

Question 1 - What is the difference between Brainstorming and JAD Sessions?

Both Brainstorming and JAD (Joint Application Development) sessions are used for requirement elicitation, but they serve different purposes and follow different approaches.

Brainstorming: It is a creative thinking technique where multiple participants freely share ideas without judgment. The main aim is to generate a wide range of ideas or solutions in a short period. It works best when we need to collect different perspectives on a problem or explore possible solutions.

- **Purpose:** Idea generation and innovation
- **Participants:** Mostly internal stakeholders, domain experts, team members
- **Approach:** Informal, free-flowing, open-minded discussion
- **Outcome:** List of possible solutions, new ideas, or directions

Example: A team is trying to improve the checkout experience in an app. In a brainstorming session, members suggest adding "Buy Now," reducing steps, showing EMI options, etc.

JAD Session (Joint Application Development): They are structured meetings where business users, analysts, and developers come together to define detailed requirements. It's more formal and solution-driven. JAD helps reduce time in requirement gathering by involving all key decision-makers at once.

- **Purpose:** Collecting detailed requirements with clarity
- **Participants:** Business users, BA, developers, testers, product owner
- **Approach:** Structured, facilitator-led session with an agenda
- **Outcome:** Approved business requirements, workflows, and decisions

Example: During a JAD session for a new inventory module, the BA gathers feedback from warehouse staff, technical team, and the business head in a single meeting to finalize fields, rules, and validations needed.

Brainstorming is for generating ideas, while JAD is for finalizing and validating detailed requirements collaboratively.

Question 2 - Why Document Analysis is one of the compulsory technique we use in a Project? Justify

Document Analysis is one of the most important and commonly used elicitation techniques in any project because it helps the Business Analyst (BA) to understand how the system works today, collect past data, and find out requirements that are not directly told all, without disturbing stakeholders unnecessarily.

When a new project starts, especially when it's related to system enhancement, migration, or replacement, there's already a lot of useful information available in the form of existing reports, user manuals, flowcharts, policy documents, and system guides. Instead of starting everything from scratch, Document Analysis allows the BA to read through these and build a solid understanding of how things are working today.

Why it's Compulsory:

1. **Saves Time** – Instead of asking every stakeholder from the beginning, a BA can first study the available documents. This makes future discussions more productive and precise.
2. **Hidden Requirements** – Sometimes users forget to mention certain steps or features because they're used to them. Documents often bring these out clearly.
3. **Consistency Check** – The BA can identify mismatches or outdated information that may be causing problems in the current process.
4. **Preparation for Interviews or JADs** – Studying documents in advance helps the BA ask relevant questions during interviews or Joint Application Design (JAD) sessions.

Example: Let's say a company wants to automate its manual purchase order (PO) process. The BA starts by analyzing old PO forms, approval emails, and policy documents. From this, they understand the fields, approval flow, and exceptions. Later, when the BA talks to stakeholders, they already have a clear idea and can ask the right questions. This also avoids missing any critical detail that was already in use but not mentioned verbally.

Document Analysis builds a strong foundation, reduces rework, and brings accuracy and confidence to the requirement-gathering process. That's why it is considered a compulsory technique for every BA.

Question 3 - In Which Context we will use Reverse Engineering?

Reverse Engineering is used in a project when there is very little or no documentation available for the existing system, but we still need to understand how it works. It helps the Business Analyst (BA) analyze the current software or process by observing its behaviour, screens, outputs, and structure to figure out what it is doing, even if the code or original design documents are missing.

For Example: If a company has an old inventory management system developed 10 years ago, and now they want to replace or improve it, but there is no Business Requirements Document (BRD) or System Requirements Specification (SRS) available, in such case, the BA uses reverse engineering. By interacting with the system, noting down the screens, inputs, outputs, and business rules, the BA can recreate the process logic and help in designing the new system correctly.

This technique is very useful when migrating from a legacy system or when taking over a project developed by another team without proper documentation.

Question 4 - What is the difference between Brainstorming and Focus Groups?

