Functional Requirement Document (FRD)

Project: LoanEase – Personal Loan Application System
Version: 1.0
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1. Purpose.

This document outlines the detailed **functional requirements** for the **LoanEase** application. It defines how the system should behave to support personal loan applications digitally and securely. The FRD will serve as a reference for developers, testers, and stakeholders to ensure all features are implemented as intended.

Scope

Scope of This Document

This document outlines the core functional requirements of the **LoanEase – Personal Loan Application System**. It covers user and admin features such as registration, KYC, loan application, EMI tracking, support, security, and system logging. It serves as a guide for development, testing, and deployment of the system's MVP release.

Functional Requirement

FR-001: User Registration and KYC

- **Description:**
  Enables users to register using mobile number or email and complete KYC verification through PAN, Aadhaar, and income proof. Ensures secure onboarding before the user can apply for a loan.
- **Trigger:**
  User clicks “Register” or “Sign Up”
- **Inputs:**
  Full Name, Mobile Number, Email Address, Password, PAN Card, Aadhaar Card, Income Proof
- **Pre-conditions:**
  Mobile/email not already registered; internet connection active
- **Process:**
  Validate inputs → Send OTP → Verify OTP → Create account → Upload KYC docs → Auto-KYC → Manual fallback if needed
- **Outputs:**
  User account created; KYC status updated (Verified / Pending / Rejected); success message shown
- **Validation:**
  Mobile: 10 digits; Email format; PAN: [A-Z]{5}[0-9]{4}[A-Z]{1}; Aadhaar: 12 digits; Password: Min 8 characters; File type: JPG, PNG, PDF (≤ 5MB)
- **Error Handling:**
  If duplicate mobile/email → “Account already exists”
  If invalid OTP → “Incorrect OTP”
  If weak password → “Password must be at least 8 characters”
  If invalid KYC format → “Document rejected. Please re-upload.”
  If server/API failure → “Something went wrong. Please try again later.”
- **Dependencies:**
  User DB, OTP Service, KYC APIs, Secure File Storage, Admin Dashboard

Alternate Flows:

- **AF-001.1: Duplicate Email or Mobile Number**
  → System shows: “Account already exists. Please log in.”

- **AF-001.2: Incorrect OTP**
  → System displays: "Incorrect OTP. Please try again."
- **AF-001.3: KYC Auto-Verification Fails**
  → System marks application as "Pending Manual Review"; notifies admin for intervention.
- **AF-001.4: File Format Invalid or Too Large**
  → System displays: "Only JPG, PNG, or PDF up to 5MB are allowed."
- **AF-001.5: Session Timeout During Registration**
  → System prompts: "Your session has expired. Please resume registration."
- **AF-001.6: Network/Server Issue During Registration**
  → System shows: "Something went wrong. Please try again later." and logs the error.

FR-001: User Registration and KYC

- **Description:** Enables users to register using mobile number or email and complete KYC verification through PAN, Aadhaar, and income proof. Ensures secure onboarding before the user can apply for a loan.
- **Trigger:** User clicks "Register" or "Sign Up"
- **Inputs:** Full Name, Mobile Number, Email Address, Password, PAN Card, Aadhaar Card, Income Proof
- **Pre-conditions:** Mobile/email not already registered; internet connection active
- **Process:** Validate inputs → Send OTP → Verify OTP → Create account → Upload KYC docs → Auto-KYC → Manual fallback if needed
- **Outputs:** User account created; KYC status updated (Verified / Pending / Rejected); success message shown
- **Validation:** Mobile: 10 digits; Email format; PAN: [A-Z]{5}[0-9]{4}[A-Z]{1}; Aadhaar: 12 digits; Password: Min 8 characters; File type: JPG, PNG, PDF (≤ 5MB)
- **Error Handling:** If duplicate mobile/email → "Account already exists"
  If invalid OTP → "Incorrect OTP"
  If weak password → "Password must be at least 8 characters"
  If invalid KYC format → "Document rejected. Please re-upload."
  If server/API failure → "Something went wrong. Please try again later."
- **Dependencies:** User DB, OTP Service, KYC APIs, Secure File Storage, Admin Dashboard

Alternate Flows:

• AF-001.1: Duplicate Email or Mobile Number
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• AF-001.6: Network/Server Issue During Registration
→ System shows: “Something went wrong. Please try again later.” and logs the error.

