

USE CASE 1 — Loan System: Submit Loan Application

1. Use Case ID

LN-UC-01

2. Use Case Name

Submit Loan Application

3. Actors

Primary Actor:

- ❖ Customer

Supporting Actors:

- ❖ Loan Application System
- ❖ KYC Verification System
- ❖ Document Storage Service

4. Description

Customer submits a new loan application by filling personal, financial details and uploading required documents.

5. Pre-Conditions

- ❖ Customer is logged in.
- ❖ Customer profile is complete.

6. Post-Conditions

- ❖ Loan Application ID is generated.
- ❖ KYC status is updated.
- ❖ Application moves to eligibility evaluation.

7. Basic Flow (Main Success Scenario)

1. Customer selects “Apply for Loan”.
2. Customer enters application details.
3. Customer uploads required documents.
4. System validates inputs.
5. System performs KYC verification.
6. Documents are stored securely.
7. System generates Loan Application ID.

8. System sends confirmation.

8. Alternate Flows

A1: Save as Draft

1. Customer clicks “Save Draft”.
2. System saves partial application.
3. Customer can return later to complete.

9. Exception Flows

E1: Invalid Documents

1. System identifies invalid format or mismatch.
2. System prompts customer to re-upload.

E2: KYC Failure

1. KYC system returns “Failed”.
2. Customer must update documents or try again.

10. Business Rules

- ❖ PAN/Aadhar must be unique and validated.
- ❖ Income details must match minimum eligibility.

11. Assumptions

- ❖ KYC API is online and responsive.

USE CASE 2 — Loan System: Loan Approval (Auto + Manual)

1. Use Case ID

LN-UC-02

2. Use Case Name

Loan Approval

3. Actors

Primary Actor:

- ❖ Loan Application System

Supporting Actors:

- ❖ Loan Officer
- ❖ Credit Bureau API
- ❖ Notification System

4. Description

This use case describes automatic and manual approval processes for loan applications.

5. Pre-Conditions

- ❖ Loan Application submitted.
- ❖ KYC completed successfully.

6. Post-Conditions

- ❖ Loan approved OR rejected.
- ❖ Status updated.
- ❖ Notification sent to customer.

7. Basic Flow (Auto Approval Path)

1. System retrieves credit score via Credit Bureau API.
2. System checks eligibility criteria.
3. If eligibility score > threshold → Auto-Approve.
4. System updates status to “Approved”.
5. System triggers notification.

8. Alternate Flow (Manual Review Path)

A1: Eligibility Not Met

1. System flags application.
2. System assigns application to Loan Officer.
3. Loan Officer reviews application.
4. Loan Officer approves.
5. Status updated.
6. Notification sent.

9. Exception Flows

E1: Loan Officer Rejects

1. Loan officer selects “Reject”.

2. Reject reason added.
3. System updates status to “Rejected”.
4. Notification sent.

E2: Credit Bureau Timeout

1. API does not respond in time.
2. System moves application to Manual Review.

10. Business Rules

- ❖ Auto-approval only if all criteria met.
- ❖ Manual approval requires reason/comment.

11. Assumptions

- ❖ Credit Bureau API responds within SLA.

Prioritization

Requirement Prioritization

Prioritization for the loan processing system was done using the MoSCoW method and Value vs Effort assessment. This helped identify core loan functionality needed for the initial release (MVP) and advanced features suited for later phases.

MoSCoW Prioritization

Features	Priority
Submit Loan Application, Upload Documents, KYC Verification	Must Have
Track Loan Status, Auto Eligibility Check	Should Have
Add Co-Applicant, EMI Calculator	Could Have
Chatbot Support, Loan Comparison Feature	Wont Have(Now)

Value vs Effort Matrix

High Value Low Effort (Build First)	High Value High Effort (Plan for Later Releases)
<ul style="list-style-type: none"> • Track Loan Status • EMI Calculator 	<ul style="list-style-type: none"> • Submit Loan Application • KYC Verification • Auto Eligibility Assessment

Low Value Low Effort (Optional Enhancements) <ul style="list-style-type: none"> • Add Co-Applicant 	Low Value High Effort (Avoid/Deprioritize) <ul style="list-style-type: none"> • Chatbot Support • Loan Recommendation Engine
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MVP Features Identified

The following constitute the MVP for the loan system:

- ❖ Loan Application Submission
- ❖ Document Upload
- ❖ KYC Verification
- ❖ Auto Eligibility Check (Basic Rules)
- ❖ Loan Status Tracking