

# LOAN MANAGEMENT SYSTEM

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## ABSTRACT:

The Loan management system is important and helps to ensure success or failure of any credit institution. Mortgage loan problems have always been a key note on the risk of loan loss. The scope of this project is to provide good communication and communication between the customer and the manager. The current system can be a user-friendly system, which does not store data in the proper security and can easily track information and contains the operation of fast-recovery information, such as customer data, all loan details and includes many documents. The Financial Management System is designed to perform the functions of the back offices of a bank and a non-cash financial institution offers any sort of loan. The system can make daily operations more efficient and provide faster response. Including adding, editing, retrieving customer information, maintaining and issuing new loans, change the loan rate. The scope of this project is to use the loan in a very smart way. The project includes a system analysis and style for obtaining a loan details process, settlement process, and approving the payment process. the existing system identifies issues arising from the functionality of the book. This project is designed to hit many issues such as data shortage, data inaccuracy, time, etc. The new computerized system will minimize errors while providing more control over the system and more robust management information in the form of implementation strategies. The new system was monitored to ensure that there was no error in the systems, so the program results met the export target financial target. to enhance the effective management of consumers, the system must also be developed to support other bidding loan details.

**Keywords:** loan detail, loan application, report, e-mail

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## INTRODUCTION:

This program is called an loan management program. This approach is intended to simply preserve the details of the direct lenders. This method is created to keep records about consumers who have taken out bank loans. A registered user can sign in to the Loan system using their email id or user id and password. After logging in to this process there are decisions to add new customers, manage old customer account and check other details etc. Many new customers are visiting this bank, so adding new customer information and keeping records is very easy to use. There are many other ways like changing the repo rate, adding new accounts etc. New and unique ids are provided to everyone who subscribes in this way and to their borrowers. There are decisions to evaluate the customer's loan amount, rate and unpaid amount. The amount paid by any customer or can be kept there and it is easy to calculate daily how much money is collected. Bank employees are a type of manager, the cashier can also assess their customer's key points if any customer has not paid a monthly instalment for the past three months.. It's easy to calculate money with a hosting account every month. this method also has the option of running a backup, which means that if we back up the database it will never be lost. It can even take away the working class and can even manage their account for wages. An employee may have taken out a loan that the bank may appear to have. Therefore, this whole loan management system can be the solution to all of the issues we face in the industry at large.

## MODULES :

Our system has two main mechanisms One is for consumers and the other is for user who accomplishes all the bank accounts. In connection with this, we have another meeting point which can be discussed below:

### Administration:

Management is the one that guarantees the user or customer that will be registered in the system. There can be one administrative account and all additional accounts can be user or customer.

Management can't see the main points of loan accounts, only the user and customers can see them. Management can only increase or decrease accounts.

### Sign in:

After registration one can sign in to the system because the system operator on behalf of user. After this, you have conflicting workplaces available for additional actions such as adding and removing doctors and other members etc.

### Adding New Accounts:

The first opportunity offered within the loan management system is to add new customers or more important users. When a replacement customer goes to the bank, then they may need an account or may want to open it. A customer with an account inside a bank can only take out a loan whether the user applies for a loan or not, their account must be opened inside the bank first. Therefore, inserting new customer

information into a database is very important for the user to perform crazy tasks.

Personal address details, number, disease or problematic and a few different things are requested.

### Keeping loan details:

Another function provided by this software is to maintain important customer loan points. For example, which number entries are paid by the user and how many are left.

How many instalments have not been paid by the customer in the past etc. When and how long your loan will pass and the loan taken by any customer.

### Keeping Records:

The customer can raise its main points at any time. and another loan if they need it. it is important to take care of patient records properly. This feature is provided by this system.

It stores all the database and by entering the customer id and name it will be downloaded whenever needed.

### Monthly filing and interest rate:

As the repo rate increases or decreases by RBI so banks also increase their cost per unit. Therefore, it is important to understand the cost charged per unit to the customer in relation to the customer paying the price.

The price of installation can increase or decrease if the customer wants.

### Bank details:

Since this method will be used for any bank there is a chance of getting a higher bank score so points regarding bank branches when sellers take out loans from specific branches of the bank.

This program is intended to keep in mind that there may be many different banks implementing this method. After making the main points a couple of one bank will be required once all the details have been added and additional branches will be added.

If a customer wants to require a loan from a bank branch within the loan program, the loan will not be granted because it would be a fraudulent offense.

## SYSTEM DESIGN OF LOAN MANAGEMENT SYSTEM:

Now this system is designed such that it receives a few resources to properly calculate and the kind of standard that we would like to require:

- The system requires at least two GBs of ram to use all features smooth and fast.
- It needs a 1.3 GHz small processor to work properly but that will cause problems.

- The system must be used by an authorized person because the wrong hands are out of control.

