



Analytics Fox Softwares

Business Requirement Document

CMS – Legal Module



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1. Purpose of this Document

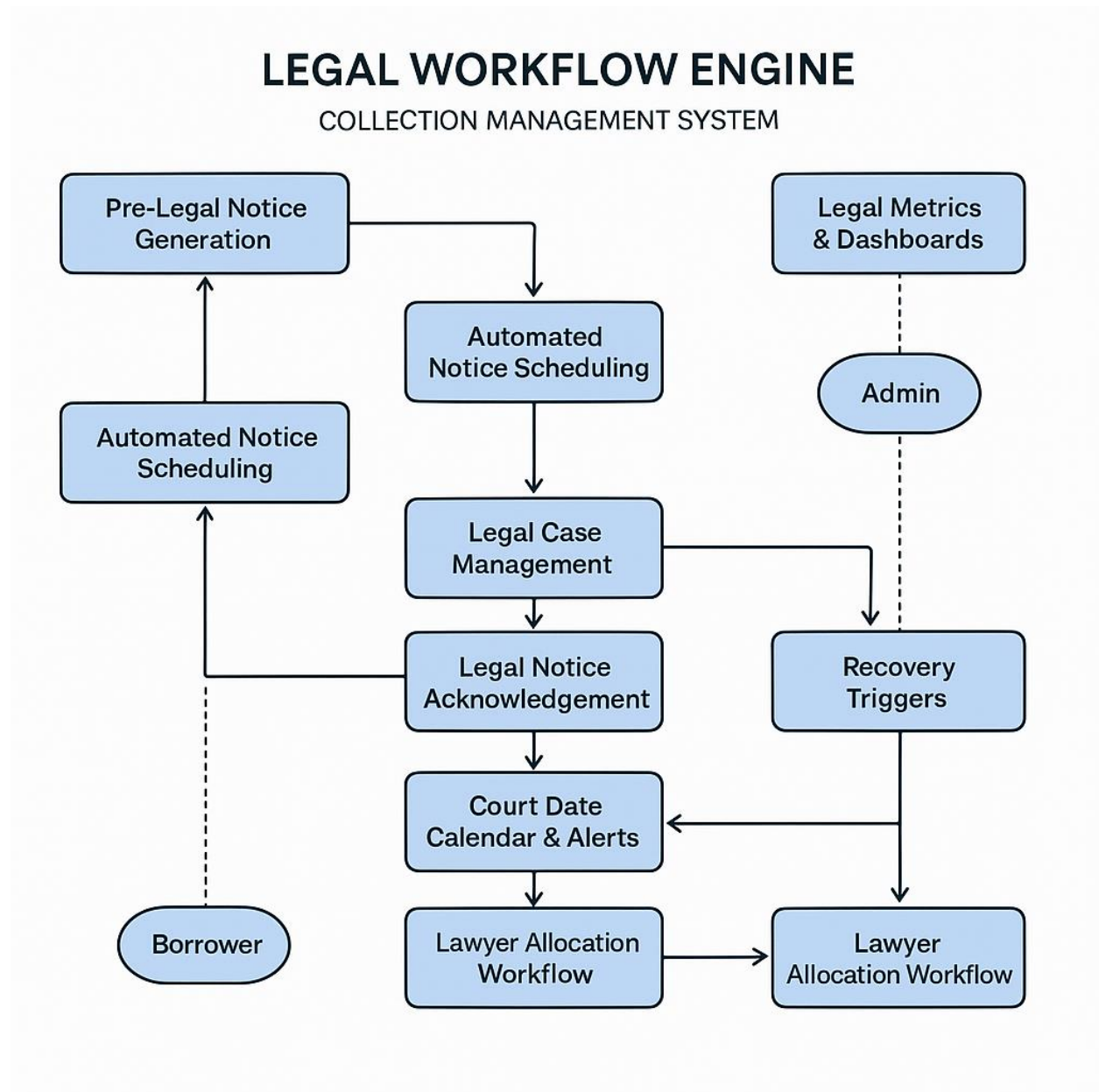
Objective

- Define the functional scope of the Legal Workflow Engine.
- Provide a blueprint for development, integration, and testing.
- Ensure alignment between business, legal, and technical teams.
- Serve as a reference for UI/UX design, API development, and automation.
- Facilitate compliance with legal and regulatory standards.
- Support training and onboarding of legal operations and IT staff.

2. Entities:

Entity	Description
Borrower	The individual or organization subject to legal notices and recovery actions.
Legal Case	A structured record of a legal proceeding, including status, documents, and history.
Legal Notice	A formal document generated and sent to the borrower regarding legal action.
Lawyer	Legal professional assigned to handle a case or represent the organization.
Legal Team	Internal users managing legal workflows, documents, and court interactions.
Admin	System administrator managing configurations, user roles, and escalations.
Recovery Agent	External or internal personnel responsible for executing recovery actions.
Court Hearing	Scheduled legal event tracked in the calendar with alerts and outcomes.
Document	Legal files such as notices, affidavits, judgments, stored in the repository.
System	The CMS platform automating workflows, scheduling, and tracking.
Metrics Dashboard	Aggregated KPIs and analytics for legal performance and compliance.

3. Workflow:



4. Use Cases:

4.1.1 Pre-Legal Notice Generation:

Use Case ID	UC001
Use Case	Pre-Legal Notice Generation
Actors	Collection Officer, Legal Admin, System
Description	System generates a legal notice based on a trigger event such as missed payment or broken promise. The notice is created using predefined templates and sent via selected delivery channels.
Related Use Case ID	UC002 (Automated Notice Scheduling), UC003 (Legal Case Management)
Pre - Condition	Loan account exists and is active. DPD >= pre-configured threshold (e.g., 30/60 days). Valid contact details (email, phone, address) are available. Legal templates and entity profile must be configured in the system.
Flow of Events	<ol style="list-style-type: none">1.Trigger event detected2. System fetches borrower details3. User selects notice type and language4. System generates notice5. User previews and sends notice6. Notice is logged and tracked Validation Rules <ul style="list-style-type: none">• Template must be selected before notice can be generated.• Notice cannot be sent if any critical borrower contact field is missing.• Duplicate notice generation for same DPD and account within 7 days is restricted.