Brainstorming and Focus Groups are both valuable elicitation techniques, but they serve different purposes and are used in different contexts.

Brainstorming is a creative thinking activity conducted mainly to generate a large number of ideas or solutions in a short time. It usually involves internal stakeholders like the business team or technical team. In this session, everyone is encouraged to think freely without judgment, and quantity of ideas is prioritized over quality in the beginning. The main goal is to explore various possibilities or solutions for a problem, especially when starting a new project or when innovation is needed.

Example: If we are building a new mobile app feature, we can conduct a brainstorming session with the UI/UX team and developers to come up with ideas like login options (OTP, social login), layouts, or quick filters.

Focus Groups, on the other hand, are conducted with actual customers. The goal here is not just to gather ideas but to understand opinions, preferences, and pain points of real users. These sessions help us validate the product idea and align it with user expectations. Focus groups are especially useful when improving existing features or testing a prototype.

Example: Suppose we are updating the shopping cart feature of an existing app. A focus group with frequent buyers helps us learn what they find confusing or inconvenient, and what improvements they expect in the checkout flow.

Question 5 - Observation Technique – Explain both Active and Passive approaches

Observation is an elicitation technique where the Business Analyst (BA) watches the end users perform their tasks to understand how the system or process works in real-time. This technique is especially helpful when users find it difficult to explain their work or when the BA needs to see the actual workflow, system behaviour, or problems that occur during the process. Observation helps uncover hidden steps, pain points, or workarounds that users may not mention during interviews.

There are two approaches to observation:

Active Observation: In this, the BA interacts with the user while observing. The BA asks questions, clarifies doubts, and gets explanations during the task execution. This method gives immediate answers and helps the BA understand “why” certain actions are taken.

Example: A BA sits next to a billing executive in a retail store, watches them process a return, and asks, “Why did you skip this field?” or “Why do you enter the product code manually when there’s a scanner?”

Passive Observation: In this, the BA silently observes the user without interrupting or asking questions. The goal is to understand the natural flow of work without influencing the user’s behaviour. Questions are noted and asked later.

Example: A BA quietly observes a support executive handling customer calls to understand how complaint tickets are logged, without asking questions during the call.

Question 6 - How do you conduct the Requirements Workshop?

A Requirements Workshop is a structured meeting where all key stakeholders, subject matter experts (SMEs), developers, testers, and the Business Analyst come together to discuss and finalize the business and system requirements for a project.

To conduct a Requirements Workshop effectively, I follow these steps:

1. Pre-Planning the Workshop

Before the actual session, I make sure the goals of the workshop are clear. I discuss with the Product Owner or client to identify which features or business processes we need to finalize. I also prepare the required documents like business process flows, existing system screenshots, and draft user stories, if any.

Example: If the workshop is for developing a new "Order Tracking" feature, I will keep a sample workflow ready showing how orders are placed, packed, shipped, and tracked.

2. Identifying the Right Participants

I involve only those people who are directly related to the scope. This includes the end users (who will use the system), the technical team (to validate feasibility), and SMEs (to ensure correctness).

3. Setting the Agenda and Rules

I share an agenda in advance so everyone comes prepared. I keep a fixed time slot for each topic (e.g., 15 minutes for login process, 20 minutes for order placement, etc.). I also request participants not to interrupt each other and to keep discussion relevant.

4. Conducting the Workshop

I begin with a quick recap of the project goals and then walk through each feature or process. I use whiteboards or online tools to show diagrams, write down user needs, and clarify flows. During this, I take real-time notes of requirements, user expectations, pain points, and ideas discussed.

5. Capturing Requirements Clearly

While participants talk, I make sure to record:

- Functional requirements (what the system should do),
- Non-functional requirements (performance, security, etc.),
- Business rules

6. Clarifying and Prioritizing

If there are any conflicting views or unclear points, I note them and arrange follow-up discussions with the concerned stakeholder. I also use prioritization techniques like MoSCoW to help the team agree on what's a must-have and what's optional.

