COEPD – Prep Exam 3 –Part 2/2

**DINESH KULKARNI**

 **Q1.** What is the difference between Brainstorming and JAD Sessions? 3 Marks

***Answer***

**Brainstorming: -**It is a requirement gathering technique use to generate wide variety of ideas, requirements, or potential solutions from stakeholders in short period of time.

It is especially useful during the early stages of project when the scope and requirements are not yet fully defined.

Brainstorming is a collaborative, unstructured or semi-structured discussion where participants freely suggest ideas related to the problem, product, or project goal.

The focus is on quantity over quality and the goal is to collect as many ideas as possible without immediate judgment.

**JAD (Joint Application Development): -** It is a structured, collaborative workshop used in requirement gathering, where business users, stakeholders, and IT teams come together to define, review, and finalize system requirements.

**Difference Between Brainstorming and JAD Session**

|  |  |  |
| --- | --- | --- |
| Aspects | Brainstorming | JAD Session |
| Purpose | To generate many ideas, solutions, or potential features | To gather, analyze, and finalize detailed system requirements collaboratively |
| Structure | Informal, free-flowing, encourages open idea sharing | Structured, agenda-driven, facilitated by a BA or moderator |
| Participants | Can include a broad mix of stakeholders, team members, or creative thinkers | Business users, SMEs, BAs, Developers, Testers, UI Designers |
| Focus | Quantity of ideas, creativity, and innovation | Quality, clarity, and consensus on business and technical requirements |
| Output | List of ideas or raw requirements for further analysis | Finalized and approved requirements, process flows, use cases, or system documentation |
| BA’s Role | Facilitates the session, encourages participation, captures ideas | Leads the session, ensures focus, resolves conflicts, documents finalized requirements |
| Best Used When | Exploring new features or solutions in early stages of a project | Defining system scope, workflows, and detailed requirements before development starts |

 **Q 2.** Why Document Analysis is one of the compulsory techniques we use in a Project? Justify – 3 Marks

***Answer***

Document Analysis is a vital requirement gathering technique in any project because it helps BA to understand the existing system, business processes, and stakeholder expectations by reviewing available documentation.

**How it helps**

1.Understanding the existing documentation

2.Establishing base line and reference

**Why it is compulsory because It**

1.Saves Time & Provides Background: - By analysing existing documents (like BRDs, user manuals, process flows), BAs quickly gain insight into the current system without starting from scratch.

2.Identifies Gaps & Improvements: - It helps in identifying missing functionality, outdated processes, or pain points in the current setup, which can be improved in the new system.

3. Supports Accurate Requirement Gathering: - Well-documented artifacts help ensure that requirements are accurate, aligned with business goals, and reduce the risk of miscommunication or rework.

Example

In a food delivery app project like Scrum Foods, analysing the previous version's user feedback, SOPs, and policy documents can reveal key features to retain or improve the functionality like delivery tracking issues, payment failures, Delivery confirmation to customer.

 **Q3.** In Which Context we will use Reverse Engineering? - 3 Marks

***Answer***

Reverse Engineering is used when there is a need to understand or recreate the functionality of an existing system, especially when proper documentation is missing or outdated.

Reverse engineering is an elicitation technique that can extract implemented requirements from the software code.

**Black box reverse engineering: -**The system / Product is studied without examining its internal structure

**White box engineering: -**The inner working of the system / product is studied

**When it is used**

1. Lack of Documentation: - When an existing system has little to no documentation, reverse engineering helps BAs and developers understand its structure and behaviour by analysing the code, UI, or database directly.

2. System Migration or Upgrade: -During system modernization or migration (from legacy to modern platforms), reverse engineering helps capture existing functionalities to ensure nothing critical is lost.

3. Requirement Extraction for Redesign: - When redesigning or replacing a system, reverse engineering helps in identifying current business rules, data flows, and processes that need to be carried forward or improved.

