**HDFC Bank Home Loan Digital Solution**



Prepared by :- Govardhan Shinde.

Date :- 12/12/2024

1**. Requirement Gathering Phase: -**

* **Requirement Prioritization Using MOSCOW Technique:** I categorized the requirements into four groups:
1. **Must-Have:** Core functionalities like online application submission, secure document uploads, and real-time notifications.
2. **Should-Have:** Features such as centralized property evaluation and AI-powered document verification.
3. **Could-Have:** Enhancements like intuitive UI/UX for loan applications.
4. **Won’t-Have:** Low-priority functionalities not immediately essential.
* **Handling Client Unavailability:** During the client’s unavailability, I coordinated with alternate points of contact provided by the client. I ensured to capture critical information by scheduling timely discussions and sending concise email summaries for validation.
* **Requirements Validation Using FURPS Technique:** I validated requirements across five key criteria:-
1. **Functionality:** Verified loan workflows like application submission, background checks, and loan disbursement.
2. **Usability:** Assessed user-friendly features like status notifications and mobile accessibility.
3. **Reliability:** Checked for system uptime and secure data storage requirements.
4. **Performance:** Ensured support for 10,000 concurrent users with a response time under 3 seconds.
5. **Supportability:** Focused on scalability and integration capabilities with third-party systems.
* **Addressing Duplicate Requirements:**

Many requirements were repeated across stakeholder inputs. I created a traceability matrix to identify and eliminate redundancies, ensuring clean and precise documentation.

* **Prototyping for Clarity:**

I utilized prototyping to visually represent workflows, such as the loan application process and document verification. This allowed stakeholders to refine and provide more specific requirements, minimizing ambiguity.

**2.Requirement Analysis Phase :-**

* **Drawing UML Diagrams:**

Created Use Case Diagrams to capture user interactions with the home loan application system, including modules like online application submission, document upload, and loan disbursement.

Designed Class Diagrams to define key entities such as "Customer," "Loan Application," "Property," and "Payment."

Developed Sequence Diagrams to depict workflows, such as loan approval and document verification.

* **Using Activity Diagrams for Process Flow:**
1. Mapped out step-by-step activities for core processes like:
2. Loan Application Submission: Filling the form, uploading documents, and initiating the process.
3. Approval Workflow: Credit assessment, property evaluation, and decision-making.
* **Team Collaboration and Feedback:**
1. Communicated all UML and activity diagrams with team members during review sessions.
2. Addressed concerns or disagreements raised by stakeholders or developers by integrating their feedback.
3. Iteratively modified diagrams to align with both business needs and technical feasibility.
4. Preparing Key Documentation:
* **Business Requirements Specification (BRS):**
1. Focused on outlining high-level business objectives, such as improved customer experience and automated workflows.
2. Captured functional and non-functional requirements.
* **Software Requirements Specification (SRS):**
1. Provided detailed, technical descriptions of system features.
2. Included diagrams, user stories, and requirements traceability matrices.

**3.Design Phase**

* **Key Responsibilities as a Business Analyst (BA):**
1. **Test Case Preparation from Use Case Diagrams:**
	* Used **use case diagrams** to derive both **positive and negative test cases**.
	* Ensured comprehensive test coverage by considering edge cases and potential failure scenarios.
2. **Client Communication on Design and Solution Documents:**
	* Collaborated with the client to review and refine **design and solution documents**.
	* Addressed feedback promptly to align the design with business expectations.
3. **Focus on Comprehensive Test Case Coverage:**
	* Paid attention to detail to ensure no test case was missed, minimizing the risk of undetected issues in later stages.
	* Reviewed test cases with the QA team to ensure alignment with functional and non-functional requirements.
4. **Test Data Preparation:**
	* Prepared diverse test datasets, including edge cases, invalid inputs, and performance testing data, to validate the system thoroughly.
5. **Updating the RTM (Requirements Traceability Matrix):**
	* Continuously updated the RTM to confirm that all requirements were addressed in the design and testing phases.
	* Tracked changes and ensured traceability of requirements to test cases and design artefacts.

