

CreValu Product Backlogs

Total estimate: 160

Duration: 16 weeks

Team velocity for each sprint: 20 per 2 weeks

Estimates for MVP release: 112

$20 * 8 \text{ sprints} * 70\% = 112$

Product Backlogs for MVP Release: [Product Backlogs for MVP Release](#)

Id	Name	User story	How to test	Importance	Estimate
1	Create an Account	As a user I want to create an account for the service so that I can do my loan stuff	Given that I am at the start page of the system, when I click on 'Sign Up' and complete the registration form, I should get an account that I can sign in.	5	8
2	Authenticate an user	As a user, I want to authenticate my account using my credentials to access the service.	Given that I am at the login page when I enter valid credentials and click 'Sign in,' I should be redirected to my account status.	5	3
3	Check the application status	As a user, I want to check my application status so that I can see the progress and any next steps required.	Given that I am logged in, when I navigate to the 'Application Status' page, I should see the current status of my loan application.	5	2
4	Fill in the application form	As an applicant, I want to fill out the application	Given that I am on the application	5	2

		form so that I can apply for the loan	page when I complete the required fields in the application form and submit it, I should receive a confirmation that it has been received.		
5	Save the progress	As a user, I want to save my current application progress so that I can complete it at a later time.	Given that I am filling out a loan application, when I click 'Save', my current progress should be saved and retrievable at a later time.	5	5
6	Return to the Application	As a user, I want to be able to return to a previously saved loan application to complete and submit it.	Given that I have a saved application, when I log in and access the 'My Applications' section, I should be able to continue completing a saved application.	3	1
7	Upload Supporting Documents	As a user, I want to upload supporting documents for my loan application to provide required proof and information.	Given that I am on the application page, when I upload the necessary documents, I should receive a notification that the upload was successful.	3	3
8	Verify Applicant's personal info	As a loan officer, I want to verify applicant information to ensure the application is	Given an application, when I review the submitted information and run it through	4	2

		complete and accurate.	the verification process, I should be able to confirm the applicant's identity and information accuracy.		
9	Investigate Inconsistencies in the application	As a loan officer, I want to investigate any inconsistencies in a loan application to prevent fraud and errors.	Given an application with flagged issues, when I investigate the issues, I should be able to resolve the inconsistencies or escalate the application for further review.	5	5
10	Modify Application	As a user, I want to be able to modify my loan application in case I need to update or correct information.	Given that I have already submitted an application, when I select the application from 'My Applications' and make changes, I should be able to save these changes and re-submit the application.	4	3
11	Check Additional Documents	As a loan officer, I need to check for additional documents from the applicant to have a complete understanding of their financial situation.	Given an application, when I receive additional documents, I should be able to review them in the applicant's file.	2	2
12	Calculate the Risk Factor	As a loan officer, I want to calculate the	Given an application, when I input the	2	8

		<p>risk factor of loan applicants to determine loan eligibility.</p>	<p>applicant's financial data into the risk assessment tool, I should get a risk score that helps in the decision-making process.</p>		
13	Analyze Credit History	<p>As a loan officer, I want to analyze an applicant's credit history to assess their creditworthiness.</p>	<p>Given an application, when I access the applicant's credit report, I should be able to analyze their credit history and make notes on any significant findings.</p>	5	13
14	Analyze Income/Job Stability	<p>As a loan officer, I want to analyze an applicant's job and income stability to determine their ability to repay the loan.</p>	<p>Given an applicant's job details and income history, when I review the stability of their employment and income, then I should be able to document an assessment of their financial stability.</p>	5	8
15	Give Loan Information	<p>As a loan officer, I want to provide detailed loan information to applicants so they can understand the terms and make informed decisions.</p>	<p>Given an approved loan application, when I present the loan information to the applicant, then they should be able to see all relevant terms including interest rates, payment</p>	5	13

			schedules, and any other obligatory details.		
16	Sign Contract	As a user, I want to sign my loan contract electronically to expedite the loan process.	Given a final loan contract, when I perform an electronic signature, then the system should acknowledge my signature and finalize the loan agreement.	5	5
17	Confirm Loan	As a user, I want to confirm the acceptance of my loan so that I can proceed with the financial planning.	Given a loan offer, when I review and accept the terms, then my acceptance should be recorded and the loan processing should move to the next phase.	4	3
18	Display Current Loan Status	As a user, I want to view the current status of my loan so that I can keep track of its progress and any required actions on my part.	Given that I am logged into my account, when I navigate to the loan status section, then I should be able to view detailed information about the status of my loan.	4	3
19	Send Monthly Statement	As a system, I want to automatically generate and send monthly loan statements to users to keep them informed about their loan status and	Given the end of a monthly cycle, when the system generates a statement, then it should send this statement to the user's registered email address.	3	3

		payment history.			
20	Status Update	As a loan officer, I need to update the status of a loan if any information is updated	Given a change in current loan status, when I update this status in the system, then the applicant should receive a notification of this update.	2	8
21	Monitor Financial Ability	As a loan officer, I want to monitor the financial ability of borrowers regularly to ensure they remain capable of meeting their repayment obligations.	Given a set of financial indicators, when I review a borrower's financial status at regular intervals, then I should be able to identify any changes that could affect their ability to repay the loan.	1	8
22	Predict Future Risk	As a financial consultant, I want to use predictive modeling to assess the potential future risk of loan defaults based on current economic trends and borrower profiles.	Given economic data and financial information, when I run our predictive models, then I should receive a risk assessment that helps the bank mitigate potential losses.	3	13
23	Analyze fluctuating price of stocks	As a financial consultant, I want to analyze fluctuating prices of stocks to make informed investment decisions for customers.	Check that the system offers up-to-date stock market data and analysis features.	4	13

24	Business valuation Analysis	As a financial consultant, I want to perform a business valuation analysis for customers requesting a determination of their value.	Given financial information about a business, when I use our valuation tools, then I should be able to generate a report on the business's value.	3	13
25	Review Regulatory Obligations	As a financial consultant, I want to verify that all investment processes comply with legal regulations to prevent any legal issues.	Given an analysis of the business, when I review it, then I should be able to confirm that the investment would be in compliance with relevant laws and regulations.	4	13
				Total	160