7. Wrap-Up and Review

Before closing, I summarize everything discussed and confirm with participants that their points are captured correctly. I inform them when I'll share the final documentation (like BRD, SRS, or meeting minutes) for review.

A Requirements Workshop is not just a meeting; it's a powerful technique that brings all minds together to ensure clarity and alignment. When done properly, it reduces rework, avoids miscommunication, and speeds up the overall development process.

Question 7 - In which context, Interview Technique can be conducted by a BA? How many approaches are there in conducting Interviews? (Structured – Unstructured) Explain them. Explain the difference between Open Ended Questions and Closed ended Questions

Context for Interview Technique: A Business Analyst (BA) uses interview technique when detailed and personalized information is needed from stakeholders. This is especially helpful when the BA wants to understand specific business needs, processes, or expectations in-depth. It is usually done one-on-one or in small groups, where the BA asks direct questions and listens carefully to the responses. For example, when gathering requirements for a new billing module, a BA may conduct interviews with the finance team and understand their pain points, calculations, and report needs.

There are two main approaches to conducting interviews:

1. **Structured Interview:** In this approach, the BA prepares a fixed set of questions before the interview and sticks to it. This is useful when time is limited, and the BA wants consistent answers across different people.

Example: Asking every customer service staff member the same set of 10 questions about how they log complaints.

2. **Unstructured Interview:** This approach is more flexible. The BA may start with a few questions but allows the conversation to flow freely based on the stakeholder's responses. It helps in discovering unexpected insights.

Example: During a chat with the warehouse manager, the BA learns about undocumented manual processes affecting stock updates.

Difference between Open-Ended and Closed-Ended Questions

Type of Question	Description	Example
Open-Ended Questions	Encourages detailed answers, opinions, and explanations	Can you explain how you handle product returns?
Closed-Ended Questions	Requires short, specific answers like Yes/No or figures	Do you allow refunds after 7 days?

Open-ended questions are better during early discovery phases, while closed-ended are useful during validation or clarification.

Question 8 - Questionnaire Technique – Where we will use? Give one example

This is used when a Business Analyst needs to collect feedback, preferences, or opinions from a large group of stakeholders or users, especially when it's not possible to meet everyone face-to-face. This technique helps to gather structured data quickly and efficiently, without consuming much of the stakeholders' time.

This is mainly used when:

- Stakeholders are located in different places
- Time is limited for individual meetings
- We need quantifiable data for analysis

Example: While working on a CRM enhancement project, I designed a questionnaire with 10 clear and short questions about existing system pain points. This was shared with 50 sales team members across India. Within a week, I received feedback like “report loading is slow” or “customer details screen is too cluttered.” This helped me identify the top 3 issues that needed fixing first.

Questionnaires are a great way to get collective insights in a short time and are especially useful in the early stages of requirement gathering.

Question 9 - How to Sort the Requirements – Where we will use? Give one example

Sorting requirements is a crucial activity in any project because it helps the Business Analyst (BA) organize all the gathered requirements in a logical, clear, and easy-to-understand structure. After collecting raw requirements from different stakeholders, sorting ensures there is no confusion or overlapping, and that everything is aligned with project goals.

We use requirement sorting after the requirement elicitation phase and before we prepare detailed documentation like SRS (Software Requirements Specification) or RTM (Requirements Traceability Matrix). This step brings clarity to the development and testing teams and ensures smooth project execution.

Where Do We Use It?

We use sorting techniques:

- When we get requirements from multiple stakeholders and they seem unorganized.
- When we need to group requirements by modules (like login, payment, orders).
- When we need to prioritize based on business need, urgency, or complexity.

Example: Let's say in an online food delivery system, the BA collects requirements like

- Track past orders
- Login with email
- Search restaurants by location
- Add payment options
- Rate a delivery

After collecting, the BA sorts them into categories:

- **Authentication Module** → Login with email
- **Search Module** → Search restaurants by location
- **Orders Module** → Track past orders, Rate a delivery
- **Payment Module** → Add payment options

This sorting helps developers and testers work in an organized manner and ensure nothing is missed during implementation.

