**Nurturing Process - Capstone Project3– Part -2/2 V2D2 August 2024**

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

***Answer:***

Both **Brainstorming** and **JAD (Joint Application Development) sessions** are used in requirement elicitation, but they differ in purpose, structure, and participation.

| **Aspect** | **Brainstorming** | **JAD Sessions** |
| --- | --- | --- |
| **Objective** | To generate a large number of ideas or solutions quickly. | To gather detailed requirements or solutions by involving key stakeholders. |
| **Participants** | Usually includes subject matter experts, stakeholders, and a facilitator. | Includes Business Analyst, SMEs, users, developers, testers, and decision-makers. |
| **Structure** | Informal and free-flowing; encourages creative thinking. | Highly structured sessions with a defined agenda and clear roles. |
| **Time Duration** | Shorter sessions (30 mins to 1 hour). | Longer sessions (could be half-day or full-day workshops). |
| **Use Case** | When diverse ideas are needed, like during problem-solving or early idea generation. | When gathering and confirming detailed requirements across departments. |

**Opinion**:  
While brainstorming is good for opening the minds of stakeholders, **JAD sessions** are more powerful when you want to achieve **clarity and consensus** in a structured way, especially for large or complex projects.

***Q2. Why Document Analysis is one of the compulsory techniques we use in a project? Justify.***

***Answer:***

**Document Analysis** is one of the core and compulsory techniques in Business Analysis because it enables a Business Analyst to understand the **existing business environment**, processes, and systems by studying available documents. It acts as a **foundation** before engaging with stakeholders directly, especially in complex projects.

**Detailed Justification:**

1. **Understanding the Existing System (As-Is State):**  
   Document analysis allows the BA to get a clear picture of how things currently work. By reading SOPs, user manuals, policy documents, process flowcharts, system architecture, and service-level agreements, the BA gains valuable insights into the current business operations and rules.
2. **Prepares the BA for Stakeholder Discussions:**  
   Having knowledge of existing documentation allows the BA to conduct more meaningful and structured discussions with stakeholders. It also ensures that the BA doesn’t ask basic or already documented questions during interviews or workshops.
3. **Bridges Knowledge Gaps:**  
   In many cases, especially in legacy systems, the original stakeholders may no longer be available, or their knowledge may be outdated. Documents become a reliable source of truth in such situations.
4. **Requirement Traceability and Compliance:**  
   Many regulatory and compliance-driven projects require strict adherence to policies and rules. Reviewing formal documents ensures that all such requirements are identified and captured correctly.
5. **Helps in Gap Analysis:**  
   Comparing current documented processes with the actual processes followed helps identify deviations and inefficiencies. These gaps can form the basis for improvement suggestions.
6. **Saves Time and Increases Efficiency:**  
   Document analysis can speed up requirement gathering, especially when stakeholder availability is limited. It also reduces redundancy by avoiding repeated clarification requests.

**Example:**

Suppose a BA is working on automating the employee reimbursement process. By analyzing existing reimbursement forms, policy guidelines, and approval workflows, the BA can identify mandatory fields, approval levels, and timelines — all without initially disturbing stakeholders. This becomes the base for designing the new automated process.

**Opinion:**  
Many novice BAs tend to skip document analysis and jump straight into stakeholder interviews. This often leads to incomplete understanding. In reality, **document analysis is one of the most cost-effective and non-intrusive ways to gather accurate and unbiased information**, especially at the beginning of the project.

***Q3. In which context will we use Reverse Engineering?***

***Answer:***

**Reverse Engineering** is used when the existing system is in place, but there is a lack of proper documentation or understanding about how it works. It helps Business Analysts and technical teams understand the structure, behavior, and functionalities of an existing software or system by analyzing its components.

**Context in which it is used:**

1. **Legacy System Replacement**: When an old system needs to be replaced or upgraded, but the original documentation is missing or outdated.
2. **Understanding Competitor Systems**: To analyze how a competitor’s system works, especially when trying to build a similar or better version.
3. **Compliance and Audit**: For analyzing systems to ensure they meet regulatory requirements, especially when prior documentation is unavailable.
4. **Bug Fixing and Maintenance**: When developers need to fix bugs in a system they didn’t originally build, reverse engineering helps in understanding its structure.

**Example**:  
If a bank has a 15-year-old loan management system with no clear documentation, a BA might use reverse engineering (working with developers) to understand workflows, data structures, and business rules before proposing enhancements.

**Opinion**:  
Reverse engineering is a **reactive technique**, but very powerful. It saves projects from going wrong due to lack of documentation. However, it can be time-consuming and should be combined with stakeholder interviews for best results.

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

***Answer:***

**Brainstorming** and **Focus Groups** are both techniques used by Business Analysts to gather ideas and insights from stakeholders, but they differ significantly in terms of purpose, structure, and participant roles.