Fields and Validation	Field Name	Data Type	Mandatory	Description	Validation Rules
	Notice ID	Auto-generated	Yes	Unique identifier for each pre-legal notice	Format: PLN-[YYYYMMDD]-[Sequence]
	Loan Account Number	Auto-Populated	Yes	Loan account number of the delinquent borrower	Must exist in LMS
	Borrower Name	Auto-Populated	Yes	Name of the borrower	Pulled from LMS master
	DPD (Days Past Due)	Integer	Yes	Current DPD of the borrower	Auto-calculated
	Trigger Type	Dropdown	Yes	Condition triggering the notice generation	Options: DPD Threshold, Payment Failure, Manual Trigger
	Notice Template	Dropdown	Yes	Template to be used for generating the notice	Pre-configured in admin panel
	Communication Mode	Multi-select	Yes	Modes used to send the notice	Email, SMS, Courier/Post
	Notice Generation Date	Auto Date	Yes	Date on which notice is generated	System-generated
	Notice Expiry Date	Auto Date	Yes	Deadline for the borrower to respond or repay before escalation	Usually 7–15 days post generation

	Legal Entity Name	Text	Yes	Name of the legal entity issuing the notice	Pulled from organization master
	Issued By (Role/User)	Dropdown	Yes	Legal officer or system initiating the notice	Audit trail maintained
	Document Preview	PDF Preview	Yes	Final preview of notice before sending	Read-only
	Acknowledgement Required	Boolean	Yes	Whether the borrower must confirm receipt of notice	Yes/No
	Notice Status	Dropdown	Yes	Current state of the notice	Draft, Generated, Sent, Failed, Acknowledged
	Remarks	Text Area	No	Any internal remarks or notes	Max 250 charact

Sample Use case

Scenario: A borrower has crossed 60 DPD, triggering a pre-legal notice.

Field	Value
Notice ID	PLN-20250721-001
Loan Account Number	LN4567890
Borrower Name	Mr. Rohit Sharma
DPD	62
Trigger Type	DPD Threshold

	Notice Template	Template-60DPD-Standard
	Communication Mode	Email, SMS
	Notice Generation Date	21-07-2025
	Notice Expiry Date	28-07-2025
	Legal Entity Name	CollectPro Recovery Services
	Issued By	System
	Acknowledgement Required	Yes
	Notice Status	Sent
Post - Condition	<ul style="list-style-type: none"> • Notice generated and saved as PDF. • Delivery initiated via configured channels. • Status updated (Sent, Failed). • Acknowledgement awaited if required. • Notice history stored under borrower's legal profile. 	
Alternative Flow	NA	
Exceptional Flow	<ul style="list-style-type: none"> • The system runs a scheduler daily to identify eligible accounts. • Notices are generated using templates with dynamic merge fields (e.g., borrower name, loan amount). • Multiple communication modes are attempted (fallback logic applied). • Delivery tracking and status updated in real-time. • If Acknowledgement Required = Yes, a parallel workflow to confirm receipt is triggered. 	
Priority	High	

Non-Functional Requirement	NA
Assumption and Dependency	Assumes trigger logic is correctly implemented; depends on template repository and delivery service integration
API to be Integrated	Delivery Service API, Template Engine API

4.1.2 Automated Notice Scheduling:

Use Case ID	UC002
Use Case	Automated Notice Scheduling
Actors	System
Description	This feature enables automatic scheduling and dispatch of legal notices based on triggers like DPD (Days Past Due), failed recovery actions, or non-acknowledgement of previous notices. Legal teams can define and manage rule-based schedules with recurrence, notice type, and delivery mode..
Related Use Case ID	UC001
Pre - Condition	<ul style="list-style-type: none"> • Legal notice templates must be configured. • Borrower contact information must be complete. • Trigger rules must match at least one eligible account. • Scheduler service must be active in the system.
Flow of Events	<ol style="list-style-type: none"> 1. Detect trigger 2. Apply scheduling rules 3. Set next scheduled date 4. Send notice 5. Update status

Fields and Validation	Schedule Type (Required), Delay Duration (Required if Delayed), Recurrence Frequency (Required if Recurring), Next Scheduled Date (Auto-calculated)				
	Field Name	Data Type	Mandatory	Description	Validation Rules
	Schedule ID	Auto-generated	Yes	Unique identifier for each notice schedule	Format: NSC-[YYYYMMDD]-[Sequence]
	Schedule Name	Text	Yes	User-defined name of the schedule	Unique name, max 100 characters
	Trigger Type	Dropdown	Yes	Condition to trigger the schedule	DPD Threshold, No Payment, Acknowledgement Pending, Manual
	Trigger Value	Integer/Text	Yes	Value for the trigger condition	e.g., 30 for DPD, Yes/No for Acknowledgement
	Frequency	Dropdown	Yes	How often the notice should be checked/generated	Daily, Weekly, Monthly

	Applicable Notice Type	Dropdown	Yes	Type of notice to be generated	Pre-Legal Notice, Legal Notice, Final Warning
	Delivery Mode	Multi-select	Yes	Channels used to send the notice	Email, SMS, Courier/Post
	Template ID	Dropdown	Yes	Template used for generating the notice	Pulled from Legal Template Master
	Start Date	Date	Yes	Date when the schedule should start	Must be current or future date
	End Date	Date	No	Optional end date for the schedule	Must be \geq Start Date
	Last Execution Date	Auto Date	No	Last date on which schedule executed	Read-only
	Next Execution Date	Auto Date	Yes	Calculated based on frequency and last execution	Read-only
	Status	Dropdown	Yes	Current status of the schedule	Active, Paused, Expired

