



Royal Education Society's
College of Computer Science and Information Technology, Latur.

Affiliated to

Swami Ramanand Teerth Marathwada University, Nanded.

**A Project Report
on
Online Loan Application and Verification System**

Submitted for the award of degree of

Bachelor of Computer Application

By:

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In
Year: 2022 – 2023



Royal Education Society's
COLLEGE OF COMPUTER SCIENCE AND INFORMATION
TECHNOLOGY, LATUR.

CERTIFICATE

This is to certify that the project entitled **“Online Loan Application and Verification System”** has been carried out by Bhosale Akshay, Kakade Ankita, Patil Shweta under my guidance in partial fulfillment of the degree i.e. Bachelor of Computer Application of SRTMU, Nanded during the academic year 2022 – 2023.

Mr. Sameer Shaikh
Guide

Dr. D. H. Mahamuni
HOD

ACKNOWLEDGEMENT

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We would like to thank Project In-Charge and Project Guide **Mr. S. S. Shaikh** who guided us through doing these project development process, provided with invaluable advice, helped us in difficult periods and provided practical assistant for our project. Their willingness to motivate us contributed tremendously to the success of this project.

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Last but not in least we would like to thank all who helped and motivated us.

With Sincere Thanks,

1] Bhosale Akshay Anil

2]Kakade Ankita Annasaheb

3]Patil Shweta Nandkumar



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LATUR

Project Approval Letter

This is to declare that the Project entitled **“Online Loan Application and Verification System”** has been allotted to Bhosale Akshay Anil, Kakade Ankita, Patil Shweta in partial fulfillment of the degree of **Bachelor of Science in Computer Science** of SRTMU, Nanded during the academic year 2022-2023.

Dr. D. H. Mahamuni
HOD

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1. Abstract :

Online loan application is a project is a developed to provide an easy way to apply loan. Users can get information about applying loan and can apply online by using this application users can save lot of time users need to fill the details of identity cards like PAN and bank account details all the users detail will be verified by the bank authority and status of loan user can get notification regarding loan whether approved or rejected users can download the detail of the loan after approved users can apply get all the information about the loan from anywhere and at anytime.

2. Introduction

2.1 Project Overview:

Loan application or customer and loan verification officer of the bank and CIBIL officer the security and data privacy is at the core of the design of the portal data can be accessed only by registered users and they can only access data that is relevant to them the authenticated applicant will get access to the loan application form which include several fields like loan amount expected , value of the supporting document, age, gender, address if there are any previously existing loan and liability remaining in existing loan if applicant is accessing the portal the first time then he/she should enter the complete details in the users registration page.

To design and develop smart online loan application and verification system for PKGB by eliminating the manual process by completely digitizing the system the customer can register loan in this banking system only if we have credit account in same bank the loan approval process is done only for registered customer the personal loan application and verification is done through CIBIL report verification with CIBIL score.

2.2 Project Plan:

Gantt chart:

Sr.no	Task Name	04-Jan	11-Jan	21-Feb	04-Mar	3-April
1	Requirement Gathering					
2	Planning					
3	Designing					
4	Coding					
5	Testing and Deployment					

Project Requirement

1. Hardware Requirements:

- Processor: p4 and above
- RAM: 512mb and above
- Hard Disk: 160 GB or above
- Input device: keyboard, Mouse
- Output device: Monitor or LCD/LED, Printer
- LAN Network or Internet Connection

2. Software Requirement:

- Frontend-IDE: Visual studio Code
- Language: PHP
- Framework: Laravel
- Backend-Database: MySQL Server 2005 or above