Question 10 - Prioritise the Requirements – Where we will use? Give one example

Prioritising the requirements means arranging the features or needs of a project based on how important or urgent they are. As a Business Analyst (BA), we use this technique when we cannot deliver all the features at once and need to decide what should be developed first. This is very common in projects where time, cost, or resources are limited.

We usually apply this during or after requirement gathering, before starting the development phase. It helps the team and stakeholders focus on the most valuable features first and avoid wasting time on less critical ones.

We use different techniques like MoSCoW (Must Have, Should Have, Could Have, Won't Have), Value vs. Complexity Matrix, or even direct stakeholder voting to do this.

Example: In a food delivery app project, the client listed 15 features. As a BA, I worked with them to prioritize. We marked "User Registration," "Menu Browsing," and "Payment" as **Must Have**, "Coupon Code" and "Order History" as **Should Have**, and "Chat with Support" as **Could Have**. This helped the team focus on core features for launch and plan the rest for future releases.

Prioritizing helps deliver maximum business value in limited time and ensures stakeholders' expectations are met realistically.

Question 11 - Weekly status reporting – How we will drive?

Weekly status reporting is a very important task for a Business Analyst (BA) to track project progress, communicate updates to stakeholders, and ensure that everyone is aligned. This report gives a clear snapshot of what happened during the week and what is planned for the next.

How to Drive Weekly Status Reporting:

1. **Collect Weekly Updates**

Every week, I gather updates from the development, testing, and design teams regarding what tasks have been completed, what's in progress, and if there are any delays or blockers.

2. **Track Progress Against Milestones**

I check the project plan or sprint goals and compare them with actual progress. For example, if we planned to complete 10 user stories this sprint, I check how many were actually completed.

3. **Highlight Key Accomplishments**

I mention the major features delivered or critical bugs fixed. This helps the client understand what value was added that week.

4. **List Challenges or Impediments**

Any issues that slowed down work (like missing requirements or delays in UAT feedback) are recorded, and actions taken to resolve them are also mentioned.

5. **Next Steps / Plan for Next Week**

I clearly list the tasks scheduled for the next week. This gives clarity on what's coming up and who is responsible for what.

6. **Use a Clear Format**

I follow a simple and professional format like:

- ✓ Work Completed
- ✓ Work in Progress
- ✓ Roadblocks
- ✓ Next Steps
- ✓ Support Needed

7. **Review with Team Before Sharing**

Before sending the status report, I confirm all updates with team members. This ensures accuracy and avoids confusion later.

8. **Share with Stakeholders**

I send the report to the client, project manager, and other stakeholders through email or project tracking tools like Jira.

Example: In an e-commerce project, if “Add to Wishlist” was completed this week, and “Product Comparison” is scheduled for next week, the report will clearly highlight that, so the client knows we're on track.

Weekly status reports are not just updates; they are a communication bridge between the team and stakeholders. As a BA, I ensure that they are simple, clear, and give a realistic view of the project health.

Question 12 - Meeting Minutes Document – prepare one Sample

Meeting Minutes Document

Project Name: Online Jewellery E-Commerce Portal

Meeting Title: Requirement Discussion – Product Filtering Feature

Date: 20th July 2025

Time: 11:00 AM to 12:15 PM

Venue: Zoom Meeting

Prepared by: Eswar Maharshi (Business Analyst)

Attendees:

- Mr. Rajiv Mehta – Client (Business Head)
- Ms. Shweta Sharma – Product Owner
- Mr. Arjun – Developer
- Eswar Maharshi – Business Analyst

Agenda: To finalize the filter options for customers on the product listing page (e.g., Gold, Silver, Price Range, Occasion)

Discussion Points:

Topic	Discussion Summary	Action	Owner
Filter by Metal Type	Client requested filters for Gold, Silver, Platinum	BA to add to SRS	Client
Price Range Filter	Discussed fixed price range vs. slider. Finalized using slider for better user experience	Developer to check feasibility	Developer
Filter by Occasion	Include filters like Wedding, Festive, Daily Wear	BA to collect actual list of occasions	BA
Performance Concerns	Too many filters may slow down loading	Dev team to suggest optimized logic	Dev team

