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

Purpose:

Brainstorming is used to generate a wide range of ideas or solutions in a free-flowing environment.

JAD Sessions are structured meetings aimed at gathering system requirements by involving stakeholders and technical teams.

Participants:

Brainstorming involves a small group of creative individuals, often from similar roles or teams.

JAD Sessions involve cross-functional participants including users, analysts, developers, and decision-makers.

Structure:

Brainstorming is informal and unstructured, encouraging spontaneous idea sharing.

JAD Sessions are highly structured with a clear agenda, facilitator, and documentation process.

**Q2. Why Document Analysis is one of the compulsory technique we use in a Project? Justify – 3 Marks**

Understanding Existing Systems:

It helps in understanding current processes, business rules, and system functionalities by reviewing existing documentation like user manuals, process flows, and requirement specs.

Saves Time and Effort:

Reusing existing information reduces the need to start from scratch, saving time in gathering requirements and avoiding duplication of efforts.

Identifies Gaps and Improvements:

Analyzing documents can reveal inconsistencies, outdated practices, or missing information that helps in identifying areas for improvement or potential risks.

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

Understanding Legacy Systems:

When documentation is missing or outdated, reverse engineering helps analyze the existing system to understand its structure and functionality.

System Maintenance and Upgrade:

Used when making enhancements or migrating an old system to a new platform, especially when the original developers are not available.

Compliance and Security Analysis:

* Helps in identifying hidden vulnerabilities, ensuring compliance, or validating that the system follows expected behavior and business rules.

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

Purpose:

*Brainstorming* aims to generate a wide variety of ideas, solutions, or approaches to a problem in a creative, open environment.

* *Focus Groups* aim to gather feedback, opinions, and insights from participants about a specific product, service, or concept.

Structure:

* *Brainstorming* is typically unstructured, allowing free flow of ideas, with minimal guidance or rules.
* *Focus Groups* are more structured with a facilitator guiding the conversation based on specific questions or topics.

Participants:

* *Brainstorming* involves a smaller, informal group of individuals, often from similar roles or backgrounds.
* *Focus Groups* involve a targeted group of participants, often customers or end-users, and typically include diverse perspectives related to the product or service in question.

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

Active Observation:

* Involves the observer actively engaging with the participants during the process being observed.
* The observer may interact, ask questions, or even participate in the activities to gain deeper insights.
* Example: A business analyst working alongside employees to observe and improve a workflow.

Passive Observation:

* Involves the observer remaining neutral, without engaging or influencing the participants.
* The observer quietly watches and records the actions, typically to capture natural behavior or processes.
* Example: Observing customer interactions in a retail store without interfering.

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

1. Planning the Workshop:

Define the purpose and objectives of the workshop.

Identify key stakeholders, such as business users, project managers, developers, and subject matter experts.

Set an agenda that outlines the key topics and allocate time for each section.

1. Facilitating the Workshop:

Begin with an introduction to the goals and importance of the session.

Use structured techniques such as brainstorming, or group discussions to gather and clarify requirements.

Ensure active participation, manage discussions, and resolve conflicts to ensure clarity and consensus.

1. Documenting and Reviewing:

Capture all requirements, decisions, and action items during the workshop.

At the end of the session, review the collected requirements with stakeholders to ensure accuracy and completeness.

Distribute meeting notes and follow up on any unresolved issues.

**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**

A Business Analyst (BA) conducts interviews to gather detailed information, clarify requirements, understand stakeholder perspectives, and identify issues. Interviews are used in the following contexts:

* Requirements Gathering: To collect specific needs from stakeholders such as end-users, managers, or clients.
* Problem Identification: To understand current problems or pain points within a system or process.
* Feedback Collection: To gather feedback on product features, performance, or functionality.
* Exploration of Business Processes: To dive deep into business processes and understand workflows.

