

# **Business Requirement Document**

## **Loan Management System**

### **(Agile)**

Version: 1.0

Release Model: 5 Sprints / 8 Builds

Document Date: 2026-02-18

## 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

<b>Prepared By:</b> QA Lead – Sanyogita Herwathe
<b>Reviewed By:</b> Product Owner
<b>Approved By:</b> Engineering Manager
<b>Approval Status:</b> 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.