Hitek LMS – System Workflow Model (v1.0)

End-to-End Loan Processing Workflow

- 1. User Authentication (Login & RBAC Validation)
- 2. Create / Search Customer Record
- 3. Initiate Loan Application
- 4. Execute Validation Rules (Income, Debt Ratio, Credit Score)
- 5. Decision Engine (Approve / Reject / Conditional)
- 6. Generate Prequalification Letter (PDF Service)
- 7. Store Loan Record in Database
- 8. Update Reports & Dashboards

QA Validation Touchpoints

- Field-level validations (mandatory, format, boundary values)
- Role-based access enforcement
- Business rule calculation accuracy
- State transition validation (Draft $\rightarrow$ Submitted $\rightarrow$ Approved/Rejected)
- Integration validation with external services
- Data persistence and reporting validation