LOAN MANAGEMENT SYSTEM

BY

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This Report Presented in Partial Fulfillment of the Requirements for the Degree of Master of Science in Computer Science and Engineering

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APPROVAL

This Project/Thesis titled "Loan Management System", submitted by Shuly Akter Shilu, ID No. 212-25-961 to the Department of Computer Science and Engineering, Daffodil International University has been accepted as satisfactory for the partial fulfillment of the requirements for the degree of M.Sc. in Computer Science and Engineering and approved as to its style and contents. The presentation has been held on 21-09-2022.

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DECLARATION

We hereby declare that, this project has been done by us under the supervision of **Dr.Md. Zahid Hasan, Associate Professor, and Department of CSE** Daffodil International University. We also declare that neither this project nor any part of this project has been submitted elsewhere for award of any degree or diploma.

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Finally, we must acknowledge with due respect the constant support and patients of our parents.

ABSTRACT

"Loan Management System" is an online management system of loan which is a tool that assists lending businesses in managing their borrowers, loans, repayments, and collections in an efficient and affordable fashion, while also providing them with the ability to handle more than one loan at a time. The system will help the loan management team to maintain their client, payment information and other relevant information. In previous used to handle their loan management by the analogue system. Which lead to several issues and not being comfortable with this modern era. in this era of technology, people are more focusing on digital platform which make their plan easy and time saving. From this thinking we made this management system. In blackened technology we used PHP, MySQL and for frontend HTML and CSS. The final project completed with a good output as we expected where we are able to manage borrowers, loans, repayments, and collections information clearly. After completion of this project, I tested with various platform and browser that's works perfectly fine.

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CHAPTER 1

INTRODUCTION

1.1 Introduction

At present, we all are interested about digital system in this digital world. Because, people is known about the advantage of digital technology. They are aware about their valuable time and cost. That's why, people are interested to use digital technology in every part of their life. For this reason, we developed "Loan Management" system where used modern technology to save their valuable time and to make cost effective. By making them online which make them easier to search and select the right one. By this web/online system people will get a modern facility to choose their desire loan management system. It's miles critical and instrumental in assuring the triumph or loss of any credit organization. The loan portfolio difficulties have commonly been the primary clarification for the danger of likely mortgage losses. The utmost scope of this mission is to deliver accurate collaboration and correspondence amongst customers and directors.[6]

This web application project basically maintains loan management system. This system easily accessible. By way of the usage of this software program, they could manipulate their borrowers, loans, payments, and collections without problems even as final cheap.

1.2 Motivation

It is no secret that we live in a technologically advanced era but there have very few systems on loan management System. Actually, they did not use web platform, the most common process is analog to make a loan. But we find there are some issues with old analog system. So, these things make us inspired to make an unique system.[6]

1.3 Objective

This loan management system project presents the issues occurring from analog operations. In this project, we managed to handle problems such as data redundancy, data inaccuracy, time consuming, etc. Using this computerized digital system will eliminate errors or mistakes while providing more control over the method and more accurate management information for developing strategies in a timely manner. Through our internet site, clients could be capable of see and examine programs as well as preceding landings. Device that still permits lending businesses to control their debtors, loans, payments, and collections comfortably even as being low cost at the same time. The primary objective of our web application is to create a web based totally mortgage management system in which client will get their preference info in a easy manner and corporation will manipulate the whole system easily. [7]

Expected 1.4 Outcome

- By way of using this internet site, the admin of sites can be capable of manipulate the device of the institution
- Customers of this website gets the possibility to check facilities provided via the administrators.
- with the aid of the usage of my internet site, customers may be able to manage their borrowers, loans, repayments, and collections from home, office, or everywhere.
- Communicating with the administrator through the website is possible using the message option.
- People will not need to come to the institution physically.
- It will save a lot of time, complications, money, and other things.

