**User Story Map – Automated Loan Approval**

**1.** **Activities (High-Level Steps in the Customer Journey)**

1. Loan Application & Onboarding
2. KYC & Document Submission
3. Credit Assessment & Risk Profiling
4. Automated Loan Approval Decision
5. Loan Offer & Acceptance
6. Loan Disbursal

**2. User Stories by Activity**

**A. Loan Application & Onboarding**

1. **Story:**

As a **loan applicant**, I want to **register and create a profile on the platform**, so that **I can apply for loans digitally**.

**Acceptance Criteria:**

* + User can sign up with mobile number/email and OTP verification.
  + Profile includes personal, employment, and financial details.
  + Incomplete applications are saved as drafts.

1. **Story:**

As a **loan applicant**, I want to **fill in my loan application digitally**, so that **I don’t need to visit a branch**.

**Acceptance Criteria:**

* + All mandatory fields are validated before submission.
  + Loan amount and tenure are captured.

**B. KYC & Document Submission**

1. **Story:**

As a **loan applicant**, I want to **upload my KYC and income documents**, so that **my eligibility can be verified**.

**Acceptance Criteria:**

* + Supports PDF, JPEG, PNG formats.
  + OCR and facial recognition validate identity.
  + eKYC API integration with UIDAI/PAN.

1. **Story:**

As a **credit officer**, I want **the system to store and encrypt applicant documents**, so that **customer data is secure**.

**Acceptance Criteria:**

* + Encryption applied to all documents.
  + Access is role-based.

**C. Credit Assessment & Risk Profiling**

1. **Story:**

As a **credit officer**, I want the system to **fetch the applicant’s credit score from a bureau**, so that **I can determine eligibility faster**.

**Acceptance Criteria:**

* + Integration with CIBIL/Experian API.
  + API failure triggers retry or fallback.

1. **Story:**

As a **credit officer**, I want **the system to calculate a risk score automatically**, so that **loan decisions are consistent**.

**Acceptance Criteria:**

* + Risk score calculation uses defined rules (income, liabilities, score).
  + Applications below threshold are flagged for manual review.

**D. Automated Loan Approval Decision**

1. **Story:**

As a **loan applicant**, I want to **receive an instant decision after submitting my application**, so that **I know my status immediately**.

**Acceptance Criteria:**

* + Decision displayed within SLA (≤ 5 seconds).
  + Status: Approved / Rejected / Manual Review.

1. **Story:**

As a **credit officer**, I want **manual review queue management**, so that **edge cases are handled**.

**Acceptance Criteria:**

* + Applications routed to review with reason code.

**E. Loan Offer & Acceptance**

1. **Story:**

As a **loan applicant**, I want to **see a personalized loan offer**, so that **I can decide whether to accept**.

**Acceptance Criteria:**

* + Offer shows amount, interest rate, EMI, tenure.
  + Terms & Conditions viewable before acceptance.

1. **Story:**

As a **loan applicant**, I want to **accept the loan digitally via e-signature**, so that **funds can be disbursed quickly**.

**Acceptance Criteria:**

* + e-signature integrated (NSDL/DocuSign).
  + Confirmation sent to applicant.

**F. Loan Disbursal**

1. **Story:**

As a **loan applicant**, I want the **approved loan amount to be transferred to my account**, so that **I can use it immediately**.

**Acceptance Criteria:**

* + Integration with bank/payment API.
  + Disbursement status updates in real-time.

1. **Story:**

As a **credit officer**, I want **a dashboard to track disbursals**, so that **I can ensure no delays occur**.

**Acceptance Criteria:**

* + Disbursement logs and alerts available.

**3. Visualization (Summary Table)**

| **Activity** | **User Story** | **Role** | **Goal** |
| --- | --- | --- | --- |
| Loan Application | 1, 2 | Applicant | Register, fill loan application |
| KYC & Document Submission | 3, 4 | Applicant/Officer | Upload KYC, secure storage |
| Credit Assessment | 5, 6 | Officer | Fetch credit score, calculate risk |
| Automated Loan Decision | 7, 8 | Applicant/Officer | Instant decision, manual review handling |
| Loan Offer & Acceptance | 9, 10 | Applicant | View offer, accept via e-signature |
| Loan Disbursal | 11, 12 | Applicant/Officer | Transfer funds, track disbursement |