3. Field work:

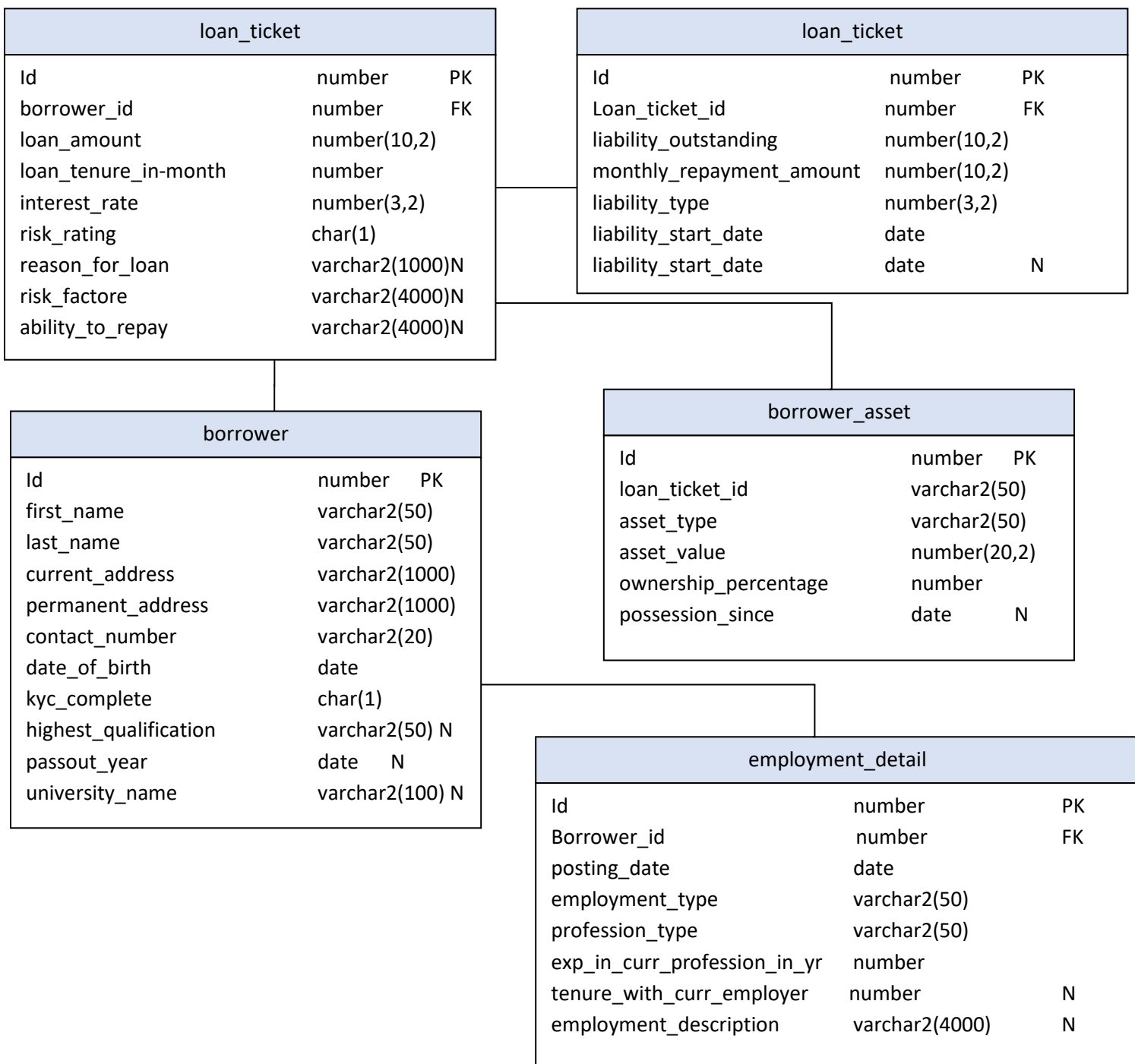
- We visited to Shiv Nandan Arban Multiple Nidhi Limited Kaij and to know how loan application system works properly.
- We collect samples of Loan application form, Blanck Check with signature, Notre, Bond related documents.