CHAPTER 2

BACKGROUND STUDIES

2.1 Preliminaries/Terminologies

Before developing this web application, we were researched on these types of management system software. Because of detecting the limitations of others management systems, we analyzed old software. We tried to develop our software as much as unique. Firstly, we collect some related website based on this management system on web. We point out their limitation and possible improve scope. I acquired knowledge from this management system as much as possible. There are some similar projects which already exist but we tried to improve the concept and tried to make an updated version which is giving more facilities than others. That's where we felt the need of this work to be done. [15]

2.2 Related Works

We mentioned some management related web application in the following. I analysis them properly and detect the problems and limitations. And get the most possible developing idea by talking with them practically.

- Finflux [8]
- Floify [9]
- State bank [10]
- Idfcfirstbank[11]
- Lending Pad[12]

2.3 Comparative Analysis

We are noticed by analyzing the old websites, most of the management system used general process and most of them are not user friendly and easily access able. We have compared our project with others loan management websites who are worked in this area or kind of similar concept. Comparatively we tried to provide huge area of features and still we are updating our system to bring more and more feature soon. By which it will give the users a huge area of services. [15]

2.4 Scope of the Problem

During development of this web project works we faced several issues. I researched various type of websites on loan management system and gained knowledge and information for our project. I carefully pointed their reserving methods and try to make them user friendly as much as possible. For storing data in a database, we used MySQL, and also PHP used in backend for developing our website and HTML, CSS are used for frontend. I selected those language because they are easy to handle for development.[4]

2.5 Challenges

In the following, I mentioned the major difficulty for this project we faced during implementation.

- Control admin and user parts
- Database management
- Most attractive UX and UI design
- Security issues

CHAPTER 3

REQUIREMENT SPECIFICATION

3.1 Business Process Modeling

The commercial enterprise system model and Notation (BPMN) offers a graphical notation for specifying business strategies in a business process Diagram based at the enterprise process version and Notation (BPMN). [5] As a enterprise system modeling language, BPMN is broadly speaking used to help business process management for each business proprietors and technical customers. As well as providing a widespread notation this is both understandable for business users, it additionally lets in technical users to represent complicated semantics of processes in a manner that is clean to them. In BPMN notation, the steps of the designed enterprise method are represented from the beginning to the give up via a diagram. In enterprise technique control, it's miles very vital since it graphically represents a detailed collection of business sports and the records this is needed to finish a cycle of enterprise sports.

Following enterprise system model Diagram, I constitute the graphical modelling of the machine workflows. Customers ought to log in first if they're not registered ought to be registered first. Admin additionally want to be login. Users refill a shape for applying a mortgage request. Admin able to check the data for mortgage and get final affirmation. A key to business procedure management, it graphically depicts a detailed collection of commercial enterprise activities and statistics flows needed to effectively entire a process. It gives greater accuracy and instinct than easy drift charts. It is less difficult than UML interest diagrams and higher desirable to process analysis and design. [5]

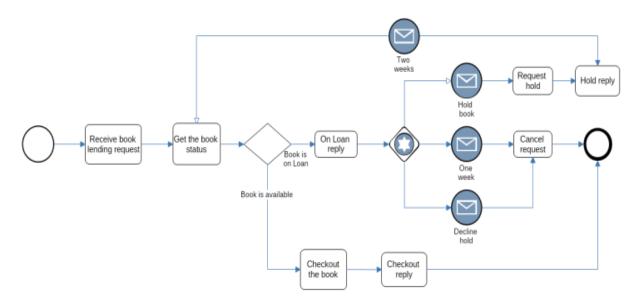


Figure 3.1.1: Business Process Model

3.2 Requirement Collection and Analysis

For this development work, the most essential part is requirement collection and analysis. There were not available recourses in the web. I worked hard to search this. I search online and also contact with the bank officer to find their process and create a list of requirements. Most of this website was using common system. I analysis them properly and find a best one for my project. I try to learn more about the loan management and try to find their problem and implement them in my project. After analyzing the whole things of those websites, I try and checked different strategies and find the best way for this system design.

