

Business Requirement Document

Loan Management System

(Agile)

Version: 1.0

Release Model: 5 Sprints / 8 Builds

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Revision History

Version	Date	Author	Description
1.0	2026-02-18	Sanyogita Herwathe (QA)	Initial Agile Enterprise Release Version

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Approval & Sign-Off

Prepared By: QA Lead – Sanyogita Herwathe
Reviewed By: Product Owner
Approved By: Engineering Manager
Approval Status: Approved for Release Governance

1. Introduction

1.1. Purpose

The Loan Management System (LMS) is a web-based application designed to centralize customer loan processing and improve operational efficiency at branch level.

This Agile BRD defines high-level business objectives and epics delivered incrementally across 5 sprints.

1.2. Scope

1.2.1 In Scope:

- Authentication & Session Management
- User Management
- Customer Management
- Loan Processing Engine
- Prequalification Letter Generation
- Role-Based Access Control
- Dashboard & Reporting Metrics

1.2.2 Out of Scope:

- Payment gateway integration
- Credit bureau integration
- External banking APIs

1.3. Terminology

LMS – Loan Management System

RBAC – Role-Based Access Control

RTM – Requirements Traceability Matrix

BRD – Business Requirements Document

FRD – Functional Requirements Document

IDD – Internal Design Document

2. Business Objectives

- 1. Provide secure authentication and governance.
- 2. Enforce role-based access control.
- 3. Automate loan eligibility decision logic.
- 4. Improve branch-level operational efficiency.
- 5. Enable automated communication generation.

3. Agile Delivery Model

Sprint	Epic
Sprint 1	Authentication & Dashboard
Sprint 2	User Management
Sprint 3	Customer Management
Sprint 4	Loan Processing Engine

4. Business Epics

EPIC-01: Secure Authentication

Users must authenticate using Branch, Username, and Password.

EPIC-02: Role-Based Governance

User access must be restricted based on role.

EPIC-03: Customer Lifecycle Management

Branch users must manage customer data.

EPIC-04: Loan Decision Automation

System must automatically determine loan eligibility.

EPIC-05: Communication Generation

System must generate approval/rejection letters.

5. Release Criteria

- All 94 test cases executed.
- 0 Critical defects at release.
- All High defects resolved.
- Full regression completed in Build 8.