



# CASE STUDY- FNF FIDELITY

Automated Loan Calculator

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# Business Requirement Document (BRD)

**Project- Launching Automated Loan Calculator**

**Date- 13/07/2024**

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**Version- 1.0**

Document Revision History

Version	Date	Description	Author
1.0	13/07/2024	Initial Version	Sheya Dey

# Introduction

The Loan Interest Calculation UI is to be made to enable users to instantly calculate **EMI Amount, total interest & total payable amount including interest** by inputting Principal Amount, Rate of Interest, Tenure & Location Details. The application aims to provide a user-friendly interface for accurate and efficient loan calculations.

## Business Objective-

1. To enable users to input Personal Details, Residential Details & Loan Related Information.
2. To automate interest calculation & help users get a clear idea about loan repayment.
3. To apply condition on calculations i.e. use different formulas for different type of interest rate.
4. Provide EMI discount for the States of Goa & Karnataka.

## Software Requirement Specifications (SRS)-

The Purpose of this document is to define the requirements of The Automated Loan Interest Calculation application. It includes the application's functionality, UI description & Constraints.

- Product Functions-
1. To calculate loan interest amount.
  2. To offer discount on the loan interest EMI of specific states.

- User Description-
1. Customers who are likely to take loans.
  2. Admins who are there to manage the whole application's functionality.

- Assumptions-
1. The application will need a stable internet connection for users.

## Specific Requirements-

### Functional Requirement-

#### UI Requirements

1. The UI should have a text input option to fill the 'Name' of user.
2. It should have a dropdown menu to select 'State' of residence of the user.
3. It should have a dropdown menu to select 'City' of residence of the user.
4. It should have a dropdown menu to select 'Loan Type' of the user.
5. The UI should also provide a free flow text box to fill any additional information.
6. The UI should also have three different numeric text boxes to fill 'Principal Loan Amount', 'Interest Rate' & 'Tenure of Loan Repayment'.
7. The UI Should have an 'OK' button to submit the form to perform calculation.
8. The UI Should have a 'Cancel' button to erase all data and exit the