	Created By	Auto/Use r	Yes	User/system who created the schedule	Audit trail maintained
	Remarks	Text Area	No	Additional notes	Max 250 characters
	Scenario: Automatically generate a pre-legal notice for all accounts with DPD ≥ 45 every Monday.				
	Field	Value			
	Schedule Name	PreLegal-45DPD-Weekly			
	Trigger Type	DPD Threshold			
	Trigger Value	45			
	Frequency	Weekly			
	Applicable Notice Type	Pre-Legal Notice			
	Delivery Mode	Email, SMS			
Template ID	PLN-TEMPLATE-45DAYS				
Start Date	01-Aug-2025				
Next Execution Date	04-Aug-2025				
Status	Active				
Post - Condition	<ul style="list-style-type: none">• Notice(s) are generated and dispatched as per defined configuration.• Schedule logs are updated with execution outcomes.• Errors (e.g., missing contact details) are logged and alerted.• Next execution date is recalculated.				
Alternative Flow	NA				
Exceptional Flow	System Behavior:				

	<ul style="list-style-type: none"> • The system runs a background scheduler based on defined frequencies. • Matching accounts are fetched using the trigger conditions. • Notices are generated using the specified template with dynamic data. • Delivery is attempted through the selected mode(s). • Each scheduled run is logged with status and count of notices generated, delivered, and failed.
Priority	High
Non-Functional Requirement	NA
Assumption and Dependency	Depends on scheduling engine and calendar integration.
API to be Integrated	Scheduler API, Calendar API

4.1.3 Legal Case Management:

Use Case ID	UC003
Use Case	Legal Case Management
Actors	Legal Team, Admin
Description	The Legal Case Management feature serves as a centralized system to track and manage all legal cases filed by the organization. It links each case to a borrower account, maintains legal status, tracks hearing dates, manages documentation, and assigns cases to appropriate legal representatives. The system will support both manually created and auto-generated cases based on legal workflows.
Related Use Case ID	UC001, UC004

Pre - Condition	<ul style="list-style-type: none">The loan must be legally eligible for filing (e.g., default confirmed, pre-legal stage completes).All required documentation must be uploaded (e.g., notice proof, affidavit).Lawyer must be available and listed in the active lawyer master.																									
Flow of Events	<p>To centrally manage the full lifecycle of legal cases associated with borrower accounts—including case initiation, assignment, hearings, status tracking, and closure—ensuring compliance, transparency, and operational efficiency.</p> <ol style="list-style-type: none">Create caseAssign lawyerUpload documentsUpdate statusTrack timeline																									
Fields and Validation	<table><tr><th>Field Name</th><th>Data Type</th><th>Mandatory</th><th>Description</th><th>Validation Rules</th></tr><tr><td>Case ID</td><td>Auto-generated</td><td>Yes</td><td>Unique identifier for each legal case</td><td>Format: LC-[YYYYMMDD]-[Sequence]</td></tr><tr><td>Loan Account Number</td><td>Auto/Lookup</td><td>Yes</td><td>Linked borrower loan account number</td><td>Must exist in LMS</td></tr><tr><td>Borrower Name</td><td>Auto</td><td>Yes</td><td>Fetches from LMS based on Loan Account</td><td>Read-only</td></tr><tr><td>Case Type</td><td>Dropdown</td><td>Yes</td><td>Type of legal case initiated</td><td>Civil, Criminal, Arbitration, 138 Bounce, SARFAESI</td></tr></table>	Field Name	Data Type	Mandatory	Description	Validation Rules	Case ID	Auto-generated	Yes	Unique identifier for each legal case	Format: LC-[YYYYMMDD]-[Sequence]	Loan Account Number	Auto/Lookup	Yes	Linked borrower loan account number	Must exist in LMS	Borrower Name	Auto	Yes	Fetches from LMS based on Loan Account	Read-only	Case Type	Dropdown	Yes	Type of legal case initiated	Civil, Criminal, Arbitration, 138 Bounce, SARFAESI
Field Name	Data Type	Mandatory	Description	Validation Rules																						
Case ID	Auto-generated	Yes	Unique identifier for each legal case	Format: LC-[YYYYMMDD]-[Sequence]																						
Loan Account Number	Auto/Lookup	Yes	Linked borrower loan account number	Must exist in LMS																						
Borrower Name	Auto	Yes	Fetches from LMS based on Loan Account	Read-only																						
Case Type	Dropdown	Yes	Type of legal case initiated	Civil, Criminal, Arbitration, 138 Bounce, SARFAESI																						

	Court Name	Text	Yes	Court where the case is filed	Max 100 characters
	Case Filed Date	Date Picker	Yes	Date of formal case filing	Cannot be future-dated
	Lawyer Assigned	Dropdown	Yes	Legal counsel responsible for the case	From registered lawyer master
	Filing Jurisdiction	Text	Yes	Court location/state/district	Free text or linked to geo master
	Current Status	Dropdown	Yes	Present legal state of the case	Filed, Under Trial, Stayed, Dismissed, Resolved, Closed
	Next Hearing Date	Date Picker	No	Scheduled date for next hearing	Must be today or later if provided
	Last Hearing Outcome	Text Area	No	Remarks or decisions from last hearing	Max 500 characters
	Case Documents	File Upload	No	Attachments for affidavits, summons, etc.	PDF, JPG, DOCX formats allowed

	Recovery Action Linked	Dropdown	No	If case resulted in any recovery action	Repossession , Settlement, Warrant Issued, None
	Created By	Auto/User	Yes	User/system who created the case	Audit log maintained
	Case Remarks	Text Area	No	Internal notes for tracking	Optional; Max 500 characters
	Case Closure Date	Date	No	Date on which case was officially closed	Must be ≥ Case Filed Date
	Outcome Summary	Text Area	No	Final decision or resolution notes	Optional
Post - Condition	<ul style="list-style-type: none"> Case appears in Legal Dashboard and is linked to borrower account. Hearing dates are scheduled and alerted automatically. Compliance and Legal Ops are notified of new filings. Recovery strategy may be updated based on court progression. 				
Alternative Flow	NA				
Exceptional Flow	System Behavior: <ul style="list-style-type: none"> Legal case is linked to workflow engine and status is monitored for triggers. 				