**Key Differences:**

| **Aspect** | **Brainstorming** | **Focus Groups** |
| --- | --- | --- |
| **Purpose** | To generate a large number of ideas or solutions quickly. | To gather opinions, perceptions, and attitudes about a product or process. |
| **Participants** | Usually a small group (4–8 people) with creative input. | Selected group of users or stakeholders representing a target audience. |
| **Facilitation** | Led by a facilitator who encourages free thinking. | Moderated by a skilled facilitator who guides structured discussion. |
| **Structure** | Informal and open-ended. Free flow of ideas is encouraged. | Structured discussion based on predefined topics or questions. |
| **Output** | Variety of possible ideas or solutions. | Rich feedback and deeper understanding of user needs or perceptions. |

**When to Use:**

* **Brainstorming** is used in the **initial stages** of a project or while solving a problem creatively. Example: generating features for a new mobile app.
* **Focus Groups** are used when **validating ideas** or understanding **user experience**, especially in the design or testing phase. Example: collecting feedback on a prototype from a group of target users.

Brainstorming is excellent for quick idea generation, especially with internal teams. Focus groups are more suitable when you want **qualitative feedback from real users** or representatives. Both are powerful tools, but choosing the right one depends on the project stage and objective.

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

***Answer:***

The **Observation Technique** is a requirement elicitation method used by Business Analysts to gather information by **watching users perform their actual tasks**. Instead of relying only on what users say during interviews, you observe their real-world actions to understand the process, tools, and pain points in a more practical way.

It’s a powerful method because what users do and what they say they do can often be very different. Observation helps bridge that gap and gives the analyst a realistic understanding of how the work is done.

**Types of Observation**

**1. Active Observation (also known as Participative Observation)**

In this approach, the analyst actively engages during the observation session:

* You may ask questions while observing.
* You might even try the task yourself, if allowed.
* It allows for interaction and clarification in real-time.

**Example:** A business analyst sits beside a customer care agent and watches how they handle returns, occasionally asking questions like, "Why did you click that button?" or "What happens if the refund is delayed?"

**2. Passive Observation (also known as Non-Participative Observation)**

In this method, the analyst quietly observes without interfering or asking questions:

* It helps capture more natural behavior.
* The user is less likely to change their behavior because they’re not being constantly interrupted.

**Example:** Watching the warehouse staff complete order packing tasks without asking any questions during the process. Later, you may analyze what you observed and ask clarifying questions.

**When to Use the Observation Technique**

* When the process is **manual or physical** (e.g., packing, scanning, logistics).
* When the users are **not able to clearly explain** the process in words.
* When there are **frequent errors or inefficiencies** in the process.
* When existing documentation is **incomplete or outdated**.
* When preparing **AS-IS process documentation** or validating it.

**Benefits of Observation**

* Reveals **actual user behavior**, not just intended behavior.
* Helps identify **undocumented steps**, shortcuts, or workarounds.
* Gives insight into **user pain points** and frustrations.
* Useful when dealing with **frontline employees** who may not be available for long interviews.
* Strengthens the accuracy of **process mapping** and requirement gathering.

**Limitations and Challenges**

* Users may **change their behavior** if they know they are being observed (this is known as the Hawthorne Effect).
* It can be **time-consuming**, especially if you need to observe multiple users or teams.
* It might not be feasible in **remote work environments**.
* The observer must be skilled in **notetaking** and **interpreting behavior correctly**.
* It may require **follow-up interviews** to validate assumptions.

**Real-World Example**

Let’s say you’re a Business Analyst working for a grocery delivery startup. You’re asked to improve the **order packing and dispatch process** at dark stores (mini warehouses).

Instead of just asking the store manager, you visit a few locations and observe:

* How the staff receive and read the order list.
* How they locate items in the store.
* How they handle out-of-stock items.
* How they scan and pack items.
* Any delays or confusion they experience during the process.

Through this, you find:

* Barcode scanners are slow and often skip items.
* Staff use handwritten notes for customer preferences, which don’t reflect in the app.
* Some packing delays are due to misplaced stock.

This level of insight cannot be gathered by just reading SOPs or conducting interviews. Observation gives you real, actionable knowledge to help design better workflows, suggest process automation, or recommend app improvements.

**Conclusion**

The Observation Technique is an excellent tool in a Business Analyst’s toolkit, especially when working with **legacy systems, field operations, or unstructured processes**. It uncovers realities that often go unnoticed in traditional interviews or focus group discussions. When used thoughtfully, it can greatly improve the quality of requirements and lead to more effective solutions.

***Q6. How do you conduct the Requirements Workshop? (3 Marks)***

***Answer:***

A **Requirements Workshop** is a structured, focused session where stakeholders and the Business Analyst come together to identify, define, prioritize, and validate business requirements. These workshops are very effective in getting consensus and alignment among cross-functional teams.

