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

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| Brainstorming | JAD (Joint Application Development) Sessions |
| To generate a large number of ideas or potential solutions. | **To gather and define accurate business requirements for system development.** |
| Creativity, innovation, problem-solving, idea generation. | **Requirement analysis, system design, decision-making.** |
| Informal and flexible; spontaneous contributions are encouraged. | **Highly structured with a predefined agenda, timelines, and deliverables.** |
| Anyone involved in the creative process: team members, stakeholders, etc. | **Specific roles including users, analysts, developers, facilitators, and decision-makers.** |
| Optional; may be self-moderated or lightly guided. | **Required; led by a trained facilitator to guide discussions and maintain focus.** |
| Open, unfiltered, and idea-rich interactions. | **Interactive but focused on reaching consensus and documenting actionable outcomes.** |
| Mind mapping, free association, "round-robin" idea sharing, sticky notes, whiteboards. | **Workshops, use cases, data modeling, process flows, scenario walkthroughs, document review.** |
| Minimal during the session; notes or idea lists may be taken. | **Detailed documentation is produced (e.g., requirement specs, user stories, system diagrams).** |
| Not required during the session; ideas are usually refined later. | **Decisions are expected during or immediately after the session.** |
| Typically short — can last from 15 minutes to a couple of hours. | **Longer and more intensive — can span several hours or multiple days.** |
| A collection of raw ideas or potential solutions for later refinement. | **A finalized and agreed-upon set of system/business requirements ready for implementation.** |
| Generating campaign ideas, product feature concepts, solving design problems. | **Defining scope and requirements for a new CRM system, planning ERP implementation, creating software specs.** |
| Whiteboards, sticky notes, digital collaboration tools (e.g., Miro, Google Jamboard). | **Requirement management tools (e.g., JIRA, Confluence), modeling tools (e.g., Lucidchart, Visio).** |
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| **Marketing, design, education, R&D, innovation teams.** |

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| **IT, software development, business analysis, enterprise system implementation.** |

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

**Document Analysis is one of the compulsory elicitation technique for any project.**

**Documentation of the system could provide lot of information which may include interface details, user manuals and software vendor manuals. It would be easy to transfer lot of information to a new system requirements documents. we have documentation about the current system which could provide some of the input for the new system requirements. Such documentation could include interface details, user manuals and software vendor manuals**

**You may have documentation about your current system which could provide some of the input for the new system requirements. Such documentation (if it exists) could include interface details, user manuals, and software vendor manuals.**

**Could be a lot of information and easy to transfer to a new system requirements document.**

**Document Analysis is an important gathering technique. Evaluating the documentation of a present system can assist when making AS -IS process documents and also when driving the gap analysis for scoping of the migration projects**.

**Justification Statement:**

**Document Analysis is a foundational technique in any project because it ensures informed decision-making, supports accurate requirement gathering, identifies risks and inefficiencies, and ultimately leads to better project outcomes. It’s cost-effective, evidence-based, and critical for building a clear understanding of the existing environment.**

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

**Reverse engineering is a process that is designed to extract enough data from a product and then to be able to reproduce that product. It may involve moving to creating a product from scratch or from pre-developed components. It can be applied to any product (such as computer technology, manufactured products, biological products, chemical products, etc.) to determine how the components are put together and how it works. Reverse engineering is a useful design and development technique with many potential applications. However, it is always important to get legal advice prior to conducting reverse engineering exercises and doubly so if you intend the outputs of your reverse engineering to become commercially available. There is no single process across industries for reverse engineering it is simply a process by which you take an end product and deduce how it is made and works.**

**Reverse engineering is commonly used in various contexts to understand and analyze existing systems, products or technologies. Here are two common contexts where reverse engineering is employed”**

**1.Software Development and maintenance- Reverse engineering is often used in software development to understand and analyze existing software systems, especially when the original source code is unavailable or poorly documented. It can be used to enhance or modify software or identify security vulnerabilities.**

