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

**Answer:**

|  |  |  |
| --- | --- | --- |
| **Feature** | **Brainstorming** | **JAD (Joint Application Development) Sessions** |
| **Definition** | A creative group discussion to generate ideas and solutions. | A structured meeting involving stakeholders and IT teams to gather and define business requirements. |
| **Purpose** | To generate a wide range of ideas without judgment. | To define and refine system requirements collaboratively. |
| **Participants** | Open to anyone; usually a mix of business and technical teams. | Specific stakeholders, business analysts, developers, and users. |
| **Structure** | Informal, free-flowing discussion. | Formal, with a structured agenda and facilitator. |
| **Time Duration** | Short sessions, often 30–60 minutes. | Longer, can last hours to days depending on complexity. |
| **Output** | List of creative ideas or solutions. | Well-documented system requirements and use cases. |

To summarize, brainstorming is used for idea generation, while JAD sessions are structured meetings to gather and finalize system requirements.

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

**Answer:**

Document Analysis is a crucial technique in projects because it helps in understanding existing processes, identifying requirements, and ensuring alignment with business objectives. Below are the key reasons why it is compulsory:

**1. Understanding Existing Processes & Requirements**

* Document analysis helps Business Analysts (BAs) gather historical data, business rules, and existing system details from sources like BRDs, FSDs, or previous project reports.
* It reduces the need to start from scratch and ensures continuity.

**2. Identifying Gaps and Issues**

* By reviewing previous project documents, BAs can identify missing requirements, inconsistencies, or outdated information that need to be addressed.
* Helps in risk mitigation by avoiding past mistakes.

**3. Ensuring Compliance & Standards**

* Some industries (e.g., finance, healthcare) have strict regulatory requirements.
* Document analysis ensures that new project requirements comply with legal, security, and company policies.

**4. Historical Data and Lessons Learned**

* Analyzing previous project documents helps in identifying best practices and avoiding past mistakes.
* Provides insights into previous solutions and their effectiveness.

**5. Supporting Other BA Techniques**

* Document analysis complements techniques like JAD sessions, interviews, and brainstorming by providing a factual base.
* Helps BAs ask better questions and make informed decisions.

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

**Answer:**

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.

* **Product Improvement and Maintenance**: Manufacturers use reverse engineering to enhance existing products, repair components, or control quality within manufacturing processes.
* **Software Development and Security**: In software engineering, reverse engineering aids in understanding legacy codebases for maintenance, identifying vulnerabilities, and ensuring security compliance.
* **Compatibility and Interfacing**: Reverse engineering is employed to create interoperable products, allowing new systems to interface with existing ones by understanding their communication protocols.
* **Competitive Analysis**: Companies analyze competitors' products through reverse engineering to understand design choices, functionalities, and potential areas for improvement in their own offerings.

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

**Answer:**

|  |  |  |
| --- | --- | --- |
| **Feature** | **Brainstorming** | **Focus Groups** |
| **Definition** | A technique where a group of people generate ideas on a topic without restrictions. | A structured discussion where selected participants provide feedback or opinions on a product, idea, or service. |
| **Purpose** | To generate a large number of creative ideas quickly. | To gain insights, opinions, and feedback on a specific topic. |
| **Participants** | Team members, stakeholders, or experts. | A diverse group of participants, often customers or end-users. |
| **Facilitation** | Usually led by a facilitator who encourages free thinking and idea sharing. | Moderated by a facilitator who asks specific questions to gather insights. |
| **Output** | A wide range of raw ideas, some of which may be refined later. | Detailed feedback, opinions, and suggestions based on participants’ experiences. |
| **Example** | Generating ideas for new features in the **Scrum Foods** app. | Discussing user experience with **Scrum Foods customers** to improve the ordering process. |

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

**Answer:**

Observation is a key technique in business analysis and research, allowing professionals to understand processes, behaviors, and systems by watching them in action. There are two primary approaches to observation: Active and Passive.

