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LOAN MANAGEMENT SYSTEM

A Report for the Evaluation 3 of Project 2

Submitted by

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ABSTRACT:

Loan management is crucial and it's instrumental in ensuring the success or failure of any credit institution. Loan portfolio problems have historically been the main explanation for the danger of possible loan losses. the most scope of this project is to supply good interaction and communication between customers and administrator. the present system could be a manual system, that does not maintain details with proper security and can't track details easily and also doesn't contain functionalities of fast retrieval information, like customer details, maintenance of all the loan details and it involves many paperwork. Loan Management System has been designed to automate the rear office activities of bank and non depository financial institution offers any sort of loans. System can make the daily activities efficient and providing the fast response. Includes add, edit, find customer details, maintain and issue new loan, modify loan rate. The scope of this project is to use loan in a very smart way. The project covers the system analysis and style of getting loan detail process, settling process, and receiving payment process. the present system presents the issues occurring from manual operations. This project is arranged to beat many problems like data redundancy, data incorrectness, time consuming, etc. The new computerized system will reduce errors while providing a stronger control over the method and a stronger management information in timely manner for implementation strategies. The new system had been checked to make sure that there's no error within the programs, and therefore the outputs of the system are met with the target of the export financing system. to boost the effective management of consumers, the system should be further developed to support other bidding loan information. Main objective is to provide good interaction & communication facilities between customers & Administrator. Loan management system has been designed to online the back office activities of bank and finance company which offers any type of loan, Administrator manage customer information database more efficiently, Loan details, maintain loan type and interest rate information. Admin can use calculator to give exact payable loan amount for the customer & generate all these work info as a report of each customers.

INTRODUCTION:

This system is called as a online loan management system. this technique is intended to simply maintain the info of the loan customers specifically. this technique is formed to stay the records about the shoppers who have taken a loan from a bank. Registered user can login into the Loan management system using the e-mail id or the user id and password. After signing in into this technique there are the choices to feature new customers, manage the account of old customers and to test their other details etc. Daily many new customers visit the bank, so adding the new customer's details and keeping the records using it's very easy. There are many other options also like changing repo rate, adding new accounts etc. New and unique ids are given to everyone who gets registered over this technique and to the shoppers who take the loan. There also are the choices to test the customer's loan amount, rate and therefore the unpaid amount. Amount paid by any customer or may be saved thereon and it's easy to calculate daily that the money is collected. Bank staff members sort of a manager, the cashier can the also check the main points of their customers like if any customer has not paid the monthly amount from the last three months then it'll notify itself to the user. It is easy to calculate money and handle account on monthly basis also. this technique also has an choice to use the backup, which means if we are backing up the database it can never be lost. It can even take attendance of the working staff and may also manage their account for salary. A staffer can even have taken the loan from the bank which can even be seen. So, overall this loan management system could be a solution to all or any the issues that we face in a very industry.

-Here the existing system is a manual that doesn't maintain details with proper security and can't track details easily.

-It doesn't allow the customer to check their profile in proper way which leads customer dis-satisfaction.

-Does not provide option to download loan form

-Existing system doesn't contains functionalities of fast retrieval information such as customer details and maintenance of all the loan details so it involves lots of paperwork.

-Doesn't user-friendly interface.

-Lots of time is required to manage customer info & details so it feels that existing system not accurate and therefore maintenance becomes very complicate.

-It used to take more time to find customers because there are required extra manual effort such as to hire candidate.

-Difficulty in generating different reports as per the business requirement

EXISTING SYSTEM:

There are Following Modules of this System :-

• User management:

-Registration: Customer, User can registration with basic information like User name, Mobile no, email id etc

-Login: Admin, User can login with username and password.

-Manage Profile: Admin,User can manage profile and update information.

• Loan Application:-

Admin manage loan application which is sent by customer using the system.

• Download Loan Form:-

Once loan is approved customer can download loan form in MS word document to sign of them and their guarantor.

• Customer Information Module:-

It shows all an information & details of the customer database which includes all the details like customer name, address, contact no, bank account no, PAN no, email id, etc. Only Admin can manage customer record.

• Loan transaction Module:-

Loan transaction module includes Loan Type, Customer, Issuing Loan, EMI Calculation, Receive payments. The System Administrator can able to add, modify loan type like Home Loan, Gold Loan, Personal Loan of customer and can modify the interest rate.