**Approaches to Conducting Interviews:**

1. **Structured Interviews:**
   * Definition: A structured interview follows a fixed set of pre-determined questions. The interviewer asks the same set of questions to all participants in the same order.
   * Advantages:
     + Ensures consistency across all interviews.
     + Easier to analyze since all responses are based on the same questions.
     + Helps in comparing data across different respondents.
   * Disadvantages:
     + Limited flexibility to explore issues that arise during the interview.
     + May not allow for a deeper understanding of the subject if the questions are too rigid.
2. **Unstructured Interviews:**
   * Definition: An unstructured interview is informal and conversational. The interviewer does not have a predefined list of questions and allows the conversation to flow naturally.
   * Advantages:
     + Provides more in-depth insights into the subject matter.
     + More flexibility to explore areas of interest that may arise during the conversation.
   * Disadvantages:
     + Responses are less consistent, making analysis more difficult.
     + Can be time-consuming and may lead to off-topic discussions.

**Difference Between Open-Ended and Closed-Ended Questions:**

1. **Open-Ended Questions:**

Definition: These are questions that do not have a fixed answer and encourage the respondent to provide detailed, descriptive responses.

Example: "Can you describe the challenges you face in your current workflow?"

Advantages:

* + - Encourages detailed responses and provides deeper insights.
    - Allows the respondent to express their thoughts and ideas freely.

Disadvantages:

* + - Responses may be long and harder to analyze.
    - May lead to off-topic information.

1. **Closed-Ended Questions:**

Definition: These are questions that prompt a short, specific answer, usually "yes" or "no," or a choice from predefined options.

Example: "Do you use the new software feature regularly?" (Yes/No)

Advantages:

* + - Easier and quicker to analyze, especially for quantitative data.
    - Provides clear, concise answers.

Disadvantages:

* + - Limits the depth of responses.
    - May miss out on nuances or important details.

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

The Questionnaire Technique is a structured data collection method commonly used by Business Analysts (BAs) to gather information from a large number of respondents quickly and efficiently. This technique is primarily used when:

* Gathering Data from a Large Group: It’s ideal when you need to collect data from a wide range of people, especially when face-to-face interactions (like interviews) are impractical.
* Quantitative and Qualitative Data Collection: Questionnaires allow both closed-ended questions (for quantifiable data) and open-ended questions (for qualitative insights).
* Standardizing Responses: It ensures that every respondent answers the same questions in the same order, making it easier to analyze and compare responses.
* Remote Data Collection: It’s useful for reaching people who are geographically dispersed or for situations where an in-person interview is not possible.

When to Use a Questionnaire:

* Market Research: To understand consumer preferences, opinions, and behavior.
* Employee Satisfaction Surveys: To measure employee engagement, job satisfaction, or feedback on company policies.
* Product Feedback: To gather user feedback on a product or service after release or during beta testing.
* Regulatory Compliance: To gather information needed to meet industry-specific compliance requirements.

**Example:**

Example Scenario: Customer Satisfaction Survey for an E-commerce Platform

A Business Analyst working for an e-commerce company wants to understand customer satisfaction with a recent website update. The company needs feedback from hundreds of users but cannot interview them all individually. In this case, the BA designs a questionnaire with a mix of closed-ended and open-ended questions:

* Closed-Ended Questions:

"How satisfied are you with the new website design?" (Very Satisfied, Satisfied, Neutral, Unsatisfied, Very Unsatisfied)

"Did you experience any issues while making a purchase?" (Yes/No)

* Open-Ended Questions:

"What do you like most about the new website?"

"What improvements would you suggest for a better shopping experience?"

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

Sorting requirements is an essential part of the requirements gathering process, as it helps prioritize, organize, and manage the various needs of stakeholders. Here’s how to approach it:

1. Categorization:

Group requirements based on different categories such as business needs, functional requirements, non-functional requirements, technical constraints, or user preferences.

This helps in creating a clear structure and identifying the most critical areas to focus on.

1. Prioritization (e.g., MoSCoW Method):

Sort requirements by priority using a method such as MoSCoW (Must Have, Should Have, Could Have, Won’t Have).

This helps to distinguish between essential and non-essential requirements, ensuring the most critical ones are addressed first.

1. Value vs. Complexity Matrix:

Plot requirements on a matrix that compares the business value against implementation complexity. This helps in focusing on high-value, low-complexity items first.