	<ul style="list-style-type: none"> Alerts are auto-sent to the assigned lawyer and legal ops team ahead of hearings. If next hearing date is missed, system flags overdue hearing for escalation. Cases marked as “Closed” trigger final update in borrower profile & legal ledger.
Priority	High
Non-Functional Requirement	NA
Assumption and Dependency	Depends on case registry and document repository.
API to be Integrated	Case Management API, Document Storage API

4.1.4 Automatic Generation of Case ID:

Use Case ID	UC004
Use Case	Automatic Generation of Case ID
Actors	System
Description	The system automatically generates a unique Case ID at the time of creation of a legal case record. The ID generation follows a consistent pattern that incorporates metadata such as date, loan type, or region (as applicable) to ensure uniqueness and traceability across time and geographies.
Related Use Case ID	UC003
Pre - Condition	<ul style="list-style-type: none"> Case form must be valid and pass all mandatory checks. Loan account must be eligible and present in system.

	<ul style="list-style-type: none"> Configuration for ID format must be enabled in system settings.
Flow of Events	<p>To ensure that every legal case created in the system is uniquely identified using a standardized, auto-generated Case ID. This enables accurate case referencing, audit trail maintenance, traceability, and avoids manual duplication errors.</p> <ol style="list-style-type: none"> 1. Detect new case 2. Generate prefix and region code 3. Increment sequence 4. Combine to form case ID <p>Case ID Format Options:</p> <p>The recommended Case ID format can be configured, but the standard format is:</p> <p>Case ID Format:</p> <p>LC-[YYYYMMDD]-[BranchCode or LoanTypeCode]-[SequenceNo]</p> <p>Example: LC-20250721-MIC-0023</p> <p>Where:</p> <ul style="list-style-type: none"> LC = Legal Case (prefix) YYYYMMDD = Date of case creation MIC = Loan Type Code or Branch Code (e.g., MIC for Microfinance, CON for Consumer Loan) 0023 = Incremental numeric sequence, auto-reset daily (or globally unique if preferred) <p>Case ID Generation Triggers:</p> <ul style="list-style-type: none"> Auto-generated when the “Create Legal Case” form is successfully submitted. If form creation is canceled before saving, the ID is not reserved. Sequence count is maintained in a backend reference table.

Fields and Validation	Field Name	Data Type	Mandatory	Description	Validation Rules
	Case ID	Auto-generated	Yes	System-generated legal case identifier	Must be unique across the entire legal module
	Case Prefix	Configurable	Yes	Standard prefix used to denote legal cases	Typically LC or LEG
	Date Stamp	Auto (Date)	Yes	Date when case is being created	Format: YYYYMMDD
	Sequence Number	Integer	Yes	Incremental counter for same-day case creation	Starts from 0001 daily or continues globally
	Category Code	Optional	No	Optional component to include Loan Type or Region	Must match predefined codes (e.g., MIC, BLR)
	Final Case ID	Computed	Yes	Combined string (prefix + date + code + sequence)	System-generated and non-editable post-creation
Post - Condition	<ul style="list-style-type: none"> Case ID is permanently locked once generated and stored. 				

	<ul style="list-style-type: none"> Linked to all case actions, notices, recovery triggers, and court dates. Visible in all dashboards, audit logs, and external reports.
Alternative Flow	NA
Exceptional Flow	<ul style="list-style-type: none"> Case ID is generated in real-time based on current server date and configured logic. In case of conflict (e.g., duplicate ID due to time sync issues), system retries using next sequence. Admin may optionally override the Case ID only before saving the record (controlled via role).
Priority	High
Non-Functional Requirement	NA
Assumption and Dependency	Depends on ID generation logic and registry.
API to be Integrated	ID Generator API

4.1.5 Legal Notice Acknowledgement:

Use Case ID	UC003
Use Case	Legal Notice Acknowledgement
Actors	Borrower, System
Description	The Legal Notice Acknowledgement feature allows the legal team or field agents to capture proof that a borrower (or authorized recipient) has received a legal/pre-legal notice. It includes information about the recipient, method of acknowledgement, date/time, and supporting documentation (e.g., signature, receipt, photo, etc.). The system updates the notice status and triggers next actions accordingly.

Related Use Case ID	UC001				
Pre - Condition	<ul style="list-style-type: none"> • Notice must exist and be in Sent status. • At least one mode of proof (or manual confirmation) must be provided. • Field agent must have access to borrower contact/ID for confirmation. 				
Flow of Events	<p>To record, track, and verify the acknowledgement of legal or pre-legal notices sent to borrowers. This helps in determining whether the borrower has received and responded to critical legal communications, and governs subsequent legal escalation based on acknowledgement status.</p> <ol style="list-style-type: none"> 1. Send notice 2. Await acknowledgment 3. Log timestamp 4. Update status 				
Fields and Validation	Field Name	Data Type	Mandatory	Description	Validation Rules
	Acknowledgement ID	Auto-generated	Yes	Unique identifier for each acknowledgement entry	Format: ACKN-[YYYYMMDD]-[Sequence]
	Notice ID	Lookup	Yes	Linked legal or pre-legal notice sent to the borrower	Must exist and be in Sent status
	Loan Account Number	Auto	Yes	Pulled from the linked notice	Read-only
	Borrower Name	Auto	Yes	Pulled from LMS or linked notice	Read-only

	Notice Type	Auto	Yes	Pre-Legal / Legal	Derived from Notice record
	Acknowledged By	Dropdown	Yes	Recipient of the notice	Borrower, Family Member, Lawyer, Security Guard, Refused
	Relationship to Borrower	Text	No	If not the borrower, specify the relationship	E.g., Spouse, Son, Clerk
	Acknowledgement Date	Date & Time	Yes	When the notice was received/confirmed	Must be ≥ Notice Sent Date and ≤ Current Date
	Acknowledgement Mode	Dropdown	Yes	Mode of confirmation	In Person, Courier Receipt, Email, SMS, Phone Call
	Proof of Acknowledgement	File Upload	No	Photo, signature, delivery slip, screenshot, etc.	PDF, JPG, PNG, DOCX formats allowed
	Remarks	Text Area	No	Any additional details	Max 500 characters