**Steps to Conduct a Requirements Workshop:**

1. **Planning the Workshop**:
   * Define the objective and scope of the workshop clearly (e.g., gathering functional requirements for a loan management system).
   * Identify and invite relevant stakeholders such as end-users, business owners, developers, and testers.
   * Prepare an agenda with time slots, topics, and goals for each session.
2. **Pre-Work Preparation**:
   * Gather existing documentation or process flows and share with participants.
   * Prepare templates or tools like whiteboards, requirement lists, or software tools (e.g., Miro, JIRA).
3. **Facilitating the Workshop**:
   * Start with introductions and explain the agenda and ground rules.
   * Use elicitation techniques like brainstorming, role-playing, or process modeling.
   * Ensure participation from all stakeholders and document key points in real-time.
   * Address conflicts and help the group come to a consensus on priorities.
4. **Documenting Outcomes**:
   * Record all requirements discussed and decisions made.
   * Use formats like MoSCoW (Must Have, Should Have, Could Have, Won’t Have) for prioritization.
   * Create meeting minutes and circulate them for confirmation.
5. **Follow-up**:
   * Summarize the session and send the final list of agreed requirements to stakeholders for approval.
   * Schedule additional sessions if needed for unresolved points.

**Opinion:**  
Workshops are the **fastest and most collaborative** way to elicit complete and validated requirements in a short time. However, the success depends heavily on the **planning, facilitation skills of the BA**, and the active participation of stakeholder.

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

***Answer:***

**Context of Interview Technique:**

The **Interview technique** is used by Business Analysts to gather information directly from stakeholders through one-on-one or group discussions. It is suitable in the following contexts:

1. When the BA needs **in-depth information** about a specific process or requirement.
2. When stakeholders are not available for group workshops.
3. In early project stages, when understanding roles, responsibilities, challenges, or user expectations.
4. When confidential or sensitive information needs to be collected privately.

**Approaches to Conducting Interviews:**

There are two major approaches:

**1. Structured Interview:**

* Pre-defined set of questions is prepared in advance.
* Questions are usually asked in a fixed order.
* It is suitable when the BA wants to **compare responses** from multiple users.
* Good for gathering **specific information**.

**Example**: Asking every department head the same set of questions about system access controls.

**2. Unstructured Interview:**

* Conversation is more **casual and open-ended**.
* No strict questionnaire; the interviewer adapts based on the stakeholder’s responses.
* Ideal when the BA is exploring a **new area or domain** and wants to keep it flexible.
* Encourages free-flow of ideas.

**Example**: Talking to a field sales executive about his day-to-day activities to understand the sales process.

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

| **Open-ended Questions** | **Closed-ended Questions** |
| --- | --- |
| Designed to elicit detailed responses and explanations. | Designed to get short, specific answers. |
| Begins with What, Why, How, Describe, Explain, etc. | Begins with Do, Is, Can, Have, Will, etc. |
| Encourages conversation and insights. | Confirms facts or specific details. |
| Example: "How do you process a loan application?" | Example: "Do you approve loans manually?" |

Interview is a **versatile and widely used elicitation technique**. It allows the BA to build trust with stakeholders and collect nuanced insights. However, interviews must be planned well, and the BA should balance both open and closed questions depending on the objective. Also, proper note-taking or recording is critical for accurate documentation.

***Q8. Questionnaire Technique – Where will we use it? Give one example.***

***Answer*:**

The **Questionnaire technique** involves preparing a set of written questions that are distributed to stakeholders to collect information. It is an effective method when information is needed from a **large group** of people and **face-to-face interactions are not feasible**.

**Where is Questionnaire Technique used?**

1. **When stakeholders are spread across locations** and scheduling interviews or workshops is difficult.
2. **During initial project scoping**, to gather general opinions, pain points, or expectations from various users.
3. To **validate requirements or prioritize features** by collecting votes or feedback.
4. To **support quantitative analysis**, such as how many users prefer a specific feature.
5. When you need **consistent input** from multiple respondents on the same set of questions.

**Types of Questions in a Questionnaire:**

* **Open-ended**: To collect subjective insights (e.g., "What challenges do you face while applying for reimbursement?")
* **Closed-ended**: For yes/no or multiple choice answers (e.g., "Do you use the mobile app for attendance?")

**Advantages:**

* Cost-effective and quick to distribute.
* Responses can be analyzed quantitatively.
* Can reach a large audience with minimum effort.

**Limitations:**

* Lacks the depth of interviews.
* Responses may be incomplete or misunderstood.
* No opportunity for follow-up unless designed well.

