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| **Summary:** | Capture and store applicant information for loan processing. |
| **Actors:** | Loan Applicant |
| **Preconditions:** | 1. 1.The system is accessible. 2. 2.The applicant has necessary documents ready. |
| **Description of Main Sequence:** | 1. 1.The applicant logs into the system. 2. 2.Inputs personal and financial details into the application form. 3. 3.Uploads required documents. 4. 4.Submits the application. 5. 5.System acknowledges successful submission. |
| **Description of Alternative Sequences:** | * If any mandatory field is left blank, system prompts for completion. * If documents fail to upload, system allows re-upload or alternative submission methods. |
| **Special Requirements:** | * Secure storage and encryption of applicant data. * Efficient data validation to prevent errors. |
| **Post-condition:** | The applicant's information is stored securely in the system. |

**Use Case 1: Loan Application Processing**

### Use Case 2: Loan Eligibility Calculation

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| **Summary:** | Determine the eligibility of the applicant for a loan based on predefined criteria. |
| **Actors:** | Loan Processing System |
| **Preconditions:** | 1. 1.Applicant information is successfully captured. 2. 2.Loan eligibility criteria are established. |
| **Description of Main Sequence:** | 1. 1.System retrieves applicant's details. 2. 2.Applies predefined algorithms to calculate eligibility. 3. 3.System generates the eligibility status. |
| **Description of Alternative Sequences:** | * If any necessary data is missing, system flags and requests missing information. * If the eligibility criteria change, the system recalculates accordingly. |
| **Special Requirements:** | * Robust algorithms for accurate eligibility assessment. * Ability to adjust criteria based on regulatory changes. |
| **Post-condition:** | The system determines and records the applicant's loan eligibility status |

### Use Case 3: Approval/Rejection Mechanism

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| **Summary:** | Approve or reject loan applications based on specified rules. |
| **Actors:** | Loan Approval Authority |
| **Preconditions:** | 1. 1.Loan application is successfully processed. 2. 2.Approval criteria are established. |
| **Description of Main Sequence:** | 1. 1.System retrieves applicant's eligibility status. 2. 2.Decision-maker reviews the application details. 3. 3.Approves or rejects the loan application. 4. 4.System notifies the applicant of the decision. |
| **Description of Alternative Sequences:** | * If additional information is required, the system prompts for it. * In case of rejection, system sends a rejection reason to the applicant. |
| **Special Requirements:** | * Clear documentation of approval/rejection reasons. * Timely communication of decisions to applicants. |
| **Post-condition:** | The application status is updated as approved or rejected in the system, and the applicant is informed. |

**Use Case 4: Loan Product Management**

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| **Summary:** | Maintain a catalog of available loan products with varying terms and rates. |
| **Actors:** | Loan Product Manager |
| **Preconditions:** | 1.Loan products are defined in the system.  2.Manager has access rights to modify loan product details. |
| **Description of Main Sequence:** | 1.Manager logs into the system.  2.Views existing loan products and their details.  3.Modifies terms, rates, or other details as needed.  4.Saves changes in the system. |
| **Description of Alternative Sequences:** | If there are new regulatory requirements, system prompts for necessary updates.  If modifications conflict with existing data, system requests clarification. |
| **Special Requirements** | Version control for loan product modifications.  Audit trail to track changes made by managers. |
| **Post-condition:** | Updated loan product details are saved in the system. |

**Use Case 5: Account Management**

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| **Summary:** | Create and manage loan accounts, record disbursements, repayments, etc. |
| **Actors:** | Loan Account Manager |
| **Preconditions:** | 1.Loan application is approved.  2.Account manager has access to the system. |
| **Description of Main Sequence:** | 1.Manager retrieves approved loan applications.  2.Creates loan accounts for approved applicants.  3.Records disbursements, repayments, and interest calculations.  4.Updates account status based on transactions. |
| **Description of Alternative Sequences:** | If repayments are late, system generates reminders.  If disputes arise, system allows for manual intervention by managers. |
| **Special Requirements** | Real-time updates of account statuses.  Automated generation of repayment schedules. |
| **Post-condition:** | Loan account details are accurately recorded and updated in the system. |

**Use Case 6: Communication and Notifications**

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| **Summary:** | Send notifications to applicants about application status, reminders for payments, etc. |
| **Actors:** | Notification System |
| **Preconditions:** | 1.System has access to applicant contact details.  2.Status changes or payment reminders need to be communicated. |
| **Description of Main Sequence:** | 1.System identifies events triggering notifications (approval, rejection, payment due, etc.).  2.Generates and sends notifications via email, SMS, or app alerts.  3.Logs sent notifications for record-keeping. |
| **Description of Alternative Sequences:** | If notifications fail to send, system retries or alerts administrators. |
| **Special Requirements** | Personalized and timely notifications.  Opt-out options for non-critical notifications. |
| **Post-condition:** | Applicants receive relevant notifications, and logs of sent notifications are updated. |

**Use Case 7: Risk Assessment**

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| **Summary:** | Conduct credit checks and risk assessments based on credit scores, collateral, etc. |
| **Actors:** | Risk Assessment System |
| **Preconditions:** | 1.Loan application details are available.  2.System has access to credit scoring and collateral data. |
| **Description of Main Sequence:** | 1.System retrieves applicant's financial history and collateral information.  2.Evaluates creditworthiness and risk associated with the loan.  3.Generates risk assessment report. |
| **Description of Alternative Sequences:** | If additional verification is needed, system requests more information or documents. |
| **Special Requirements** | Real-time access to credit bureau data.  Compliance with risk assessment regulations. |
| **Post-condition:** | Risk assessment report is generated and stored in the system. |

**Use Case 8: Compliance Monitoring**

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| **Summary:** | Monitor and ensure compliance with regulatory requirements and internal policies. |
| **Actors:** | Compliance Officer/System |
| **Preconditions:** | 1.Regulatory policies and internal guidelines are defined.  2.System has access to regulatory databases or guidelines. |
| **Description of Main Sequence:** | 1.System continuously monitors loan processes against regulatory requirements.  2.Flags any non-compliance issues.  3.Generates compliance reports for review. |
| **Description of Alternative Sequences:** | If significant non-compliance is detected, system triggers an alert to compliance officers. |
| **Special Requirements** | Regular updates and alignment with changing regulations.  Secure storage of compliance reports for audits. |
| **Post-condition:** | Compliance reports are generated and any non-compliance issues are flagged for review. |

**Use Case 8: Workflow Automation**

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| **Summary:** | Automate loan approval processes, reminders, and other workflow tasks. |
| **Actors:** | Workflow Automation System |
| **Preconditions:** | 1.Workflow processes are defined.  2.System has access to necessary data and user permissions. |
| **Description of Main Sequence:** | 1.System identifies tasks requiring automation (approval, reminders, etc.).  2.Automates tasks based on predefined rules and triggers.  3.Tracks and logs automated actions. |
| **Description of Alternative Sequences:** | If an error occurs in the automated process, system flags it for manual intervention. |
| **Special Requirements** | Flexibility to adapt to changing workflows.  Error handling and fallback mechanisms for automated processes. |
| **Post-condition:** | Tasks are automatically executed as per defined workflows, reducing manual intervention. |