**USER STORIES:**

**1) Login / Registe**r

As a user, I want to be able to create a new account by providing my personal information and email address so that I can access the loan application platform.

As a user, I want to be able to log in to my existing account using my email and password to access my loan information and apply for loans.

**2) Different Types of Loans - Landing Page**

As a user, I want to see a dedicated landing page for car loans that provides information about the different car loan options available, interest rates, and eligibility criteria.

As a user, I want to easily navigate to the car loan application form from the car loan landing page.

**3) Loan Application**

As a user, I want to be able to fill out a loan application form that includes my personal information, income details, and loan amount requested.

As a user, I want to upload necessary documents (e.g., income proof, identification) as part of the loan application process.

As a user, I want to receive confirmation that my loan application has been submitted successfully and is under review.

**4) Loan Request & Loan Approved Page**

As a user, I want to be notified about the status of my loan application, whether it's approved, denied, or pending review.

If my loan application is approved, I want to see the details of the approved loan, including the interest rate, repayment schedule, and loan terms.

**5) Payment Processing (Fake it using API)**

As a user, I want to make monthly loan payments online through a secure payment processing system.

As a user, I expect to receive a payment confirmation after successfully making a payment.

**6) Loan Payment Reminder Components After Particular Interval of Time**

As a user, I want to receive email or SMS reminders about upcoming loan payments a few days before the due date.

As a user, I want to view a loan payment schedule that shows the due dates and amounts of upcoming payments.

**COMPONENTS**

**-Landing Page/Homepage**

- Loans, Login/Logout)

-caronavbar(Home,usel with diff loans/cards

-EMI calculator

-3 types of cactegory : personal loans, mortgage loans, business loans

**-EMI Calculator**

-static rate of interest(if API not available)

-principal amt

-interest fixed by type of loan

-time period

-Apply Now

**-Account Opening page with validations**

-aadhar number

-mobile no

-DOB

-address

-name

-email

-password

=autogenerate >> customer id, IFSC code, account number

**-login**

-customer id/email

-password

=redirect >> loan webpage

**-Loan Navbar  
 - Apply loan form  
 -loan history   
  
Apply Loan Form :**

-**User Dashboard**

-**Loans(after login)**

-types of loans

-personal and business categories

-paytm design

-user dashboard

-FAQs

**LOAN TREE**

-**personal**

* Education
* Car
* Medical
* Travel
* Marriage
* Two wheeler
* Emergency
* Debt consolidation
* Housing loan
* Gold loan

-**business**

* Short terms business loans
* Long term
* Commercial real estate loan
* Startup loan
* Working capital loan
* Business Acquisition Loans
* Equipment Financing
* Export Financing

Home Loan -   
1. Age limit => 21 to 65

2. Duration of Loan => 1 to 30 yrs

3. Salary =>10

4. Max loan that one avail = 60 times per month salary or 80% of house cost(whichever min) rest is downpayment  
5. Min loan => 1lakh  
6. Bank processing fee 0.5perc or 3k whichever min  
7. Docs to submit => passport size photo, bank statement, salary slip, Form 16  
  
Personal Loan  
1. Min salary => 15k  
2. Age => 21-58 years  
3. Min loan => 24k  
4. Max loan = 24 times salary or 20lacks whichever min  
5. Collateral not required

6. Processing fee 1.5 perc => Min 1000 max 15000  
7. Tenure 6months to 6years