One customer can have more than one loan, System generate unique loan no. Admin can add, modify loan details like loan type, loan amount, tenure, mortgage details, guarantor details.

EMI Calculation - System have EMI calculator which can provides details of particular loans, System take input from user like Loan Amount, Interest Rate, Tenure, Issue Date and give details output like monthly EMI, total interest, total cost.

Receive payment – using with this System admin can enter payment information for particular emi, in this system late fine charges can mention if receipt date is greater than the emi date.

System user can find customer by their name to get customer ID

• A Query Module:-

It shows EMI Payment details

A query module give information for particular customer, Customer user can search information by entering customer ID.

It displays details like No of payment, EMI amount, EMI date, Receipt date, Late fine charge if any etc.

User

There are main two users:

- 1.Admin
- 2.Customer

Admin :-

- Admin can login the system with his user name and password.
- Admin can change password.
- He can manage loan type and interest rate in the system .
- Admin can manage loan application sent by customer using the system to decide to give loan and for that customer will be contacted by company's agent to get document of loan .
- He can maintain information & details to the customer such as customer name, address, contact no, bank account no, pan no, email id, etc. Only Admin can manage customer record.
- He can manage loan details such as Loan no, loan type, Loan Amount, loan tenure, interest rate, Issue date etc. for the customer.
- He can calculate and manage EMI details .
- He can manage at the time of receiving EMI which contains details of given an EMI and the EMI that are remain in future to get next time of customer.

- Report generation module provides user to take print out..

Customer:-

- The customer - seeking the loan and information related loans.
- They can view an interest rate and the loan type in the system.
- They can apply loan application using the system to get loan and track their profile details from online after given the loan.
- Once loan is approved they can download a loan form in MS word document to signature.
- User can register with the basic information like User name, Mobile no, email id etc.
- User can login the system with his username and Password.
- They can view their information & details such as customer name, address, contact no, bank account no, pan no, email id, etc.
- They can view loan details such as Loan no, loan type, Loan Amount, loan tenure, interest rate, Issue date etc.
- They can view their EMI details.
- They can view the details of given payment of an EMI details
- Search feature allows customer to find their details.

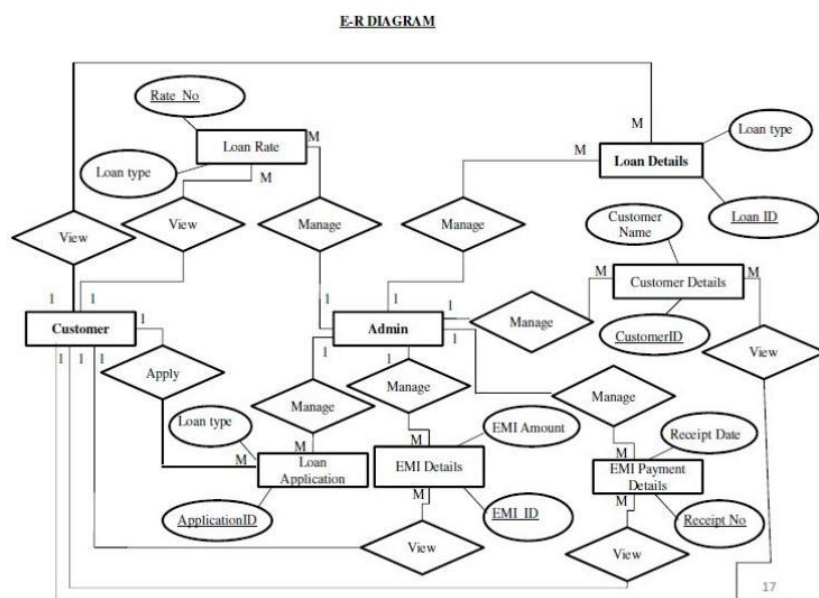
PROPOSED SYSTEM:

- Interest rates and the loan details are also available at the click of a mouse.
- Customer can apply for a loan and after approved it they can track their details from online.
- This system provides detail about the customers, their loan details, EMI details and its rate details.
- System provides download option to download different type of loan form in MS word document
- Using with this system admin can find customer easily and it's a paperless system so workload is reduced.
- The decision process becomes faster and more consistent

- After registration and login customer can use the system easily and also customer can view any query about loan details as well as EMI details in their profile. So this system saves time.
- Provides good communication for the customer.
- In this system there are used EMI(Equated Monthly Installment) calculators.
- Provides a facility to generate the reports very easily.