**Active Observation:** the observer engages directly with the subject or process being studied. This involvement often includes asking questions, seeking clarifications, and interacting with participants to gain deeper insights. This approach is particularly useful when the observer needs to understand the reasoning behind specific actions or decisions**.**

**Advantages:**

* Allows for immediate clarification of doubts.
* Facilitates a deeper understanding of complex processes.
* Encourages participants to reflect on their actions, potentially uncovering unrecognized issues.

**Passive Observation:** involves the observer watching the subject or process without direct interaction. The observer remains unobtrusive, aiming to understand how tasks are performed in their natural setting without influencing the participants.

**Advantages:**

* Provides an authentic view of processes as they naturally occur.
* Minimizes disruptions to the workflow.
* Reduces the likelihood of participants modifying their behavior due to observation.

**Q6. How do you conduct the Requirements Workshop**

**Answer:** Conducting a Requirements Workshop is a collaborative approach to gather, refine, and validate the requirements of a project. This process ensures that all stakeholders have a shared understanding of the project's objectives and deliverables. Here's a structured approach to conducting an effective requirements workshop:

**1. Preparation Phase**

* **Define Objectives:** Clearly articulate the goals of the workshop, ensuring alignment with the project's scope and constraints.
* **Identify Key Stakeholders:** Determine and invite participants such as project sponsors, end-users, subject matter experts, and decision-makers who are directly impacted by the project.
* **Prepare Materials:** Develop agendas, questionnaires, and any pre-workshop documentation. Distribute relevant information to participants beforehand to ensure they come prepared.

**2. Workshop Execution**

* **Establish Ground Rules:** Set expectations for participation, confidentiality, and decision-making processes to maintain a focused and respectful environment.
* **Facilitate Discussions:** Use a skilled facilitator to guide conversations, ensuring all voices are heard and discussions remain on track.
* **Utilize Visual Aids:** Incorporate tools like process maps, diagrams, and charts to help participants visualize concepts and workflows.
* **Encourage Collaboration:** Promote brainstorming sessions and group activities to foster creative solutions and consensus-building.
* **Validate Understanding:** Summarize key takeaways at regular intervals. Confirm that all stakeholders agree on the documented requirements.

**3. Post-Workshop Activities**

* **Document Outcomes:** Summarize the workshop's findings, decisions, and action items in a comprehensive report.
* **Validate Requirements:** Circulate the documented requirements among stakeholders for feedback and confirmation to ensure accuracy and completeness.
* **Plan Follow-Up:** Schedule additional meetings or workshops as necessary to address unresolved issues or refine requirements further.

**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**

**Answer:** The Interview Technique is a critical tool for BAs, helping them gather both qualitative and quantitative data. Choosing between structured and unstructured interviews, as well as between open-ended and closed-ended questions, depends on the project's objectives.

A **BA** conducts interviews in various scenarios to gather insights from stakeholders. Interviews are particularly useful in the following contexts:

* **Requirement Elicitation** – To understand business needs, pain points, and system expectations.
* **Stakeholder Expectations** – To capture stakeholder requirements, concerns, and priorities.
* **Process Improvement** – To identify inefficiencies in the current business process and suggest improvements.
* **System Enhancement** – To understand how existing systems can be modified or optimized.
* **User Experience (UX) Research** – To collect user feedback on product usability and satisfaction.
* **Project Feasibility** – To assess the feasibility of implementing a new solution from technical and business perspectives.
* **Regulatory Compliance** – To ensure business processes align with legal and regulatory standards.

There are two main types of interview approaches:

**1. Structured Interviews**

* Follows a predefined set of questions.
* Questions are asked in a specific order, and the responses are documented.
* Used when information needs to be collected consistently across multiple stakeholders.
* Example: A BA asking the same set of questions to multiple customers about their experience using a food delivery app.
* **Advantages:**
Ensures consistency in responses.
Easy to analyze and compare answers.
Helps collect quantitative data.
* **Disadvantages:**
Limits deep exploration of new ideas.
Can feel rigid and less conversational.