3.3 Use Case Modeling and Description

UML is calledd general purpose modelling language. It is absolutely similar to blueprints used in other fields of engineering. It is actually not a programming language; it is rather a graphical language. A UML diagram is considered as a diagram accordance with the purpose of graphically illustrating a system with its major actors, roles, actions, to better understand, alter, maintain, or information about the system document. Main aim of this UML diagram is to indicate characteristics and how exactly each of the process working depends on role.

In this loan management project, there are two USE CASE diagram because one USE CASE diagram for the client/user site and another one for the admin/bank officer part. [13]

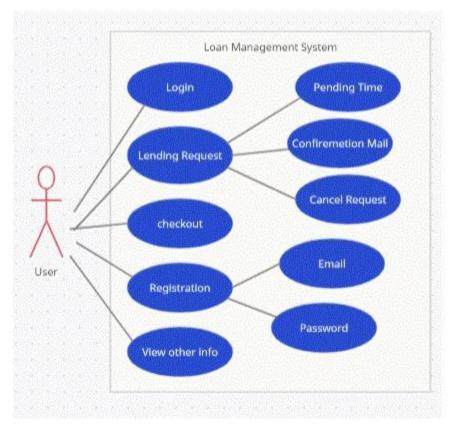


Figure 3.3.1: USE CASE diagram for User

The diagram displayed the user part working process for this loan management project work. A user needs to registered, if they are not registered. Then the user has to login first. After

successful login a user, enter the home page which shows them details information and way to apply for a loan. User able to apply for a loan request by filling up a form. Client can check availability and confirmation result. User can also see the others info. [13]

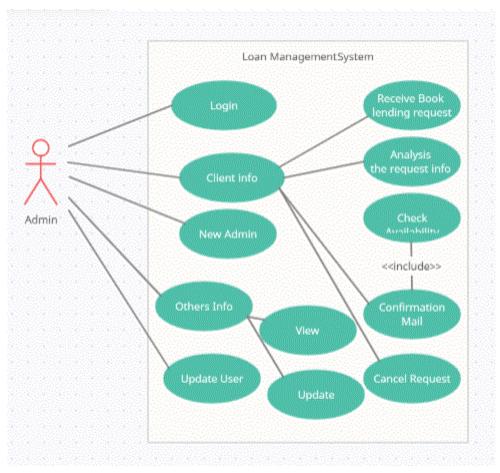


Figure 3.3.2: USE CASE diagram for Admin

Admin also need to be login. Users fill up a form for applying a loan request. Admin able to check the info for the loan. Then officer analysis that the user/client is able to get loan or not. Then the admin send the final confirmation mail or cancel the request. [13]

3.4 Logical Data Model

The diagram we are showing the Entity Relationship Diagram. It is also called as an entityrelationship model, is a kind of visual representation that depicts relationships between client/user and admin/bank officer within an information technology (IT) system. [14]

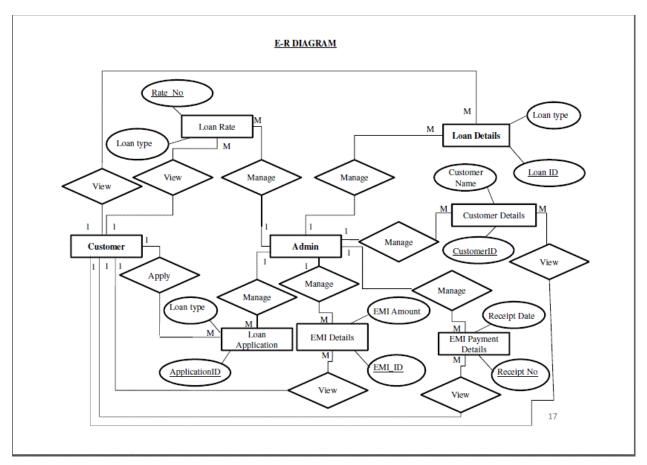


Figure 3.4.1: ER diagram [14]