This sorting method assists in efficient resource allocation and makes sure high-priority features are implemented early.

1. Dependencies:

Identify dependencies between requirements to ensure that requirements that depend on others are completed in the correct sequence. Sorting based on dependencies helps avoid bottlenecks or delays in the project.

1. Stakeholder Input:

Sort requirements based on stakeholder input, focusing on the needs and expectations of the most critical or influential stakeholders.

Where to Use Sorting of Requirements:

* Project Management: Sorting requirements helps in planning and allocating resources effectively.
* Agile Development: It’s used in Scrum to prioritize user stories based on business value and complexity, ensuring the team works on the highest-priority tasks.
* Client Engagement: When working with clients, sorting helps in managing their expectations and ensuring that the most important features are delivered first.
* Risk Management: Sorting helps identify high-risk requirements (e.g., technical complexities or dependencies) and address them early.

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

Prioritizing requirements is an essential process for ensuring that the most important and impactful features are delivered first. Here’s how to approach the prioritization of requirements:

1. MoSCoW Method:

Must Have: Critical requirements that are essential for the product’s functionality and cannot be left out.

Should Have: Important but not vital requirements; these can be deferred if necessary.

Could Have: Nice-to-have features that are lower in priority.

Won’t Have: Requirements that are not necessary for the current project phase and can be excluded.

1. Kano Model:

Classifies requirements into categories such as Basic Needs (Threshold Features), Performance Needs, and Excitement Needs (Delighters). This helps to understand which features will satisfy basic customer expectations, improve customer satisfaction, or delight users.

1. Value vs. Effort Matrix:

Plot requirements on a matrix where the x-axis represents the effort or complexity of implementation, and the y-axis represents the business value.

Prioritize requirements that offer high value with low effort, and work towards low-value, high-effort tasks later.

1. Business Value vs. Technical Feasibility:

Assign a score to each requirement based on business value and technical feasibility. Prioritize requirements that provide the highest business value with feasible implementation.

1. Risk and Dependency Considerations:

Prioritize requirements based on their risk level and dependencies. Address high-risk or high-dependency requirements early to avoid delays later in the project.

Where to Use Prioritization of Requirements:

* Agile Development (Scrum): Prioritizing user stories during sprint planning ensures that the most valuable features are implemented first, delivering business value early.
* Project Management: Ensures that limited resources are focused on delivering high-impact features and meeting critical project deadlines.
* Client and Stakeholder Engagement: Helps in managing stakeholder expectations by focusing on the most important features first.
* Risk Mitigation: Identifies and prioritizes requirements that may introduce technical challenges or risks to the project.

Example:

Scenario: Mobile App Development for a Retail Store

A Business Analyst (BA) is gathering requirements for a mobile app for a retail store. After collecting the requirements, the BA needs to prioritize them to guide development. Here’s how it is done:

1. MoSCoW Method:

Must Have:

* + - “Secure login functionality”
    - “Product catalog with search and filter options”

Should Have:

* + - “Push notifications for promotions”
    - “Order tracking feature”

Could Have:

* + - “Social media sharing for products”
    - “User reviews and ratings for products”

Won’t Have:

* + - “Integration with virtual reality for product visualization”

1. Kano Model:

Basic Needs: “Secure login functionality” (Users expect it, and it’s critical for app functionality).

Excitement Needs: “Augmented reality for product display” (Would delight customers but not required).

Performance Needs: “Push notifications for promotions” (Would improve user engagement but not a must-have).

1. Value vs. Effort Matrix:

High Value, Low Effort: “Product catalog with search and filter options”

High Value, High Effort: “Payment gateway integration”

Low Value, Low Effort: “Adding a feedback form”

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

Weekly status reporting is a key activity in project management to ensure transparency, monitor progress, and keep all stakeholders aligned. Here's how to effectively drive a weekly status report process:

1. Define the Purpose and Audience:

* Purpose: To communicate the current status, progress, issues, and risks of the project.
* Audience: Project stakeholders including clients, sponsors, project managers, team members, and executives.