**Example:**

In the **Employee Loan Management System project**, the BA may design a questionnaire and send it to employees across departments to understand:

* How many employees take loans annually?
* What challenges they face with the current loan process?
* How they prefer to receive repayment schedules (email, app, etc.)
* If they agree to automatic salary deductions.

This feedback can help design the new system’s features more accurately.

Questionnaires are **ideal for gathering feedback from large user groups** quickly. However, their effectiveness depends on the **clarity of questions** and how well they are structured. The BA must analyze the data objectively and, if needed, follow up for clarification.

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

***Answer:***

**Sorting Requirements** is the process of organizing and categorizing requirements based on certain criteria so they can be easily understood, analyzed, and acted upon. This helps avoid confusion, reduces redundancy, and improves traceability.

**How to Sort Requirements:**

1. **By Type**:
   * Functional Requirements (what the system should do)
   * Non-functional Requirements (performance, usability, security)
   * Technical Requirements
   * Business Requirements
2. **By Priority**:
   * Must have, Should have, Could have, Won’t have (MoSCoW technique)
   * High, Medium, Low
3. **By Source**:
   * Stakeholder-wise (HR, Accounts, Employees)
   * Department-wise or role-wise
4. **By Category**:
   * User Interface requirements
   * Data requirements
   * Reporting requirements
   * Integration requirements
5. **By Timeline**:
   * Immediate (Phase 1)
   * Future enhancements (Phase 2)

**Where is Sorting Used?**

* During the **requirement analysis phase**, to manage large volumes of requirements.
* When preparing **requirements traceability matrices**.
* In **planning**, to decide what goes into the MVP (Minimum Viable Product).
* While preparing for **stakeholder reviews** or approvals.

**Example:**

In the **Employee Loan Management System**, suppose there are 40+ requirements gathered from HR, Finance, and Employees.

The BA can sort them like this:

| **Requirement** | **Category** | **Priority** | **Source** |
| --- | --- | --- | --- |
| Auto email notification on approval | Functional | Must Have | HR |
| Loan approval response within 2 days | Non-Functional | Should Have | Employees |
| Integration with payroll | Technical | Must Have | Accounts |
| Export reports in Excel | Reporting | Could Have | Accounts |

This sorted list helps teams to focus on **critical items first** and plan sprints effectively.

Sorting requirements is like **cleaning your workspace before starting serious work**. It brings structure and clarity, ensures no requirement is missed, and helps in communication with both business and technical teams.

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

***Answer*:**

**Prioritizing requirements** is the process of determining the **relative importance** of each requirement so that the most critical ones are addressed first. It ensures efficient resource allocation and aligns the project with business goals.

**Where is Prioritization Used?**

1. **During requirement analysis**, to help decide which features should be developed first.
2. When resources (time, budget, manpower) are limited.
3. In **Agile/Scrum projects**, to define sprint backlogs and MVP (Minimum Viable Product).
4. During **stakeholder discussions**, to resolve conflicts when everyone feels their requirement is most important.
5. To help in **release planning**, deciding what can be delivered in each phase.

**Methods to Prioritize Requirements:**

1. **MoSCoW Method** – Must Have, Should Have, Could Have, Won’t Have.
2. **Kano Model** – Basic needs, Performance features, Exciters.
3. **100-Point Method** – Stakeholders distribute 100 points across requirements based on importance.
4. **Value vs. Effort Matrix** – High-value, low-effort features are prioritized first.

**Example:**

In the **Employee Loan Management System**, the BA gathered multiple requirements. Here’s how prioritization might look:

| **Requirement** | **Priority** | **Reason** |
| --- | --- | --- |
| Auto deduction from salary | Must Have | Core functionality; directly affects finance. |
| Notification email to employee on loan approval | Should Have | Improves communication, but not urgent. |
| Option to export reports in PDF | Could Have | Useful but can be added later. |
| Multi-language support | Won’t Have | Not needed in the current scope. |

This prioritization helps developers and stakeholders agree on what gets delivered in **Phase 1** and what can be pushed to **future releases**.

Without prioritization, teams risk spending time on less impactful features while missing critical business needs. A good BA should involve stakeholders in this process to make it collaborative and transparent.

***Q11. Weekly Status Reporting – How will we drive it?***

***Answer:***

**Weekly Status Reporting** is a key communication tool that helps track project progress, manage stakeholder expectations, and identify risks or delays early. A Business Analyst plays a vital role in preparing and sharing these reports consistently.

**How to Drive Weekly Status Reporting:**

**1. Set a Reporting Schedule:**

* Decide a fixed day and time every week (e.g., every Friday at 4 PM).
* Inform all stakeholders about the frequency and format of the report.

**2. Collect Updates from Teams:**

* Collaborate with developers, testers, product owners, and other stakeholders to gather updates on tasks, issues, and progress.
* Use tools like JIRA, Trello, or Excel sheets to track current status.