**2.Product analysis and competitor research- Reverse engineering helps businesses understand their own products by dissecting them, revealing design, functionality and areas of improvement. It aids in troubleshooting, replication, customization, upgrades and documentation. Reverse engineering competitor product provide insights into their features, functionalities and market positioning. This informs benchmarking, innovation, differentiation and strategic decision making**

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

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| Brainstorming | Focus Groups |
| To generate ideas creatively and rapidly. | **To gather opinions, attitudes, and feedback about a specific topic/product.** |
| Idea creation — quantity over quality at first. | **Insight gathering — understanding user/customer perspective.** |
| Usually internal team members (e.g., developers, designers, analysts). | **Typically includes external participants like users, customers, or target audience.** |
| Light or self-moderated. | **Moderated by a trained facilitator or researcher.** |
| Free-flowing, informal, and spontaneous. | **Semi-structured with a scripted set of questions.** |
| To create as many ideas/solutions as possible, regardless of feasibility. | **To explore feelings, beliefs, opinions, and motivations.** |
| Product ideation, feature brainstorming, solving a problem creatively. | **Market research, customer feedback, product testing, user experience evaluation.** |
| Ideas are usually captured informally during the session. | **Sessions are often recorded, transcribed, and analyzed for insights.** |
| A large list of potential ideas or solutions. | **Rich qualitative data and insights from the customer/user perspective.** |
| Short and quick sessions (30 mins to 2 hrs). | **Longer, more in-depth (1–2 hrs per session, possibly multiple sessions).** |
| No decisions required; just idea generation. | **Feedback can influence decisions on product design or strategy.** |
| Used in all industries — especially design, software, marketing, R&D. | **Common in marketing, product development, UX research, healthcare, education.** |

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

**Business Analyst use observation technique to gather information by watching and understanding workplace activities. It is used to identify needs and opportunities, understand business processes, create performance standards, assess solution performance, and facilitate training and development.**

**Observation of activities or jobs shadowing is the act of studying a work activity as it is being performed. It can be performed in either the user’s work environment or in a recreated test environment.**

**There are two approaches for observation and they are:**

**•Active/noticeable: while observing an activity the observer can ask any questions as they occur. Despite this interruption to the workflow, the observer can quickly understand the reasoning and any undocumented processes within the activity.**

**•Passive/ unnoticeable: in this approach, the observer does not disturb or interrupt the work while the user is performing the work activity. Any question would be asked once the observation is over. This allows the natural flow of events to be observed without interference by the observer, as well as the measurement of the time and quality of work**

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

**A requirements-gathering workshop is a structured, interactive session where business analysts, system analysts and project managers collaboratively work with stakeholders to identify, refine and document the essential project requirements.**

**The primary goal, focus and objective of a requirements workshop is to achieve a shared understanding of the project’s objectives, scope and key deliverables among all stakeholders.**

**Icebreaker activities: These Foster a collaborative and open environment. Encourage participants to introduce themselves and share expectations.**

**Present project overview: Provide an overview of the project, its goals, and the context in which it will be implemented. Clarify the purpose of the requirements-gathering process.**

**Discuss end users’ needs: Use techniques like brainstorming, mind mapping, process analysis and process modeling.**

**Define functional/ non-functional requirements: Use techniques like use case analysis, user stories or process mapping. Consider constraints and limitations that may impact the project**

**Document and summarize: Document the gathered requirements in a clear and organized manner.**

**Summarize key findings, decisions and action items.**

**Assign responsibilities: Assign responsibilities for further analysis, validation and implementation of the requirements. Define the next steps in the project development process.**

**As companies increasingly recognize the value of interactive and inclusive methods, the requirements workshop emerges as a critical cornerstone for successful project delivery**

**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**

**Interview Technique can be used to verify the fact, clarify ambiguity, trigger enthusiasm, engage end user, identify requirements, and the opinion and ideas. It is used to get more information from the people in an formal or informal setting by asking questions and documentation the responses.**

**It involves direct communication with the individuals or a group of people who are part of an initiative; there are two basic types of interview.**