2. Structure the Report with Key Sections:

A good weekly status report typically includes the following:

* Summary/Overview: A brief statement of overall project health (e.g., On Track, At Risk, Delayed).
* Work Completed This Week: Key tasks or deliverables that were completed.
* Work Planned for Next Week: Upcoming tasks, deadlines, or goals.
* Issues and Risks: Current blockers or risks, along with action plans to mitigate them.
* Dependencies: Dependencies that may affect progress.
* Resource Utilization: Team availability and effort spent.

3. Use a Standard Format or Template:

* Maintain a consistent format for easier review and comparison week-to-week.
* Tools like Excel, Google Sheets, Word, Jira, or project management tools like Monday.com or Trello can be used to track and report status.

4. Gather Data Collaboratively:

* Conduct brief team sync-ups or scrums to collect updates from all team members.
* Coordinate with team leads or functional heads to get accurate input.

5. Share and Review:

* Send the report to all stakeholders every week (e.g., Friday evening or Monday morning).
* Conduct a weekly status meeting or email walkthrough to discuss highlights, challenges, and next steps.
* Collect feedback and adjust reporting methods based on stakeholder preferences.

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

**Meeting Minutes**

|  |  |
| --- | --- |
| **Meeting Title Sprint Plannign meeting** | |
| Date and Time | 23-04-2024 |
| Location | **COEPD IT Solutions – Meeting Room B / Microsoft Teams** |
| Attenance | • Priya Sharma – Scrum Master • Ramesh Kumar – Business Analyst • Anjali Desai – Product Owner • Rajiv Mehta – Frontend Developer • Swati Nair – Backend Developer • Vivek Gupta – QA Engineer |
| Agenda | 1. Review the Product Backlog 2. Select User Stories for Sprint 3 3. Define Sprint Goal 4. Task Estimation using Planning Poker 5. Address any Impediments |
| Discusstion Summary | Product Backlog Review: • Reviewed all pending and new user stories. • Anjali confirmed priority order based on business value. 2. Sprint Planning: • Selected 6 user stories for Sprint 3 based on team capacity. • Focus is on implementing the Order Tracking and Payment Integration features. 3. Sprint Goal Defined: “To enable users to track orders in real-time and make secure online payments.” 4. Task Estimation: • Used Planning Poker for complexity estimation. • Total of 21 story points planned for Sprint 3. 5. Impediments Identified: • Awaiting payment gateway sandbox access from Razorpay. • Swati to follow up with the admin team |
| Action Items | Request payment sandbox credentials Update Jira with Sprint backlog Prepare test cases for order tracking |
| Next Meeting | |
| Meeting Title | **Sprint Review Meeting** |
| Date and Time | April 30, 2025, at 4:00 PM |

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

**Change Tracker Document**

**Project Name: Scrum Foods –** Online Food Delivery Application  
Document Title: Change Tracker  
**Prepared By: Ramesh Kumar (Business Analyst)  
Date Created: April 21, 2025**

**Change Log Table**

**Version: 1.0**

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| **Change ID** | **Date Raised** | **Change Description** | **Requested By** | **Impacted Areas** | **Status** | **Approved By** | **Remarks** |
| CHG001 | Apr 15, 2025 | Add UPI as payment option | Product Owner | Payment Module, UI | Approved | Scrum Master | To be implemented in Sprint 3 |
| CHG002 | Apr 18, 2025 | Modify delivery slot timings from 30 min to 1 hour blocks | Customer Support Team | Delivery Scheduling | Under Review | - | Stakeholder discussion pending |
| CHG003 | Apr 20, 2025 | Enable coupon codes for first-time users | Marketing Team | Order Checkout | Approved | Product Owner | Add validation and reporting |
| CHG004 | Apr 21, 2025 | Change “Track Order” label to “Live Order Status” | UX Designer | UI/UX | Rejected | Scrum Team | Not aligned with style guide |