In this diagram each user act as a customer and they have unique id, name, email, phone. User can view packages and make order. Each packages have unique id name price, description. Order have name, email, date, address. Admin have id, name, email phone. And admin can update and confirm user order.[16]

3.5 Design Requirement

- The system used two type user admin and Client user
- Client users have sign up and registration process to authentication
- Admins have login process
- Through Login to the system, the client users can view the home page
- User can view different type of features in the homepage and select their respective one
- Client can select and fill a form to booking a loan request.
- Admin able to check those request and can make the final confirmation

CHAPTER 4

DESIGN SPECIFICATION

4.1 Front-end Design

In the fortend design I try to make and use attractive design as much as possible. HTML, CSS mainly used for the front-end design part. A part of frontend design code given below [1]

4.1.1 Login Page Source Code

This image is Login Source code, Also already registered customer can log into their account from this page.[1]

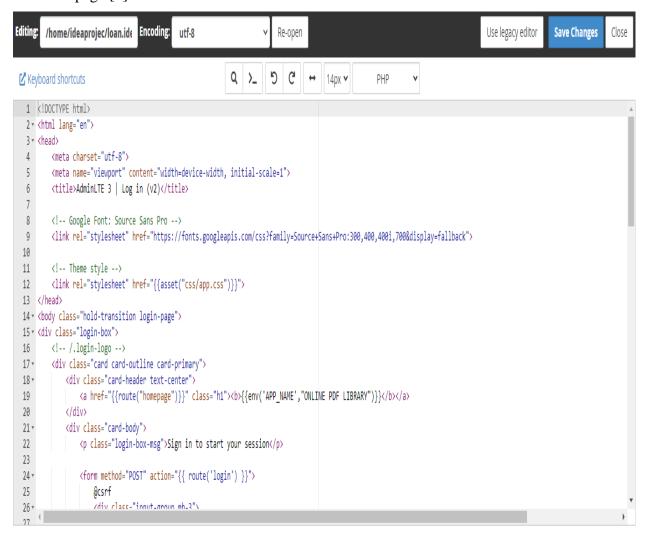


Figure 4.1.1 Login Page Source Code

4.1.2 Registration Page:

This image is the Registration Source code. Customers can Registration into their accounts from this page.

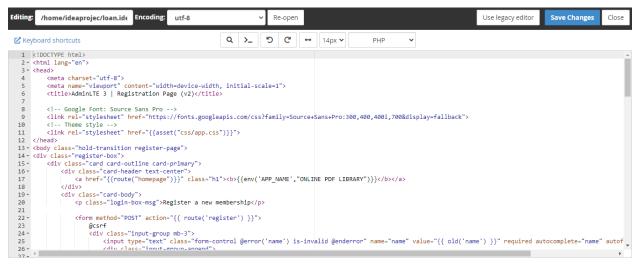


Figure 4.1.2 Register Page Source Code

4.1.3 Dashboard Source Code:

This image is the Dashboard Source code. Admin User can control into their accounts from this page.

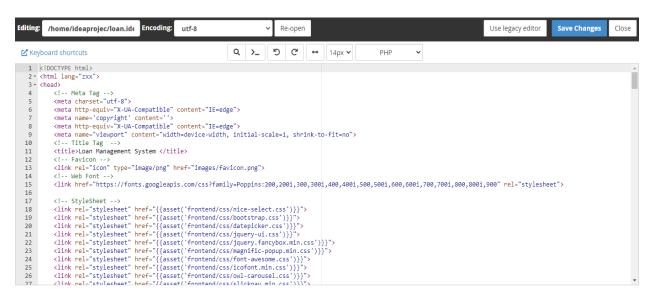


Figure 4.1.3 Dashboard Page Source Code

4.1.4 Frontend Page Source Code:

This image is Dashboard Source code. Admin User can control into their accounts from this page.