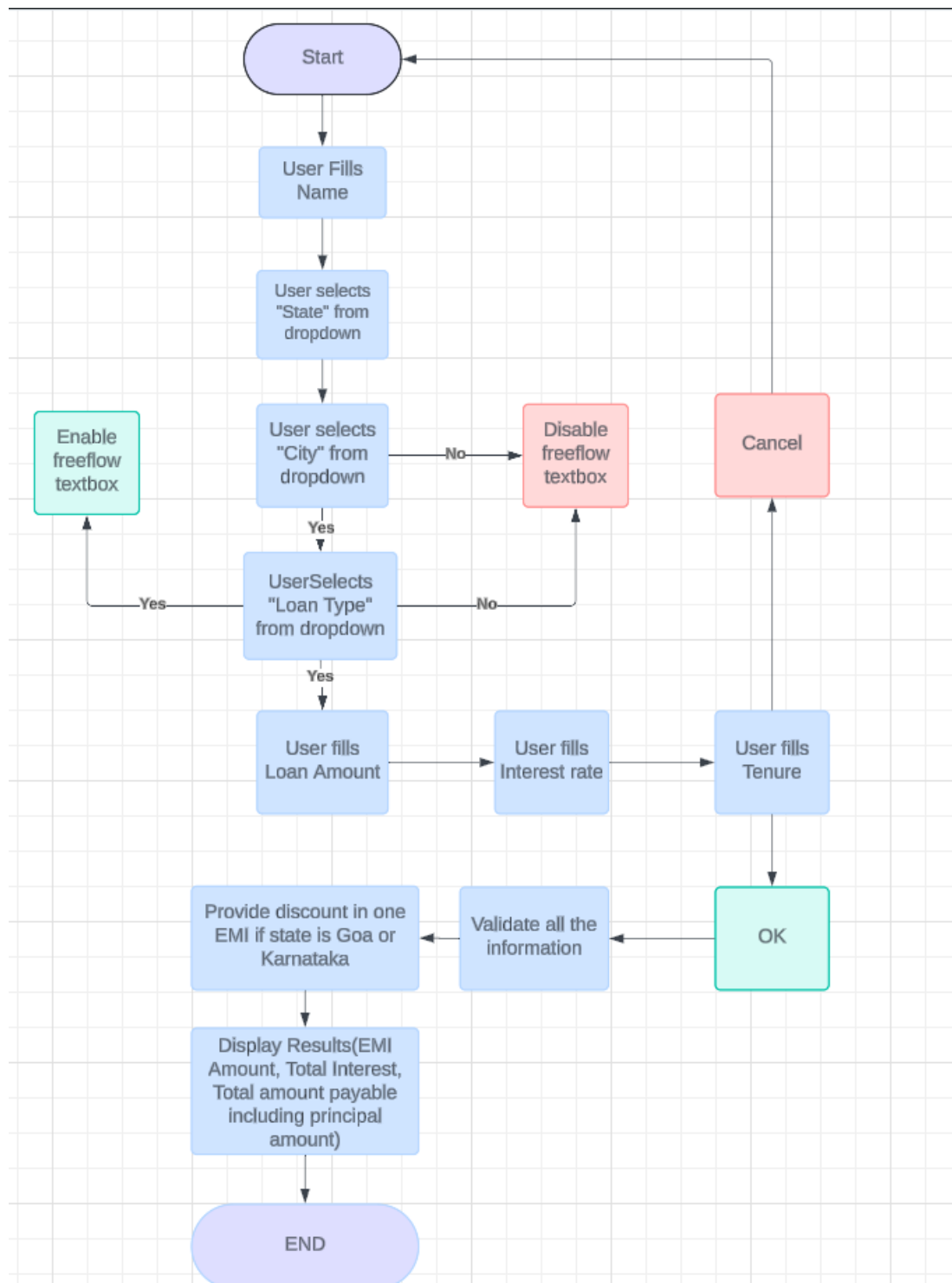
### Conditional Requirements

1. If the user selects none from the 'City' dropdown menu, the free flow text box should be disabled.
2. If the user selects none from the 'Loan Type' dropdown menu, the free flow text box should be disabled.

