**Education Loan**

**Use case document**

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

**Description:** A Customer wants to apply for Education 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 Education 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 logins to his account using 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 (Educational ,Personal, etc.,)

6)  The customer chooses a Education loan.

7)   The website displays features and schemes of Education loan and its rate of interest for respective courses and its eligibility criteria.

8)   The user enters the respective details such as institution joined, details of student, banker details etc.

9) The User also enters detailed course information and loan amount requirement.

10) The user requests to enter a 10 and 12th and/or undergraduate percentage .

1. The website verifies as the details meet the eligibility criteria for education loan and intimated to the user.

12) User enters repayment proposed by them.

13) The website displays a message showing that “ The loan application for Education loan has been moved to the next step, do visit our nearest branch with your ID proofs ,mark sheets , bonafide certificate etc.,and get your respective loan sanctioned”.

14) The website displays a Details of the submitted application.

15)   The website asks the user if he/she wants to exit or choose any other option from the list (funds transfer, apply for loan).

16)  The user clicks exit

17)   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 Details entered by the user does not meet the eligibility criteria of the bank , then an “Eligibility criteria does not meet , kindly visit our near branch for further details and solution” message will pop up.

-    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 an education loan.

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

**Stakeholders:**

**User -** when the user details doesn’t meet the minimum eligibility criteria . The loan will not be sanctioned.