CredWise

Smart credit handling and financial decisioning

Application Overview

A financial application that allows:

- Admins to configure loan and FD products, track loan applications, and make decisions.
- Customers to apply for FDs and Loans, view statuses, and make repayments.
- Integration with a **Decision App** for automated loan decisioning.

m Modules & Features

1. Admin Module

A. Configurations

- Manage available Loan types and their parameters (interest rates, tenure, etc.).
- Manage available FD types and their configurations (min/max amount, duration, rates).

B. Loan Processing

- View and track customer loan applications.
- Capture supporting details (bank statements, KYC, etc.).
- Initiate decision-making via integration with Decision App.
- Show statuses: In Processing, Documents Received, Sent to Decision App, Approved/Rejected.
- Finalize and configure Repayment Structure for approved loans.

2. Customer Module

A. Apply for FD

- View FD configurations.
- Select FD product and apply with necessary details.
- See applied FDs and current status.

B. Apply for Loan

- View loan types.
- Submit preliminary information.
- Await call from customer care based on phone number.

- View status of the loan: Initial Review, In Processing, Docs Collected, Decision Pending, Approved, Rejected.
- Once approved, view repayment schedule and make payments accordingly.

3. Decision App Module

- Accept user financial input and documents.
- Apply decisioning logic (possibly rule-based or ML-based).
- Return decision (Approve/Reject) and reasoning.
- API-based communication with Admin Module.

11 Team Responsibilities

Name	Role	Assigned Module	Responsibilities
Nikil	Full stack	Configuration	End-to-end dev: UI, API, DB for Configurations
Venkat	Frontend	Admin Module	UI for Loan Tracking, Document Upload, Decision Flow
Phani	Frontend	Customer Module	UI for FD and Loan Apply, Status tracking, Repayments
Raviteja	Backend	Admin Module	APIs for Admin actions, Loan tracking, Decision App integration
Sahith	Backend	Customer Module	APIs for FD/Loan apply, tracking, payment schedules
Saisiresha	Backend	Decision App	Logic to evaluate loan applications and return verdict
Naveen	Backend	Authentication &	Centralize authentication & Logging across Admin, Customer,
		Logging	and Decision App.

Simulated Payment Plan (Minimal for MVP)

- Show repayment structure and dates in UI.
- Simulate "Make Payment" with a button (no gateway, just mark as 'Paid').
- Store simulated payment status in DB for reporting.

- Radhika BA + QA Responsibilities (2 Weeks)
- Business Analyst (BA) Responsibilities (Week 1 Priority)

1. Requirement Finalization

- Collaborate with stakeholders to clarify functional flows:
 - Loan application process
 - FD selection logic
 - Admin workflows (status updates, decision integration)

2. User Stories & Acceptance Criteria

- o Create concise user stories for each module in tools like Jira/ClickUp/Excel.
- o Define clear **Acceptance Criteria** for all customer/admin-facing features.

3. Mock Data & Scenarios

- Create example FD/Loan configurations.
- Draft test customer journeys (e.g., "Customer A applies for Loan X").

4. Coordination

- Sync between frontend, backend, and Decision App teams to ensure aligned expectations.
- o Help explain business logic to devs and clarify edge cases.

Quality Assurance (QA) Responsibilities (Week 2 Focus)

1. Test Planning

- Draft a Test Plan covering:
 - Customer flows (FD & Loan)
 - Admin loan tracking and decision flow
 - Auth module login flows
 - Decision App response handling
 - Simulated repayment UI

2. Test Case Creation

- o Create test cases/checklists for each major module.
- Include both positive and negative test scenarios.

3. Manual Testing

- Perform end-to-end testing in staging/pre-release build.
- o Log bugs or mismatches to respective devs with repro steps.

4. UAT Coordination

 $_{\circ}$ Help stakeholders (or PO) do a quick User Acceptance Test by guiding them through flows.

Deliverables by End of 2 Weeks

Deliverable	Description	
User Stories	All major stories with acceptance criteria	
Test Plan	Covers modules, scope, scenarios	
Test Cases	Document with checklists or steps	
Bug Tracker	Simple list/log of bugs or UI issues found	
UAT Report	Summary of final sign-off from stakeholders	