Decisions Made:

1. Final filter categories: Metal Type, Price Range (Slider), Occasion
2. Use dropdown for “Occasion” with multi-select
3. Avoid filter for Purity in Phase 1 (keep in backlog)

Next Steps:

Task	Owner	Due Date
Update BRD & SRS with discussed filter features	BA	21st July 2025
Confirm filter UI options with design team	Product Owner	22nd July 2025
Prepare prototype screens for client demo	UI/UX Team	25th July 2025

The meeting clarified the filter requirements for the product page. Everyone agreed on the design direction, and next actions were clearly assigned. BA to circulate updated documents by tomorrow.

Question 13 - Change Tracker Document – Prepare One Sample

Change Tracker Document – Sample

Project Name: Online Jewellery E-Commerce Portal

Prepared By: Eswar Maharshi (Business Analyst)

Date: 10-August-2025

Version: V1.2

Change ID	Change Description	Requested By	Date Raised	Impact Area	Status	Remarks
CHG001	Add “Try at Home” feature on product page	Client	01-Aug-2025	UI/UX, Product Module	Approved	Helps customers to check jewellery feel
CHG002	Change Date Format from MM-DD-YYYY to DD-MM-YYYY	QA Lead	03-Aug-2025	Payment, Invoice Module	In Progress	Needed for aligning with Indian standards
CHG003	Add “Gold Purity Certificate” in Invoice	Compliance Team	06-Aug-2025	Invoice, Order History	Under Review	Mandatory as per new regulations
CHG004	Allow guest checkout (without login)	Product Owner	08-Aug-2025	Checkout Flow	Rejected	Rejected due to risk in high-value items

This Change Tracker helps every team member, including developers, testers, and stakeholders, to be on the same page. It clearly shows:

- What changes were requested
- Who raised them
- What part of the system is impacted
- Whether the change was accepted, ongoing, or rejected

This avoids confusion, saves time during discussions, and ensures that changes don't go untracked.

Question 14 - Difference between Traditional Development Model and Agile Development Models

Both Traditional and Agile development models are used to deliver software, but the way they approach the project is completely different. Each model has its own strengths depending on the type of project and client involvement.

Traditional Development Model (Waterfall Model):

This is a linear and step-by-step model. It means every phase (like requirement gathering, design, development, testing, deployment) happens one after the other. Once a phase is completed, we can't go back. It works well when the requirements are clear from the beginning and the client doesn't expect many changes.

Key Points:

- Requirements are frozen at the beginning.
- The BA prepares BRD, SRS, and gets sign-offs before developers start.
- Suitable for fixed-scope and government-type projects.
- Less client involvement after the initial phase.
- Testing happens only after full development is done.
- Delivery is at the end of the project.

Example: If a client wants a jewellery invoicing system with fixed fields and fixed rules (and no changes expected), then Waterfall works well.

Agile Development Model:

Agile is flexible, adaptive, and works in short cycles (called sprints). In Agile, the project moves forward with continuous feedback and changes are welcome even at later stages. The BA works closely with developers, testers, and the client throughout.

Key Points:

- Requirements can evolve during the project.
- BA prepares user stories, EPICs, test cases sprint by sprint.
- Continuous delivery happens – useful parts of the product are given at the end of every sprint.

- Daily stand-ups and regular reviews happen.
- Suitable for start-ups or products that keep evolving.
- High client involvement is expected.

Example: If a jewellery e-commerce client wants to launch quickly and keep adding new modules (like filters, offer zones, virtual try-on, etc.) based on customer feedback, Agile is the best fit.

1. Use Traditional for simple, well-defined, low-change projects.
2. Use Agile for dynamic, evolving, customer-centric projects.
3. As a Business Analyst, I choose the model depending on the business needs, client expectation, and project nature.

