand of the customer. For this methodology we choose Scrum.
- **Roles in Scrum**
- **User Story:** In this method we have to prepare user stories and decide the acceptance criteria business value and complexity point.
- **Product Backlog:** In product, we prepare the list of features and requirement planned in a product to be completed.
- **Sprint Backlog:** The sprint backlog consist the list of product backlog that are planned to be completed in current sprint.
- **Sprint Planning:** In this sprint planning we decide the sprint goal and determine the product backlog to be completed.
- **Sprint review:** The scrum team meets once a week to discuss on how many sprint completed and how much are remaining.
- **Sprint retrospective:** After completion of the sprint, the scrum team review the work and find how it is going, what are the challenges they faced and to solve that challenges.

Resources:

People:

Business Analyst

Product Owner

Scrum Master

Project Manager

Developer

Tester

Time Frame: 12 Months

Requirement Gathering- 1 month

Design- 1-2 months

Development- 4-5 month

Testing-2-3 month

Deployment- 1 month

Resources:

BUDGET: 1CR

Business Analyst: 40L

Development Team: 30L

Testing Team: 20L

Deployment Team: 10

Risk

- **Financial risk:** If the given budget fall short than it is very difficult to complete the project.
- **Time Risk:** If the standard time is not sufficient to complete the project than customer can be unsatisfied with the company.
- **Scope Creep Risk:** In this type of risk we assume the changes in the system that delay in project deliverables.
- **Lack of knowledge:** This method requires good knowledge so that we can deliver the project on time.

Dependencies:

- **Cloud Storage:** We have to make cloud infrastructure so that it easily accessible to all employees. For the success of this feature, we have to depend on third party software.
- **Internal Dependencies:** In internal dependencies we all depend on each other after completing one department we can go for further process.
- **Resources Dependencies:** When a company have limited resources than every work depend on that resources.
- **Lack of Knowledge:** In this project we required expert in that field so it totally depends on the knowledge of the team.
- **Time Dependencies:** One work should complete on fixed time so that other work can start on time.

THANK YOU