

Use case document House Loan Application

Use Case Name: Housing Loan Application.

Description: A Customer wants to apply for a housing loan.

Actors: Customer/User (Person who requests for loan), Bank

Precondition:

- The customer/user should login to his/her account.
- The person who wants to apply for a housing loan needs to have an active internet connection.
- The customer must have collateral and land to apply for a housing loan.
- The website needs to be accessible by the customer.

Basic Flow:

- 1) The Customer/User visits the bank website.
- 2) The Customer logs in to his account using Account number, username and password.
- 3) The customer after logging in will be taken to a page where there is a Dashboard to choose an option whether to transfer funds, apply for a loan etc.,
- 4) The customer will choose to apply for a loan option from the available list.
- 5) Website displays the available loans which can be chosen (Personal, Housing, etc.,)
- 6) The customer chooses a Housing loan.
- 7) The website displays that it is a compound interest loan and the minimum area of land for which they are requesting housing loan should 600 square feet.
- 8) The user enters the area of land (in square feet) for which they are requesting sanction of loan.
- 9) The user enters the net worth of the collateral which they are going to provide to bank for sanction of loan.
- 10) The user enters the amount required for the loan.
- 11) User enters the number of years by which he/she can repay the loan (Max: 15 years).

- 12) The website displays a message showing that “The loan application for House loan has been moved to the next step, do visit our nearest branch with your ID proofs, land and collateral documents and get your loan sanctioned”.
- 12) The website displays a Details of the submitted application.
- 13) The website asks the user if he/she wants to exit or choose any other option from the list (funds transfer, apply for loan).
- 14) The user clicks exit
- 15) The use case ends.

Alternates:

- A Customer can go to a Bank and request for Housing loan sanction.
- Customer might call customer support if they find an issue while applying for a loan.

Exception:

- The customer's land area is less than the minimum land area for which loan can be sanctioned, then the loan can't be sanctioned.
- The bank's website isn't working or when it's on maintenance, then an error will pop up saying “Website under maintained”.
- The customer loses the internet connection between the process, then an “No Internet” message will pop up.

Trigger: Customer clicks the button on the website to apply for a Housing loan.

Post condition: Customer will get his application submitted for the Housing loan or loan won't be sanctioned.

Stakeholders:

- Customer
- Online banking Customer service: Their job is to help with the customer's online loan application in case they have a problem.
- Bank: If customer is not satisfied with the bank and decides to change bank for loan sanctioning, it's a loss for the bank.