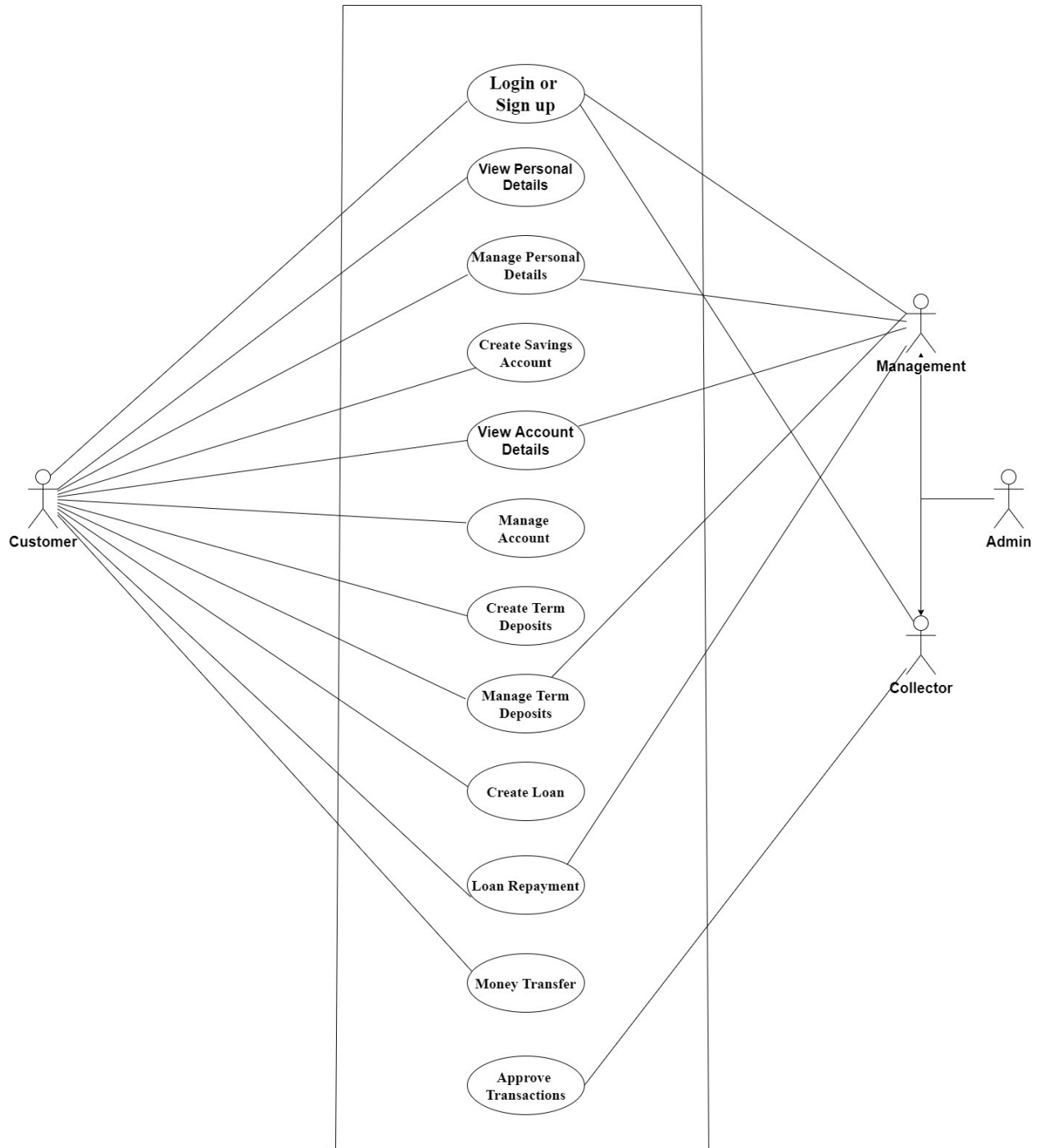


USE CASES DIAGRAM



DESCRIPTION OF USE CASES IN DIAGRAM

LOGIN AND SIGNUP:

Customer and admin team can login to the system. Credentials are matched with the database. User is granted access after authorization. A new user needs to sign-up to the system.

VIEW PERSONAL DETAILS:

User can view their personal details.

MANAGE PERSONAL DETAILS:

User can update their personal details. Management can review changes made by the user.

CREATE SAVINGS ACCOUNT:

To create new account, the user needs to specify necessary details. Details like name, address, email id, phone no., government id are to be provided. An account id is generated. User needs to deposit an amount above Minimum Average Balance(MAB).

MANAGE ACCOUNT:

Users can do the following to manage account:

- Request for deposit
- Request for withdrawal

VIEW ACCOUNT DETAILS:

Users can:

- View account balance
- View transaction history
- View loans taken
- View term deposits

CREATE TERM DEPOSIT:

To create a new term deposit following are to be specified:

- Amount
- Time period

MANAGE TERM DEPOSIT:

Users can:

- Break the term deposit
- Renew

CREATE LOAN:

Users need to specify:

Check following parameters:

- Number of days user is a member
- Income source and salary is viable
- Whether balance is in range
- Past loans cleared or not

MANAGE LOAN:

User can:

- Change loan repayment method

AUTOMATED LOAN REPAYMENT:

Monthly installments are automatically repaid by deducting the amount from the user's account balance.

TRANSFER MONEY:

User can send money to another account provided sufficient balance is available. User needs to provide the account number of recipient.

DESCRIPTION OF ACTORS IN DIAGRAM:

CUSTOMERS: Customers are the savings account holders.

ADMIN GROUP: Can view and make internal changes to the system. It consists of:

- **MANAGEMENT:** Consists of the management team of the client of the software system. They also resolve any and all disputes that may arise.
- **COLLECTOR:** Is responsible for approving transactions.

ASSUMPTIONS:

1. We assume that the personal details are given when a new savings account is created.
2. Savings interest rate and minimum balance requirement is shown when the user is creating a new account.
3. Balance is automatically incremented with respect to savings interest rate.
4. Recipient of a transfer is assumed to be a user of the system.