FR-003: Loan Application Submission

- **Description:** Allows a user to apply for a selected loan product by entering the desired amount and tenure, providing loan purpose, and submitting the application digitally with pre-filled KYC and income data.
- **Trigger:** User clicks “Apply Now” on a selected loan product
- **Inputs:** Loan Product ID, Desired Loan Amount, Loan Tenure, Purpose of Loan, Consent to Terms
- **Pre-conditions:** User is logged in and KYC verified; the selected product must be active and eligible
- **Process:** Display loan details → User selects amount and tenure → System validates limits → User confirms and submits → System stores and forwards application
- **Outputs:** Loan application ID generated; application status marked as “Submitted”; confirmation shown to user
- **Validation:** Amount must be within product min/max range; tenure must match allowed durations; consent checkbox must be ticked
- **Error Handling:** If amount is out of bounds → “Please enter amount between ₹X and ₹Y”
  If tenure not selected → “Please select a loan duration”
  If consent not given → “You must accept the terms to proceed”
  If backend fails → “Application failed. Please try again later.”

- **Dependencies:** Loan Product DB, Eligibility Rules Engine, Application Queue/Database

Alternate Flows:

• AF-003.1: User Cancels Mid-Application
→ System saves partial data (optional draft) or discards it based on session config.
• AF-003.2: Duplicate Active Application Attempt.
→ System shows: “You already have an active application. Please wait for it to complete.”
• AF-003.3: Product Withdrawn During Process
→ System shows: “This product is no longer available. Please choose another.”
• AF-003.4: Session Timeout
→ System prompts: “Session expired. Please restart your application.”
• AF-003.5: Consent Not Provided
→ System disables submit button and prompts: “Please accept the terms and conditions to proceed.”

FR-004: Loan Approval Workflow

- **Description:** Handles the approval of submitted loan applications via auto-approval or manual admin review, depending on eligibility rules. Ensures only verified and eligible users receive loan approvals.
- **Trigger:** A user successfully submits a loan application
- **Inputs:** Loan Application ID, KYC & income data, system-configured approval rules
- **Pre-conditions:** Application status must be “Submitted”; user must have completed KYC
- **Process:** Evaluate application against auto-approval rules → If eligible, auto-approve → If flagged, send to admin → Admin reviews and takes action
- **Outputs:** Application status updated to Approved / Rejected; user notified with status and reason (if applicable); audit trail logged
- **Validation:** Only one active loan application per user; auto-approval requires all conditions met; manual decisions require remarks
- **Error Handling:** If rule mismatch → “Application sent for manual review”
If admin submits without remarks → “Remarks required”
If internal error → “Unable to process approval. Please retry.”

- **Dependencies:** Rules Engine, Admin Review Portal, Notification Service, Application Database

Alternate Flows:

• AF-004.1: Auto-Approval
→ System marks status as "Approved" instantly and notifies user.
• AF-004.2: Admin Rejects Application
→ System updates status to "Rejected"; user notified with reason.
• AF-004.3: Admin Requests Additional Documents
→ System sends notification to user with upload request.
• AF-004.4: Risk Flag Triggered
→ System bypasses auto-approval and routes directly to admin.
• AF-004.5: Admin Overrides System Decision

FR-005: EMI Plan and Repayment Tracking

- **Description:** Generates a monthly EMI schedule upon loan approval and disbursal. Tracks payments, sends reminders, and records penalties for missed EMIs.
- **Trigger:** A loan is approved and disbursed
- **Inputs:** Loan Amount, Interest Rate, Tenure, EMI Start Date
- **Pre-conditions:** Loan status must be "Approved" and "Disbursed"; user must have repayment method configured
- **Process:** Calculate EMI plan → Generate schedule → Display to user → Monitor payments monthly → Update repayment status
- **Outputs:** EMI schedule shown; payment status updated; notifications sent; receipts generated
- **Validation:** EMI must be paid on or before due date; auto-debit requires user consent; amounts must match calculated value
- **Error Handling:** If payment is missed → "Your EMI is overdue"; penalty applied
  If auto-debit fails → "Auto-debit failed. Please pay manually."
  If payment gateway error → "Transaction failed. Try again."
- **Dependencies:** EMI Calculator, Payment Gateway, Notification Engine, Repayment DB

Alternate Flows:

• AF-005.1: User Misses EMI
→ System marks EMI as “Overdue”; sends reminder and applies penalty.
• AF-005.2: Early EMI Payment
→ Payment is recorded against the current cycle; does not skip next EMI.
• AF-005.3: Auto-Debit Consent Withdrawn
→ System prompts user to set up manual payment reminder.
• AF-005.4: Loan Pre-Closure
→ System recalculates dues and presents updated amount.
• AF-005.5: Payment Partially Completed
→ System marks status as “Partial”; balance shown with new due date.