	Captured By	Auto/Use r	Yes	User or role who entered the acknowledgement	Legal Officer / Field Executive / System																						
	Geo-Location (if field)	Auto	No	Location coordinates if acknowledgment was field-collected	Optional, pulled from device																						
	Acknowledgement Status	Auto	Yes	Acknowledged / Refused / Pending Verification	Determined based on data entered																						
	3. Example Use Case:																										
	<table><tr><th>Field</th><th>Value</th></tr><tr><td>Acknowledgement ID</td><td>ACKN-20250721-0008</td></tr><tr><td>Notice ID</td><td>PLN-20250710-0022</td></tr><tr><td>Borrower Name</td><td>Rajiv Menon</td></tr><tr><td>Acknowledged By</td><td>Family Member</td></tr><tr><td>Relationship to Borrower</td><td>Spouse</td></tr><tr><td>Acknowledgement Date</td><td>20-07-2025, 4:30 PM</td></tr><tr><td>Acknowledgement Mode</td><td>In Person</td></tr><tr><td>Proof of Acknowledgement</td><td>Signature Slip.pdf</td></tr><tr><td>Captured By</td><td>Field Executive - Mumbai Team</td></tr><tr><td>Acknowledgement Status</td><td>Acknowledged</td></tr></table>					Field	Value	Acknowledgement ID	ACKN-20250721-0008	Notice ID	PLN-20250710-0022	Borrower Name	Rajiv Menon	Acknowledged By	Family Member	Relationship to Borrower	Spouse	Acknowledgement Date	20-07-2025, 4:30 PM	Acknowledgement Mode	In Person	Proof of Acknowledgement	Signature Slip.pdf	Captured By	Field Executive - Mumbai Team	Acknowledgement Status	Acknowledged
Field	Value																										
Acknowledgement ID	ACKN-20250721-0008																										
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Borrower Name	Rajiv Menon																										
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Relationship to Borrower	Spouse																										
Acknowledgement Date	20-07-2025, 4:30 PM																										
Acknowledgement Mode	In Person																										
Proof of Acknowledgement	Signature Slip.pdf																										
Captured By	Field Executive - Mumbai Team																										
Acknowledgement Status	Acknowledged																										
Post - Condition	<ul style="list-style-type: none">• Notice status updated to Acknowledged or Refused.• System records acknowledgement and updates audit trail.• Triggers dependent on acknowledgement (e.g., escalation delay, legal hold) are adjusted.																										

	<ul style="list-style-type: none"> Data appears in Legal Dashboard and Notice Reports.
Alternative Flow	NA
Exceptional Flow	<p>System Behavior:</p> <ul style="list-style-type: none"> For email/SMS modes, system auto-parses delivery reports or borrower replies to mark acknowledgement. For field-based acknowledgements, user must manually upload proof and confirm. If notice is refused or unacknowledged within defined SLA, system triggers legal escalation (configurable). Acknowledgement is locked after submission; edits require admin override with remarks.
Priority	High
Non-Functional Requirement	NA
Assumption and Dependency	Depends on delivery and tracking system.
API to be Integrated	OTP Service API, Signature API

4.1.6 Court Date Calendar and Alerts:

Use Case ID	UC006
Use Case	Court Date Calendar & Alerts
Actors	Legal Team, System

Description	This feature provides a centralized calendar interface and alert mechanism for all upcoming court hearings across legal cases. It allows users to schedule hearing dates, assign lawyers, capture outcomes, and configure automated reminders for involved stakeholders. The calendar integrates with each legal case and supports hearing status tracking and reporting.																			
Related Use Case ID	UC003																			
Pre - Condition	<ul style="list-style-type: none">Legal case must be filed and active.Assigned lawyer must be mapped in the system.Court details must be pre-configured or entered manually.																			
Flow of Events	<p>To centrally manage, track, and send alerts related to scheduled court hearings associated with legal cases. This feature enables proactive legal attendance, avoids missed court appearances, and helps legal and operations teams plan their work efficiently.</p> <ol style="list-style-type: none">1. Input hearing date2. Sync with calendar3. Send reminders4. Track attendance																			
Fields and Validation	<table><tr><th>Field Name</th><th>Data Type</th><th>Mandatory</th><th>Description</th><th>Validation Rules</th></tr><tr><td>Calendar Entry ID</td><td>Auto-generated</td><td>Yes</td><td>Unique identifier for the court hearing schedule entry</td><td>Format: CRT-YYYYMMDD-Sequence</td></tr><tr><td>Case ID</td><td>Lookup</td><td>Yes</td><td>Legal case linked to the hearing</td><td>Must be an active legal case</td></tr></table>					Field Name	Data Type	Mandatory	Description	Validation Rules	Calendar Entry ID	Auto-generated	Yes	Unique identifier for the court hearing schedule entry	Format: CRT-YYYYMMDD-Sequence	Case ID	Lookup	Yes	Legal case linked to the hearing	Must be an active legal case
Field Name	Data Type	Mandatory	Description	Validation Rules																
Calendar Entry ID	Auto-generated	Yes	Unique identifier for the court hearing schedule entry	Format: CRT-YYYYMMDD-Sequence																
Case ID	Lookup	Yes	Legal case linked to the hearing	Must be an active legal case																

	Loan Account Number	Auto	Yes	Borrower account number from linked case	Read-only
	Borrower Name	Auto	Yes	Pulled from LMS or Case Master	Read-only
	Court Name	Text	Yes	Court where the hearing is scheduled	Max 100 characters
	Hearing Date	Date Picker	Yes	Scheduled date for hearing	Must be today or a future date
	Hearing Time (optional)	Time Picker	No	Scheduled time of the hearing	Optional field for specific court slots
	Hearing Type	Dropdown	Yes	Nature of hearing	Appearance, Filing, Evidence, Cross-Examination, Judgment etc.
	Assigned Lawyer	Dropdown	Yes	Lawyer responsible for attending the hearing	From Lawyer Master