**3. Structure the Report Clearly:**

A standard weekly status report includes the following:

* **Project Name & Reporting Week**
* **Summary of Activities Completed**
* **Tasks in Progress**
* **Upcoming Tasks for Next Week**
* **Risks and Issues (with mitigation plans)**
* **Dependencies/Delays**
* **Action Items & Owner Names**
* **RAG Status** (Red – critical, Amber – at risk, Green – on track)

**4. Use Visual Aids (Optional):**

* Include a Gantt chart or burndown chart for better clarity.
* Highlight major issues using color coding or icons.

**5. Distribute and Review:**

* Share the report through email or project management tools.
* Set up a brief meeting (if needed) to walk stakeholders through key points.
* Address any concerns and confirm alignment.

**Example:**

In the **Employee Loan Management System project**, the weekly report for Week 3 may look like:

| **Section** | **Update** |
| --- | --- |
| Completed | Finalized loan eligibility criteria with HR and Accounts |
| In Progress | Workflow creation for loan request and approval |
| Next Week | Integrate with payroll deduction system |
| Risks/Issues | Delay in API from Payroll Vendor – expected by next Tuesday |
| Action Items | HR to finalize email templates by Monday – (Owner: Ramesh) |
| RAG Status | **Amber** (due to external API delay) |

Weekly status reporting builds trust and transparency. It keeps all stakeholders aligned and gives early visibility into any roadblocks. A BA must treat it not as a formality but as a **valuable tool for steering the project** in the right direction.

***Q12. Meeting Minutes Document – prepare one Sample***

Below is a sample **Meeting Minutes Document** that follows a consistent format. You may adjust content as per your project needs.

**Meeting Minutes Document**

* **Meeting Title:** Employee Loan Management System – Requirements Clarification Meeting
* **Date:** April 8, 2024
* **Time:** 10:00 AM – 11:30 AM
* **Location:** Conference Room A / Virtual (Zoom)
* **Facilitator:** [Name of BA]
* **Note Taker:** [Name]

**Attendees:**  
• Ramesh (HR Representative)  
• Sita (Accounts Lead)  
• Ravi (IT/Development)  
• Meera (Project Manager)  
• [Other relevant stakeholders]

**Agenda:**

1. Review of current employee loan process
2. Clarification on document analysis findings
3. Discussion of critical functional requirements
4. Identification of potential risks and dependencies
5. Next steps and action items

**Discussion Items & Key Points:**

1. **Review of Current Process:**
   * Discussion on how employees currently apply for loans.
   * Identified manual steps and bottlenecks in the current process.
2. **Clarification on Document Analysis:**
   * BA presented findings from the analysis of the current loan policy document.
   * Stakeholders confirmed key policy details and highlighted undocumented exceptions.
3. **Functional Requirements Discussion:**
   * Requirement for automatic deduction from employee salary discussed.
   * Agreed on notification emails to be sent both upon approval and rejection.
   * Need for integration with the payroll system to be highlighted.
4. **Risks and Dependencies:**
   * Identified risk: Delay in receiving integration API from payroll vendor.
   * Mitigation: Follow-up scheduled with the vendor next week.
5. **Next Steps:**
   * BA to finalize the detailed requirement document by April 12, 2024.
   * Accounts to review and provide final feedback on loan approval thresholds by April 10, 2024.

**Action Items:**

| **Action Item** | **Owner** | **Due Date** |
| --- | --- | --- |
| Finalize detailed requirement document | [BA Name] | April 12, 2024 |
| Review and provide feedback on approval thresholds | Sita (Accounts) | April 10, 2024 |
| Schedule follow-up meeting for payroll API integration | Meera (PM) | April 15, 2024 |
| Contact vendor regarding API delay | Ravi (Development) | April 9, 2024 |

**Decisions Made:**

* The requirement for automatic salary deduction is confirmed as a "Must Have."
* Integration with the payroll system is prioritized for Phase 1.
* Meeting frequency will be weekly until initial requirements are finalized.

**Next Meeting:**

* **Date:** April 15, 2024
* **Time:** 10:00 AM
* **Venue:** Conference Room A / Virtual (Zoom)

**Approval:**  
All attendees are requested to review these meeting minutes and send any discrepancies or additional inputs to the BA by end of day, April 9, 2024.

A well-structured meeting minutes document creates accountability and serves as a reference point for decisions, action items, and future discussions. It helps ensure that no critical points are overlooked and that every stakeholder is on the same page.

***Q13. Change Tracker – Document***

A **Change Tracker Document** is a critical project management tool used to record and manage all the updates made to key project documents over the course of the project lifecycle. It is particularly useful in IT and software development projects where documentation is constantly evolving based on client inputs, internal reviews, and process improvements.