**They are,**

**• Structured Interview- in which the interviewer has the predefined set of questions. It is a**

**structured way of interview.**

**• Unstructured Interview- in which the interviewer does not have the predetermined set of**

**questions ad it may vary based on the stakeholder response and interactions.**

**• Open Ended Questioned- Open- ended questions are those that provide respondents with a**

**question prompts and provides them a space in which to construct their own response.**

**• Close Ended questions- Often the answer is a single word (e.g Yes or No) or less common a short**

**phrase. You are not looking for an explanation or an elaboration to the question in the answer**

**given to the question**

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

**A questionnaire is a research instrument that consists of a set of questions or other types of prompts that aims to collect information from a respondent. A research questionnaire is typically a mix of close-ended questions and open-ended questions.**

**Open-ended, long-form questions offer the respondent the ability to elaborate on their thoughts. The data collected from a data collection questionnaire can be both qualitative as well as quantitative in nature. A questionnaire may or may not be delivered in the form of a survey, but a survey always consists of a questionnaire.**

**A survey or questionnaire is used to elicit business analysis information including information about the customers, products, work practices, and attitudes from a group of people in a structured way and in relatively short period of time.**

**Surveys are the preferred elicitation technique when faced with a large number of stakeholders or when stakeholders are geographically dispersed and you need to gather the same information from them.**

**Examples :**

**1. How many times have you visited [website] in the past month?**

**None**

**Once**

**More than once**

**2. What is the primary reason for your visit to [website]?**

**To make a purchase**

**To find more information before making a purchase in-store**

**To contact customer service**

**3. Who did you purchase these products for?**

* **Self**
* **Family member**
* **Friend**
* **Colleague**
* **On behalf of a business**
* **Other**

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

**When all the requirements are gathered there are chances of redundancy in those requirements so basically all the scattered requirements are put together and the repetition of requirements are removed which is known as sorting of requirements. The process for sorting is:**

**1. Identification of requirements.**

**2. Dividing the identified requirements into functional and nonfunctional requirements**

**3. If identified requirements are similar then they are put together and removed.**

**We will sort the requirements in two ways such as functional requirements and Non-Functional requirements.**

* **Functional requirements define a function that a system or system element must be qualified to perform and must be documented in different forms. The functional requirements describe the behavior of the system as it correlates to the system's functionality.**
* **Examples of functional requirements are authentication, business rules, audit tracking, certification requirements, transaction corrections, etc.**
* **Non-functional requirements are not related to the software's functional aspect. They can be the necessities that specify the criteria that can be used to decide the operation instead of specific behaviors of the system.**
* **Examples - usability, reliability, security, storage, cost, flexibility, configuration, performance, legal or regulatory requirements, etc**

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

**Large software systems have a few hundred to thousands of requirements. Neither are all requirements equal nor do the implementation teams have resources to implement all the documented requirements. There are several constraints such as limited resources, budgetary constraints, time crunch, feasibility, etc., which brings in the need to prioritize requirements.**

**Most customers on their part have a reasonable idea of what they need and what they want. But during requirements elicitation the customer provides the Business Analyst (BA) with all the requirements that he feels will make his work easier. The customer is not wrong on his part; the BA needs to understand the needs of the business to prioritize the requirements Most requirements are interdependent and you will hardly find any requirement that exists independently. To understand why we need a dependency map – let us take a scenario where you have 8 requirements X,Y,Z,P,Q,R,M,O and N with priorities, on a 5- level scale where 1 is most critical and 5 least critical, as**

**1,2,1,4,5,1,2,2,3. So, with these priorities it would be logical to begin with requirements X, Z and R**

**2. MoSCoW – This prioritization technique was developed by Dai Clegg of Oracle UK Consulting. it is one of the more widely used techniques for its simplicity and ease of use. The letters of the word**

**MoSCoW stand for Must, Should, Could and Won’t.**

* **Must have (or Minimum Usable Subset) – These are features that must be included before the product can be launched.**
* **Should haves are features that are not critical for the launch, but are considered to be important and of a high value to the user.**
* **Could haves are features that are nice to have and could potentially be included without incurring too much effort or cost**
* **Won’t have - are features that have been requested but are explicitly excluded from scope for the planned duration and may be included in a future phase of development.**