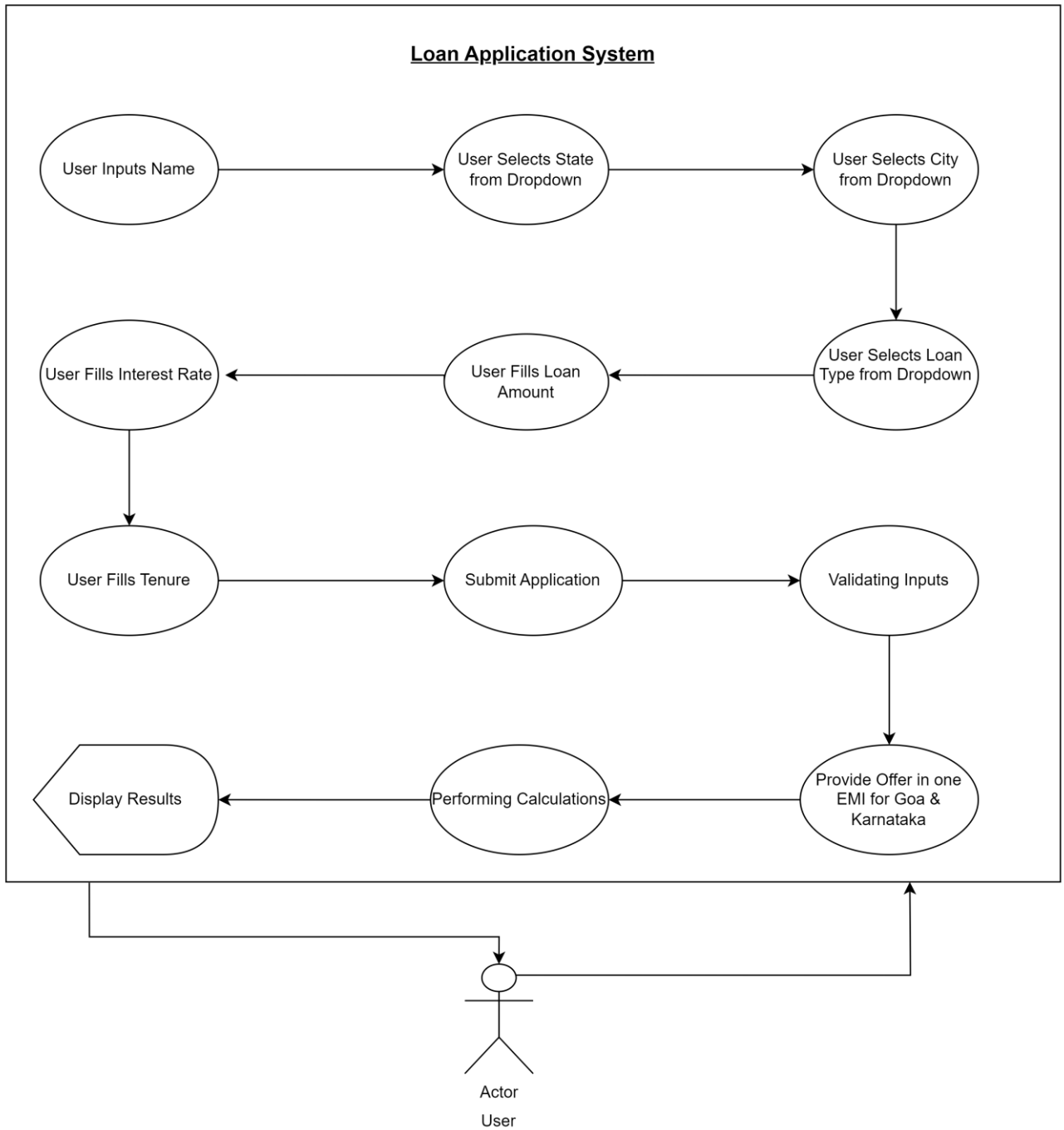
### Calculative Requirements

1. After all the mandatory fields are filled, on submission the user should be able to find out the
  - EMI Amount:
  - Total Interest:
  - Total Amount Payable with Interest
2. If the loan type is selected as fixed rate, it should calculate all based on fixed rate.
3. If the loan type is selected as variable rate, it should calculate all based on variable method.
4. If the selected state is Karnataka and Goa, it should provide One EMI discount and should calculate all the fields on this basis.

### Workflow Diagram- (Used Lucid Chat to create the Workflow Diagram)



## Use Case Diagram- (Used draw.io to create Use Case Diagram)



## Wireframe- (Used Figma to create the Wireframe for the UI)

**Fidelity**  
*National Financial*

LOAN PAYMENT CALCULATOR

Name

State

City

Loan Type

Free Text

Loan Amount

Interest Rate

Tenure

Cancel

OK



## User Story-

### User Story 1: Enter Name

**As a user,**  
**I want to** enter my name,  
**so that** I can input required information for calculating my loan interest.

#### Acceptance Criteria:

**Given** the user can access the page of the automated loan calculator,  
**When** the user inputs his name in the 'Name' text field  
**Then** the system should validate that the name field is not empty before submission.

### User Story 2: Select State

**As a user,**  
**I want to** select my state from the dropdown  
**so that** I can specify my State for the loan EMI calculation.

#### Acceptance Criteria:

**Given** the user can select the State of his residence from the dropdown  
**When** the user selects his residential State  
**Then** the system should validate that the State field is not empty before submission.

### User Story 3: Select City

**As a user,**  
**I want to**, select my city from the dropdown  
**so that** I can specify my city for the loan application.

#### Acceptance Criteria:

**Given** the user can select the city of his residence from the dropdown  
**When** the user selects his residential State  
**Then** the system should validate that the city field is selected. If the User selects "None", the system should disable free flow textbox.

### User Story 4: Select Loan Type

**As a user,**  
**I want to** select my city from the dropdown  
**so that** I can mention the type of loan I am applying for.

#### Acceptance Criteria:

**Given** the user can select the type of loan from the dropdown,  
**When** the user selects his residential State  
**Then** the system should validate that the Loan Type is selected. If the User selects "None", the system should disable free flow textbox.

### User Story 5: Input Loan

**As a user,**  
**I want to** fill my loan details such as Loan Amount, Interest Rate & Tenure  
**so that** I can provide all the necessary details to perform Loan EMI calculation.

#### Acceptance Criteria:

**Given** the user can fill all the necessary loan details in Numbers  
**When** the user fills his loan details  
**Then** the system should validate if all the fields necessary for loan calculation are filled.

### User Story 6: Clicking 'Ok' & Submitting Details

**As a user,**  
**I want to** submit the loan application,  
**so that** I can get the results as in EMI Amount, Total Interest, Total Amount Payable with Interest.

#### Acceptance Criteria:

**Given** the User can submit details by clicking "OK"  
**When** the user submits the details, the system should do all the necessary calculations  
**Then** the results should be displayed as in EMI Amount, Total Interest, Total Amount Payable with Interest