4.Software development and maintenance

1.Understanding legacy system

2.Interoperability and Integration

5.Product Analysis and competitor research

1.Competitor analysis

2.Intellectual property protection

Example

If a company wants to replace a 15-year-old policy management system with no current documentation, a BA may reverse engineer it to understand its functionalities before proposing a new solution.

 **Q4.** What is the difference between Brainstorming and Focus Groups? - 3 Marks

***Answer***

**Brainstorming: -**It is a requirement gathering technique use to generate wide variety of ideas, requirements, or potential solutions from stakeholders in short period of time.

It is especially useful during the early stages of project when the scope and requirements are not yet fully defined.

Brainstorming is a collaborative, unstructured or semi-structured discussion where participants freely suggest ideas related to the problem, product, or project goal.

The focus is on quantity over quality and the goal is to collect as many ideas as possible without immediate judgment.

**Focus Groups: -**It is a mean to elicits ideas and attitudes about specific product, service, or opportunity in an interactive group environment.

The participants share their impression, preferences and needs guided by a moderator.

**Types of focus groups**

Homogeneous: -Individuals with similar characteristics

Heterogeneous: -Individuals with diverse backgrounds, perspective

**Difference between Brainstorming and focus groups**

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| --- | --- | --- |
| Aspects | Brainstorming  | Focus groups |
| Purpose | To generate many creative ideas or solutions quickly | To gather detailed opinions, perceptions, and expectations from target users |
| Discussion Style | Informal, free-flowing idea sharing without judgment | Moderated and structured discussion focused on specific topics or features |
| Participants | Team members, stakeholders, SMEs, developers (internal participants) | Selected group of actual or potential end-users (external or customer-facing) |
| Focus | Quantity and diversity of ideas, creative problem solving | Quality of feedback on existing or proposed products, services, or features |
| BA Role | Acts as facilitator, encourages participation, captures ideas | Acts as moderator, prepares questionnaires, analyses user insights |
| Output | List of raw ideas, feature suggestions, or potential improvements | Detailed user feedback, behavioural insights, and feature validation |
| Best use in | Early stages of requirement gathering, concept development | During product validation, usability research, and requirement refinement |

Example:

In Scrum Foods project:

Brainstorming can be used internally to generate ideas like Loyalty Points or Live Delivery Chat

Focus Group can involve actual users to gather feedback on the mobile app’s UI/UX or delivery tracking feature.

 **Q5.** Observation Technique – Explain both Active and Passive approaches - 3 Marks

Observation is a requirement elicitation technique where the Business Analyst studies users in their actual work environment to understand processes, workflows, and pain points.

It helps uncover requirements that users may not articulate during interviews or discussions.

**Active Observation** is also known as Participatory: - The BA actively engages in the process being observed. They may ask questions, interact with users, and sometimes even perform the task themselves to fully understand it.

**Passive Observation** is also known as Non-participatory: - The BA quietly observes users without interfering or interacting. The goal is to understand the natural workflow without influencing user behaviour.

|  |  |  |
| --- | --- | --- |
| Aspects | Active Observation | Passive Observation |
| Involvement  | High – BA interacts with users | Low – BA simply watches the process |
| Disruption Level | Medium to high (may affect natural flow) | Very low (workflow stays natural and uninterrupted) |
| Use case | Useful when process is complex or needs clarification | Useful when observing routine tasks or user behaviour patterns |
| Example | BA joins a delivery team to understand order handoff steps | BA watches customer service agents handle live orders |

Example in Scrum Foods Project:

Active: BA might sit with a delivery executive to understand how they accept and navigate orders on the app.

Passive: BA observe how customers place orders on the website without interrupting them.

 **Q6.** How do you conduct the Requirements Workshop- 3 Marks

***Answer***

A Requirements Workshop is a structured, collaborative session used to gather, validate, and finalize requirements from key stakeholders.