**MoSCoW method works better than the numeric rating system as it is much easier for the stakeholders to rate the requirements as**

**Must, Should, Could or Would.**

**MUST (M)**

**Defines a requirement that has to be satisfied for the final solution to be acceptable e.g. The HR system “must” store employee leave history.**

**SHOULD (S)**

**This is a high-priority requirement that should be included if possible, within the delivery time frame. Workarounds may be available for such requirements and they are not usually considered as time-critical or must-haves. e.g. The HR system “should” allow printing of leave letters.**

**COULD (C)**

**This is a desirable or nice-to-have requirement (time and resources permitting) but the solution will still be accepted if the functionality is not included e.g. The HR system “could” send out notifications on pending leave dates.**

**WON’T or WOULD (W)**

**This represents a requirement that stakeholders want to have, but have agreed will not be implemented in the current version of the system. That is, they have decided it will be postponed till the next round of developments e.g. The HR system “won’t” support remote access but may do so in the next release.**

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

**A weekly status report, also known as a weekly check-in, is a communication tool that project managers use to keep tabs on their employees' work experiences. While a team lead can do a weekly status report in person, it's easier to do it online.**

**A weekly status report is a complete overview of your week at work, covering projects you've completed, ones that are still in progress and upcoming plans for the future.**

**A weekly report is a review of your workweek and provides a summary of what you completed, what projects are in progress and plans that outline your workflow for the next week. Typically, weekly reports are brief and concise and only one page long. Most professionals send weekly reports on Friday afternoons to establish consistent communication with team members and supervisors. Additionally, a weekly report can benefit both you and your employer by providing insight into important aspects of the work you complete.**

 **Project Management Weekly Status Report Template**

|  |
| --- |
|  **Completed Items**  |
| **Project** | **Task** | **Team Member** | **Estimation** | **Notes** |
|  |  |  |  |  |
|  |  |  |  |  |
|  **In Progress** |
| **Project** | **Task** | **Team Member** | **Estimation** | **Notes** |
|  |  |  |  |  |
|  |  |  |  |  |
|  **Assigned but not Started** |
| **Project** | **Task** | **Team Member** | **Estimation** | **Notes** |
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**Q12. Meeting Minutes Document – prepare one Sample -5 Marks**

**Minutes is to create an official record of the actions taken at a Meeting. Minutes serve to both memorialize the actions taken for those attending the Meeting as well as for those who were unable to attend the Meeting.**

**Meeting minutes are notes that are recorded during a meeting. They highlight the key issues that are discussed, motions proposed or voted on, and activities to be undertaken.**

**MEETING AGENDA**

|  |  |  |  |
| --- | --- | --- | --- |
| **Meeting/Project Name:** | **Sprint Review Meeting** |  |  |
| **Date of Meeting: (MM/DD/YYYY)** | **01/01/2025** | **Time:** | **1.00 PM** |
| **Meeting Facilitator:** | **Business Analyst** | **Location:** | **Hydrabad** |

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| **1. Meeting Objective** |
| **1. Discuss status of sprints****2. Discuss progress report of project****3. Discuss about impediments if any.****4. Suggest Solutions** |

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| **2. Attendees** |
| **Name** | **Department/Division**  | **Email** | **Ph.Number** |
|  |  |  |  |
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| **3. Meeting Agenda** |
| **Topic** | **Owner** | **Time** |
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**Q13. Change Tracker – Document - – prepare one Sample -4 Marks**

**The role of BA in change request is very important as the change requests differ in number and complexity across business projects and may come in before, during or after implementation of a solution. Below are the steps to follow**

* **Understand the reason for the change**
* **Understand the impact of the change**
* **Understand the effort required to implement the change**
* **Ensure that the change request follows the predetermined approval process**

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| **Change Log Template** |
| **Project Name** |  |
| **Project Manager** |  |
| **Program Manager** |  |

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Date** | **Version Number** | **Document changes** | **Name** | **Title** | **Signature** | **Approved By** |
|  |  |  |  |  |  |  |