FR-006: Transaction History

- **Description:** Displays a detailed, chronological record of all financial transactions related to the user’s loan(s), including disbursements, EMI payments, penalties, and refunds.
- **Trigger:** User navigates to the “Transaction History” or “My Loans” section
- **Inputs:** User ID, optional date range or loan reference filter
- **Pre-conditions:** At least one disbursed loan with recorded transactions must exist for the user
- **Process:** Fetch transactions → Filter based on selected criteria → Display in date order → Allow export or download
- **Outputs:** List of transactions; optional downloadable PDF or summary
- **Validation:** Only authenticated users can view their own transaction data; filters must be valid; results ordered by date
- **Error Handling:** If no transactions → “No records available for the selected period”
If fetch fails → “Unable to load history. Please try again”
If export fails → “Download error. Please retry”
- **Dependencies:** Transaction DB, Loan Disbursement Module, EMI Tracker

Alternate Flows:

• AF-006.1: No Matching Transactions
→ System shows: “No transactions found for this period.”
• AF-006.2: Date Filter Applied

→ System shows only matching results; summary updated.
• AF-006.3: Download Request Fails
→ System prompts: "Download failed. Please try again."
• AF-006.4: Unauthorized Access Attempt
→ System blocks view and shows: "Access denied. Please log in again."
• AF-006.5: Data Display Error
→ System shows: "Something went wrong while loading your data." and logs the issue.

FR-007: Support Ticket / Help Chat

- **Description:** Allows users to raise support tickets related to loan, KYC, EMI, or technical issues. Tickets are tracked and handled by admin staff. Optionally includes help chat in future phases.
- **Trigger:** User clicks on "Support" or "Help" from the app or dashboard
- **Inputs:** Support Category, Issue Description, Optional Attachment (Screenshot, PDF)
- **Pre-conditions:** User must be logged in; support module must be active
- **Process:** User selects category → Enters description → Submits ticket → System generates ticket ID → Admin responds → Status updated
- **Outputs:** Ticket created with ID and status; user receives confirmation and responses
- **Validation:** Category must be selected; description must not be blank; max 3 open tickets per user
- **Error Handling:** If description is empty → "Please describe your issue"
  If submission fails → "Ticket creation failed. Try again later."
  If attachment upload fails → "File upload failed. Retry or choose a different file."
- **Dependencies:** Ticketing System Backend, Admin Support Dashboard, Notification Engine

Alternate Flows:

• AF-007.1: User Responds to Ticket
→ System adds message to ticket thread; status updated.
• AF-007.2: Ticket Escalated
→ System routes to senior admin or compliance team.
• AF-007.3: Ticket Limit Reached
→ System blocks new request and shows: "You have reached the maximum of 3

active tickets."
• AF-007.4: File Upload Not Supported
→ System prompts: "Only JPG, PNG, or PDF files under 5MB allowed."
• AF-007.5: Support Module Offline
→ System shows: "Support service is currently unavailable. Please try again later."

Admin login and Dashboard

FR-008: Admin Panel for Loan Management

- **Description:** Allows admin users to log in securely and access the dashboard to manage loan applications, user KYC, repayments, and support tickets. Provides oversight for approvals, escalations, and compliance.
- **Trigger:** Admin logs into the backend portal
- **Inputs:** Admin credentials, filter criteria (status, date range, user ID), loan or KYC data
- **Pre-conditions:** Admin account must exist and be active; role-based access must be configured
- **Process:** Admin logs in → Dashboard loads pending items → Admin selects module (Loans, KYC, Users, Support) → Takes action (Approve/Reject/Edit) → Changes saved and logged
- **Outputs:** Updated loan/KYC/support statuses; audit logs; reports generated
- **Validation:** Admin role verified; required fields validated before save; remarks mandatory for overrides or manual actions
- **Error Handling:** If invalid credentials → "Incorrect username or password"
  If access denied → "You are not authorised to access this module"
  If save fails → "Unable to save changes. Please try again."
- **Dependencies:** Admin Authentication, Loan & User DB, Audit Trail System, Notification Engine

Alternate Flows:

• AF-008.1: Incorrect Admin Credentials
→ System displays: "Invalid login. Please try again."
• AF-008.2: Access Denied Based on Role

→ System shows: “Access restricted. Contact your system administrator.”
• AF-008.3: Admin Overrides Loan Decision
→ System prompts for justification; action is logged.
• AF-008.4: Admin Delegates Case
→ Case reassigned to another admin; reassignment is recorded.
• AF-008.5: Dashboard Metrics Fail to Load
→ System displays: “Some metrics couldn’t be loaded. Try refreshing.”