ARCHITECTURE DIAGRAMS:

• ER DIAGRAM OF LOAN MANAGEMENT SYSTEM:



Entity Admin:

Every User detail must be stored in a very proper manner with very needed attributed. As all the opposite tasks will be performed given that the user is authenticated. After the admin has registered and is verified by the admin then the user can perform all the tasks thereon. a number of the features of the user are because the follows:

Primary key User id:

The user id is system generated and unique, which may be referenced in the other entity. This mostly for recognizing it within the unique way anywhere within the program.

User name:

User name is taken from the user and fed into this it's properly validated in order that no mistake happens.

Number:

The number is taken here to stay the member updated and for the confirmation of the event is additionally managed through this method.

Email:

Email is taken to form member tuned in to new offers a replacement events and for future references, it is, also relevant.

User Address:

Address of the user is required at the time the receptionist is registering itself on the system.

Password:

The password is required to login into the system and therefore the password must contain a special character, a numeric character and an graphic symbol letter.

Entity Customer:

A customer that came to the bank for taking loan of any a sort of consumer credit, study loan, auto loan etc. and if the customer is new a novel and new id is given to the customer and if the customer is old then customers entry with the date is finished and therefore the further account is started.

For the new customer, the knowledge that's required names, age, address, sign and therefore the loan type and amount that the customer has come to the bank.

Customer name:

User name is taken from the user and fed into this it's properly validated in order that no mistake happens.

Loan type:

The customer might need taken any variety of loans like study loan, auto loan or consumer credit. So, it must be added within the database.

Entity Bank:

The bank is that the one who gives the loan to the banks and if the customer is fake then it's dangerous for the bank. The bank must have the knowledge about its customers, its branches and therefore the information that's required for the bank branches could be a name, address, sign. These attributes are explained below:

Bank name:

bank name is taken from the user and fed into this it's properly validated in order that no mistake happens.

Bank Address:

Address of the bank is required at the time the user is registering itself on the system if the user is adding a replacement bank branch. So, the address is extremely important in every case. for patrons, for the bank and for the user.

Loan Amount:

The loan amount is the total amount that the borrower promises to pay back. This is the amount after the down payment has been paid.

Entity Staff:

Staff members add the bank and therefore the job they're doing must be in step with their profile or the study they need done. the knowledge required for registering a staffer on this technique could be a name, address, employee id, job and salary. Other attributes of entity guard are as follows:

Name:

The user must know the names of the guards who are on duty within the same prison.

Sign:

The sign is taken here to stay the member updated and for the confirmation of the event is additionally managed through this method.

Address:

If a guard gets hurt on the duty and just in case his family has to be known that then the guard's address and therefore the sign is required.

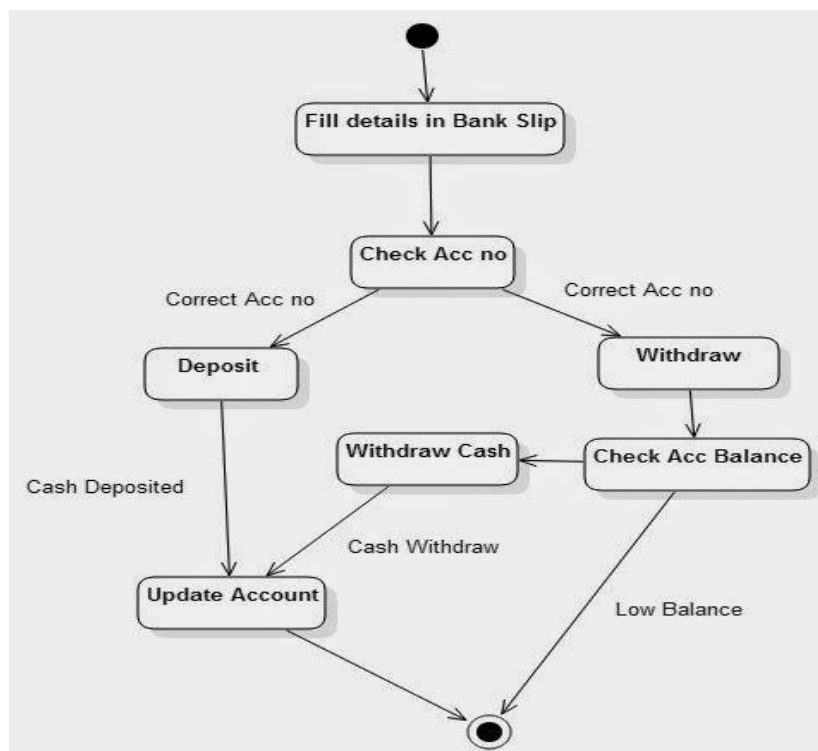
Shift:

The user must understand the shift of the guards in order that all the guards do their duty well.

