

Business Requirements Document

ePahiram – (Loan Management System)

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1 Executive Summary

This Business Requirements Document (BRD) outlines the requirements for the Loan Management Application (ePahiram loan platform). Loan Management Application (ePahiram loan platform) is a must-have tool for financial institutions and lenders aiming to streamline loan processing, cut costs, and boost operational efficiency. Lenders can focus on growing their loan portfolios and offering better customer care to their borrowers by employing this technology.

This document is used to determine what needs to be done, and as a starting point for requirements and solution design.

2 Project Description

ePahiram is a loan management system that addresses the needs of individuals who are looking for a convenient and hassle-free way to loan gadgets and calculate monthly loan payments. In today's fast-paced world, people often need to keep up with the latest technology trends, but they may not always have the means to do so. ePahiram provides a solution by allowing users to apply for a loan to purchase the gadget they need, with a manageable monthly payment based on their preferred payment term.

ePahiram's Loan Calculator feature enables users to make informed decisions before applying for a loan, ensuring that they are comfortable with the monthly payment based on the loan amount and term they prefer. This feature makes it easy for users to plan their finances and manage their budget effectively.

The Gadget Loan feature of ePahiram simplifies the process of applying for a loan, with an approval process to ensure qualified applications. This feature eliminates the need for users to go through a lengthy loan application process, making it convenient for them to loan the gadget they need.

The ePahiram system is built with several project deliverables, including an ASP .NET Core 6.0 MVC Web App, a Web API, and an SQL Server database. To ensure a seamless user experience, the ePahiram system is designed using CSS and Bootstrap.

3 Project Scope

The ePahiram project scope aims to provide a loan management system that caters to individuals who are looking for a convenient and hassle-free way to loan gadgets. The system features a Loan Calculator that allows users to make informed decisions before applying for a loan, ensuring that they are comfortable with the monthly payment based on their preferred loan amount and term. The Gadget Loan Application feature simplifies the process of applying for a loan, with an approval process to ensure qualified applications.

Web Services (API)

- Authentication
 - JWT Token
- Gadget Loan
 - CRUD

Web Application (MVC)

User Side

- Authentication and Authorization
 - Register
 - Log in and Logout
 - View Profile
 - Change Password
- Home
 - Loan Calculator
 - Gadget Loan
- Loan Calculator

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- Calculate Monthly Loan Payments
 - Gadget Loan
 - Search
 - View All Gadgets
 - Apply for Gadget Loan
 - My Purchase
 - View Gadget Loan Application
 - Withdraw Gadget Loan Application

Admin Side

- Authentication and Authorization
 - Log in and Logout
 - View Profile
 - Change Password
- Gadget Loan
 - Search
 - CRUD
- Manage Users
 - View All Registered Users
 - Delete User
- View Purchases
 - Search
 - View All Gadget Loan Applications
 - Approve and Decline Gadget Loan Application

Out of Scope:

- **Loan Calculator:** The loan calculator does not actually apply for a loan on behalf of the user; it only provides an estimate of the monthly payments.
- **Gadget Loan:** The system does not handle the process of how the user will pay for the gadget or receive it. The system only provides an

approval process to ensure that users are qualified to loan the gadget they applied for.

- **Gadget Inventory:** Inventory management for the quantities and availability of the gadgets in the gadget loan.
- **User Qualification:** The system does not have any pre-set criteria or requirements for determining the eligibility of users for gadget loans.
- **Responsiveness:** The system is designed for desktop and laptop screens. Usage of smaller screen may affect system design.

Functional Requirements

The requirements in this document are divided into the following categories:

System Requirement

Item	Rating	Description
Login/Registration/Logout	High	User will be able to login and logout with their provisioned account details. Also, able to register new accounts.
Dashboard for user and admin	High	<ul style="list-style-type: none"> • Dashboard for user, to view the given loans and requirements • Dashboard for admin, to view purchases of loan • Manage Application Status (Admin)
Purchases	High	List all Existing and archived purchases of the loan(admin)
My Purchase	High	Details for purchase made by the user whether existing or archived
Gadget Loan	High	Provides list of terms, interest, and available gadgets for loan. Also, payment computation for the chosen entity.
Account Roles	High	<p>-User must perform the indicated features for purchase, compute loan and views gadget loans.</p> <p>-Admin has the privilege to add Gadget Loan, update details, delete, view purchases history, and manage users</p>

Loan Calculator	Low	Provide requirements and details for the loan (extra features)
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Rest API

Item	Rating	Description
Authentication	High	User will be able to login with his provisioned account details.
Gadget Loan Crud	High	API's to access the database of the gadget loan and manage it using CRUD operation.

4 Glossary

Term	Explanation
Principal Amount	-refers to the amount the user will borrow to the system or any banks
Annual Interest Rate	-refers to the interest rate computed within a year
EMI	-the computed payment amount per month

5 References

Name	Link
BPI Loan	https://www.bpi.com.ph/personalloan/regular-loan?utm_source=google&utm_medium=cpc&utm_campaign=8859&utm_term=gs-bpi-ph-pl-aq-phr-br-new&utm_content=pl-phr-br-bpi_loan&gclid=Cj0KCQjwla-hBhD7ARIsAM9tQKtidCsTaVrok9-cpWJVPcDoX84niiiBNEECHpi1e2_L7gL9pPudLdUaAldbEALw_wcB
Cebuana Lhuiller Micro Loans	https://www.cebuanalhuillier.com/pe-ra-padala/?gclid=Cj0KCQjwla-hBhD7ARIsAM9tQKu721V4NZ6naktBOsg0v5sgOo1DE2_v6N2AMgtJjoUr22aMV_sOmkv4aAoNEEALw_wcB

6 Appendices

Appendix A

PROJECT PLAN

The proponents will develop a loan management system that will let user apply for a gadget loan by selecting his/her preferred gadget and loan tenure and also for the user to calculate his/her probable monthly payment. The proposed system has two (2) different users: administrator and a registered user

The developers Jhansept Kylo Pandanan and John Jason Coligado. Our objective is to create a project that is reliable and efficient that can be readily implemented by our clients in their company. The developers completed a Full Stack ASP.Net Training Program with Cognixia that spans one and a half month. The developers are trainees from Collabera

Appendix B

FEASIBILITY STUDY

The proposed system is viable from a technical perspective, as the developers possess the necessary resources and expertise to implement it successfully. During the project's development phase, the developers were equipped with the required knowledge and technical skills, including programming with C#, working with SQL Server databases, and creating web applications. Their proficiency and experience in these technologies will prove valuable in completing the project. Additionally, the designers and programmers have access to essential software such as Microsoft Visual Studio and Microsoft SQL Server, which are readily available for use.

The technical resources selected for the project are well-suited to its requirements, which involve the development of a web application comprising a loan management system. These resources, including the ASP.Net Core 6.0 Web Framework and ASP.Net Core Rest API, coupled with the C# Language in Visual Studio IDE, offer a straightforward and seamless approach to create both the website and application. Furthermore, the SQL Server database application is also compatible with the chosen framework and language, providing a comprehensive solution for the project.

7 Document History

Version	Date	Changes	Author
0.1	04/04/2023		Pandanan, Coligado
0.3			
0.4			
0.5			