**2. Unstructured Interviews**

* More flexible and conversational in nature.
* Questions are open-ended, and follow-up questions are based on stakeholder responses.
* Used when the BA needs to explore ideas, opinions, and experiences in depth.
* Example: A BA interviewing a restaurant owner to understand operational challenges and explore new features for a food delivery app.
* **Advantages:**
Encourages stakeholders to express their thoughts freely.
Provides qualitative insights and in-depth understanding.
Helps in discovering hidden pain points and business opportunities.
* **Disadvantages:**
Difficult to compare responses across different stakeholders.
Time-consuming and harder to analyze.

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

|  |  |  |
| --- | --- | --- |
| **Criteria** | **Open-Ended Questions** | **Closed-Ended Questions** |
| **Definition** | Questions that allow detailed, descriptive responses. | Questions that have limited response options (Yes/No, Multiple Choice). |
| **Purpose** | To explore opinions, experiences, and new ideas. | To get specific, structured responses for easy analysis. |
| **Example** | “How do you currently track food delivery orders?” | “Do you use an online dashboard to track food deliveries?” (Yes/No) |
| **When to Use** | When deeper insights and subjective feedback are needed. | When data needs to be measured and quantified. |
| **Advantages** | Provides valuable qualitative insights. | Quick and easy to answer, making it efficient for surveys. |
| **Disadvantages** | Difficult to analyze large volumes of text-based responses. | Limits the depth of information collected. |

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

**Answer:** The Questionnaire Technique is used when a Business Analyst (BA) needs to collect structured data from a large number of stakeholders efficiently. 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.

It is particularly useful in:

* **Market Research** – To gather customer preferences, product feedback, and user experience insights.
* **Requirement Gathering** – To collect requirements from stakeholders who are geographically dispersed.
* **Customer Satisfaction Surveys** – To measure the effectiveness of a service or product.
* **Employee Feedback** – To assess internal business processes and workplace satisfaction.
* **Process Improvement** – To identify inefficiencies and areas of enhancement in existing workflows.

Example:

**How often do you order food through the Foods app?**

* Daily
* Weekly
* Monthly
* Rarely

**Which payment method do you prefer?**

* Credit/Debit Card
* UPI
* Net Banking
* Cash on Delivery

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

**Answer:** Sorting involves organizing requirements based on specific attributes or categories to facilitate better understanding and management. This process does not assign importance but rather groups requirements to identify patterns, dependencies, or logical sequences.

**The process for sorting is:**

* Identification of requirements.
* Dividing the identified requirements into functional and nonfunctional requirements
* 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

**Where We Use Sorting of Requirements:**

* **Requirements Analysis:** During this phase, sorting helps in categorizing requirements into groups such as functional, non-functional, technical, or domain-specific. This classification allows teams to systematically address each category, ensuring a thorough analysis and understanding of the project's needs.
* **Verification and Validation:** Organizing requirements by their source or type can streamline the verification process. For instance, separating user-generated requirements from regulatory ones ensures that compliance-related aspects receive appropriate attention during validation.
* **Dependency Identification:** Sorting requirements can reveal dependencies between them, highlighting which requirements are foundational and must be implemented first. This insight is crucial for effective project planning and scheduling.
* **Stakeholder Communication:** Presenting sorted requirements to stakeholders enhances clarity, making it easier to discuss, refine, and approve specific sections of the project. This organized approach facilitates more productive feedback sessions and decision-making.

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

**Answer:** Prioritizing requirements is a critical process in project management and product development, ensuring that teams focus on the most valuable and essential features first. This practice optimizes resource allocation, aligns project outcomes with business objectives, and enhances stakeholder satisfaction.

**Factors influencing prioritization include:**

* **Business Value:** The potential return on investment or market advantage.
* **Stakeholder Needs:** Urgency and importance as perceived by key stakeholders.
* **Implementation Complexity:** Technical feasibility and resource requirements.