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

| **Aspect** | Traditional Development Model (e.g., Waterfall) | Agile Development Model |
| --- | --- | --- |
| **Approach** | Linear and sequential; follows fixed phases like requirements, design, development, testing and deployment. | Iterative and incremental; development happens in short cycles called sprints. |
| **Requirement Handling** | Requirements are gathered and fixed at the beginning; changes are discouraged mid-way. | Requirements are flexible and can evolve during the project based on feedback. |
| **Customer Involvement** | Limited involvement after initial requirement phase until final delivery. | Continuous involvement through sprint reviews, demos, and feedback loops. |
| **Delivery** | Final product delivered at the end of the project. | Working software is delivered at the end of each sprint (every 2–4 weeks). |
| **Testing** | Happens only after the development phase is complete. | Testing is continuous and integrated throughout the development cycle. |
| **Risk Management** | High risk as issues are identified late in the project lifecycle. | Lower risk due to early and frequent testing, continuous feedback, and adaptive planning. |
| **Change Management** | Difficult and expensive to incorporate changes once development has started. | Welcomes changes even in later stages for delivering better customer value. |
| **Documentation** | Heavy documentation; used as a reference for development. | Minimal but necessary documentation; focus is on working software over exhaustive documentation. |

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

**Brainstorming is a creative group technique used to generate a wide range of ideas or solutions for a specific problem or objective in a short period of time. It encourages open, spontaneous thinking without judgment, helping teams explore new possibilities.**

**Key Features:**

1. Group Activity: Usually involves a small group (5–10 people) with diverse backgrounds.
2. Free Flow of Ideas: All ideas are welcome, no matter how unconventional or impractical they seem at first.
3. No Criticism: During the session, participants are not allowed to criticize or evaluate ideas.
4. Quantity Over Quality (Initially): Focus is on generating as many ideas as possible. Refinement comes later.
5. Facilitated by a Moderator: A Business Analyst or facilitator guides the session, records ideas, and ensures everyone participates.

Where to Use Brainstorming:

Brainstorming is useful in various stages of a project, especially during requirement elicitation, solution design, or problem-solving.

Common Use Cases:

* Identifying functional or non-functional requirements.
* Exploring possible solutions to a business problem.
* Generating ideas for product features or user interface improvements.
* Determining risks, assumptions, or constraints in a project.

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

Reports Generated by Accounts Department (Minimum 5 Reports):

1. Approved Loans Report

* Purpose: To view all loans approved within a selected date range.
* Fields Include: Employee ID, Name, Loan ID, Loan Amount, Approval Date, EMI, Repayment Duration.
* Use: For financial forecasting and salary processing validation.

2. Rejected Loans Report

* Purpose: To track loan applications that were rejected and understand common reasons.
* Fields Include: Employee ID, Loan ID, Request Date, Rejection Date, Rejection Reason.
* Use: For auditing and reviewing policy-related issues or patterns in rejections.

3. Loan Deduction Report

* Purpose: To show monthly salary deductions made for loan repayments.
* Fields Include: Employee ID, Loan ID, EMI Amount, Deduction Date, Balance Amount.
* Use: Used during payroll processing and ensuring correct EMI deduction.

4. Outstanding Loan Balance Report

* Purpose: To keep track of pending amounts for each active loan.
* Fields Include: Employee ID, Loan ID, Total Loan Amount, Amount Paid, Remaining Balance.
* Use: Helpful for financial risk management and planning collections.

5. Loan Disbursement Summary Report

* Purpose: To summarize total loans disbursed over a period.
* Fields Include: Total Number of Loans, Total Amount Disbursed, Department-wise Breakdown.
* Use: Useful for financial reporting and departmental loan budget 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

Subject: Update on Your Loan Application – [Loan ID or Date]

Dear [Employee Name],

Greetings from the HR Department.

We would like to thank you for submitting your loan application dated [Application Date] under the Employee Loan Management System.

After careful evaluation by the HR and Accounts Departments, we regret to inform you that your loan request for Rs. [Loan Amount] has been rejected due to the following reason(s):

Reason for Rejection: [e.g., Insufficient eligibility, incomplete documentation, salary criteria not met, existing active loan, etc.]

We understand this may be disappointing. Please note that you are welcome to reapply in the future once the stated criteria are fulfilled or the mentioned issues are resolved.

Should you require any further clarification, please feel free to reach out to us at [HR Contact Email/Phone Number].