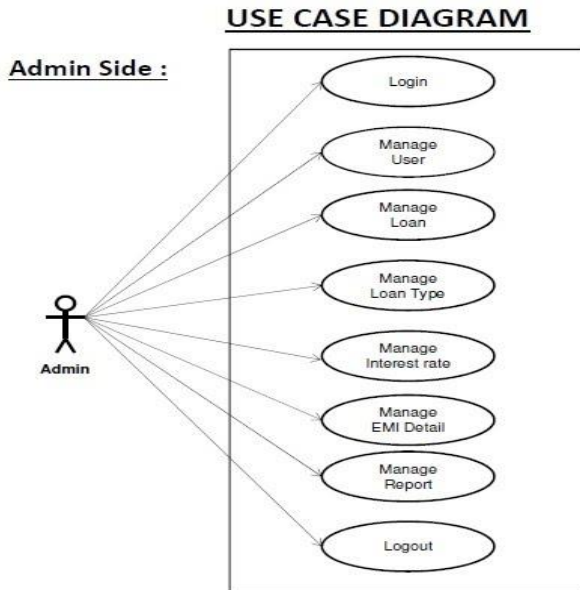
Duty Hours:

Duty hours of the guards keep getting changed and it must be updated into the prison management system.

● ACTIVITY DIAGRAM OF LOAN MANAGEMENT SYSTEM:



● USE CASE DIAGRAM OF LOAN MANAGEMENT SYSTEM:



In this use case as you'll see we've got our system as box and also the users who use our system are of the sort of outdoor the box but associated with the system. There are two varieties of user one is admin and also the other is user type.

Users:

There is only one style of user which is present here during this system. This user has all the privileges but it cannot register itself on this method because the admin has to verify the registering user. After the admin verifies the user only then he's eligible to use the system and afterward, it's all the privileges. Attributes given to the user are:

Adding customer:

The user can add a brand new customer and might put it aside. the small print of shoppers are often seen only by the valid users.

Adding staff:

In this attribute or column, the user can add the small print about the staff members.

Adding bank branches:

This entity is about the small print of the bank and its branches who are giving a loan to customers.

Admin panel:

There are often only 1 account of admin. Admin can add the users. When a user tries to register on prison management system then the request goes to admin and if the admin verifies only the user can register itself on that. Other privileges that admin has been explained below :

He can Login through his id and password. The password is created very secure so not a soul can guess and make it difficult for hackers to crack.

He has access to the profile of his own and he can search detail of other Users and might see the detail of him.


This admin is liable for creating and uploading the Menu card to each User within the Interface.

He can add a user therein account a and provides access to for handling the prison on their own.

He can manipulate the info of any user. In this, we are showing here the interaction of the users with our system through our use case diagram.

OUTPUT SCREENSHOTS:

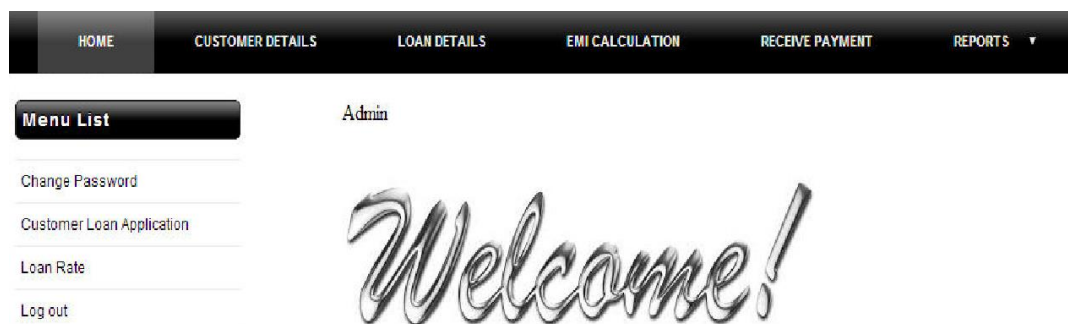
1.