FR-009: Configure Loan Products

- **Description:** Allows admin users to create, edit, or deactivate loan products. Admin can define interest rate, loan amount range, eligible tenure, and category-specific rules.
- **Trigger:** Admin selects “Loan Configuration” in dashboard
- **Inputs:** Product Name, Interest Rate, Min/Max Loan Amount, Available Tenures, Eligibility Notes
- **Pre-conditions:** Admin must be authenticated and have proper role access
- **Process:** Admin enters details → System validates inputs → Product saved to product catalog
- **Outputs:** Loan product created or updated; immediately reflected for users (if active)
- **Validation:** Interest rate must be numeric and between 5%–36%; amount range and tenure must align with system limits
- **Error Handling:** If rate out of bounds → “Interest rate must be between 5% and 36%”
  If duplicate product → “A product with this name already exists”
  If update fails → “Unable to save changes. Please try again”
- **Dependencies:** Product DB, Admin Dashboard, Loan Application Engine

Alternate Flows:

• AF-009.1: Product Deactivation
→ Admin disables a product → System hides it from user view.
• AF-009.2: Invalid Tenure Range
→ System highlights and prompts: “Please select valid tenures.”
• AF-009.3: Duplicate Entry
→ System shows: “Loan product already exists with similar parameters.”

• AF-009.4: Real-Time Update Failure
→ System logs the issue and notifies admin: "Update saved but may not reflect immediately."
• AF-009.5: Unauthorized Access
→ If non-authorised admin attempts access → System blocks with "Access Denied."

FR-010: Audit & Logging

- **Description:** Automatically logs all critical user and admin activities in the system for compliance, security, and traceability. Ensures actions are time-stamped and stored securely for future audits.
- **Trigger:** Any key user or admin action (e.g., login, KYC upload, loan approval, payment)
- **Inputs:** Action performed, User/Admin ID, Timestamp, Reference ID (e.g., Loan ID)
- **Pre-conditions:** User or Admin must be authenticated and performing a valid action
- **Process:** Capture action details → Add timestamp and metadata → Store securely in audit log database
- **Outputs:** Log entry created and stored for future reference
- **Validation:** Log must include timestamp, actor ID, action type, and reference ID if available
- **Error Handling:** If logging fails → System shows no message to user (silent fail); error logged internally for IT team
- **Dependencies:** Audit Log DB, Authentication System, Action Trigger Modules

Alternate Flows:

• AF-010.1: Admin Reviews Log
→ Super Admin opens audit dashboard → Filters by user, date, or action → Views or exports logs.
• AF-010.2: Unauthorized Access to Logs
→ System blocks access and shows: "Access denied."
• AF-010.3: Log Retention Policy Triggers Cleanup
→ Older logs beyond 7 years are auto-archived or deleted with compliance confirmation.
• AF-010.4: Log Storage Failure
→ System logs fallback message locally and alerts admin: "Audit storage error."

• AF-010.5: External Audit Request
→ Logs exported securely with watermark and tamper-proof format.

FR-011: Security & Access Control

- **Description:** Ensures that all system features are accessed only by authorised users based on their roles. Enforces secure login, session control, and restricted access to sensitive modules like KYC, loan approvals, and audit logs.
- **Trigger:** Any user or admin attempts to log in, access a module, or perform an action
- **Inputs:** User credentials, role ID, requested module/action
- **Pre-conditions:** User/Admin must be authenticated; roles must be predefined in the system
- **Process:** Validate login → Check assigned role → Authorise access → Allow or deny the action
- **Outputs:** Access granted or denied message; access event logged
- **Validation:** Only permitted roles can access restricted modules; sessions must auto-expire after 15 minutes of inactivity
- **Error Handling:** If login fails → Show: "Invalid credentials"
If access denied → Show: "You are not authorised to access this feature"
If session expired → Show: "Session timed out. Please log in again."
- **Dependencies:** Authentication System, Role-Permission Mapping DB, Session Manager