This document provides a centralized place to log every change made to documents like the Business Requirement Document (BRD), Functional Requirement Document (FRD), technical specifications, project plans, or user manuals. It ensures that every modification—no matter how minor—is captured and traceable. This level of traceability is essential to avoid confusion, especially when multiple team members are collaborating and referring to the same set of documents.

The Change Tracker Document includes fields such as the date of the change, version number, a short description of what was modified, the name and title of the person making the change, and approvals or signatures where necessary. By updating this document regularly, teams can maintain version control, track the history of document revisions, and maintain consistency across all stages of the project.

This also helps avoid duplication of efforts, ensures everyone is referring to the latest version, and provides an audit trail in case questions or disputes arise in the future. The tracker adds structure to how changes are handled—no verbal updates or missed emails—everything is officially recorded and approved.

For example, in your Loan Management System case study, if you update the eligibility criteria for employees or change the format of a loan approval report based on HR feedback, this update would be logged in the Change Tracker. The Business Analyst would document the change, assign a new version number, get sign-off from the concerned department (e.g., HR or Accounts), and this new version becomes the latest approved reference.

| **Date** | **Version Number** | **Document Changes** | **Name** | **Title** | **Signature** | **Approved by** |
| --- | --- | --- | --- | --- | --- | --- |
| 10-Apr-2025 | v1.0 | Initial draft of BRD created | Ravi Kumar | Business Analyst | [Signed] | Meena Sharma |
| 12-Apr-2025 | v1.1 | Added loan approval workflow diagram | Ravi Kumar | Business Analyst | [Signed] | Priya Raghavan |
| 14-Apr-2025 | v1.2 | Included employee eligibility criteria | Ravi Kumar | Business Analyst | [Signed] | Accounts Officer |
| 15-Apr-2025 | v1.3 | Updated user role descriptions in system module | Ravi Kumar | Business Analyst | [Signed] | Project Manager |

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

**Answer:**

Traditional and Agile development models are two contrasting approaches to software development. While both aim to deliver quality solutions, they differ significantly in terms of structure, flexibility, delivery, and stakeholder involvement.

**1. Traditional Development Model (Waterfall or V-Model)**

Also called the **Waterfall model**, this approach follows a **linear and sequential** flow. Each phase is completed fully before moving on to the next.

**Characteristics**:

* Fixed scope, rigid timelines.
* Requirements are frozen early.
* Less stakeholder involvement after requirement phase.
* Testing comes only after development is completed.

**2. Agile Development Model**

Agile is an **iterative and incremental** model where the solution is developed in small, workable chunks (sprints) and delivered regularly.

**Characteristics**:

* Flexible scope, dynamic planning.
* Continuous stakeholder collaboration.
* Continuous testing and delivery.
* Adapts to changes even late in the development cycle.

**Comparison Table:**

| **Aspect** | **Traditional Model** | **Agile Model** |
| --- | --- | --- |
| **Approach** | Linear and sequential | Iterative and incremental |
| **Requirement Gathering** | Once at the beginning | Continuous and adaptive |
| **Customer Involvement** | Minimal after initial phase | High throughout the project |
| **Flexibility to Changes** | Low – changes are expensive and time-consuming | High – changes are welcomed even late |
| **Delivery** | One-time final delivery | Frequent small releases after each sprint |
| **Testing** | Happens only after development ends | Happens throughout the development (Continuous) |
| **Documentation** | Heavy documentation required | Lightweight documentation, focuses on working code |
| **Risk Management** | Risks identified late in the project | Risks identified and mitigated early in sprints |
| **Best Suited For** | Stable, well-defined projects with fixed scope | Dynamic projects with changing requirements |

**Example:**

* **Traditional Model**: Ideal for a government project like a tax filing portal where scope is fixed and well-documented from the start.
* **Agile Model**: Ideal for developing a mobile app where features evolve based on user feedback and market trends.

**Opinion**:  
Agile has become the preferred approach in today's **fast-paced, feedback-driven** environments. However, traditional models still hold value in **regulated or fixed-scope industries**. A skilled BA should understand both and apply as per project needs.

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

***Answer:***

**Brainstorming** is a creative and collaborative technique used to **generate a wide range of ideas or solutions** from a group of participants in a short amount of time. It encourages free thinking and active participation without immediate criticism or judgment.

**How it Works:**

* A facilitator (often the Business Analyst) defines the problem or topic clearly.
* Participants are encouraged to **freely share ideas**, no matter how basic or out-of-the-box.
* All ideas are recorded without filtering or evaluation.
* After the idea generation phase, the team may **discuss, group, and prioritize** the most relevant or feasible ideas.

**Where is Brainstorming Used?**

1. **During Requirement Elicitation** – to explore different features, solutions, or process improvements.
2. **At the Start of a Project** – to define goals, pain points, or potential risks.
3. **In Problem Solving** – when a business issue arises and multiple solutions are possible.
4. **In Innovation or Product Design Teams** – to gather user-driven suggestions for new functionalities.

