

## *Use case document Gold Loan Application*

**Use Case Name:** Gold Loan Application.

**Description:** A Customer wants to apply for a gold 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 gold loan needs to have an active internet connection.
- The customer must have gold to apply for a gold 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, Gold, etc.,)
- 6) The customer chooses a gold loan.
- 7) The website displays that it is a compound interest loan and the minimum amount of gold should be 2 grams.
- 8) The user enters the weight of gold for which they are requesting sanction of loan.
- 9) The website displays the maximum amount of loan that can be sanctioned for the amount of gold entered by the user.
- 10) User enters the number of years by which he/she can repay the loan (Max: 15 years).
- 11) The website displays a message showing that "The loan application for Gold loan has been moved to the next step, do visit our nearest branch with your ID proofs, amount of gold you entered 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 loan sanction.
- Customer might call customer support if they find an issue while applying for a loan.

***Exception:***

- The customer's gold is less than minimum amount of gold 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 gold loan.

***Post condition:*** Customer will get his application submitted for the gold 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.