It is facilitated by the Business Analyst and helps in achieving a shared understanding quickly.

**Steps: -**

1.Planning and Preparation: - Identify objectives, prepare agenda, invite the right stakeholders (business stakeholders, SMEs, developers). Determine what means will be used to document the output of workshop, schedule the session, Arrange the room logistics and equipment, send materials in advanced to prepare the attendees and increase the productivity at the meeting Set up the venue or virtual tools.

2.Conduct / Run the requirement workshop, Facilitation: -Elicit, analyse, and document the requirement, obtain consensus on conflicting views, Conduct the session, ensure everyone participates and stays focused on goals, ensure that all stakeholders, participate have their input heard, Ask the right questions. The scribe’s role is to document the business requirements in the format determined prior to the workshop.

3.Post requirements workshop, wrap up done by facilitator, Documentation and Validation: - Record all requirements discussed, decisions made, and follow-up actions. Complete the documentation and distribute it to the workshop attendees and the sponsor, share minutes and get stakeholder sign-off or feedback.

Example:

In Scrum Foods project, a workshop might involve the Product Owner, customers, and developers to finalize features like order tracking, payment options, and loyalty rewards.

 **Q7.** In which context, Interview Technique can be conducted by a BA? How may approaches are there in conducting Interviews? (Structured – Unstructured) Explain them. Explain the difference between Open Ended Questions and Closed ended Questions – 6Marks

***Answer***

**Part 1:**

A Business Analyst uses the Interview Technique in contexts where:

1.In depth understanding of stakeholder needs, business processes, or pain points is required.

2.The project needs clarification of complex or critical requirements from Subject Matter Experts.

3.Gathering specific individual perspectives (from end-users, business managers, technical leads).

4.There is a need to build stakeholder relationships early in the project lifecycle.

Example: In the Scrum Foods project, a BA might interview a delivery manager to understand logistics challenges or a frequent customer to learn about pain points in the ordering process.

 **Part 2:**

**1. Structured Interview: -**Predefined questions are asked in a fixed order, Useful for gathering consistent, comparable data from multiple stakeholders.

**2. Unstructured Interview: -**Open conversation with no fixed questions, Suitable for exploratory discussions and when little is known about the topic.

**3.Semi-structured interviews: -** Are also common a mix of both structured and unstructured styles.

|  |  |  |  |
| --- | --- | --- | --- |
| Type | Description | Example | Focus |
| Open Ended Question | Allow detailed, descriptive answers. Encourage discussion and insights. | “Can you describe the issues you face while placing an order?” | Qualitative, Required Narrative |
| Close Ended Question | Require short, specific answers like Yes/No or fixed choices. | “Do you receive delivery status updates via SMS?” | Quantitative, predefined answer |

BA often use a combination of Open ended questions to explore and Closed ended to confirm details.

 **Q8.** Questionnaire Technique – Where we will use? Give one example - 6 Marks

***Answer***

The Questionnaire Technique is a requirement elicitation method where a set of pre-defined questions is shared with a large group of stakeholders or users to gather information, opinions, or feedback.

It is especially useful when stakeholders are geographically dispersed or when the BA needs quantitative data from many participants.

**We use it in the following contexts:**

1. Large Audience: -When gathering input from a large group where conducting interviews or workshops is not practical.

2. Distributed Stakeholders: -Useful when stakeholders are in different locations, departments, or time zones.

3. Early-Stage Requirement Gathering: -Helps collect general feedback or expectations before deeper analysis begins.

4. Validating Requirements or Prioritizing Features: -Stakeholders can rank features, provide preferences, or answer yes/no to validate understanding.