**4. Development Phase**

* **Key Responsibilities as a Business Analyst (BA):**
1. **Organizing JAD (Joint Application Development) Sessions:**
	* Scheduled JAD sessions to gather input from stakeholders, developers, and testers for aligning development goals.
	* Documented all discussions and decisions made during these sessions for reference.
2. **Clarifying Queries for the Tech Team:**
	* Acted as a liaison between the technical team and stakeholders to resolve ambiguities in requirements.
	* Provided additional context or documentation when developers faced challenges understanding the business logic.
3. **Handling Team Dynamics During JAD Sessions:** Addressed disagreements or lack of cooperation by:
	* + Initiating **one-on-one discussions** with concerned team members.
		+ Explaining the importance of collaboration and the potential impact of their actions on the project.
		+ Fostering a **healthy team environment** by encouraging open communication.
4. **Using Diagrams for Unit Development:**
* Referred to UML diagrams (use case, sequence, and class diagrams) and activity diagrams to guide developers in coding individual units or modules.
1. **Conducting Regular Meetings:**
	* Organized regular **scrum-style meetings** to track progress, address blockers, and maintain alignment.
	* Handled challenges such as unavailable team members by:
		+ Recording meeting sessions.
		+ Sharing recordings with absentees.
		+ Conducting one-on-one follow-ups to ensure no information gap.

**5.Testing Phase :-**

1. **Test Case Preparation from Use Cases:**
	* Created detailed **test cases** based on use case diagrams to cover all possible scenarios, including functional and edge cases.
	* Ensured both **positive and negative scenarios** were addressed for thorough validation.
2. **Perform High-Level Testing:**
	* Participated in **high-level testing** to verify the system against the requirements.
	* Coordinated with the QA team to resolve discrepancies or mismatches in expected outcomes.
3. **Test Data Management:**
	* Requested **test data** from the client, ensuring it was comprehensive and representative of real-world scenarios.
	* Validated test data for accuracy and relevance to support effective testing.
4. **Updating RTM:**
	* Continuously updated the **Requirements Traceability Matrix (RTM)** to ensure traceability of test cases back to requirements.
	* Confirmed that all requirements were adequately tested and validated.
5. **Client Signoff:**
	* Facilitated **client review and signoff** of the tested features.
	* Addressed client concerns and clarified any remaining ambiguities to build confidence in the deliverables.
6. **Prepare Client for UAT (User Acceptance Testing):**
	* Provided the client with **UAT test cases** and supported them in setting up their test environment.
	* Conducted **UAT preparation sessions** to guide the client in testing workflows effectively.
	* Acted as a liaison between the client and the development/QA teams to address UAT feedback and ensure smooth execution.
	* 5.Testing Phase :-

**6. Deployment Phase**

1. **Forwarded RTM to Client:**
	* Delivered the final **Requirements Traceability Matrix (RTM)** to the client.
	* Ensured the RTM was attached to the **Project Closure Document** as part of the final deliverables.
2. **End-User Manuals:**
	* Collaborated with the technical writing team to **complete end-user manuals**.
	* Verified that the manuals were comprehensive, user-friendly, and aligned with business workflows.
	* Shared the finalized manuals with the client for review and distribution.
3. **Organizing Training Sessions:**
	* **Planned and scheduled training sessions** for end-users to familiarize them with the system.
	* Coordinated with the client and subject matter experts to ensure the training covered all key functionalities and processes.
4. **Attendance Management:**
	* Monitored and ensured that all designated candidates attended the training sessions.
	* Followed up with absentees and arranged **make-up sessions** to maintain uniform understanding.
5. **Final Handover:**
	* Verified that all deployment-related tasks were completed before the system was handed over to the client.
	* Ensured smooth knowledge transfer and support during the transition to the live environment.