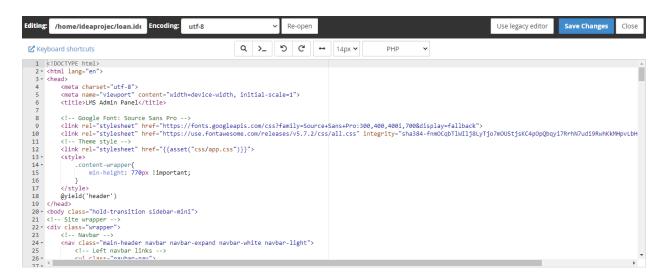


Figure 4.1.4 Frontend Page Source Code

4.1.5 Home Page Source Code

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Figure 4.1.5 Home Page Source Cod

4.2 Back-end Design

This College Management System is implemented in PHP framework Laravel. We used PHP for programming language and also used to MySQL for Database.[3]

4.2.1 Database for all table list:

This image is Database all Table, I used MySQL. We can use storage, database, MySQL manages server, hosting etc. We need to connect our project with MySQL[3]

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4.2.2 Database Connect Source Code

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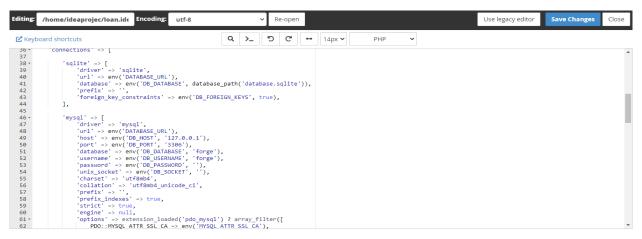


Figure 4.2.2 Database Connect Source Code

4.3 Interaction Design and User Experience (UX)

Adding staff:

In this feature or column, the Admin can upload important points approximately the staffs.

Adding bank branches:

That is the important points of financial institution and its branches who are offering a loan to customers.

Admin panel:

There are often best 1 account of admin. Admin can add the users.

Different privileges that admin has been defined within the following:

Admin can Login the usage of his id and password. The password is created very securely, so not a soul can bet and make it difficult for hackers to crack. He has get admission to to the profile of his very own and he can locate and examine detail of other customers and may see the detail of him.

For developing and uploading the Menu card, this admin is prone to every consumer within the Interface.

He should upload a user/customer there in account and affords get admission to to for managing the prison on their personal. He can regulate the information of any user.

4.4 Implementation Requirements

In this web development, developer can use different Framework and languages. We have used visual studio for the editor with Laravel framework. Html, CSS, JS, Jquery also used for this project.[2]

- PHP Laravel Framework was used for this project implementation. We used Latest version of Laravel 9.0 used.
- For storing the facts in a database, I used MySQL. We are able to use storage, database, and authentication characteristic of MySQL very easily. MySQL manages server, web hosting etc. We want to connect our assignment with MySQL.[3]

CHAPTER 5

IMPLEMENTATION AND TESTING

5.1 Implementation of Database

On this task, statistics is the main important element. So, the most important venture is to store the facts this is effortlessly reachable however high secured. We use MySQL, for storing facts in a database.

This database includes-

Person and Admin facts are introduced to the database with particular id primarily based on their roles.

Here, the user is the client who registered on this website.

Admin is the bank officer.

Users have individual identity, Username, Password, email, and position.

5.2 Implementation of Front-end Design

For enforcing this project, we use HTML5 and CSS3 for front-quit design. We additionally tried to use Laravel. [4] Right here i'm giving a few screenshots of my project. We've elements in our challenge one is the admin element and any other is person element.[4]

5.2.1 Login Page Design View

This image is Loan Management System Login page, Also already registered customer can log into their account from this page.

Sign in to start your session Email Password Remember Me Sign In Iforgot my, password	<u>Loan Mana</u> <u>Syste</u>	<u>gement</u> m
Password Remember Me Sign In	Sign in to start yo	ur session
Remember Me Sign In	Email	
Sign in	Password	a
I forgot my password	Remember Me	Sign In
	forgot my password	

Figure 5.2.1 Login Page Design View

5.2.2 Home Page Design View:

This image is Loan Management System Home Page, This page designed by HTML, CSS design.