Example

In Scrum Foods project, a BA might use a questionnaire to collect feedback from 100+ customers on:

1.Preferred payment methods

2.Expected delivery time

3.Interest in features like live order tracking, loyalty points, or subscription meals

**Questions:**

**1.Which feature would be most useful to you?**

a) Live order tracking

b) Loyalty rewards

c) Scheduled deliveries

d) In-app chat with delivery partner

**2.How often do you order food online in a week?**

a) 1–2 times

b) 3–4 times

c) 5+ times

d) Rarely

**3.What type of food do you usually order?**

a) Fast food

b) Healthy meals

c) Desserts

d) Beverages

e) Indian/Regional meals

**4.Which platforms do you use most for food delivery?**

a) Mobile app

b) Website

c) Phone call

d) social media links

**5.Which of the following features would be most useful to you?**

a) Live order tracking

b) Scheduled delivery

c) Loyalty rewards

d) Coupons/offers section

e) In-app customer support chat

**6.Do you want the option to save multiple delivery addresses?**

Yes / No

**7.How important is having multiple payment options (UPI, cards, wallets)?**

a) Very Important

b) Somewhat Important

c) Not Important

**8.Rate your experience using the current app or system**

1 (Very Poor) to 5 (Excellent)

**9.Have you faced any issues with the food delivery process? If yes, please describe briefly:**

(Open-ended)

**10.How likely are you to recommend this food delivery app to others?**

a) Definitely will

b) Might

c) Not likely

**11.Your age group:**

a) Under 18

b) 18–25

c) 26–35

d) 36–45

e) 46+

**12.Your city or location: (Open-ended)**

 **Q9.** How to Sort the Requirements – Where we will use? Give one example - 5 Marks

***Answer***

It is the process in which scattered requirements are put together and redundancy is removed.

The inter related requirements are linked, categorising the requirement based on importances, relevancy and feasibility,

Sorting the requirement is use in software development. When building the software application there are often numerous requirements identify from stakeholder, user, and project team.

**Requirement Sorting is the process of categorizing or organizing requirements into meaningful groups to make them easier to understand, manage, and analyze.**

It does not decide which requirement comes first, but it organizes similar types of requirements together.

**Key tasks are: -**

1.Define stakeholder need

2.Identify business needs and divide them into functional and non-functional requirements

3.Create group of similar requirements

4.Create supporting artifacts

**Why Do We Sort Requirements?**

1.To reduce confusion when there are many requirements.

2.To group related functionality like login, payment, or delivery.

3.To help different teams UI, backend, testing understand which requirements relate to their work.

4.To prepare documents like the SRS Software Requirements Specification) in a clean and readable way.

**Here are common sorting techniques**

**1.By Functional Area: -**Group by modules or features: - Login & Signup, Cart & Checkout, Order Tracking

**2.By Stakeholder Type: -**Group based on who requested the requirement: - Customer needs, Admin needs, Delivery partner needs

**3.By Requirement Type: -**Group by type: -Functional, Non-Functional, Business, Technical: -Place Order

**4.By Workflow or Process Step: -**Group based on business process sequence: -Browse Menu → Select Items → Place Order → Payment → Delivery

Example: Sorting in Scrum Foods Project

Let us say you have 12 requirements and After sorting:

 Sorted by Functional Area:

1.Login & Security

R1: User can sign up with mobile number

R2: Password reset via OTP

2.Menu & Ordering

R3: Browse food by category

R4: Add items to cart

R5: Apply coupon codes

3.Delivery & Tracking

R6: Real-time delivery tracking

R7: Estimated delivery time

4.Payment

R8: Pay using UPI, card, wallet

R9: Save card for future use

5.User Experience

R10: Rating & review after delivery

R11: Order history available

R12: Notifications for offers

 **Q10.** Prioritise the Requirements – –Where we will use? Give one example - 5 Marks

***Answer***

**Requirement Prioritization is the process of ranking requirements based on their business value, urgency, technical feasibility, and stakeholder need.**

It helps the team decide what to deliver first and what can be postponed or removed based on project constraints like time, budget, and resources.