**Methods to Sort Requirements:**

* **MoSCoW Method:**
	+ **Must-have:** Essential requirements without which the system fails.
	+ **Should-have:** Important but not vital; can be postponed temporarily.
	+ **Could-have:** Desirable but not necessary; has less impact if not implemented.
	+ **Won't-have (this time):** Agreed as the least important, to be deferred or eliminated.
* **Kano Model:**
	+ **Basic Needs:** Mandatory features that customers expect.
	+ **Performance Needs:** Features that increase satisfaction proportionally to their presence.
	+ **Delighters:** Unexpected features that pleasantly surprise customers.
* **100 Dollar Test:**
	+ Stakeholders distribute a hypothetical budget (e.g., $100) across requirements, indicating their perceived importance.

Where to Use Requirements Prioritization:

* **Product Development:** Prioritization helps determine which features or functionalities should be developed first, ensuring that the most critical aspects are delivered early in the development cycle.
* **Project Management:** Project managers employ prioritization to allocate resources effectively, manage timelines, and ensure that project deliverables meet stakeholder expectations.
* **Process Improvement:** Organizations apply prioritization to identify and implement process enhancements that yield the most significant benefits, thereby optimizing operational efficiency.
* **Change Management** – To decide which new features should be prioritized.
* **Budget Allocation** – To focus investment on the most valuable functionalities.

**Example:**

For Food delivery app:

|  |  |
| --- | --- |
| **Requirement** | **Category (MoSCoW Method)** |
| User login & registration | Must-have |
| Real-time order tracking | Must-have |
| Multiple payment options | Should-have |
| AI-based food recommendations | Could-have |
| Augmented Reality (AR) menu previews | Won’t-have (for now) |

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

**Answer:** 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.

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 sheet:

|  |
| --- |
| **Completed Items** |
| **Project**  | **Task** | **Team member** | **Estimation** | **Notes** |
| **1** |  |  |  |  |
| **2** |  |  |  |  |
| **IN progress** |
| **Project**  | **Task** | **Team member** | **Estimation** | **Notes** |
| **1** |  |  |  |  |
| **2** |  |  |  |  |
| **Assigned bit not started** |
| **Project**  | **Task** | **Team member** | **Estimation** | **Notes** |
| **1** |  |  |  |  |
| **2** |  |  |  |  |

**Benefits of Weekly Status Reporting:**

* **Enhanced Transparency:** Keeps all stakeholders informed about project developments.
* **Improved Accountability:** Clarifies individual responsibilities and progress.
* **Early Problem Detection:** Identifies issues before they become critical, allowing for timely intervention.
* **Informed Decision-Making**: Provides data-driven insights for strategic planning and resource allocation.

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

**Answer:**

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 Name** | **Sprint Review Meeting** |
| **Date of Meeting** | **02-03-2025** | **Time** | **12:30** |
| **Meeting Facilitator** | **BA** | **Location** | **Pune** |

|  |
| --- |
| **Meeting Objective** |
| * 1. Discuss status of sprint
	2. Discuss progress report of project
	3. Discuss about problems if any
	4. Suggest solution
 |

|  |
| --- |
| **Attendees** |
| Name | Department | Email | Contact  |
| Akash | Dev team | xyz@gmail.com | xxxxxxxxxx |
| Rohan | Tech team | xyz@gmail.com | xxxxxxxxxx |
| Jay | BA | xyz@gmail.com | xxxxxxxxxx |

|  |
| --- |
| **Meeting Agenda** |
| Topic | Owner | Time |
| Discussion about the action and sprints | Dev team |  |
| Disussion on WIP items | Dev team |  |

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

**Answer:** A Change Tracker, often referred to as a Change Log, is an essential document in project management that records all changes proposed or made during a project's lifecycle. It ensures that each change is documented, evaluated, and tracked to maintain project control and transparency.

