Exercice :

Une banque veut construire une base de données pour gérer les prêts qu'elle accorde à ses clients. Un prêt peut être accordé à un client de la banque à condition qu'il en fait la demande qu'il n'ait pas d'autres prêts en cours et qu'il n'ait jamais été " suspendu ". Une demande de prêt est caractérisée par un numéro d'ordre qui l'identifie, le montant et la durée du prêt demandé, et le client qui la formule.

Après analyse du dossier, la banque décide d'accorder le prêt ou de le refuser. Le prêt est caractérisé par un numéro unique, par son montant, son taux et sa durée, lesquels déterminent le montant de la mensualité de remboursement. Dès qu'un client a un prêt, on dit qu'il est " actif ". La banque laisse à ses clients une certaine latitude dans le remboursement de leurs prêts. Ils peuvent rembourser plus que le montant de la mensualité un mois donné, et moins un autre mois. Un remboursement concerne donc un prêt, il est caractérisé par un montant et une date.

Tous les mois pour chacun des prêts, au jour d'exigibilité du prêt (par exemple le cinquième jour du mois. Ce jour est choisi au moment de l'attribution du prêt), la banque analyse la situation des remboursements effectués. Deux situations particulières peuvent alors se produire:

Ou bien le client a remboursé une somme supérieur de plus de trois mensualités à la somme normalement remboursé, le prêt est alors " révisé ", le numéro et le taux de prêt ne changent pas, mais le montant, la durée ainsi que la mensualité qui en découlent changent.

. Ou bien le client a remboursé une somme inférieure au tiers de la mensualité normale , le prêt est alors taxé et le client dit " suspendu " . La taxation consiste à imposer au client le payement d'une taxe de retard . Une taxe est caractérisée par un numéro , une date , un montant et le prêt auquel elle est appliquée .

- Donner le dictionnaire de données.
- Donner les contraintes d'intégrité.
- Donner le graphe des dépendances fonctionnelles .
- 4- Etablir le modèle Entité Association .
- Déduire le modèle relationnel associé .

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