**Ethical Home Loan**

Document: System Requirement Specification Document

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**Title**

System Requirement Specification for Home Loan Service

**Team**

Loan Officer, Operational executive, Credit Manager, Admin

**Objective (Purpose):**

The study was mainly conducted to understand the concept of home loan scheme and the eligibility criteria of customer on their individual CIBIL score.

The study is done to understand the documents involved in the home loan scheme and the repayment methodology adopted by various banks.

The innovative home loan schemes and the risk capturing mechanism adopted by based on consecutive three EMI payment failed.

**Scope**

The main purpose to build this application program is to

reduce the human efforts by using software. The project is

totally built at administrative end and thus only the administrators

guaranteed will access this system. This software is a mainly related to customer individuals who are

interested in taking Home Loan from bank to fulfil their dreams.

The process is filter by position to Official position.

**Definitions:**

HLS: Home Loan Service

Portal: Official Online Web Application

KPI: Key Performance Indicator

Dashboard: Personalized information presented using BI techniques such as grid, KPI

CIBI Score: Credit Information Bureau India Ltd.

**Functional Requirements:**

Login access given to Loan Officer, Operational executive, Credit Manager, Admin

* **Loan Officer Login:**

Loan officers want the information of customer who require the loan for their dream home and the details over to the Operational executive.

After the succulence status given by Credit Manager whom customer whose is valid again handover to loan officer.

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* **Operational executive Login:**

Credit Manager is mean to give the result status about primary document verification.

Customer who failed to submit their primary document their legal action taken and responsible by operational executive.

After the document verification the customer case is handover to credit manager.

* **Credit Manager:**

The Credit manager is highly responsible official body who undertakes the physical property evaluation based on municipal corporation rules.

After the completion of evaluation based on rules and regulation the precision letter which is sanction letter is generated by credit manager.

Then the credit manager is responsible to handover customer's case again to the loan officer.

* **Account Head:**

The Account head is Higher authority.

The requested customer who legally agrees to terms and conditions of basic rules of loan management and signed their autogenerated sanction letter given to the admin head.

Then it admin head responsibility to assign loan amount or disburse the loan amount on the basis of their overall future funds requirement.

Continue to the regular loan period if three consecutive EMI missed by the customer, they will be added in defaulter list and directly assessed by account head.

**NON-FUNCTIONAL REQUIREMENT**

* **Security:** Measures to protect sensitive personal and financial information from unauthorized access, theft, or damage.

Multiple layers of cyber security to reduce financial losses from the hackers.

Multiple incorrect logins should lead to temporary deactivation of account, which can lower risk of theft or misuse data.

System will provide access to content and operations using role-based security (Authorization) and (Permission based on roles)

* **Scalability:** The ability to handle increased demand for the service without significant performance degradation and able to reply to the user in minimum amount of time.

The load on the server should not cause strain on the system resources.

* **Availability:** The service should be always available for use, with minimal downtime for maintenance or updates.
* **Usability:** The service should be easy for customers to use, with a clear and intuitive user interface. the user-friendly UI will also lead to scalability of the product.

The service should be accessible to customers with disabilities, in compliance with relevant laws and guidelines.

* **Performance:** The service should be fast and responsive to the client.

The service should be given with minimal delays or errors to the client.

* **Maintenance:** The service should be easy to maintain and update, with clear documentation and procedures.

This refers to all those requirements that relate to the ease with which an end user might be least affected even during a maintenance activity.

* **Support:** The service should have a dedicated support team available to assist customers with any issues or questions.