	Status	Dropdown	Yes	Hearing outcome/status	Scheduled, Attended, Missed, Rescheduled, Adjourned, Closed
	Outcome Notes	Text Area	No	Hearing summary or court order details	Max 1000 characters
	Reminder Enabled	Boolean	Yes	Whether reminder is enabled	Default: Yes
	Reminder Frequency	Dropdown	No	When to remind	1 day before, 2 days before, 1 hour before etc.
	Reminder Recipients	Multi-select	Yes	Recipients of the reminder	Legal Officer, Lawyer, Admin
	Notification Channel	Multi-select	Yes	Mode of alert	Email, SMS, In-App
	Created By	Auto/User	Yes	Creator of the calendar entry	Auto-captured
	Last Updated On	Auto Date	Yes	Timestamp of last update	System-generated
Example Use Case:					
Field		Value			

	Case ID	LC-20250715-002
	Hearing Date	30-07-2025
	Hearing Type	Judgment
	Assigned Lawyer	Ms. Rupa Mehta
	Reminder Frequency	2 days before, 1 hour before
	Status	Scheduled
	Notification Channel	Email, SMS
Post - Condition	<ul style="list-style-type: none"> Reminders are sent to all configured recipients as per schedule. Hearing status can be updated post-event with outcome notes. Missed hearings are flagged in dashboards for escalation. Calendar entry linked to case record and audit logs. 	
Alternative Flow	NA	
Exceptional Flow	System Behavior: <ul style="list-style-type: none"> System scans calendar daily for upcoming hearings and triggers reminders based on frequency. After hearing date passes, status defaults to Missed if not updated. Admin or Lawyer can update status and outcome post-hearing. All reminders and updates are logged. 	
Priority	High	
Non-Functional Requirement	NA	
Assumption and Dependency	Depends on calendar and notification system.	
API to be Integrated	Calendar API, Notification API	

4.1.7 Legal Document Repository:

Use Case ID	UC007													
Use Case	Legal Document Repository													
Actors	Legal Team, Admin													
Description	The Legal Document Repository acts as a digital filing cabinet for all documents used during pre-legal and legal processes. It supports file categorization, version control, user-based access, and linkage to borrower or case IDs. It ensures legal teams can access, audit, and maintain regulatory documentation efficiently and securely.													
Related Use Case ID	UC003													
Pre - Condition	<ul style="list-style-type: none">Entity (Case ID, Loan Account, or Borrower) must exist and be active.Document Type must be configured in master data.User must have upload permission.													
Flow of Events	<p>To provide a centralized, secure, and organized storage system for all legal documents related to borrower accounts and legal cases. This feature enables easy upload, search, classification, and retrieval of documents across the legal lifecycle.</p> <ol style="list-style-type: none">1. Upload document2. Assign access rights3. Track versions4. Log access													
Fields and Validation	<table><tr><th>Field Name</th><th>Data Type</th><th>Mandatory</th><th>Description</th><th>Validation Rules</th></tr><tr><td>Document ID</td><td>Auto-generated</td><td>Yes</td><td>Unique identifier for each uploaded document</td><td>Format: LDR-YYYYMMDD-Sequence</td></tr></table>				Field Name	Data Type	Mandatory	Description	Validation Rules	Document ID	Auto-generated	Yes	Unique identifier for each uploaded document	Format: LDR-YYYYMMDD-Sequence
Field Name	Data Type	Mandatory	Description	Validation Rules										
Document ID	Auto-generated	Yes	Unique identifier for each uploaded document	Format: LDR-YYYYMMDD-Sequence										

	Linked Entity Type	Dropdown	Yes	Type of entity the document is linked to	Borrower, Loan Account, Case ID
	Linked Entity ID	Text/Lookup	Yes	ID of borrower, loan, or case	Must exist in respective master tables
	Document Name	Text	Yes	Title or description of the document	Max 100 characters
	Document Type	Dropdown	Yes	Classification of document	Legal Notice, Court Order, Affidavit, Case Summary, Proof, etc.
	Upload Date	Auto	Yes	Date the document was uploaded	System-generated
	Uploaded By	Auto/User	Yes	Username or role who uploaded the document	Captured for audit
	File Format	Auto	Yes	Document file type	Allowed: PDF, DOCX, JPG, PNG, XLSX

	File Size (MB)	Auto	Yes	Size of uploaded file	Max limit: 10 MB (configurable)
	Access Permissions	Dropdown	Yes	Who can view the document	Legal Officer, Admin, Compliance, Lawyer
	Confidential Flag	Boolean	No	Marks document as confidential	If Yes, access is restricted
	Version Number	Auto	No	Supports versioning of uploaded documents	Increments automatically
	Remarks/Tags	Text Area	No	Free-text notes or searchable tags	Max 250 characters
	Last Updated	Auto Date	Yes	Timestamp of latest upload or modification	System-generated

3. Example Use Case:

Field	Value
Document ID	LDR-20250721-0056
Linked Entity Type	Case ID
Linked Entity ID	LC-20250710-003
Document Name	Final Court Order

	Document Type	Court Order
	Upload Date	21-07-2025
	Uploaded By	Legal Officer - R. Kulkarni
	File Format	PDF
	Confidential Flag	Yes
	Access Permissions	Legal Officer, Admin
Post - Condition	<ul style="list-style-type: none"> Document is saved securely in the repository. Linked case or account record is updated with document reference. Document becomes searchable and auditable. Version history is maintained for updates (if enabled). 	
Alternative Flow	NA	
Exceptional Flow	<p>System Behavior:</p> <ul style="list-style-type: none"> On upload, the system scans file type and size. Metadata (name, type, date) is auto-captured and linked to the entity. Users can search documents using filters: Date, Case ID, Type, Uploaded By, etc. Confidential documents are only visible to users with elevated roles. Duplicate document names within the same case/account are warned (not blocked). 	
Priority	High	
Non-Functional Requirement	NA	
Assumption and Dependency	Depends on secure storage and access control.	