**Key Components:**

* **Change ID:** A unique identifier for each change request.
* **Date Raised:** The date the change was proposed.
* **Change Description:** A brief summary of the proposed change**.**
* **Raised By:** The individual who proposed the change.
* **Priority:** The importance level of the change (e.g., High, Medium, Low).
* **Status:** Current state of the change (e.g., Under Review, Approved, Rejected, Implemented).
* **Assigned To:** Team member responsible for evaluating or implementing the change.
* **Date Approved/Rejected:** The date when the change was approved or rejected.
* **Comments:** Additional notes or rationale for decisions made.

|  |
| --- |
| **Change Tracker Document** |
| **Version: [Insert Version Number]** |
| **Date: [Insert Date]** |
| **Change Details** |
| Change Request Number |
| Requested By |
| Date Requested |
| Change Description |
| **Change Assessment** |
| Impact Analysis |
| Risk Analysis |
| Feasibility AnalysisApproval Status |
| Approval Date |
| **Implementation Details** |
| Developer/Implementer |
| Start Date |
| End Date |
| Test Coverage |
| Test Results |
| Deployment Plan |
| **Documentation Updates** |
| Document Affected |
| Update Description |
| Update Date |
| Updated By |
| **Approvals** |
| Approver 1 |
| Approver 2 |
| Approver 3 |
| **References** |
| Related Documents |

**Q14. Difference between Traditional Development Model and Agile Development Models**

**Answer:**

|  |  |  |
| --- | --- | --- |
|  | **Traditional Development Model (Waterfall)** | **Agile Development Model** |
| **Structure** | Follows a linear and sequential approach, progressing through defined phases such as requirements gathering, design, development, testing, and deployment. Each phase must be completed before the next begins. | Emphasizes an iterative and incremental approach, dividing the project into small cycles known as sprints or iterations. Each sprint results in a potentially shippable product increment. |
| **Planning and Documentation** | Extensive planning and documentation are conducted upfront to define the project's scope, requirements, and design specifications. | Focuses on adaptive planning with continuous feedback loops, allowing for evolving requirements. Documentation is concise and updated as necessary. |
| **Flexibility** | Limited adaptability to changes once the project is underway, making it less suitable for projects where requirements may evolve. | Highly adaptable to changing requirements, enabling teams to respond to new information and customer feedback throughout the development process. |
| **Customer Involvement** | Involvement primarily during initial requirements gathering and final delivery. | Encourages continuous customer collaboration, with regular reviews and feedback sessions after each iteration. |
| **Risk Management** | Proactive identification and mitigation of potential risks before they occur, often through a comprehensive risk management plan. | Risk management is integrated into the iterative process, allowing teams to address risks as they emerge during development. |
| **Documentation** | Comprehensive documentation is a cornerstone, detailing all aspects of the project upfront. | Prioritizes working software over extensive documentation, focusing on essential information. |

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

**Answer:** Brainstorming is a group creativity technique used to generate a wide range of ideas for solving problems or achieving a goal. It encourages free thinking, open communication, and collaboration among participants to come up with innovative solutions.

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.

**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 Brainwriting.

**Traditional brainstorming:** 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.

**The 5 Whys Method:** A problem-solving technique that involves asking "why" multiple times to drill down into the root cause of an issue. This iterative questioning helps teams address underlying problems rather than superficial symptoms.

**Rapid Ideation:** Participants quickly jot down as many ideas as possible within a set timeframe, without overthinking or filtering. This fast-paced approach aims to produce a large quantity of ideas, fostering creativity and spontaneity.

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.

The steps involved in brainstorming:

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.

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

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**

**Answer:**

The Accounts Department generates various reports to monitor and manage a company's financial activities. In addition to the previously mentioned Income Statement, Balance Sheet, Cash Flow Statement, Accounts Receivable Aging Report, and Accounts Payable Aging Report, here are five additional reports commonly produced:

1. General Ledger: This comprehensive record details all financial transactions within the company, serving as the foundation for preparing other financial statements. It includes entries for assets, liabilities, equity, revenues, and expenses.