**Requirement prioritization is used in the following contexts:**

1.Release Planning: -Helps decide which features go in MVP (Minimum Viable Product), which are released later.

2.Sprint Planning (Agile): -Teams select highest-priority user stories for the upcoming sprint.

3.Scope Management: -Prioritized list helps when there are time/budget cuts, so low-priority items can be dropped.

4.Stakeholder Alignment: -Ensures all parties agree on what is most important to deliver first.

**Common Prioritization Techniques**

1.MoSCoW Method: -Classifies as Must have, should have, could have, Won’t have

2.100 Dollar Test: -Stakeholders spend money on features they value most

3.Kano Model: - Categorizes based on user satisfaction

3.Value vs. Complexity Matrix : -Helps balance business value against implementation effort

4.Top 10 requirements: -List out top 10 important and must have requirements to focus first

5.Numerical Assignment: -Divide into mandatory, very important, rather important, and not important

Example in Scrum Foods Project

You have gathered the following features:

Live order tracking

Loyalty rewards system

Multi-language support

Scheduled delivery option

Instant customer support chat

**You conduct a MoSCoW prioritization session with stakeholders and decide:**

1.Live order tracking: -Must Have

2.Instant customer support chat: -Must Have

3.Scheduled delivery option: -Should Have

4.Loyalty rewards system: -Could Have

5.Multi-language support: -Won’t Have (this release)

This helps the team focus on building Live tracking and Support chat first for MVP, while the rest are moved to future sprints or releases.

 **Q11.** Weekly status reporting – How we will drive? 5 Marks

***Answer***

**Weekly Status Reporting is a structured way to communicate the progress, blockers, risks, and upcoming plans of a project to stakeholders.**

It helps maintain transparency, ensures alignment, and supports timely decision-making.

|  |  |  |
| --- | --- | --- |
| Step | Action | Details |
| 1.Define the format | Chose a consistent reporting template | Use Excel, PPT, JIRA Dashboard include headers like1.Accomplishment2.Plan vs Actual3.Risk / issues4.Next week plan5.Blocker |
| 2.Collect the inputs | Gather updates from all team members and leads. | Collect progress from developers, testers, designers, and Scrum Master. Include % completion of tasks or stories. |
| 3.Analyze and Summaries  | Review data and create a concise summary. | Highlight key wins, missed targets, or escalated issues. Include charts if any |
| 4. Communicate to Stakeholders | Share report with stakeholders, managers, or clients. | Send via email or present in a weekly call. Make it visual (graphs, colour indicators) for quick reading. |
| 5. Track Actions and Follow-up | Note any follow-up actions or decisions. | Record action items discussed during review meetings. Track resolutions to previous blockers or risks. |

1.Use RAG (Red-Amber-Green) status indicators to reflect overall health.

2.Include a summary table for key KPIs (scope, schedule, cost, risk).

3.Keep it brief but informative ideally 1 page or slide.

4.Make sure it is reviewed by the team lead or BA before sharing.

Example: Weekly Status Report for Scrum Foods Project

|  |
| --- |
| **Weekly Status Report for SCRUM FOODS** |
| Section | Details |
| Week | 15th -20th April 2025 |
| Task Completed | Login/Signup Module, Restaurant Listing, Payment Integration |
| In Progress | Order Tracking (60%) |
| Issues/Risks | Delay in API integration due to 3rd-party dependency |
| Next Week Plan | Complete Order Tracking, Start Loyalty Rewards |
| Overall Status |  Amber – Tracking slightly behind due to API delay |