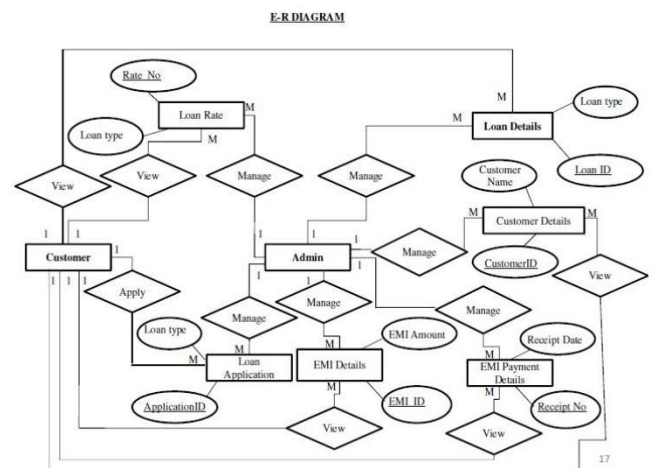
- Resting the entire user experience will take care of the Hardware.

- Antivirus protection is recommended.

- The system is well designed and all tests are completed on demand. Therefore, the content depends on the user and no one can damage the information or software once the proper maintenance has been completed.

- All attributes work very well and if any fault is found it will be easily removed.

### ER DIAGRAM OF LOAN MANAGEMENT SYSTEM:



### Business Management:

All user information should be stored correctly with the required features. As all counter-operations will be performed provided the user is authorized. After a manager is registered and certified by an administrator the user can use all the available functions most user features are as follows:

### Primary key user id:

The user id is system-specific and unique, which may be referred to another business. This is especially to see within a different perspective anywhere during the program.

### Username:

The username is occupied from the user and this is properly authorized to prevent the error.

### Number:

The number is reserved here to keep the member updated and event validation is added this way.

### Email:

Email is taken to create members that are programmed to give you new events and give you future references, it also works.

**User Address:**

The user address is required when the receptionist is automatically registered on the system.

**Password:**

Password requires a special character, numeric character and icon name to log into the system.

**Business customer:**

The customer who came to bank took loans for any type of consumer loan, study loan or car loan etc. If a customer shows a novel, he is assigned a new ID for the customer and an additional account is opened after the end of the day if the customer is an old customer entry.

For a new customer, the information needed is the name, age, address, signing and then the type of loan and the amount the customer came to the bank.

**Customer name:**

The username is taken from the user and this is properly authorized to prevent the error.

**Loan type:**

The customer may need to take out any type of loan such as a student loan, car loan or consumer credit. Therefore, it should be included within the data.

**Corporate Bank:**

If the person who lends money to the bank is a bank and the customer is a liar then it is a bank risk. The bank should have knowledge of its customers and its branches and hence the required details of the bank's branches may be name, address and sign. These characteristics are described below:

**Bank name:**

The name of bank is taken from the user and it is properly authorized to prevent errors.

**Bank Address:**

When the user connects to the re-establishment bank branch, the user needs a bank address at that point in the system. Therefore, address is very important in all cases. Workers, bankers and customers.

**Loan Amount:**

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

**Business employees:**

Employees add a bank so their work must be in line with their profile or research they need. the information needed to register a person working on this route can be name, job, salary, address and employee id. Other aspects of business recruitment are the following:

**Name:**

The user must know the names of the guards operating within one prison.

**Signature:**

The sign is moved here to stay the member updated and event confirmation is added in this way.

**Address:**

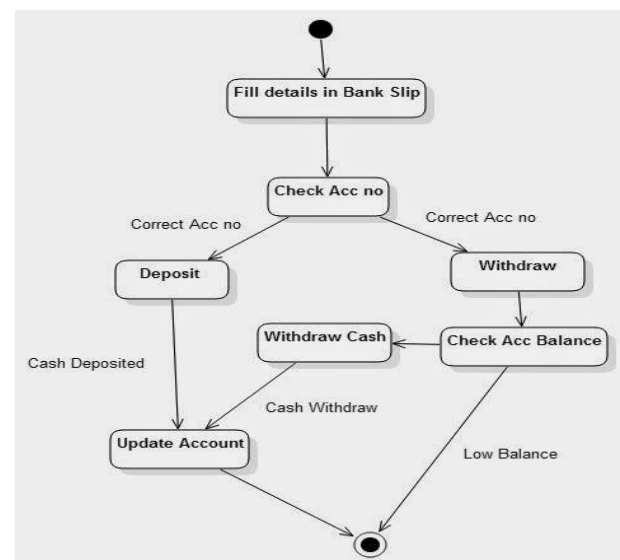
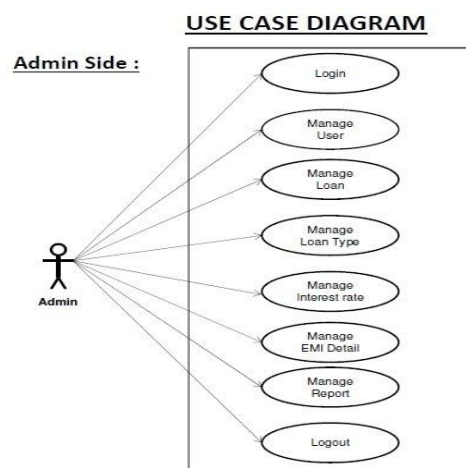
If a security guard is injured at work and in the event his family knows that guardian's address then a sign is required.