Question 15 - Explain Brainstorming Technique

Brainstorming is a popular and effective technique used by Business Analysts to collect a wide range of ideas and solutions from stakeholders. It helps in generating creative and innovative suggestions in a short time. This technique is mainly used during the early stages of the project when we are gathering requirements or trying to solve a specific problem.

The main goal of brainstorming is to create an open environment where everyone can freely share their thoughts without fear of judgment. It encourages out-of-the-box thinking and helps in uncovering ideas that might not come up in regular meetings.

How it works:

- A BA invites a group of people like clients, developers, testers, and subject matter experts.
- A specific topic or problem is shared with the group (e.g., “How can we make the product filter easier for users?”).
- Everyone gives their ideas, and all inputs are recorded without any immediate criticism.
- After collecting enough ideas, the BA and team will later review and shortlist the feasible and valuable ones.

Why it's useful:

- Helps in collecting a large number of ideas in a short period.
- Gives voice to all participants, encouraging collaboration.
- Useful when requirements are unclear or when we are trying to improve an existing feature.

Example: While designing a “Wish List” feature in a Jewellery E-Commerce project, the BA conducted a brainstorming session with the marketing team, designers, and developers. Ideas like “notify users when wish list items go on sale,” “allow sharing of wish lists with friends,” and “save wish list items without login” were suggested. These ideas were reviewed, and the best ones were added to the product backlog.

Brainstorming is one of the most powerful and inclusive techniques to capture creative inputs, especially in the early phases of requirement gathering or when improving an existing system.

Question 16 - What reports Accounts Departments will generate (minimum 5 reports)

In the Employee Loan Management System project, the Accounts Department plays a key role in tracking, managing, and validating all financial aspects of employee loans. To do this effectively, they need to generate several reports. Below are five important reports they would prepare:

1. **Loan Disbursement Report**
This report shows all the loans that have been approved and disbursed to employees. It includes details like employee name, employee ID, loan amount, disbursement date, and the EMI schedule. This helps the accounts team know how much money has gone out and track future repayments.
2. **EMI Collection Report**
This report keeps track of every EMI (Equated Monthly Installment) collected from employees' salaries. It shows monthly deductions, pending EMIs, or missed payments. If someone misses a payment, this report alerts the Accounts team to follow up.
3. **Outstanding Loans Report**
This report highlights all loans that are still active and not yet fully repaid. It includes how many instalments are left and the balance loan amount. This helps accounts to manage risk and plan for cash flow.
4. **Loan Rejection and Reason Report**
For every rejected loan, a report is generated to document the reasons for rejection – like insufficient salary, high existing loans, or missing documents. This report helps ensure transparency and accountability.
5. **Financial Reserve and Utilization Report**
This report shows the total reserve kept for employee loans and how much of it is already used. It helps management plan future budgets and avoid over-committing funds.

Example: If had applied for ₹1,50,000 as a personal loan, and it got approved, the Accounts Department would include this in the Loan Disbursement Report. They would also start showing monthly deductions in the EMI Collection Report, and if he misses a month, it reflects as a pending EMI for that month. All this is maintained without any manual follow-up.

Question 17 - What is the structure of the message/mail communicated from the HR department to the employee in case the Loan is rejected?

When an employee's loan request is rejected, the HR department must send a professional and polite email that clearly communicates the outcome while maintaining the employee's dignity. The tone should be respectful and supportive. Below is the typical structure:

1. **Subject Line** – Clearly mention the purpose, such as:
Subject: Loan Application Status - [Employee Name/ID]
2. **Salutation** –
Dear [Employee Name],
3. **Acknowledgement of Request** –
Start by acknowledging the receipt of the loan request and thank the employee for applying.
Example: We sincerely thank you for submitting your request for the Employee Loan Program.