**Example:**

In the **Employee Loan Management System** project:

* A brainstorming session can be conducted with HR, Finance, and IT teams to **identify key features** like loan eligibility rules, approval workflows, repayment methods, and exception handling.

Each participant may bring up ideas like:

* Auto deduction vs manual repayment,
* Email alerts vs SMS,
* Loan calculator for EMI preview.

These diverse inputs help the BA build a more complete and user-friendly requirement list.

**Benefits of Brainstorming:**

* Encourages stakeholder involvement and ownership.
* Surfaces ideas that may not come out in one-on-one interviews.
* Builds momentum and energy among teams.
* Helps uncover **unusual but valuable solutions**.

**Opinion**:  
Brainstorming is simple yet powerful. It’s especially useful when the team is stuck or when fresh perspectives are needed. But it must be managed well — without structure, it can turn chaotic or result in irrelevant ideas.

**Q16. What reports will the Accounts Department generate (minimum 5 reports)? (10 Marks)**

**Answer:**

In the **Employee Loan Management System**, the Accounts Department plays a key role in handling the financial side of loans — approval, disbursement, repayment, and reporting. To monitor and manage these activities, they will require various reports.

**Reports the Accounts Department Will Generate:**

**1. Loan Disbursement Report**

* Shows details of all loans disbursed during a specific period.
* Includes employee name, loan ID, amount disbursed, disbursement date, and payment method.
* Helps in tracking total outflow of loan funds.

**2. Loan Repayment Report**

* Displays EMI deductions, pending EMIs, repayment schedules, and delays.
* Useful for reconciliation with payroll and tracking loan recovery progress.
* Flags defaulters or late payers.

**3. Outstanding Loan Balance Report**

* Gives a snapshot of how much is yet to be repaid by each employee.
* Can be sorted by employee, department, or duration.
* Crucial for financial planning and audit purposes.

**4. Loan Approval Status Report**

* Lists all loan applications with their current status: Approved, Rejected, Under Review.
* Includes timestamps and names of approvers.
* Useful for compliance and accountability.

**5. Loan Application Summary Report**

* A weekly or monthly summary of all loan requests received.
* Includes statistics such as number of applications, approval rate, rejection reasons, average loan amount.
* Helps in performance analysis and planning.

**Optional Additional Reports:**

1. **Defaulter Report**

* Tracks employees who missed EMIs beyond a threshold.
* Used for alerting HR and management.

1. **Department-wise Loan Report**

* Shows loan distribution across various departments.
* Helps in internal budgeting and benefit usage analysis.

A strong reporting system empowers the Accounts team to ensure **accuracy, compliance, and financial control**. These reports also serve as inputs to HR, management, and auditors for strategic decision-making.

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

**Answer:**

When a loan is rejected, the **HR department** must communicate the decision in a professional, respectful, and transparent manner. The tone is empathetic, and the **reason for rejection** is clearly mentioned.

**Sample Mail Structure – Loan Rejection**

**Subject**: Status of Your Loan Application – [Application ID/Employee ID]

**Dear [Employee Name],**

We hope you are doing well.

This is to inform you that your loan application submitted on **[Date]** with reference number **[Loan/Application ID]** has been **reviewed** by the concerned departments.

After careful evaluation, we regret to inform you that your loan request has been **declined** due to the following reason(s):

**Reason(s):**

* [Example: Not meeting minimum eligibility criteria (6 months tenure requirement)]
* [Example: Outstanding dues with previous loans]
* [Example: Insufficient documentation]

We understand this may be disappointing, and we encourage you to reach out to the HR department for any clarification or assistance.

You may reapply in the future once the above conditions are addressed or eligibility is met.

**For queries, please contact**:  
[HR Contact Name]  
[Phone Number / Email]

**Regards,**  
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)***

***Answer:***

When a loan is approved, the HR department must send a **formal and detailed email** that includes confirmation of approval along with important information like loan amount, terms and conditions, repayment schedule, and next steps. The tone should be **professional, clear, and encouraging**.

**Sample Mail Structure – Loan Approval**

**Subject**: Congratulations! Your Loan Request Has Been Approved – [Loan ID/Employee ID]

**Dear [Employee Name],**

We are pleased to inform you that your loan application submitted on **[Date]** under reference number **[Loan/Application ID]** has been **approved**.