The screenshot shows a web page titled "Admin Login". It features a central form with two input fields: "User Name" containing the text "Admin" and "Password" containing three dots. Below the password field is a blue "Log In" button. The page has a black header bar at the top and a light blue gradient background.

Description :- This form shows about Admin Login Form.

2.



The screenshot shows the Admin Home Page. At the top is a black navigation bar with white text links: HOME, CUSTOMER DETAILS, LOAN DETAILS, EMI CALCULATION, RECEIVE PAYMENT, and REPORTS (with a dropdown arrow). Below the navigation bar is a "Menu List" sidebar on the left with a black header and white text links: Change Password, Customer Loan Application, Loan Rate, and Log out. The main content area has a black header with the text "Admin" and a large, stylized "Welcome!" message in the center.

Description :- This form shows the admin Home Page.

3.

HOME CUSTOMER DETAILS LOAN DETAILS EMI CALCULATION RECEIVE PAYMENT REPORTS

Menu List

- Change Password
- Customer Loan Application
- Loan Rate
- Log out

Customer's Loan Application

App ID:	Loan Type:	Loan Ammount:	Customer Name:	Monthly Income:	Gender:	Age:	Address:	Mobile No.:	Work Phone:	Email ID:	Action:
1	Home Loan	200000	Shah Naresh Kamleshbhai	10000	Male	29	Mehsana	9898254568	7878564515	nk@gmail.com	<input type="checkbox"/>
2	Gold	50000	Patel Sandip	10000	Male	30	Patan Ambica Society	9898254568	9876543210	sd@gmail.com	<input type="checkbox"/>

Description :- This form shows about loan application details which is sent by customer.

4.

Menu List

- Change Password
- Customer Loan Application
- Loan Rate
- Log out

Customers Details

Customer Name :

PAN No. :

Gender : Male Female

City :

Address :

Mobile No. : Phone No. :

Email ID :

Date of Birth :

Status : Active Inactive

Description :- This form shows about validation for entering invalid PAN Card no of customer

5.

The screenshot shows a web application with a navigation bar at the top containing: HOME, CUSTOMER DETAILS, LOAN DETAILS, EMI CALCULATION (highlighted), RECEIVE PAYMENT, and REPORTS. On the left, there is a 'Menu List' with options: Change Password, Customer Loan Application, Loan Rate, and Log out. The main content area is titled 'EMI Calculation' and includes a section 'Enter Value' with input fields for: Loan Ammount (50000), Loan tenure in months (06), and Annual interest rate (22.00). Below these is a 'Calculate' button. Further down are input fields for Customer ID, EMI Ammount, Interest Ammount, and Total Ammount, followed by 'Insert' and 'Delete' buttons. At the bottom, a table displays calculated results:

Customer ID :	EMI Amount :	Interest Amount :	Total Amount :	Action :
1	14332.0	14979.0	214979.0	<input type="checkbox"/>
2	13895.0	16742.0	166742.0	<input type="checkbox"/>
3	21113.0	5567.0	105567.0	<input type="checkbox"/>

Description :- This form Calculate EMI by Clicking on Calculate button.

6.

The screenshot shows a web application with a navigation bar at the top containing: HOME, CUSTOMER DETAILS, LOAN DETAILS, EMI CALCULATION (highlighted), RECEIVE PAYMENT, and REPORTS. On the left, there is a 'Menu List' with options: Change Password, Customer Loan Application, Loan Rate, and Log out. The main content area is titled 'Receive Payment' and features a table with the following data:

Receipt No:	Customer ID:	No of Payment:	Receipt Date:	EMI Date :	EMI Ammount :	Late fine charge :	Total Ammount :	Action :
1	1	1	05-02-2013	05-02-2013	14332.0	0.0	14332.0	<input type="checkbox"/>
2	1	2	10-03-2013	05-03-2013	14332.0	100.0	14432.0	<input type="checkbox"/>
3	1	3	05-04-2013	05-04-2013	14332.0	0.0	14332.0	<input type="checkbox"/>
4	1	4	05-05-2013	05-05-2013	14332.0	0.0	14332.0	<input type="checkbox"/>

Below the table are buttons for 'Add', 'Change', 'Delete', and 'Search'.

Description :- This form shows about payment details of EMI

FUTURE ENHANCEMENT:

- I will make online EMI payment to company.
- I will also make live chat with the client.
- I will also make live chat with the newsletter mailing system for user.
- I will also add news subscription field.
- Add online transaction.
- Add email facility.
- Add SMS facility.

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