4. **Loan Decision Statement –**
Clearly state that the loan could not be approved at this time.
Example: After careful evaluation by the HR and Accounts departments, we regret to inform you that your loan application has not been approved.
5. **Reason for Rejection –**
Provide a short and polite explanation for the rejection.
Example: This decision was made based on your current eligibility parameters and repayment capacity analysis.
6. **Support and Guidance –**
Offer help for future applications or improvements.
Example: We encourage you to revisit the eligibility criteria and reapply after [specific time period or requirement].
7. **Closing Statement –**
End with a polite and supportive note.
Example: We appreciate your understanding and are always here to support your financial well-being.
8. **Sign-Off –**
Regards,
HR Department
TTS Company

Example:

Subject: Loan Application Status – EMP1024

Dear Eswar,

Thank you for applying for the Employee Loan Program.

After a detailed review, we regret to inform you that your loan request has not been approved at this stage due to non-fulfilment of current eligibility norms.

You are welcome to reapply in the next cycle after fulfilling the required conditions. We appreciate your interest and look forward to assisting you again.

Regards,
HR Department
TTS Company

Question 18 - What is the structure of the message/mail communicated from the HR department to the employee in case the Loan is approved?

When a loan request from an employee is approved, the HR department sends a formal mail that clearly outlines the next steps, repayment terms, and acknowledgment process. The structure of such a mail is designed to keep the communication clear, respectful, and action-oriented.

Subject Line:

Loan Request Approved - Next Steps for Acknowledgment

Greeting:

Dear Eswar,

Approval Confirmation:

We are pleased to inform you that your loan request has been reviewed and approved by the HR and Accounts departments.

Loan Details Overview:

Please find below a summary of the approved loan:

- **Loan Amount:** ₹ 1,50,000
- **Interest Rate:** 12.5% per annum
- **Repayment Period:** 36 Months
- **Monthly EMI:** ₹ 7,426 (auto-deducted from salary)

Terms and Conditions:

Kindly review the attached document which includes:

- Loan approval letter
- Terms and conditions of repayment
- Loan amortization schedule

Next Action:

We request you to:

1. Carefully go through the attached documents
2. Share your confirmation and digital signature on the acceptance form attached
3. Return the signed copy

Acknowledgment Line:

Once your acceptance is received, the approved loan amount will be disbursed to your registered account, and EMI deductions will begin as per the agreed schedule.

Support Contact:

For any queries or clarifications, please feel free to reach out to D. Swathi at dswathi@tts.in.

Closing:

Thank you for your cooperation.

Warm regards,

D. Swathi

Human Resources Department

TTS Company

Question 19 - Design a sample report on the Loans applications Received by the accounts department

Loan Application ID	Employee Name	Requested Loan Amount	Loan Status
TTSL001	Eswar	₹10,00,000	Rejected
TTSL002	Eswar	₹5,00,000	Approved

Approved: These loan requests met the eligibility criteria (salary, employment period, etc.) and are ready for further disbursement process and repayment tracking.

Rejected: These applications were not approved due to reasons such as ineligibility, low credit score, or missing documentation. The employee will be informed formally with the reason for rejection.

For Any Clarification or Details: About these entries, employees are encouraged to contact the Accounts Helpdesk via mail or visit the department directly during working hours.

Question 20 - Which reporting Tools we will use for generating reports.

In any project, reporting tools help us collect data, organize it, and present it in the form of meaningful reports. These tools are useful for Business Analysts, Developers, QA, and Stakeholders to make informed decisions.

We use the following commonly preferred reporting tools:

MS Excel: It is simple, flexible, and best for creating quick tables, charts, and pivot reports. It helps in creating weekly status reports, issue logs, and financial statements.

Example: BA uses Excel to track user stories and Sprint progress using a burn-down chart.

Power BI: A visual and interactive reporting tool from Microsoft. It helps to prepare dashboards, analyse trends, and generate drill-down reports with real-time data.

Example: Accounts team uses Power BI to visualize loan disbursement trends and monthly recovery statistics.

Tableau: Another powerful visualization tool used for large datasets. It helps in converting complex reports into easy-to-understand dashboards.

Example: Project Manager uses Tableau to show progress reports across different teams.

JIRA Reports – Useful in Agile projects. JIRA provides Sprint reports, velocity charts, and bug reports to track development and testing performance.

Example: BA uses JIRA to check how many user stories are completed in each Sprint.