Below are the details of your approved loan:

**Loan Details:**

* **Approved Amount**: ₹ [Amount]
* **Interest Rate**: [e.g., 8.5% per annum]
* **Loan Tenure**: [e.g., 12 months]
* **Monthly EMI**: ₹ [EMI Amount]
* **EMI Start Date**: [Start Date]
* **Repayment Mode**: Auto deduction from salary

**Next Steps:**

1. Please review the attached **Terms & Conditions** and **Repayment Schedule** carefully.
2. If you agree to the terms, kindly respond to this email with your confirmation by **[Confirmation Deadline Date]**.
3. Upon confirmation, the amount will be disbursed to your salary account, and monthly EMI will begin from the stated date.

In case you have any questions or need clarification, feel free to contact us.

**Contact Details:**  
[HR Contact Person]  
[Email / Phone]

**Regards,**  
HR Department  
TTS Company

A clear and timely approval email sets the **tone for employee satisfaction**. It should ensure transparency and provide all necessary information to help the employee make an informed decision.

Perfect, let’s move to **Q19**.

**Q19. Design a sample report on the Loan Applications received by the Accounts Department (8 Marks)**

**Answer:**

A well-designed loan application report helps the **Accounts Department** monitor and track all incoming loan requests. This report can be generated **weekly, monthly, or quarterly** and is useful for identifying trends, workload, approval ratios, and pending applications.

**Sample: Loan Applications Received Report – April 1 to April 7, 2024**

| **S.No** | **Application ID** | **Employee Name** | **Department** | **Loan Amount (₹)** | **Date of Application** | **Status** | **Approved Amount (₹)** | **Remarks** |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| 1 | LN/2401 | Ramesh Nair | IT | 1,00,000 | 01-Apr-2024 | Approved | 1,00,000 | To be disbursed by 10-Apr |
| 2 | LN/2402 | Priya Joshi | HR | 75,000 | 02-Apr-2024 | Rejected | 0 | Not eligible – tenure < 6 mo |
| 3 | LN/2403 | Anil Mehta | Finance | 2,00,000 | 03-Apr-2024 | Under Review | - | Pending document verification |
| 4 | LN/2404 | Meera Shah | Admin | 1,50,000 | 05-Apr-2024 | Approved | 1,50,000 | Confirmation received |
| 5 | LN/2405 | Sandeep Kumar | Sales | 50,000 | 06-Apr-2024 | Rejected | 0 | Previous loan unpaid |
| 6 | LN/2406 | Fatima Khan | Marketing | 80,000 | 07-Apr-2024 | Under Review | - | Awaiting HR clearance |

**Summary:**

* **Total Applications Received**: 6
* **Approved**: 2
* **Rejected**: 2
* **Under Review**: 2
* **Total Amount Requested**: ₹6,55,000
* **Total Amount Approved**: ₹2,50,000

**Report Usage:**

* Helps track **application volume** and **approval/rejection rates**
* Enables management of **pending cases**
* Assists in **financial forecasting** and **cash flow planning**
* Provides insights into **employee benefit utilization**

**Opinion:**  
Such structured reports allow the Accounts team to **stay in control of loan operations** and provide insights to HR and Finance leadership. They can also be automated using tools like Excel, Power BI, or Tableau for real-time monitoring.

***Q20. Which reporting tools will we use for generating reports? (5 Marks)***

***Answer:***

Reporting tools are essential for creating, managing, and visualizing reports in any enterprise application. In the context of the **Employee Loan Management System**, the Accounts and HR departments need tools that offer **data accuracy**, **ease of use**, and **interactive dashboards**.

**Commonly Used Reporting Tools:**

**1. Microsoft Power BI**

* **Description**: A powerful business analytics tool that creates interactive dashboards and reports.
* **Use Case**: Generate dynamic visuals of loan approvals, repayment trends, and outstanding balances.
* **Features**: Drill-downs, filters, graphs, real-time updates.

**2. Tableau**

* **Description**: One of the most popular tools for data visualization and reporting.
* **Use Case**: For presenting department-wise loan distribution or EMI performance across time periods.
* **Features**: User-friendly UI, drag-and-drop features, interactive storytelling.

**3. Excel (with Pivot Tables & Charts)**

* **Description**: Widely available and easy to use for ad-hoc reporting.
* **Use Case**: Useful for generating monthly loan disbursement summaries or status trackers.
* **Features**: Pivot tables, filters, conditional formatting, charts..

**5. JasperReports**

* **Description**: An open-source reporting tool embedded in Java applications.
* **Use Case**: Ideal if the loan management system is custom-built using Java technologies.
* **Features**: Supports multiple output formats (PDF, Excel, HTML), reusable templates.

**Tool Selection Depends On:**

* Integration capability with existing systems (ERP, HRMS, Payroll).
* Level of customization and real-time access needed.
* IT team's skillset and reporting frequency.

**Opinion:**  
While tools like Power BI and Tableau offer excellent visualization, **Excel** remains the most accessible for quick reporting. For long-term, automated reporting, a combination of **Power BI for dashboards** and **Crystal Reports for formal output** is a great strategy.