Alternate Flows:

• AF-011.1: Incorrect Login Attempt
→ System displays: "Invalid username or password." After 5 attempts, CAPTCHA or lockout triggered.
• AF-011.2: Inactive or Suspended Account
→ System shows: "Your account is inactive. Contact support."
• AF-011.3: Role Restriction
→ If a Support Staff tries to access Product Configuration → "Access denied."
• AF-011.4: Session Timeout
→ After 15 minutes of inactivity, system logs out user and redirects to login screen.

• AF-011.5: Admin 2FA (Two-Factor Authentication)
→ System prompts for OTP during Super Admin login for added security.

User Roles & Permissions

The LoanEase platform uses a role-based access control model (RBAC) to manage user actions. Each role is restricted to specific features and modules based on their responsibilities and authority level.

Role	Can Register	Submit KYC	Apply Loan	Review KYC	Modify Products
User	YES	YES	YES	NO	NO
Admin Reviewer	NO	NO	NO	YES	NO
Super Admin	NO	NO	NO	YES	YES

Error Handling

This defines how the system should respond to user input errors, server failures, or unexpected conditions across all core functionalities.

- **Invalid Registration Data:**
  → If email or mobile already registered → Show: "Account already exists. Please log in."
  → If password is too short → Show: "Password must be at least 8 characters."
  → If email/mobile format is incorrect → Highlight field with error message.

- **OTP Errors:**
  → Incorrect OTP → Show: "Incorrect OTP. Please try again."
  → Expired OTP → Show: "OTP has expired. Request a new one."
  → No OTP received → Allow resend with cooldown timer.

- **KYC Submission Failures:**
  → Invalid document format/size → Show: "Only JPG, PNG, or PDF files under 5MB are allowed."
  → Auto-KYC fails → Status set to "Pending Review"; user notified.
  → Upload fails → Show: "File upload failed. Please try again."

- **Loan Application Issues:**
  → Amount/tenure outside allowed range → Show: "Please select a valid amount and tenure."
  → Consent checkbox not ticked → Show: "Please accept the terms and conditions to proceed."
  → Duplicate application → Show: "You already have an active loan application."

- **Payment Failures:**
  → EMI missed → Status set to "Overdue"; late penalty applied; send reminder
  → Payment gateway timeout → Show: "Transaction failed. Please retry."
  → Auto-debit failure → Show: "Auto-debit failed. Please make a manual payment."

- **Transaction History Errors:**
  → No transactions found → Show: "No records available for the selected period."
  → Export/download error → Show: "Unable to download statement. Please try again."

- **Support Ticket Failures:**
  → Empty issue description → Show: "Please describe your issue."
  → More than 3 open tickets → Show: "You have reached the maximum number of active tickets."
  → Attachment upload fails → Show: "File upload failed. Try again."

- **Admin Panel Errors:**
  → Invalid login → Show: "Incorrect username or password."
  → Role-based access restriction → Show: "Access denied. You are not authorised for this module."
  → Dashboard/API timeout → Show: "Unable to load dashboard data. Please refresh or try later."
  → Missing remarks for manual action → Prompt admin: "Remarks are required to proceed."

UI Requirement

This outlines the key user interface components required for core functionalities of the LoanEase application.

UI-001: Registration and Login Screen

- **Fields:** Full Name, Mobile Number, Email Address, Password, OTP (if applicable)
- **Buttons:** Sign Up, Log In, Forgot Password, Resend OTP
- **Messages:**
  → Error: "Invalid email format", "Account already exists", "Incorrect OTP"
  → Success: "Registration successful", "Logged in successfully"

UI-002: KYC Submission Page

- **Fields:** PAN Number, Aadhaar Number, Income Proof (upload), Address
- **File Upload:** Browse and upload documents (JPG, PNG, PDF)
- **Status Labels:** KYC Status – Verified / Pending / Rejected
- **Messages:**
  → Error: "File too large", "Invalid format", "Document rejected"
  → Success: "KYC documents uploaded successfully"

UI-003: Loan Product Listing Page

- **Elements:** Product card showing loan name, interest rate, tenure, eligibility