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| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Change Name** | **Type** | **Version** **number** | **Description** | **Status** | **Priority** | **Assigned** | **Action** | **Impact** | **Signature** | **Approved** |
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 **OR**

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

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| Traditional Development Model (e.g., Waterfall) | Agile Development Model |
| Sequential – one phase must be completed before the next begins | **Iterative & Incremental – work is done in small cycles (sprints)** |
| Rigid – changes are hard to incorporate after initial planning | **Flexible – easily adapts to changes and feedback** |
| Fixed phases: Requirements → Design → Development → Testing → Deployment | **Continuous cycles of: Plan → Develop → Test → Review → Iterate** |
| Done once at the beginning; must be fully known upfront | **Done continuously; evolves throughout the project** |
| Minimal after initial requirement phase | **High and continuous collaboration with customer** |
| Product delivered only at the end of the project | **Product delivered in working increments (every sprint)** |
| Performed after development is complete | **Testing is ongoing in each iteration** |
| High risk – late testing means issues discovered at the end | **Lower risk – early and frequent testing helps detect issues sooner** |
| Extensive and formal | **Lightweight and just enough** |
| Often siloed (e.g., separate teams for dev, QA, business) | **Cross-functional, collaborative teams** |
| Difficult; often requires formal change requests | **Welcomed and handled smoothly during iterations** |
| Well-defined, low-change, long-term projects (e.g., government, construction) | **Dynamic, fast-moving projects (e.g., startups, software products)** |
| Waterfall, V-Model, Spiral | **Scrum, Kanban, XP, SAFe** |

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

**The basic idea behind brainstorming is to find a conclusion for a specific problem by gathering a list of ideas spontaneously contributed by its member(s).**

**In other words, brainstorming is a situation where a group of people meet to generate new ideas and solutions around a specific domain of interest by removing inhibitions**

**These meetings are used for solving a process problem, inventing new products or product innovation, solving inter-group communication problems, improving customer service, budgeting exercises, project scheduling, etc.**

**1)Nominal group technique: In this technique Participants are asked to write their ideas anonymously. Then the facilitator collects the ideas and the group votes on each idea. The vote can be as simple as a show of hands in favor of a given idea. This process is called distillation.**

**2)Group passing technique: In this technique Each person in a circular group writes down one idea, and then passes the piece of paper to the next person, who adds some thoughts. This continues until everybody gets his or her original piece of paper back. By this time, it is likely that the group will have extensively elaborated on each idea.**

**3)Team idea mapping method: This method of brainstorming works by the method of association. It may improve collaboration and increase the quantity of ideas, and is designed so that all attendees participate and no ideas are rejected.**

**4)Directed brainstorming: Directed brainstorming is a variation of electronic brainstorming (described below).**

**It can be done manually or with computers. Directed brainstorming works when the solution space (that is, the set of criteria for evaluating a good idea) is known prior to the session. There are many other techniques as well. Most important thing is you have to decide which technique is most suitable for your team You can use brainstorming throughout any design or work process, of course, to generate ideas for design solutions, but also any time you are trying to generate ideas, such as planning where to do empathy work, or thinking about product and services related to your project.**

**Brain storming: It is a creative technique to find a solution or to understand the need or requirement by a group of people. As a BA, by using brainstorming, we can gather the ideas and can creative solutions for problems in short time.**

**The steps involved in brainstorming**

**1. Prepare for brainstorming: start a clear and concise objective for the session. Generate as many ideas as possible and don’t limit the creative ideas instead limit the time for session. Decide who all are going to included in session and their role like participant or facilitator.**

**2. Conduct brainstorming session: Share new ideas without any discussion, criticism or evaluation. Record or note down all ideas.**

**3. Wrap up the brainstorming: once the time limit is reached create a list of ideas and eliminate the duplicates. Rate the ideas and prioritize the ideas using voting and distribute the final list of ideas.**