API to be Integrated	Document Storage API
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4.1.8 Lawyer Allocation Workflow:

Use Case ID	UC008
Use Case	Lawyer Allocation Workflow
Actors	Admin, Legal Coordinator
Description	The Lawyer Allocation Workflow allows users to allocate lawyers to cases either manually or through system-based rules. It maintains a record of the assignment, allows reassignment with remarks, tracks lawyer workload and effectiveness, and integrates with hearing schedules and billing (if applicable).
Related Use Case ID	UC003
Pre - Condition	<ul style="list-style-type: none"> • Case must be created and in an "Open" or "Filed" state. • Lawyer must be active and available in Lawyer Master. • Jurisdiction must be defined.
Flow of Events	<p>To streamline and automate the process of assigning internal or external lawyers to legal cases, based on predefined criteria such as jurisdiction, case type, availability, performance rating, or manual selection. Ensures that every legal case has an accountable legal representative from initiation to closure.</p> <ol style="list-style-type: none"> 1. Search lawyers 2. Filter by criteria 3. Assign lawyer 4. Notify lawyer

Fields and Validation	Field Name	Data Type	Mandatory	Description	Validation Rules
	Allocation ID	Auto-generated	Yes	Unique identifier for each allocation	Format: LAW-YYYYMMDD-Sequence
	Case ID	Lookup	Yes	Legal case to which a lawyer is being assigned	Must exist in Case Master
	Loan Account Number	Auto	Yes	From the linked case	Read-only
	Borrower Name	Auto	Yes	From the linked case or LMS	Read-only
	Case Type	Auto	Yes	Civil, Criminal, Recovery, Arbitration, etc.	From Case Master
	Jurisdiction	Dropdown	Yes	Location/Court where the case will be heard	Preconfigured options
	Lawyer Type	Dropdown	Yes	Internal / External	Must be mapped in Lawyer Master
	Assigned Lawyer	Dropdown	Yes	Name of the lawyer being assigned	Filtered by jurisdiction and case type

	Allocation Date	Date	Yes	Date of assignment	Cannot be a future date
	Allocated By	Auto/Use r	Yes	Username or role who assigned the lawyer	Logged automatically
	Reassignment Flag	Boolean	No	If true, indicates reassignment	Defaults to false
	Reassignment Reason	Text Area	No	Mandatory only if reassignment is true	Max 500 characters
	Status	Dropdow n	Yes	Active / Reassigned / Inactive	Updates dynamically
	Lawyer Acknowledgemen t	Boolean	No	Checkbox/flag indicating lawyer has accepted the assignment	Optional; linked to portal confirmation
	Remarks	Text Area	No	Additional notes or context	Max 500 characters
Example Use Case:					
Field		Value			
Case ID		LC-20250711-004			
Jurisdiction		Mumbai Sessions Court			
Lawyer Type		External			

	Assigned Lawyer	Mr. Arvind Patil
	Allocation Date	22-Jul-2025
	Allocated By	Legal Officer – G. Jain
	Reassignment Flag	No
	Status	Active
Post - Condition	<ul style="list-style-type: none"> • Case record is updated with lawyer assignment. • Lawyer receives notification (email/SMS/portal). • Hearing schedules and follow-ups are routed accordingly. • Lawyer becomes visible in related dashboards and reports. 	

Alternative Flow	NA
Exceptional Flow	NA
Priority	High
Non-Functional Requirement	NA
Assumption and Dependency	Depends on lawyer registry and notification system.
API to be Integrated	Lawyer Directory API, Notification API

4.1.9 Recovery Triggers:

Use Case ID	UC009
Use Case	Recovery Triggers
Actors	Legal Team, Recovery Agent
Description	Recovery Triggers are system-defined conditions that monitor borrower account metrics and initiate follow-up actions. These include delinquency levels, bounced payments, missed legal commitments, broken PTPs, or thresholds like DPD, EMI defaults, etc. Once a trigger is activated, it either sends alerts, creates a task, or auto-initiates workflows.
Related Use Case ID	UC003
Pre - Condition	<ul style="list-style-type: none"> Recovery trigger rules must be defined in the system configuration. Data feeds (DPD, payment history, PTP logs) must be updated in real-time or batch mode.

Flow of Events

1. Detect trigger
2. Select recovery action
3. Notify agent
4. Track progress

Trigger Type	Description	Sample Threshold
DPD-Based Trigger	Initiated when Days Past Due exceed threshold	≥ 60 DPD
Broken PTP Trigger	When borrower breaks a Promise to Pay	PTP broken for 2 consecutive months
Bounce Trigger	When repayment instrument (e.g., NACH, cheque) bounces	≥ 2 bounces in 30 days
Amount Overdue Trigger	Triggered when overdue exceeds a defined monetary value	$> ₹50,000$

	Legal Commitment Breach	Borrower defaults after agreeing to a legal settlement or court direction	Any deviation post settlement
	Account Inactive Trigger	No recovery interaction in defined period	No contact > 45 days
	Repossession Recommended	Account flagged for asset recovery due to risk profile or field escalation	Recovery executive marks high risk
	RCU Red Flag Trigger	Triggered by Risk/RCU team red-flagging account for fraud or misrepresentation	Fraud or misrepresentation flagged

Fields and Validation	Field Name	Data Type	Mandatory	Description	Validation Rules
	Trigger ID	Auto-generated	Yes	Unique identifier for each trigger instance	Format: RTG-YYYYMMDD-Sequence
	Account Number	Lookup	Yes	Loan account triggering the condition	Must exist in LMS
	Borrower Name	Auto	Yes	Fetches from LMS	Read-only
	Trigger Type	Dropdown	Yes	Type of condition triggered	From master list
	Trigger Criteria	Text/JSON	Yes	Specific rule or threshold breached	Auto-populated
	Triggered On	Date	Yes	Date when condition was met	Auto-captured