**Q12.** Meeting Minutes Document – prepare one Sample -5 Marks

***Answer***

|  |  |
| --- | --- |
| Meeting Title | SCRUM FOODS project |
| Date | April,20 2025 |
| Time | 10:00 AM – 11:00 AM |
| Location | Microsoft Teams (Virtual) |
| Facilitator  | Dinesh Kulkarni, Business Analyst |
| Attendees | Product Owner, Scrum Master, Development Team, QA Team |
| Absentees  | None |
| **Agenda: -**1.Review user stories for Sprint 42.Discuss pending items from Sprint 33.Assign story points4.Identify risks and dependencies5.Confirm team capacity and sprint goals |
| Topic  | Discussion |
| Sprint 3 Carryover | Order Tracking module 60% complete. Dev team committed to finishing in Sprint 4. |
| Sprint 4 Backlog Review | PO presented 6 user stories for review – Loyalty Points, Promo Code, and Help Chat included. |
| Story Point Estimation | All stories estimated using Planning Poker. Most stories ranged from 3 to 8 points. |
| Dependencies | Waiting for UI assets from design team (ETA April 23). API for payment gateway delayed. |
| Risks | 3rd-party API vendor support is inconsistent – mitigation planned via mock testing. |
| Sprint Goal | Complete user-side features including live support and rewards program. |
| Action | Owner  | Due Date |
| Complete Order Tracking UI | Dev Team | April 23, 2025 |
| Share final design assets | UI/UX Team | April 22, 2025 |
| Mock test API integration | QA Lead | April 24, 2025 |
| Daily stand-up time confirmation | Scrum Master | April 21, 2025 |
| **Next Meeting Details**Date: -April 27,2025Purpose: -Sprint 4 review and DemoFacilitator: -Scrum Master |

**Q13.** Change Tracker – Document - – prepare one Sample -4 Marks

***Answer***

Change Tracker document, which is commonly used by Business Analysts to track changes in requirements, scope, or features throughout a project lifecycle.

|  |
| --- |
| **Change Tracker** |
| Project Name | SCRUM FOODS- Food delivery Application |
| Document Owner | Dinesh Kulkarni (Business Analyst) |
| Version | 1.0 |
| Last Updated | April 24, 2025 |
| Change ID | Change Description | Raised By | Change Type | Impact | Status | Date Logged | Target Completion |
| CHG-001 | Add UPI as payment option | Stakeholder | Functional | Affects payment module | Approved | April 10, 2025 | April 25, 2025 |
| CHG-002 | Change reward system from cashback to points-based | Stakeholder | Business | Impacts loyalty logic | Under Review | April 12,2025 | TBD |
| CHG-003 | Update restaurant search filter to support cuisine and rating | QA Team | UX / UI | Affects search screen UI | Approved | April 15,2025 | April 28,2025 |
| CHG-004 | Delay in third-party payment API integration | Dev Team | Technical | May delay sprint deliverables | Noted (Risk) | April 18,2025 | TBD |
| Approvals1.ABC2.XYZ3.PQRRoll back plan if anyReferences if any |

**Q14.** Difference between Traditional Development Model and Agile Development Models – 8 Marks

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| --- | --- | --- |
| Aspects | Traditional Development Model-Waterfall | Agile Development Model-Scrum |
| 1. Development Approach | Linear and sequential process (step-by-step) | Iterative and incremental delivery |
| 2. Requirement Gathering | Done upfront, frozen early | Evolving, refined throughout the project |
| 3. Flexibility to Changes | Very limited, change is costly | Highly adaptable to requirement changes |
| 4. Delivery Model | Product delivered only at the end | Product delivered in working increments (sprints) |
| 5. Stakeholder Involvement | Limited to beginning and end | Continuous involvement through reviews & demos |
| 6. Testing | Starts after development is completed | Testing is continuous (part of every sprint) |
| 7. Risk Management | High risk due to late feedback and delivery | Lower risk due to early feedback and quick releases |
| 8. Documentation | Heavy documentation before development | Minimal but sufficient documentation, focus on working software |
| 9. Team Structure | Hierarchical and role-specific | Cross-functional and collaborative |
| 10. Best Suited For | Projects with fixed scope, budget, and timeline | Projects with evolving requirements and client feedback |

**Q15.** Explain Brainstorming Technique – Where to use? 5 Marks

***Answer***

**Brainstorming is a requirement elicitation technique used by Business Analysts and teams to generate many ideas or solutions within a short time through open discussion.**

It is an informal, creative thinking session where all participants are encouraged to share ideas freely, without judgment, to explore possible solutions, uncover hidden needs, or define requirements.

