

Functional Requirements Document

Loan Management System (Agile)

Version: 1.0

Release Model: 5 Sprints / 8 Builds

Document Date: 2026-02-18

Revision History

Version	Date	Author	Description
1.0	2026-02-18	Sanyogita Herwathe (QA Owner)	Initial Agile Enterprise Release Version

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Approval & Sign-Off

Prepared By: QA Lead – Sanyogita Herwathe
Reviewed By: Product Owner
Approved By: Engineering Manager
Approval Status: Approved for Release Governance

1. Introduction

1.1 Purpose

This document defines the functional requirements for the Loan Management System (LMS) delivered through an Agile 5-sprint model.

1.2 Scope

This document covers user-facing functional behavior across authentication, user management, customer management, loan processing, and letter generation.

1.3 References

- BRD_LMS_Agile_v1.0
- Enterprise_RTM_8Builds.xlsx
- IDD_LMS_Agile_v1.0

2. Authentication (Sprint 1)

FR-01 Login Validation

Fields:

- Branch (Mandatory)
- Username (Mandatory)
- Password (Mandatory)

Validation:

- Empty field → “Please fill out this field.”
- Invalid Branch → “Branch does not exist”
- Invalid credentials → “Invalid user name or password”

Behavior:

- Successful login → Dashboard
- Session created
- Logout destroys session
- Direct URL access blocked

3. Dashboard (Sprint 1)

Display:

- Total Loans Requested
- Total Approved
- Total Rejected
- Navigation Bar

4. Users Module (Sprint 2)

FR-02 Users List

Display grid:

- Username
- First Name
- Last Name
- Company
- Phone
- Email

Search:

- By username, first name, last name, phone, email

FR-03 Add User

Mandatory:

- Username (unique)
- Password (min 8 chars)
- Role (Branch Admin, Loan Manager, Loan Officer)

Validation:

- Username required
- Password required
- Role required
- Username must be unique

5. Customers Module (Sprint 3)

FR-04 Add Customer

Mandatory:

- Account # (7 digits numeric, unique)
- First Name
- Last Name

Validation:

- Account numeric only
- Account length = 7
- Email valid format
- Phone format (999)999-9999

6. Loans Module (Sprint 4)

FR-05 Add Loan

Fields:

- Customer (mandatory)
- Monthly Income
- Monthly Debt
- Loan Term (2,3,5,10,15)
- Returned Customer checkbox

FR-06 Loan Decision Logic

Approval: IF Income > Debt → Generate Approval Letter

Rejection: IF Income ≤ Debt → Generate Rejection Letter

Returned customer: Reduce rate by 0.5%

Calculated Fields:

- Monthly Payment
- Principal
- Customer Rate
- Central Bank Rate

7. Prequalification Letter (Sprint 5)

FR-07 Letter Generation

- Open letter dialog
- Editable content
- Save
- Cancel
- Export to PDF

8. RBAC Rules (Cross-Sprint)

Role	Restriction
Branch Admin	Full Access
Loan Manager	Cannot add users
Loan Officer	Cannot add users, cannot view events

9. Non-Functional Requirements

Security

- Session timeout enforced
- Role-based route protection
- No unauthorized URL access

Performance

- Dashboard load < 3 seconds
- Search results < 2 seconds

Usability

- Clear validation messages
- Consistent navigation bar across pages

10. Traceability

All functional requirements defined in this document are traceable to:

- 94 Manual Test Cases
- Enterprise RTM (8-Build Model)
- Test Execution Reports
- Release Candidate Build 8