Thank you for your understanding.

Warm regards,  
[HR Officer Name]  
HR 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**

**Subject: Loan Approval Notification – [Loan ID or Date]**

Dear [Employee Name],

Greetings from the HR Department.

We are pleased to inform you that your loan application dated [Application Date] under the Employee Loan Management System has been approved after successful review by the HR and Accounts Departments.

Below are the details of your approved loan:

* Loan Amount: Rs. [Approved Amount]
* Repayment Tenure: [e.g., 12 Months]
* Monthly EMI Deduction: Rs. [EMI Amount]
* Start Date of EMI: [Start Date]
* Loan ID: [Loan Reference Number]

Please find attached the Loan Approval Terms and Conditions along with your Repayment Schedule. Kindly review the attached documents carefully.

To proceed further, we request you to acknowledge and accept the terms and conditions by replying to this mail or digitally signing the attached agreement by [Due Date].

Once we receive your confirmation, the loan amount will be disbursed, and monthly EMI will be automatically deducted from your salary.

If you have any queries or require further clarification, feel free to contact us at [HR Contact Email/Phone Number].

Congratulations once again!

Warm regards,  
[HR Officer Name]  
HR Department  
TTS Company

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

TTS Company

Loan Applications Received – Accounts Department Report

Report Title: Loan Applications Received Report  
Department: Accounts  
Reporting Period: April 01, 2025 – April 20, 2025  
Generated By: Accounts Department  
Generated On: April 21, 2025

Loan Applications Summary

| Total Applications | Approved | Rejected | Pending Review |
| --- | --- | --- | --- |
| 35 | 20 | 10 | 5 |

Detailed Applications Table

| Sr. No. | Employee ID | Employee Name | Department | Loan Amount (Rs) | Application Date | Status | Remarks/Reason (if Rejected) |
| --- | --- | --- | --- | --- | --- | --- | --- |
| 1 | EMP1021 | Rakesh Sharma | IT | 2,00,000 | 02-Apr-2025 | Approved | - |
| 2 | EMP1007 | Neha Verma | Finance | 1,50,000 | 03-Apr-2025 | Rejected | Salary criteria not met |
| 3 | EMP1054 | Arjun Mehta | HR | 75,000 | 05-Apr-2025 | Approved | - |
| 4 | EMP1078 | Priya Kulkarni | Operations | 3,00,000 | 06-Apr-2025 | Pending | Awaiting HR confirmation |
| 5 | EMP1035 | Vivek Patil | R&D | 2,50,000 | 08-Apr-2025 | Rejected | Existing active loan |
| ... | ... | ... | ... | ... | ... | ... | ... |

Key Insights:

* 57% of loan applications were approved.
* 29% were rejected due to eligibility criteria.
* Pending applications are under review, awaiting documentation or approvals.

Action Plan:

* Follow up with HR for pending application confirmations.
* Notify rejected applicants with official reasons and next steps.

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

Reporting Tools for Generating Reports – (5 Marks Answer)

To generate reports for the Employee Loan Management System, the following reporting tools can be used:

1. Microsoft Power BI

* A powerful business analytics tool used for creating interactive dashboards and detailed reports.
* Suitable for visualizing loan trends, EMI collections, and approval rates.
* Supports integration with databases like SQL Server, Excel, and SharePoint.

2. Crystal Reports

* Widely used for enterprise-level reporting.
* Can generate detailed tabular and graphical reports on loan applications, repayments, and employee-wise summaries.
* Easy to integrate with SAP and other ERP systems.

3. Microsoft Excel

* Simple and effective tool for generating ad-hoc or summary reports.
* Suitable for exporting reports from the system and analyzing loan data using pivot tables and formulas.

4. Tableau

* Ideal for advanced visualizations and dashboards.
* Allows drill-down reporting for departments, employee categories, or time periods.
* Good for presenting high-level insights to management.

Tool Selection Justification:

* Power BI and Tableau for interactive and management-level dashboards.
* Crystal Reports for automated, system-driven reporting.
* Excel for quick manual exports and analysis by the accounts or HR teams.