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

**1. Loan Approval/Rejection Summary Report**

* **Purpose**: Track loan application statuses (approved, rejected, pending).
* **Contents**:
	+ Employee ID, Name, Department
	+ Loan Amount Requested
	+ Approval/Rejection Status
	+ Reason for Rejection (if applicable)
	+ Approving Authority (HR/Accounts)

**2. Loan Disbursement Report**

* **Purpose**: Record all loans granted to employees.
* **Contents**:
	+ Employee Details (ID, Name, Designation)
	+ Loan Amount Disbursed
	+ Date of Disbursement
	+ Loan Account Number
	+ Interest Rate (if applicable)

**3. Loan Repayment Schedule Report**

* **Purpose**: Provide a structured repayment plan for each employee.
* **Contents**:
	+ Employee Name & ID
	+ Loan Principal Amount
	+ EMI (Equated Monthly Installment) Breakdown
	+ Due Dates
	+ Total Interest Payable
	+ Final Repayment Date

**4. Salary Deduction Report**

* **Purpose**: Track automatic salary deductions for loan repayments.
* **Contents**:
	+ Employee ID & Name
	+ Monthly Salary
	+ Loan EMI Deducted
	+ Net Salary After Deduction
	+ Month & Year of Deduction

**5. Defaulters Report**

* **Purpose**: Identify employees who missed repayments.
* **Contents**:
	+ Employee Details
	+ Missed EMI Dates
	+ Outstanding Loan Amount
	+ Penalty Charges (if any)
	+ Follow-up Actions Taken

**6. Loan Closure Report**

* **Purpose**: Confirm when a loan is fully repaid.
* **Contents**:
	+ Employee Details
	+ Loan Account Number
	+ Total Amount Repaid
	+ Date of Closure
	+ No-Dues Certificate (if applicable)

**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**

**Subject:** Update on Your Loan Application – Regrettably Not Approved

**Dear [Employee’s Name],**

We appreciate your recent loan application through the **Employee Loan Management System (ELMS)**. After careful review by the HR and Accounts departments, we regret to inform you that your loan request **could not be approved at this time**.

**Reason for Rejection:**
[Clearly state the reason, e.g.,]

* *"Your requested loan amount exceeds the eligible limit based on your current salary and company policy."*
* *"Insufficient tenure in the company (minimum X months/years required)."*
* *"Existing loan obligations are nearing the permissible limit."*
* *"Incomplete documentation provided."*

We understand this might be disappointing and are happy to discuss this further. Feel free to contact **[HR Representative Name]** at **[Email/Phone]** or visit the HR desk for clarification.

Thank you for your understanding.

**Best regards,**
[HR Representative’s Name]
**HR Department**
TTS Company
[Contact Information]

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

**Subject:** Congratulations! Your Loan Application Has Been Approved

**Dear [Employee’s Name],**

We are pleased to inform you that your loan application (Reference ID: **[Loan ID]**) submitted via the **Employee Loan Management System (ELMS)** has been **approved** by the HR and Accounts departments.

**Loan Approval Details:**

* **Approved Loan Amount:** [₹X]
* **Interest Rate (if applicable):** [X%]
* **Repayment Tenure:** [X months/years]
* **Monthly EMI:** [₹X] (deducted automatically from salary)
* **Disbursement Date:** [DD/MM/YYYY]

**Next Steps:**

1. **Review Loan Terms:**
	* Attached is your **Loan Agreement** and **Repayment Schedule** for your reference.
	* Please **acknowledge acceptance** by signing and returning the document by **[deadline]**.
2. **Disbursement Process:**
	* The approved amount will be credited to your registered bank account (**[Account Ending XXXX]**) on or before **[disbursement date]**.
3. **Queries?**
	* For any clarifications, contact **[HR/Accounts Representative Name]** at **[Email/Phone]**.

We appreciate your trust in TTS Company’s employee benefits program. Congratulations once again!

