**Business Requirements Document Date:** August 1, 2025

**Project Name Prepared by**

Loan Portfolio Monitoring System Kaushik Yeddanapudi

**Project Objective**

The objective of this project is to build a centralized, interactive dashboard using Power BI that allows stakeholders to track and analyse the loan portfolio of the company. The dashboard should help identify trends, monitor risk levels, evaluate regional performance, and assist in decision-making related to defaults and disbursements.

**Stakeholders**

| **Stakeholder** | **Role** | **Responsibility** | **Requirements** |
| --- | --- | --- | --- |
| **Rahul** | **Risk Analyst** | **Monitors risk scores** | **Wants filters by credit score and risk segment** |
| **Priya** | **Finance Manager** | **Reports to CFO** | **Needs KPIs like total disbursed, default rate** |
| **Vishal** | **Operations Head** | **Handles regional operations** | **Wants to monitor loan status across regions** |

**Business Requirements**

| **Req. ID** | **Description** | **Priority** |
| --- | --- | --- |
| **BR-01** | **The dashboard must display total loan disbursed, current balance, and default percentage** | **High** |
| **BR-02** | **Stakeholders should be able to filter data by credit score, geography, and loan status** | **High** |
| **BR-03** | **The system should visualize trends in disbursement and outstanding loans over time** | **Medium** |
| **BR-04** | **Risk segmentation (Low, Medium, High) must be clearly visible** | **High** |
| **BR-05** | **Dashboard should be built in Power BI and support future scalability** | **Medium** |

**Functional Scope**

**IN SCOPE OUT OF SCOPE**

* Power BI dashboard with slicers and visuals Real-time data integration (no live DB)
* Static dataset (CSV-based) Predictive ML modelling
* Visuals for KPIs, trends, pie charts, and risk metrics Automated notifications or alerts
* Documentation of BRD and sprint plan

**Timeline (Sprint Plan)**

| Sprint | Duration | Deliverables | Status |
| --- | --- | --- | --- |
| Sprint 1 | 1 hour | BRD, Power BI Dashboard, Sprint Plan | Current |
| Sprint 2 | 1 hour | Add interactive drilldowns, region maps, and filters | Future |

**6. Assumptions & Risks**

**Assumptions**

* **Static loan dataset will be used for initial development**
* **Stakeholders have access to Power BI licenses**
* **Data quality is sufficient for analysis**

**Risks**

* **Credit Score thresholds must be aligned with actual business logic**
* **Data privacy and security compliance requirements**
* **Potential changes in business requirements during development**

**Approval**

**Document Status**

Approval Status

Portfolio Project - Self Approved

KAUSHIK YEDDANAPUDI

Document Version

v1.0

**Next Review**

Upon Sprint 1 Completion

Since this is a portfolio project, approval is simulated by the creator ( SELF ) for demonstration purposes*.*