	Trigger Severity	Dropdown	Yes	Risk classification	Low / Medium / High
	Action Required	Dropdown	Yes	What action should follow the trigger	Issue Notice / Escalate / Assign Legal etc.
	Assigned To	Dropdown	No	Team/user responsible for follow-up	Recovery Officer, Legal Officer etc.
	Trigger Status	Dropdown	Yes	Open / In Progress / Closed	System- or user-updated
	Remarks	Text Area	No	Additional notes	Max 500 characters
	Created By	Auto/System	Yes	Whether system or user initiated	Captured for audit

Post - Condition	<ul style="list-style-type: none"> • Trigger is recorded in system and visible in Recovery Trigger Dashboard. • Automated workflow may be initiated (e.g., notice generation, legal referral). • Responsible user/team receives task notification.
Alternative Flow	NA
Exceptional Flow	<p>System Behavior:</p> <ul style="list-style-type: none"> • System evaluates triggers daily based on input datasets. • Triggers can generate one-time or repeat alerts based on type. • Closed triggers are archived with resolution status. • Duplicate trigger prevention logic: system prevents repeated same trigger within configured timeframe (e.g., 15 days). <p>Recovery Trigger Dashboard:</p> <p>Features:</p> <ul style="list-style-type: none"> • Filters: DPD level, Trigger Type, Severity, Date, Region • Sort by: Triggered On, Severity, Account # • Quick links to borrower profile or legal case • Export to Excel / PDF
Priority	High
Non-Functional Requirement	NA
Assumption and Dependency	Depends on enforcement system and agent registry.
API to be Integrated	Recovery API, Agent Directory API

4.1.10 Legal Metrics & Dashboards:

Use Case ID	UC009
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Use Case	Legal Metrics & Dashboards												
Actors	Management, Legal Team												
Description	The Legal Metrics & Dashboards feature aggregates data from various parts of the Legal and Recovery Modules and displays KPIs through visual charts, tables, and widgets. It helps teams monitor case aging, success rates, TATs, notice effectiveness, trigger volumes, and more, with drill-downs and export capabilities.												
Related Use Case ID	UC003, UC009												
Pre - Condition	Legal data is available in system.												
Flow of Events	<p>To provide real-time visibility and analytical insights into legal operations and recovery effectiveness through interactive dashboards and reports. These metrics assist in measuring legal case health, workload, resolution speed, trigger trends, and lawyer performance.</p> <ol style="list-style-type: none"> 1. Fetch metrics 2. Render dashboard 3. Apply filters 4. Export reports 												
Fields and Validation	<p>1. Core Dashboard Categories & KPIs:</p> <p>A. Legal Case Dashboard</p> <table> <tr> <th>Metric</th><th>Description</th></tr> <tr> <td>Total Legal Cases</td><td>Count of all cases initiated</td></tr> <tr> <td>Cases by Status</td><td>Open / Closed / In Progress / Dismissed / Settled</td></tr> <tr> <td>Case Aging</td><td>Buckets: 0-30 / 31-60 / 61-90 / >90 days since filing</td></tr> <tr> <td>Case Type Distribution</td><td>Civil / Criminal / Arbitration / Recovery</td></tr> <tr> <td>Average Time to Closure</td><td>Mean duration from filing to closure (in days)</td></tr> </table>	Metric	Description	Total Legal Cases	Count of all cases initiated	Cases by Status	Open / Closed / In Progress / Dismissed / Settled	Case Aging	Buckets: 0-30 / 31-60 / 61-90 / >90 days since filing	Case Type Distribution	Civil / Criminal / Arbitration / Recovery	Average Time to Closure	Mean duration from filing to closure (in days)
Metric	Description												
Total Legal Cases	Count of all cases initiated												
Cases by Status	Open / Closed / In Progress / Dismissed / Settled												
Case Aging	Buckets: 0-30 / 31-60 / 61-90 / >90 days since filing												
Case Type Distribution	Civil / Criminal / Arbitration / Recovery												
Average Time to Closure	Mean duration from filing to closure (in days)												

	Region-wise Legal Load	Legal cases split by state/region
	B. Notice Tracking Dashboard	
	Metric	Description
	Total Notices Issued	Count over defined period
	By Type	Pre-legal, Legal, Final, Arbitration, Court Summon
	By Outcome	Responded / Ignored / Disputed / Acknowledged
	Average Notice Response Time	Mean duration to first borrower response
	Auto-scheduled vs. Manual Notices	Source of issuance
	C. Lawyer Performance Dashboard	
	Metric	Description
	No. of Active Cases per Lawyer	Lawyer-wise load
	Closure Rate	% of closed cases handled by lawyer
	Average Case Resolution TAT	TAT by lawyer
	Jurisdiction Success Ratio	Win/loss rate in courts per location
	Lawyer Acknowledgement Timeliness	% of cases where lawyer acknowledged within SLA
	D. Trigger Monitoring Dashboard	
	Metric	Description
	Total Triggers Raised	By type and severity
	Trigger Conversion Rate	% of triggers that led to legal action
	Trigger Aging	Open triggers bucketed by aging
	Top 5 Branches with Highest Triggers	Heat map or bar chart

	E. Hearing Calendar & SLA Dashboard	
	Metric	Description
	Upcoming Hearings	Chronological list with location & lawyer
	Hearing SLA Compliance	% hearings attended without delay
	Missed Hearing Count	Missed or rescheduled hearings
	F. Document Repository Dashboard	
	Metric	Description
	Documents Uploaded	Total legal documents over time
	By Type	Court Orders, Affidavits, Proofs, etc.
	By Case	View documents linked to each legal case
	Confidential Document Access Logs	Who accessed what, when
	3. Filters & Drill-down Options: <ul style="list-style-type: none"> • Date Range (Daily, Monthly, Quarterly) • Case Status / Case Type / Jurisdiction • Lawyer Name / Region / Recovery Officer • Trigger Type / Severity • Document Type / Uploaded By 	
Post - Condition	Recovery process initiated and tracked. Metrics displayed and reports generated.	
Alternative Flow	NA	
Exceptional Flow	NA	
Priority	High	
Non-Functional Requirement	NA	

Assumption and Dependency	Depends on analytics engine and data availability.
API to be Integrated	Analytics API, Reporting API