**Best regards,**
[HR Representative’s Name]
**HR Department**
TTS Company
[Contact Information]

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

**TTS Company – Employee Loan Applications Report**

**Department**: Accounts
**Reporting Period**: 1st April 2025 – 15th April 2025
**Prepared By**: Accounts Department
**Date of Report**: 19th April 2025

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **S.No** | **Employee ID** | **Employee Name** | **Department** | **Date of Application** | **Loan Amount Requested** | **Status** | **Approval Date** | **Remarks** |
| 1 | EMP1023 | Ananya Mehta | IT | 02-Apr-2025 | ₹xxxxx | Approved | 05-Apr-2025 | Disbursed – EMI from May |
| 2 | EMP1007 | Ravi Sharma | R&D | 03-Apr-2025 | ₹xxxxx | Rejected | 06-Apr-2025 | Eligibility criteria not met |
| 3 | EMP1098 | Sneha Roy | HR | 04-Apr-2025 | ₹xxxx | Approved | 08-Apr-2025 | Confirmation pending |
| 4 | EMP1054 | Arjun Desai | Finance | 07-Apr-2025 | ₹xxxx | Under Review | - | Awaiting documents |
| 5 | EMP1031 | Meera Iyer | Sales | 10-Apr-2025 | ₹xxxx | Approved | 13-Apr-2025 | Auto deduction setup pending |

**TTS Company - Employee Loan Applications Report**

**Report Period:** [DD/MM/YYYY] to [DD/MM/YYYY]
**Generated On:** [DD/MM/YYYY]
**Prepared By:** [Accounts Department]

| **Total Applications Received** | **Approved** | **Rejected** | **Pending Review** |
| --- | --- | --- | --- |
| [XX] | [XX] | [XX] | [XX] |

**Total Loan Amount Requested:** ₹[X,XX,XXX]
**Total Loan Amount Approved:** ₹[X,XX,XXX]

**3. Department-Wise Loan Trends**

|  |  |  |  |
| --- | --- | --- | --- |
| **Department** | **Applications Received** | **Approval Rate (%)** | **Total Amount Approved (₹)** |
| IT | [XX] | [XX%] | [X,XX,XXX] |
| HR | [XX] | [XX%] | [X,XX,XXX] |
| Finance | [XX] | [XX%] | [X,XX,XXX] |

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

**1. Power BI (Best for Interactive Dashboards & Advanced Analytics)**

* **Why?**
	+ User-friendly drag-and-drop interface.
	+ Real-time data integration with TTS’s HR/Accounts systems.
	+ Interactive dashboards for **loan trends, approvals/rejections, and defaults**.
* **Sample Reports:**
	+ Department-wise loan distribution.
	+ Monthly repayment vs. default rates.

**2. Tableau (For High-Impact Visualizations)**

* **Why?**
	+ Advanced data visualization (heatmaps, trend lines).
	+ Handles large datasets (useful if TTS has 1000s of employees).
	+ Can connect to databases (SQL, Oracle) for live reports.
* **Sample Use Case:**
	+ Visualizing **loan approval timelines** or **employee eligibility patterns**.

**3. SAP Crystal Reports (For Structured PDF/Excel Reports)**

* **Why?**
	+ Ideal for **formal, printable reports** (e.g., Loan Disbursement, TDS reports).
	+ Integrates with **SAP ERP** (if TTS uses SAP).
	+ Supports scheduled auto-generation (e.g., monthly loan summaries).

**4. Microsoft Excel/Google Sheets (For Quick Ad-Hoc Reports)**

* **Why?**
	+ Simple for **Accounts/HR teams** to create pivot tables or basic summaries.
	+ Macros/VBA can automate repetitive reports.
* **Sample Use Case:**
	+ Quick **loan status trackers** or **EMI deduction logs**.

**5. SQL-Based Tools (SSRS / Metabase) for Custom Queries**

* **Why?**
	+ Directly query the **ELMS database** for granular data (e.g., finding defaulters).
	+ SSRS (SQL Server Reporting Services) for standardized regulatory reports.

 **6. Oracle BI Publisher / SQL Server Reporting Services (SSRS)**

* **Why**: Best suited for large organizations using Oracle or Microsoft tech stacks.
* **Use Case**: Auto-generated scheduled reports integrated with backend databases (HRMS/Finance).