Business Analyst Project Simulation – Banking Domain (Loan Application System)

# Step 1: Requirement Gathering

Client Scenario: A bank wants to build a Loan Application System where users can apply for personal, home, or car loans. The system should handle loan eligibility checks, document uploads, and application tracking. Admin (bank staff) should manage applications.

Key Requirements:

* • Customer registration and login
* • Select loan type (Home, Personal, Car)
* • Loan eligibility check (based on income, age, credit score)
* • Upload KYC and financial documents
* • Track application status (Pending, Approved, Rejected)
* • Admin panel to view and manage applications
* • Email/SMS notifications to customers
* • Loan calculator for EMI estimate

# Step 2: Business Requirement Document (BRD)

Project Name: Banking Loan Application System

Objective: To create a secure and user-friendly web portal and mobile app that allows customers to apply for bank loans online.

Functional Requirements:

* • Customers can register and log in
* • Customers can select loan type and check eligibility
* • Customers can submit loan applications and upload documents
* • Customers receive updates via email/SMS
* • Admin can view, approve or reject loan applications
* • System sends automatic notifications for each status change

Non-Functional Requirements:

* • System should be mobile responsive
* • Data must be encrypted and follow RBI compliance
* • System should process up to 1000 applications per day
* • Uptime should be 99.9%

Business Rules:

* • Minimum age for loan is 21 years
* • Customer must have minimum ₹15,000/month income
* • Loan limit depends on credit score and existing liabilities

# Step 3: User Stories

* • As a customer, I want to apply for a loan so that I don’t have to visit the bank physically.
* • As a customer, I want to track my loan application status so that I stay informed.
* • As an admin, I want to verify uploaded documents so I can approve or reject loans.
* • As an admin, I want to sort applications by status to work more efficiently.

# Step 4: Wireframe Instructions (Using Canva)

Screens to design:

* • Login/Signup Screen
* • Dashboard showing loan types
* • Eligibility Form & Loan Calculator
* • Document Upload Page
* • Application Status Tracking Page
* • Admin Panel Dashboard

Use Canva → Search 'Mobile App Wireframe' or 'Web App Wireframe' → Drag blocks and label them.  
Export as PNG or PDF.

# Step 5: Stakeholder Pitch Deck (Using Canva or Tome)

Recommended slide structure:

* • Slide 1: Project Title & Objective
* • Slide 2: Key Features (from BRD)
* • Slide 3: User Stories
* • Slide 4: Wireframe Images (from Canva)
* • Slide 5: Tools Used (ChatGPT, Canva, Copy.ai, Quillbot) & Conclusion