Business Requirements Document

E-Pahiram – (Loan Management System)

Author: John Jason M. Coligado

           Jhansept Kylo Pandanan

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Table of Contents

1   Executive Summary

This Business Requirements Document (BRD) outlines the requirements for the Loan Management Application (E-pahiram loan flatform). Loan Management Application (E-pahiram loan flatform) 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

Requirements includes developing Services and Admin application (Web) for the Loan management Application (E-pahiram loan platform).

This document contains both functional and non-functional requirements, an overview of the current process, as well as the proposed process once the solution is implemented.

3   Project Scope

The proposed solution is to create a loan management system that will streamline the loan application process, provide unique perks and facts about the offered loan, and enable customers to track the progress of their application. The loan calculator will also be incorporated, which will enable customers to estimate the total cost of the loan. This system will ensure transparency, provide a seamless experience for customers, and increase customer satisfaction.

- **In Scope**

The following areas are in the scope for this project:

Web Services (Web API)

- Jwt Token

- Gadget Loan (CRUD)

User Application (Web)

- **Login/Logout**

    - Registration/Sign in

- **Manage Loans**

    - View Gadget Loan
    - View Gadget loan descriptions
        - Payment Term
        - Interest
        - Requirements
    - My Purchases
    - Loan Calculator (Optional)

Admin Application (Web)

- **Login/Logout**

    - Profile
    - Change password

- **Dashboard**

    - Pending Loan Application

- **Manage Users**

    - READ / DELETE

- **Manage Gadget Loan**

    - Create Loan
    - Read Loan

- Update Loan Details
- Delete Loan

- **Out of Scope**

The following areas are out of scope for this project:

- Integrating with external third-party payment tools for managing the payment options for the loan applicant like, any online banking, over the counter payment, and remittances centre.

- Inventory management for the remaining quantities and availability of the gadgets inside the gadget loan.

- **Current Process**

Currently, Native software is used, which contains only static information about loan details, eligibility, and conditions. Proposed solution to produce and manage loan applications, with unique perks and facts about the offered loan, as well as an innovative loan request response that shows the progress of the loan application and a loan calculator.

- **Functional Requirements**

- **Priority**

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

Security Officer Application

Item	Rating	Description
Login/Logout	High	User will be able to login with his provisioned account details.
Dashboard for user and admin	High	• Dashboard for user, to view the given loans and requirements

		• Dashboard for admin, to view purchases of the loan
Purchases	High	List all Existing purchases of the loan(admin)
Purchase	High	List all the details for for purchase (User)
Loan Requirement Document (Loan Calculator)	High	List All the required document for loan application, ID, Description, and etc..
Account Roles	High	-User must perform the indicated features for purchase, compute loan and views gadget loans. -Admin has the privilege to add Gadget Loan , update details, delete, view purchases history, and manage users

Rest API Loan Application

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

Non-Functional Requirements

Item	Rating	Description
Payment option	Low	Over the counter payment, online banking, and cash payment on remittances

4   Glossary

This section explains all of the terms and abbreviations that were used in this document, for those who are unfamiliar with them. Not everybody who reads this document will understand all of the terms, so this section is helpful.

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

This section contains links to all other places that were referred to in this document. These may include:

- *Documents on shared document control systems (such as SharePoint)*

- *Web sites*

- *URLs or network locations*

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/pera-padala/?gclid=Cj0KCQjwla-hBhD7ARIsAM9tQKu721V4NZ6naktBOsg0v5sgOo1DE2_v6N2AMgtJjoUr22aMVsOmkv4aAoNEEALw_wcB

6   Appendix

This section may include any other information that does not fit in the document above. This may include:

- *Details of the processes*

- *Analysis of existing process and benefits for the Business Drivers section.*

- *Any other information you might need*

Beware of overloading this document with information. Preferably, any extra documents should be created separately and linked to, rather than embedding, as it is better for file sizes and version control.

7   Document History

This section details the history of the document at each version. It's good to know what has changed in each version, by who, and when it happened.

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