**Shift:**

The user must be aware of the changing of the monitors so that all the guards can perform their job properly.

**Hours of Service:**

Hours of guard duty continue to change and must be renewed in the prison management system.

**ACTIVITY DIAGRAM OF LOAN MANAGEMENT SYSTEM:****USE CASE DIAGRAM OF LOAN MANAGEMENT SYSTEM:**

In this use case as you will see that our program has been received as a box and that users who use our system are not an out-of-the-box entity but related to the program. There are two user types one is admin and the opposite is user type.

#### **Users:**

There is 1 type of user available here in this way. This user has all the rights but cannot register in this way because the administrator needs to authenticate the registered user. After the administrator has authenticated the user only when it is appropriate to use the program and thereafter, all rights. The user-provided attributes are:

#### **Adding a customer:**

The user can add a new customer and can set it aside. small print for consumers is often only seen by legitimate users.

#### **Adding staff:**

In this feature or column, the user can add a small print related to the staff.

#### **Adds bank branches:**

The agency is all about small bank publications and its lending branches.

#### **Control Panel:**

There is usually only one administrative account. Administrations can add users. When a user tries to enroll in a prison management system then the request goes to administration and if the administrator only confirms the user can sign up to it. Some admin rights are not described below:

He can sign in with his id and password. The password is created so securely that the soul cannot think and makes it difficult for hackers to crack.

He has access to his profile and may view other users' information and may see information about him.

This controller is accounted for by creating and loading the Menu card for each User located within the link.

You can add a user account to it and provide access to the jail management itself.

He can use the details of any user. In this case, we show here the interaction of users with our system using our case diagram.

### **FUNCTIONAL REQUIREMENTS OF ONLINE LOAN MANAGEMENT SYSTEM**

The practical need for an loan management system is likely to do what it says. Functional requirement describes what the code should do, while non-functional requirements include constraints on how the system will do that.

Performance requirements dictate the function or program component that the system should be ready to execute. will be written in various ways. the first most common are the descriptions in the text and use cases.

A few of its practical requirements for an online loan management system are given below: -

User information should be included in the system: this method does exactly that in the user organization.

The administration can reassure the user and will help them enroll in a loan management program.

User can add customers: users are ready to add customers, who take out bank loans.

### **NON-FUNCTIONAL REQUIREMENTS OF ONLINE LOAN MANAGEMENT SYSTEM**

Non-functional requirements equate to other requirements than functional requirements. This unit needs to define standard methods to select the functionality of the system, rather than specific behaviour.

A unit of non-functional requirements within the "system will" style, linking the entire system property as a whole or of something and not a specific function. The system features as a whole show the advantages between whether an event project is successful or not successful.

Non-functional requirements - they are usually divided into 2 major categories:

Killer features, such as safety and usability, that unit is visible during operation.

Evolutionary features, such as debt, sustainability, flexibility and limitations, are that unit that contains the code structure.

Non-functional requirements impose restrictions on the item of sale, the method of the event, and specify the external constraints that the goods must meet.

Our project fits all levels of efficiency and inefficiency and the system identifies good performance.

The most important feature of the app world is that it is easy-to-use application.

Everything should be done differently by using a combination of specified colors all that really needs to be highlighted with the focus colors. we are able to use simple structures like card and grid placement etc.

With the variation of color and other UI combinations, many good and accurate descriptions can be made. Which ultimately makes the interface easier to use for a valid time.

Unlike classic style wherever the purpose is to make an item or its use physically appealing, the purpose of visual style is to make user intervention technology as accurate and understandable as it is available - often referred to as user-created style Where artistic / industrial style is intriguing and eye-catching, the smart visual style shows disinterest. and be invisible.

### **Keep things simple and consistent: -**

An easy and Harmonic way to create a UI is incredibly easy and aspirational to follow.

### **Make good use of typing: -**

Typography is taken with great care because the need for the program.

### **Use color and contrast well: -**

The color combo of lite and black can be a great way to emphasize and be well done during this session.

### **Consider response messages: -**

The feedback form can be a great way to take feedback form and improve the system.

### **Simplified Forms: -**

The form is made easy to complete with a clean program.

### **FUTURE ENHANCEMENT:**

- I will make an online EMI payment for the company.
- I will do a live chat with the customer.
- I will do a live chat about the user's email mailing system.
- I will also include a media subscription field.
- Build online transaction.
- Build email facilities.
- Add on SMS facilities.

### **CONCLUSION OF LOAN MANAGEMENT SYSTEM**

Ultimately, in the loan management system, the result of all diligence in a solid loan management system is here. is software that helps the user to find out about various banks and their branches easily.

This software reduces the amount of manual data import and provides more performance. Its system is very friendly and can easily be used by anyone. It also reduces the amount of time it takes to document customer information and other modules.

Finally, we can say that this software performs all the tasks correctly and performs the task.

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