**Name:** Apply for Loan

**Summary/Overview:** User applies for a loan and the bank can either accept or reject the application

**Actor:** User, Bank-Teller

**Pre-conditions:**

Account must be Active

Before the "Customer" can Apply for Loan, they must be logged into their account on the "Banking Application."

**Description:**

The Apply for Loan use case represents the process of a customer applying for loan and the bank can either accept or reject the application.

The process includes several steps, including the user submitting the loan application which includes details like the loan amount and the loan type. On submitting the application, the bank reviews the application and can either Accept or Reject the application. The bank can then notify the User about the application status.

**Exceptions:**

Inaccurate application details

Incorrect login Credentials

**Post Conditions:**

If the loan application is approved, the customer receives a notification with the loan details, such as loan amount, interest rate, etc.

If the loan application is rejected, the customer receives a notification