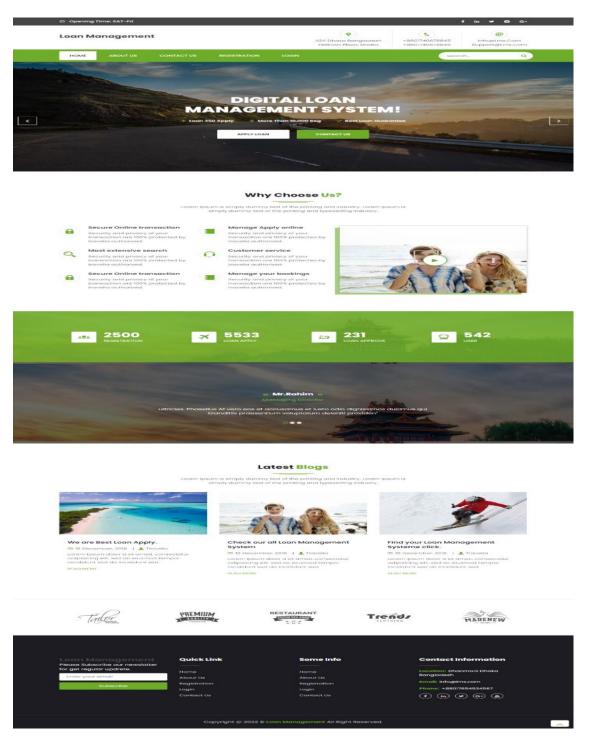


Figure 5.2.2 Home Page Design View

5.2.3 about us Page Design View:

This image is Loan Management System About us Page, this page provides all the information about the company and loan. This page designed by HTML, CSS design

⑦ Opening Time: SAT-Fri				f in ¥r 65 G+	
Loan Management		424 Dhaka Bangladesh Hellown Plaza, Dhaka	+8801740678845 +8801740678845	Info@Lms.Com Support@Lms.Com	
HOME ABOUT US	CONTACT US REGISTRATION	LOGIN	sear	ch Q	
	Al	pout Us			
	HOME >	PAGES > ABOUT US			

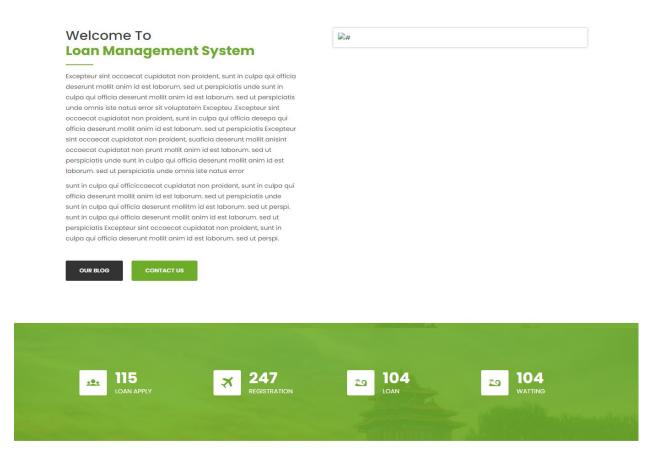


Figure 5.2.3 about us Page Design View

5.2.3 Registration Page Design View

This image is Loan Management System Registration Page. Customers can Registration into their accounts from this page.

Register a new membership Full name Fuil Fuil Retype password C I agree to the terms Retype register	<u>Loan Manag</u> <u>Systen</u>	<u>ement</u> 1
Email Password Retype password	Register a new memb	pership
Password	Full name	-
Retype password	Email	
	Password	
I agree to the <u>terms</u> Register	Retype password	a
	I agree to the <u>terms</u>	Register

Figure 5.2.3 Registration Page Design View

5.2.4 Admin Dashboard Page:

This photograph is loan control gadget Admin Dashboard web page. The admin dashboard is the consumer Interface (UI) of the backend of your internet software or software program. It offers plenty of tools and shortcuts to manipulate the complete internet site or net software.

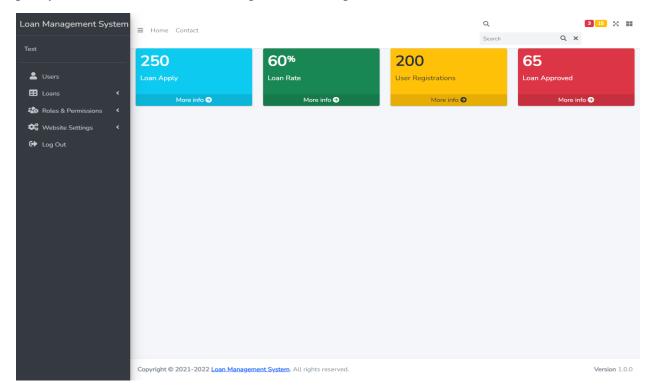


Figure 5.2.4 Admin Dashboard Page

5.2.5 Users list Page

This user has all the privileges, however it cannot register itself on this approach due to the fact the admin has to affirm the registering user.

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🚨 Users	Show 10 🗸 er	ntries			Search:
🖽 Loans 🛛 <	No ti	Name T1	Email		Action
🆚 Roles & Permissions ≺	1	Test	test@gmail.com		e 🗾 🤷
😂 Website Settings <	2	Md.Rafiqul Islam	rafiqulcseduet@gmail.com		CC 🔽 🥯
🕒 Log Out	Showing 1 to 2 of	2 entries			Previous 1 Next
	Copyright © 202	1-2022 <u>Loan Management System</u> . A	Il rights reserved.		Version 1.0.0

Figure 5.2.5 Users list Page

5.2.6 Loan Request from

Client or customer can apply for a loan request through this feature

Loan Management System	≡ Home Contact	Q	48 15 🛛 III
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	Apply loan		
Users Users Loans C C Users C C C C C C C C C C C C C	Apply loan Loan Type Group Loan Loan Title Enter Loan Title Loan Amount Enter Loan Amount Choose file No file chosen Loan Member 1659809356 Apply		
	Copyright © 2021-2022 Loan Management System. All rights reserved.		Version 1.0.0

Figure 5.2.6 Loan Request Page

5.2.7 Loan Request Status

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Test						Search		Q >	¢	
									_	
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		Show 10 🖌 entries					Search:			
	Roles & Permissions	No 1	t I	Name 14	Action					
	Website Settings	1		pending	o c 🚺					
		3		Approved	o c 🚺					
		Showing 1 to 2 of 2 entries						Prev	ious 1	Next
_		Convright © 2021-2022 Loop	м-	nagement System. All rights reserved.					Vore	ion 1.0.0
		Copyright © 2021-2022 Loan	1414	and generic system. An rights reserved.					vers	011 1.0.0

Figure 5.2.7 Loan Status Page

5.2.8 Apply loan from

Client or customer can apply for a loan request from through this feature

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Test	Apply loan				
 Users Loans Roles & Permissions Website Settings Log Out 	Loan Type Group Loan Loan Title Enter Loan Enter Loan Enter Loan Loan Attachr Choose file Loan Membe 1659809356	itle t Amount Tent No file chosen			
	Apply				
	Copyright ©	2021-2022 Loan Management System. All rights reserved.		Versio	n 1.0.0

Figure 5.2.8 Apply loan from

5.2.9 Loan categories add from

This image is loan category from. Customers can apply loan two type group loans and SME loan. Admin loan category can be added from here.

