

## Project Planning Phase

Date	26-10-23
Team ID	592263
Project Name	Smart Lender

### Product Backlog, Sprint Schedule, and Estimation

Sprint	Functional Requirement	User Story Number	User Story / Task	Story Points	Priority	Team Members
Sprint 1	User Authentication	1	Allow users to create accounts and log in securely.	5	High Priority	Sanjay
Sprint 1	Dashboard Design	2	Create an intuitive and user-friendly dashboard for lenders to view key metrics and applicant data.	8	High Priority	Abdul
Sprint 1	Data Collection Forms	1	Develop forms for applicants to input their financial information, including income, expenses, and other relevant data.	10	High Priority	Sarath
Sprint 2	Credit Score Integration	1	Integrate a credit scoring system to provide an initial assessment of applicant credibility.	6	High Priority	Tanmay
Sprint 2	AI Model Integration	2	Implement machine learning models for credibility prediction based on applicant data.	8	Medium Priority	Abdul
Sprint 2	Alternative Data Sources	2	Integrate alternative data sources (e.g., social media activity, online presence) for a more comprehensive assessment.	10	Medium Priority	Sanjay
Sprint 3	Document Verification	1	Develop a feature to automatically verify applicant-provided documents, reducing manual review time.	7	Medium Priority	Sarath
Sprint 3	Real-time Financial Monitoring	2	Implement a system to continuously monitor the financial health of applicants for dynamic credibility updates.	9	Medium Priority	Tanmay
Sprint 3	Compliance Checks	2	Include checks to ensure regulatory compliance with industry standards and legal requirements.	6	Moderate Priority	Sanjay
Sprint 4	External API Integration	2	Integrate external APIs for services like weather data and identity verification to enhance credibility assessment.	8	Moderate Priority	Abdul
Sprint 4	Security Measures	1	Implement robust security measures to protect sensitive applicant data and ensure privacy.	7	Moderate Priority	Sarath
Sprint 4	Transparent Decision-making	2	Develop an Explainable AI module to provide clear insights into the factors influencing credibility assessments.	6	Moderate Priority	Tanmay
Sprint 5	User Support and Education	2	Provide resources and support to guide users through the application process and understanding of credibility assessments.	6	Low Priority	Sanjay

Sprint 5	Feedback and Reporting	1	Implement features for users to provide feedback on the application process and report any issues.	4	Low Priority	Abdul
Sprint 5	Localization and Customization	2	Allow for customization of the application to suit the specific needs of different lending institutions or regions.	8	Low Priority	Sarath
Sprint 6	Performance Optimization	1	Continuously work on optimizing the application for speed and efficiency, especially as the user base grows.	7	Low Priority	Tanmay
Sprint 6	Final Testing and Bug Fixes	1	Comprehensive examination of a software and identifying and resolving issues or errors discovered during testing	10	Low Priority	Sanjay

Project Tracker and Burndown Chart:

Sprint	Total story point	Duration	Sprint start date	Sprint end date (planned)	Story Points Completed (as on Planned End Date)	Sprint Release Date (Actual)
Sprint 1	23	3	22-10-23	24-10-23	23	24-10-23
Sprint 2	24	4	25-10-23	28-10-23	24	28-10-23
Sprint 3	22	3	29-10-23	31-10-23	22	31-10-23
Sprint 4	21	3	1-10-23	3-11-23	21	3-11-23
Sprint 5	18	2	4-11-23	5-11-23	18	5-11-23
Sprint 6	17	1	6-11-23	7-11-23	17	7-11-23

Burndown Chart:

