

THT LOANS AND ORGANIZATION MANAGEMENT SYSTEM

MINIMALISTIC ANALYSIS AND DESIGN DOCUMENT

functional requirements

- RQ 001.** The system should allow the user to register shareholders.
- RQ 002.** The system should allow the user to activate/deactivate the shareholder
- RQ 003.** The system should allow the user to record shareholders monthly deposits.
- RQ 004.** The system should be able to calculate shareholder annual interest based on the annual rate.
- RQ 005.** The system should allow the user to record shareholders/customer loans.
- RQ 006.** The system should allow the user (specific personal) to approve loans.
- RQ 007.** The system should be able to generate payback schedule for a specific approved loan.
- RQ 008.** The system should be able to calculate penalties.
- RQ 009.** The system should allow download of the approved loan document.
- RQ 010.** The system should allow the downloading of the payback schedule after loan approval.
- RQ 011.** The system should allow the user to record paybacks.
- RQ 012.** The system should be able to generate reports on loans activities, shareholder shares and interests.
- RQ 013.** The system should be able to generate reports on loans activities, shareholder shares and interests.
- RQ 014.** The system should allow the user to view reports.
- RQ 015.** The system should allow the user to download reports.

Requirement cards

RQ 001, RQ 002

- Shareholders are registered with normal KYC
- Apart from the normal KYC, they should be registered with initial capital,
- And the number of shares calculated based on the initial capital and the share value.
- A share value is an amount of money for each share owned by a shareholder and will be calculated and provided by the company.
- The shareholder should also have a status to mention if one is active or not active depending on decision made by competitive personals in the company

RQ 003

- Apart from their initial capital, shareholders may also deposit funds on a monthly basis, and a specific personal record the amount in the system

RQ 004

- The shareholder may also receive an annual interest on deposits based on the specified annual interest rate.