Loan Management System	■ Home Contact	Q	48 15 🗙 💷		
Test		Search	Q X		
	Add Loan Category				
Lisers	Loan Category				
E Loans <	Enter Author Name				
 Roles & Permissions Website Settings 					
Log Out	add Loan Category				
2					
	Copyright © 2021-2022 Loan Management System. All rights reserved.		Version 1.0.0		

Figure 5.2.9 Loan categories add from

5.2.9 Loan categories List

This image is loan category List Dashboard..

Loan	Management Syste	em	≡ Home Contact					Q Search		Q ;	3	15 🗙	==
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•		۲	Show 10 🗸 entries						Search:				
	Roles & Permissions	۲	No	t⊥	Name T1	A	ction						
	Website Settings	۲	3		Group Loan		• 🖬 🚺						_
	Log Out		Showing 1 to 1 of 1 entries							Prev	rious	1 Ne	ext
			Copyright © 2021-2022 <u>Lo</u>	an N	Annagement System. All rights reserved.						v	ersion 1	1.0.0

Figure 5.2.9 Loan categories list

5.2.10 Loan Status

This image is the loan status dashboard. Admin can approve or approved this loan.

Loan Management System	≡ Home Contact			Q Search	3 15 X III Q X
Test					
🚨 Users	Loan Status				Add New 🕂
🖽 Loans 🛛 <	Show 10 🗸 entries			Search:	
わ Roles & Permissions 🔸	No ti	Name	Action		
😂 Website Settings <	1	pending	🤗 🖬 🚺		
🕞 Log Out	3	Approved	🤷 🗹 🔽		
	Showing 1 to 2 of 2 entries				Previous 1 Next
	Copyright © 2021-2022 Loan Ma	nagement System. All rights reserved.			Version 1.0.0

Figure 5.2.10 Loan Status

5.2.10 Roles permission Form and roles list\

This image is the Roles permission Form dashboard. Admin can generate this roles permission

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	- 1	Roles Form		#	Roles	A	ctions	
💄 Users		Roles Name		1	Name: user	Updat	Delete	
🖽 Loans 🛛 🖌	"			2	Name: admin	Update	Delete	
🍄 Roles & Permissions 🔇	"	Permiions						
🗱 Website Settings 🔹 🔇	•	Total Permissions						
🗭 Log Out		dashboard.view						
		Create Roles Cancel						
		Cleate Hotes						
	0	Copyright © 2021-2022 <u>Loan Management System</u> . A	ll rights re	serveo	I.			Version 1.0.0

Figure 5.2.10 Roles permission Form and roles list

5.3 Testing Implementation

We have tested our project by various kinds of parameters and data. During testing of our project, we find some issues and problems during the execution. We are successfully resolved those issues. After solving those issues, we again tested our both part of front-end and back-end part of our project and also our database. We write different test cases to ensure the quality of our project. Still, there is some progress to do and our project is in the development process for some features.

We apply three types of testing method in our Projects.

- 1. Project UnitTesting
- 2. Project Integration Testing
- 3. System Testing.

CHAPTER 6

CONCLUSION AND FUTURE SCOPE

6.1 Discussion and Conclusion

The Internet has turned into a significant asset in current business. It was a difficult project for us. Completion of this work will help a bank for loan management system. Customer gets a time effective solution and Bank gets a proper online management system which will reduce their management cost and time. The new digital system will improve management information and process control while reducing errors and supplying it in a timely manner for development strategies. The goal of the loan management system is to streamline the back-office operations of banks that provide all types of loans. It also helps administrators handle customer information databases more effectively. The administrator can generate all of this job information as a report for each customer or client and provide the precise payable loan amount for the client using a calculator.

6.2 Scope for Further Developments

I strive my satisfactory to make this internet site consumer pleasant and add as lots feature as possible. But there's nonetheless some scope which may be available in future improvement and could enhance this system.

- Scope to make on line EMI payment to enterprise.
- possibility to make live chat with the client.
- Make live chat with the publication mailing device for consumer.
- Scope to feature news subscription subject.
- upload on line transaction.

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