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1. equivalence partition

we have to set our requirement into sets then we get one from each set as minimum cases If totalAccounts > 20 or loanTypeCount >= 4, accountDiversityGrade = A Else if totalAccounts > 10 or loanTypeCount = 3, accountDiversityGrade = B Else if totalAccounts >= 5 or loanTypeCount = 2, accountDiversityGrade = C Else if totalAccounts > 0 or loanTypeCount = 1, accountDiversityGrade = D Else accountDiversityGrade = null (n/a)

so we have 5 sets

1-(0,4) and we will take one representation for it

2-(5,10) and we will take one rep for it

3-(11,20) and we will take one representation

4-(above 20) we will take one representation

5-loan type count more than 4