2. Trial Balance: A report that lists the balances of all general ledger accounts at a specific point in time, ensuring that total debits equal total credits. It helps in verifying the accuracy of bookkeeping entries before the preparation of financial statements.

3. Budget vs. Actual Report: This report compares the company's projected budget to actual financial performance over a period, highlighting variances. It assists management in assessing financial planning effectiveness and identifying areas needing attention.

4. Expense Report: A detailed account of individual or departmental expenditures, often used to track and reimburse employee expenses. It ensures that all spending aligns with company policies and budgets.

5. Inventory Report: This report provides information on the quantities and values of a company's inventory, aiding in inventory management, cost control, and ensuring optimal stock levels.

Regular preparation and analysis of these reports enable the Accounts Department to maintain financial accuracy, support strategic decision-making, and ensure compliance with regulatory standards.

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

**Answer:**

Dear Jay,

Thank you for submitting your loan application dated 1st February. We appreciate your initiative in reaching out to us regarding this matter.

After careful consideration, we regret to inform you that we are unable to approve your loan application at this time. This decision is due to the requested loan amount exceeding the allowable limit under our current policy.

We encourage you to consider reapplying for a different amount or discussing other available options with our HR team.

We value your contributions to the company and are here to support you. If you have any questions or need further assistance, please feel free to contact Pramod.

Sincerely,

XYZ

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

**Answer:**

Dear Jay,

We are pleased to inform you that your loan application dated [Application Date] has been approved.

The approved loan amount is INR 10 lacs, with an annual interest rate of 6%, to be disbursed on 15th March 2025.

You may prepay the loan amount in full or part without any prepayment penalties.

Please sign and return the attached loan agreement by 15th March 2027 to confirm your acceptance of these terms.

If you have any questions or require further clarification, please contact Pramod.

Sincerely,

XYZ

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

**Answer:**

Loan Application Report:

|  |  |  |  |
| --- | --- | --- | --- |
| **Loan Application Id** | **Applicant name** | **Loan Amount (in INR)** | **Status**  |
| HM02 | Jay | 10 lacs | Approved |
| PS05 | Kiran | 5 lacs | Approved |
| ED06 | Raj | 15 lacs | Rejected |
| CA07 | Atharva | 7 lacs | Pending |

**Top Reasons for Approval**

* Good credit history
* Stable employment and income proof
* Proper documentation submitted

**Top Reasons for Denial**

* Low credit score
* Insufficient income proof
* Incomplete documentation
* High existing liabilities

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

**Answer:**

Various reporting tools are used by organizations to generate reports, analyze data, and provide insights. Below are some commonly used reporting tools:

**1. Microsoft Power BI**

* Usage: Data visualization and business intelligence
* Features:
	1. Interactive dashboards
	2. AI-powered analytics
	3. Integration with Microsoft products (Excel, Azure, SQL Server)

**2. Tableau**

* Usage: Business intelligence and data visualization
* Features:
	1. Drag-and-drop interface for report creation
	2. Supports real-time data analytics
	3. Works with multiple databases (SQL, NoSQL, Cloud, etc.)

**3. SAP Crystal Reports**

* Usage: Enterprise-level reporting and data analysis
* Features:
	1. Custom report creation
	2. Integration with SAP ERP systems
	3. Supports multiple data sources

**4. Google Data Studio**

* Usage: Free reporting tool for Google products
* Features:
	1. Connects to Google Analytics, Google Ads, and Google Sheets
	2. Interactive and shareable reports
	3. Real-time collaboration

**5. SQL Server Reporting Services (SSRS)**

* Usage: Microsoft’s reporting tool for SQL databases
* Features:
	1. Creates reports in number of pages
	2. Supports structured and interactive reports
	3. Integration with SQL Server