**Key Features of Brainstorming:**

1.Free-flowing ideas: -Participants can express ideas openly, no idea is too silly

2.Collaborative: -Involves cross-functional teams including stakeholders, SME, users, developers, and BA

3.Time-boxed: -Usually conducted in short sessions of 30 to 60 minutes

4.Non-judgmental: -All ideas are welcome, evaluation happens later

5.Post-session filtering: -Ideas are reviewed, grouped, and shortlisted for further analysis.

**Brainstorming is ideal in the following project contexts:**

1.At the start of a project: -To identify high-level business needs and problems.

2.During requirement gathering: -To generate a wide range of functional and non-functional requirements.

3.While designing new features or solutions: -To explore creative and user-centric solutions.

4.When resolving complex issues: -Helps uncover root causes or alternative solutions.

5.For product backlog grooming in Agile: -Helps prioritize and refine backlog items with fresh perspectives.

**Common scenarios where brainstorming is useful**

1.Idea Generation

2.Project planning

3.Problem solving

4.Team building

5.Innovation and product development

6.Strategic planning

Example in Scrum Foods Project:

Adding a Loyalty Rewards feature to the Scrum Foods app.

You conduct a brainstorming session with:

1.Marketing Team

2.Developers

3.Customer Support

4.End Users

Ideas generated include:

1.Point-based system

2.Referral bonuses

3.Birthday discounts

4.Tiered membership

5.In-app reward store

These ideas are then filtered and used to define actual feature requirements.

**Case study**

TTS Company is a multinational Company giving services on Software development in the BFSI Vertical. They have multiple products available. They have Research and Development Wing, which continuously try to improve the Quality of the products and innovation is their USP, this is helping TTS Company to be in Top 10 List. TTS Company came up one initiative to help their Employees with Loans based on their eligibility. To support this cause, they proposed the development of Employees Loan Management System.

The Employees Loan Management System will help an organization to manage a loan for its employees online in an efficient way. Employees can request loans, which will be reviewed by the HR and Accounts departments and then loans will be approved or rejected. In case, the loan is rejected, the employee will be informed of the reason for loan rejection.

However, in the case of loan approval, Loan approval terms and conditions, the loan repayment schedule will be provided to the employee. If the employee will agree with the loan offer, terms and condition, and repayment schedule, the loan will be granted to the employee and automatic deduction from employee salary will be made.

**Q16.** What reports Accounts Departments will generate (minimum 5 reports) – 10 Marks

***Answer***

**1. Loan Disbursement Report**

Purpose: To track all loans that have been approved and disbursed.

Contents: Employee ID, Name, Loan Amount, Disbursement Date, Disbursed By, Loan Type.

**2. Loan Repayment Report**

Purpose: To monitor the repayment status of all active loans.

Contents: Employee ID, Loan ID, Monthly EMI Amount, Paid Amount, Outstanding Balance, Last Payment Date.

**3. Loan Defaulters Report**

Purpose: To identify employees who have missed one or more EMI payments.

Contents: Employee ID, Loan ID, Number of Missed EMIs, Total Due Amount, Last Payment Date, Remarks.

**4. Monthly EMI Deduction Report**

Purpose: To summarize the total EMI amounts deducted from employee salaries each month.

Contents: Employee ID, Month, EMI Deducted, Salary Paid, Net Payable.

**5. Loan Summary Report (Department-wise/Location-wise)**

Purpose: To provide an overview of loan distribution across departments or locations.

Contents: Department/Location, Number of Loans, Total Loan Amount, Total Repaid, Total Outstanding.