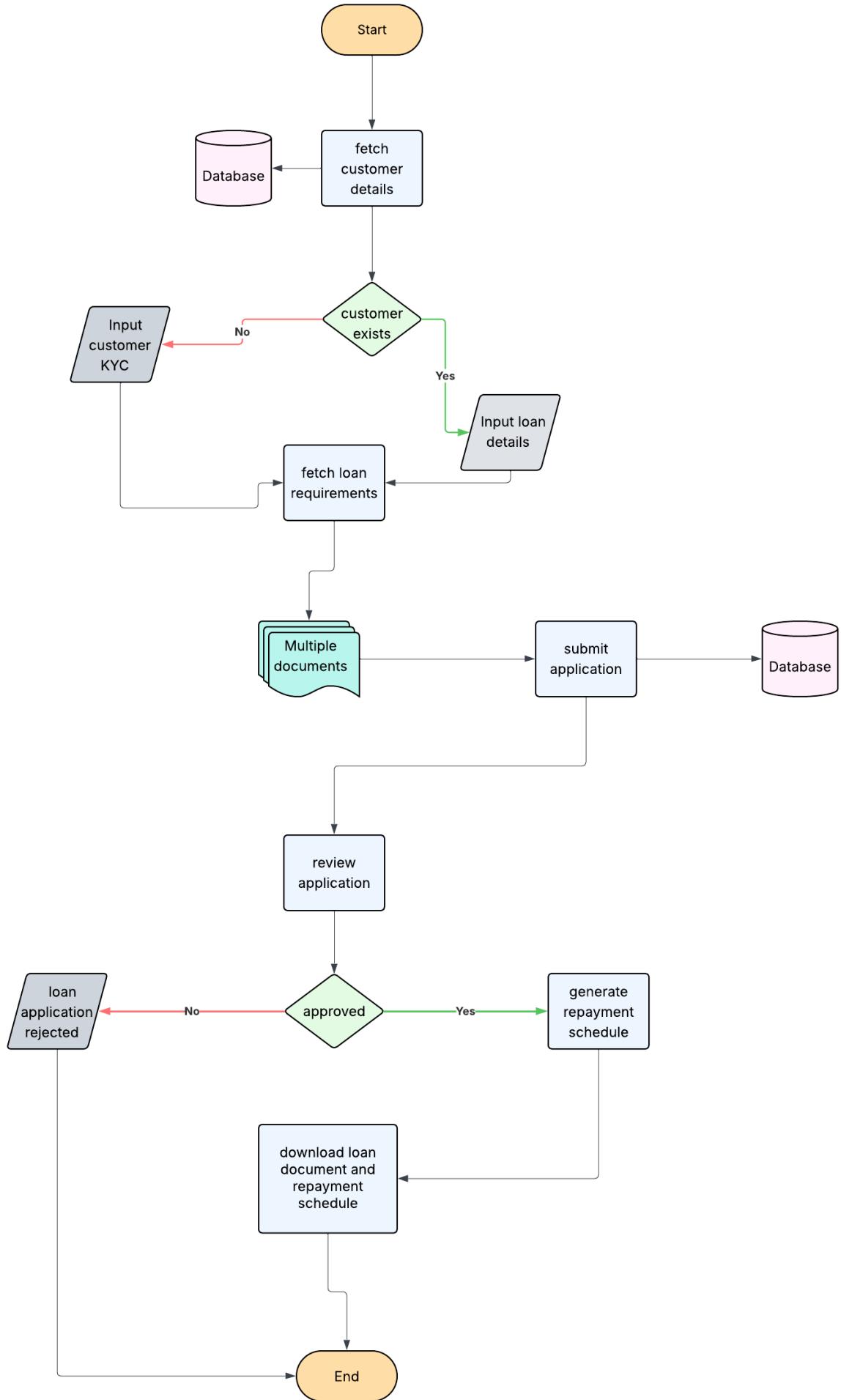
RQ 005, RQ 006, RQ 007, RQ 008, RQ 009

- Shareholders and customers both are allowed to apply for a loan. They all go through the same process for receiving the loan. A specific application form is filled in by the applicant and submitted to the company. A specific personal will handle the recording of the loan details in the system including mandatory attachments. A competitive personal will approve the loan for the customer and the payback schedule is generated. After the approval the loan officer will then be able to download signed documents and the payback schedule.

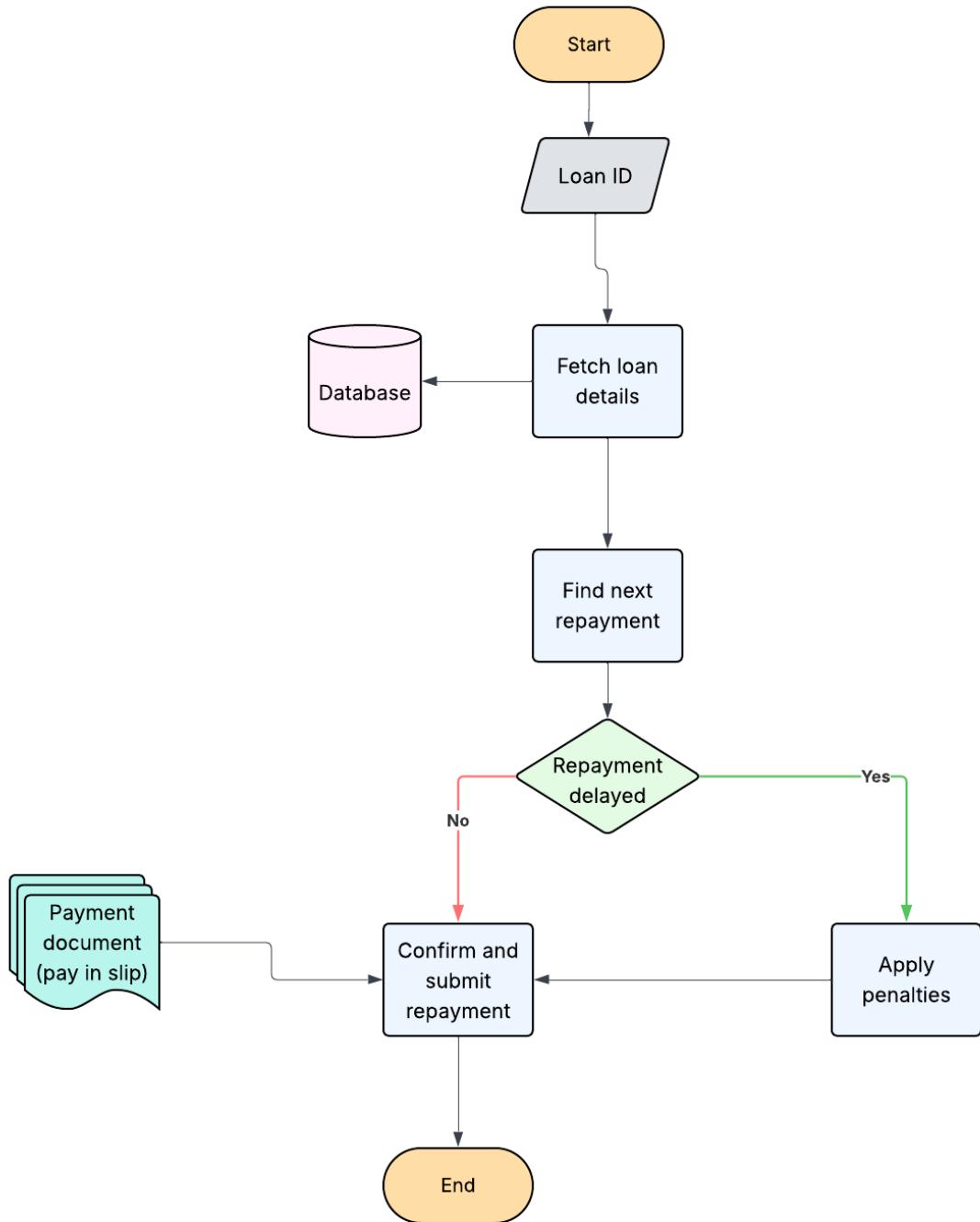
RQ 010, RQ 011

- The loan beneficiary is tied to depositing paybacks depending on the payback schedule failure of which an additional amount calculated based on the penalty threshold (% provided by the company) for the loan they have acquired will be automatically calculated and applied by the system. Penalties are calculated based on the payback amount

Loan application flowchart



Loan repayment flowchart



Initial database structure

