

Use case document Personal Loan Application

Use Case Name: Personal Loan Application.

Description: A Customer wants to apply for a personal 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 personal loan needs to have an active internet connection.
- 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 personal loan.
- 7) The website displays that it is a compound interest loan and the minimum amount which can be sanctioned is 10,000.
- 8) The user enters his/her salary and the amount required for the loan.
- 9) The website displays the interest corresponding to the amount requested 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 personal loan has been moved to the next step, do visit our nearest branch with your ID proofs 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 salary is less than the interest of the first month 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 personal loan.

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