**Along with this account department will prepare**

1.Financial statements for the year

2.Company Reserve loan report

3.Credit report

4.Collateral evaluation report

5.Debt to income ration analysis

**Q17.** What is the structure of the message/mail communicated from the HR department to the employee in case the Loan is rejected? – 5 Marks

***Answer***

Subject: Update on Your Loan Application – Dinesh Kulkarni / Q9009

**Dear Dinesh,**

Thank you for submitting your loan application through the Employees Loan Management System.

After careful review by the HR and Accounts departments, we regret to inform you that your loan request has been rejected.

Reason for Rejection: -"Incomplete documentation"

We understand this might be disappointing, and we encourage you to review the eligibility criteria and reapply in the future, if applicable.

If you require any further clarification or assistance, please feel free to contact the HR team at LMSloanABC@gmail.com/1800900012233.

Thank you for your understanding.

Warm regards,

ABC

Human Resources Department

TTS Company

**Q18.** What is the structure of the message/mail communicated from the HR department to the employee in case the Loan is approved? – 5 Marks

Answer

Subject: Your Loan Application Has Been Approved – Dinesh Kulkarni / Q9009

**Dear Dinesh,**

We are pleased to inform you that your loan application submitted through the Employees Loan Management System has been approved.

Please find the details of your approved loan below:

Loan Amount Approved:1200000/-

Loan Type: Home

Loan Tenure: 120 months

Interest Rate: 12% per annum

Monthly EMI:9543/-

First EMI Date: 24-04-2025

Attached to this mail are the Loan Approval Terms and Conditions and your Repayment Schedule.

We request you to carefully review these documents. If you agree to the terms, please confirm your acceptance by replying to this email or through the Loan Management System portal.

Once your confirmation is received, the loan amount will be disbursed and automatic salary deductions for EMI repayments will begin as per the schedule.

Should you have any questions, feel free to reach out to the HR department at LMSloan@gmail.com / 18009002342

Congratulations once again!

Warm regards,

ABC

Human Resources Department

TTS Company

**Q19.** Design a sample report on the Loans applications Received by the accounts department – 8 Marks

***Answer***

This report gives an overview of all loan applications routed to Accounts for processing and helps in tracking the loan lifecycle.

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| Sr No | Application Id | Emp Name | Emp Id | Loan Type | Requested Amount | Application Date | Status | Remark |
| 1 | ABC123 | Virat | 321 | Home | 150000/- | April 22,2025 | Approved | Waiting for confirmation |
| 2 | PQR456 | Rohit | 654 | Car | 30000/- | April 24,2025 | Rejected | Exceeds loan limit |
| 3 | XYZ789 | Mahendra | 987 | Bike | 20000/- | April 25,2025 | Pending | Document pending |

**Notes: -**

1.Appoved applications have met the loan criteria and are eligible for loan disbursement

2.Rejected applications do not meet loan approval criteria and have been declined

3.Pending applications are currently under review and decision will be communicated soon

4.For any enquiry or further information please contact the account department

**Q20.** Which reporting Tools we will use for generating reports. – 5 Marks

The choice of reporting tool depends upon various factors like nature of data, reporting requirement, user skill level, budget, and integration capability.

Some of the popular reporting tools are

**1.Microsoft excels**

Use For: Manual or semi-automated reports using data exports or Excel formulas/macros.

Best For:

1.Quick ad-hoc analysis

2.Pivot tables for EMI/loan tracking

3.Charts and filters for department-wise loan stats

4.Integration with VBA for automation

5.Easy report sharing via email

**2.Microsoft Power BI**

Use For: Interactive dashboards, real-time visuals, and analytical reports.

Best For:

1.Management dashboards

2.data visualizations.

**3.Tableau**

Use For: Visual analytics and detailed data stories.

Best For:

1.Executive level insights

2.Cross departmental comparisons.

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