- **Filters:** Amount range, Tenure, Interest Rate
- **Search:** Keyword-based loan product search
- **Actions:** Tap on "View Details" or "Apply Now"
- **Messages:** "No products found", "Product unavailable"

UI-004: Loan Application Form

- **Fields:** Desired Amount, Tenure Dropdown, Purpose of Loan, Consent Checkbox
- **Button:** Submit Application
- **Messages:**
  → Error: "Please accept terms to proceed", "Amount out of range"
  → Success: "Application submitted successfully"

UI-005: EMI & Payment Page

- **Elements:** EMI Calendar View, Payment Status (Paid, Overdue), Payment Button
- **Messages:**
  → Reminder: "EMI due in 3 days"
  → Alert: "Your EMI is overdue"
  → Success: "Payment received"

UI-006: Transaction History Page

- **Filters:** Date range, Loan ID
- **Table Columns:** Date, Type (EMI, Penalty, Disbursement), Amount, Status
- **Download Option:** PDF export button
- **Messages:** "No transactions available", "Download failed. Try again."

UI-007: Support Ticket Page

- **Fields:** Category Dropdown, Description Text Area, File Attachment
- **Buttons:** Submit Ticket, View Replies
- **Status Badges:** Open / In Progress / Closed

- **Messages:** “Please enter a message to proceed”, “Ticket submitted successfully”

UI-008: Admin Dashboard

- **Widgets:** Pending KYC, Active Applications, EMI Alerts, Ticket Count
- **Modules:** Users, KYC, Loans, EMIs, Reports, Support
- **Actions:** Approve, Reject, Request Info, Edit, Export
- **Messages:** “Approval successful”, “Access denied”, “Remarks required”

Non-Functional Requirements (NFRs)

ID	Description
NFR-001	The system should load the home/dashboard screen within 3 seconds on 4G networks.
NFR-002	The application must support a minimum of 50,000 concurrent users.
NFR-003	All sensitive data (user, KYC, transactions) must be encrypted using AES-256.
NFR-004	The system must ensure 99.9% uptime for all core services (registration, loan application, EMI tracking).
NFR-005	The platform must be responsive across devices (mobile, tablet, web) and compatible with Android 10+ and all modern browsers.
NFR-006	OTP, KYC, and loan APIs should respond within 2 seconds under normal load.
NFR-007	The application must maintain audit logs for every critical action (login, KYC update, approval) for 7 years.
NFR-008	Auto-backups must run daily, with the ability to restore the system within 30 minutes of failure.
NFR-009	The UI must support clear error messages, tooltips, and form field validations for a smooth user experience.
NFR-010	The system must comply with Indian data privacy laws (DPDP Bill, IT Act 2000) and KYC standards.

System Interfaces Integrations.

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Integration	Purpose	Technology	Mode
UIDAI KYC API	Aadhaar verification	REST (Gov API)	Outbound
NSDL PAN Verification	PAN card validation	REST (Gov API)	Outbound
Razorpay	EMI payment processing	REST + Webhooks	Outbound
SMS Gateway	OTP delivery, alerts, EMI reminders	HTTPS (Vendor API)	Outbound
Email Service	Status updates, ticket responses	SMTP or SendGrid	Outbound
Admin Dashboard	Internal loan configuration & review	Web Admin UI	Internal
Document Storage	KYC file uploads	Cloud Storage (e.g., S3)	Internal/Cloud

Traceability matrix for use case testing

FR ID	Requirement Title	Linked Test Case IDs
FR-001	User Registration and KYC	TC-FR001-01 to TC-FR001-12
FR-002	Loan Product Listing	TC-FR002-01 to TC-FR002-10
FR-003	Loan Application Submission	TC-FR003-01 to TC-FR003-10
FR-004	Loan Approval Workflow	TC-FR004-01 to TC-FR004-10
FR-005	EMI Plan and Repayment Tracking	TC-FR005-01 to TC-FR005-10
FR-006	Transaction History	TC-FR006-01 to TC-FR006-10
FR-007	Support Ticket / Help Chat	TC-FR007-01 to TC-FR007-10
FR-008	Admin Panel for Loan Management	TC-FR008-01 to TC-FR008-10
FR-009	Configure Loan Products	TC-FR009-01 to TC-FR009-10
FR-010	Audit & Logging	TC-FR010-01 to TC-FR010-10
FR-011	Security & Access Control	TC-FR011-01 to TC-FR011-10
INT	System Integrations	TC-INT-01 to TC-INT-12