# SPRINT PLAN – LOAN AUTOMATION PROJECT (UNITY BANK)

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| **Sprint** | **Epic** | **Functional Requirements (FRs)** | **Expected Deliverables** |
| Sprint 1 | Loan Application & Pre-Check | FR-01 Loan Application Submission FR-02 Preliminary Document Check FR-03 Automated Document Verification | Online loan application form, document upload module, loan officer dashboard for preliminary check, auto-verification engine |
| Sprint 2 | KYC Verification | FR-04 e-KYC Verification FR-05 Manual KYC Verification | Aadhaar e-KYC integration, fallback manual KYC verification workflow, KYC analyst dashboard |
| Sprint 3 | Credit & Risk Assessment | FR-06 Credit Score Check FR-07 AML Check FR-08 Manual Credit & Risk Review | CIBIL API integration, AML blacklist check, Credit analyst dashboard with risk flags & manual review actions |
| Sprint 4 | Approval & Completion | FR-09 Bank Manager Approval FR-10 Digital Agreement Signing FR-11 Loan Disbursement FR-12 Notifications | Bank Manager approval module, digital agreement signing (Aadhaar OTP / DigiLocker), CBS integration for disbursement, real-time SMS/email/app notifications |