4. Back End:

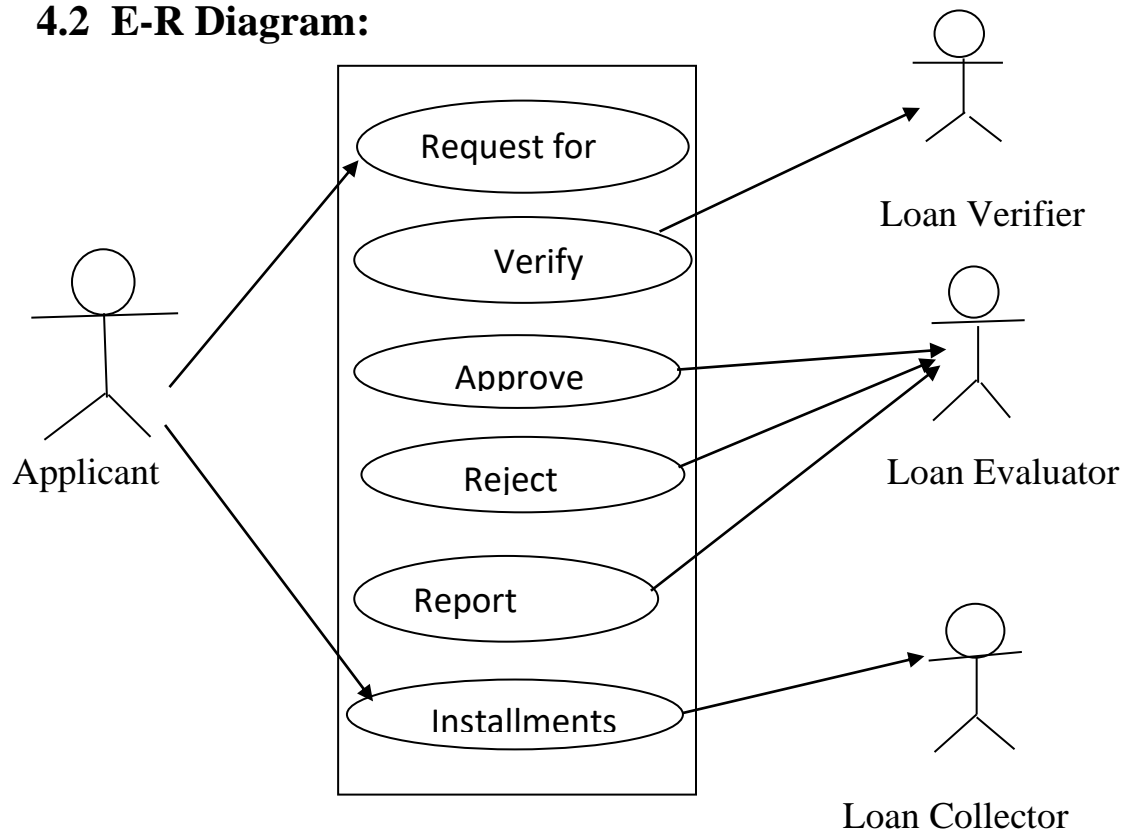
MySQL server 2005

4.System Design

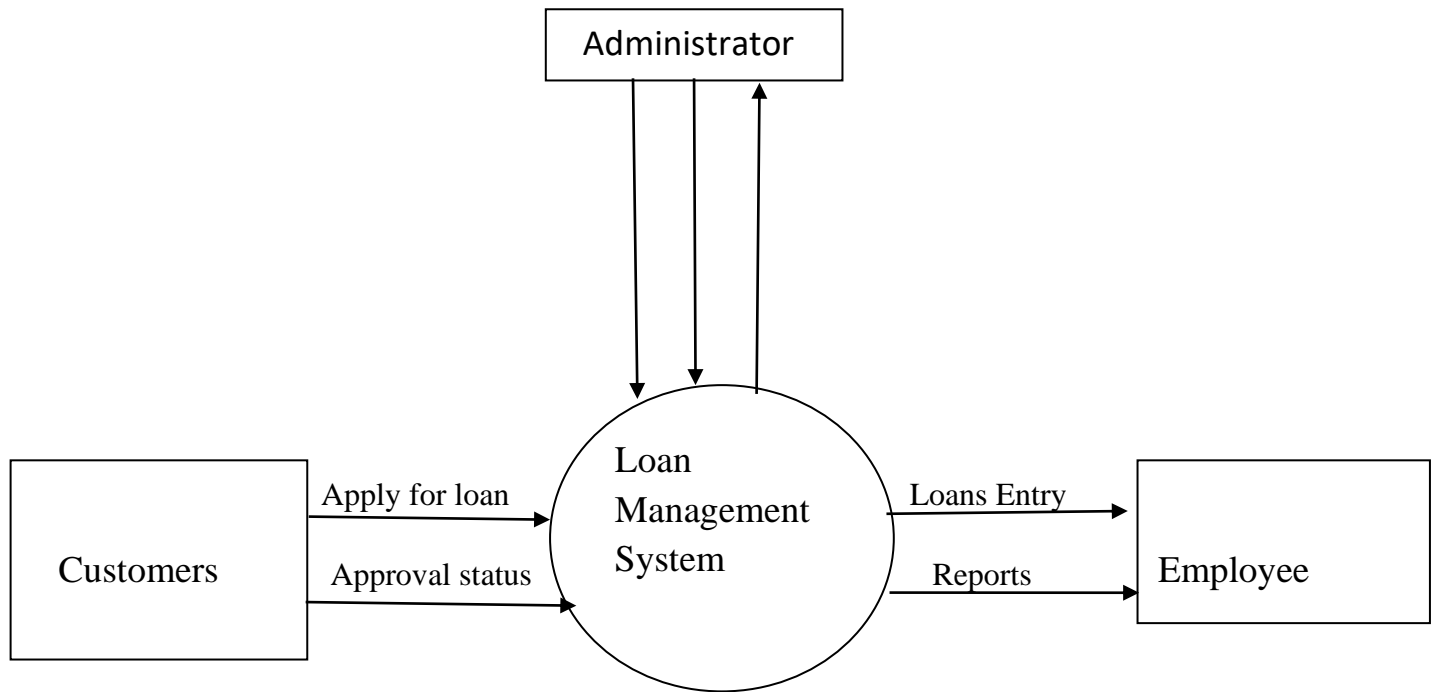
4.1 Database Design (Tables Schema) :



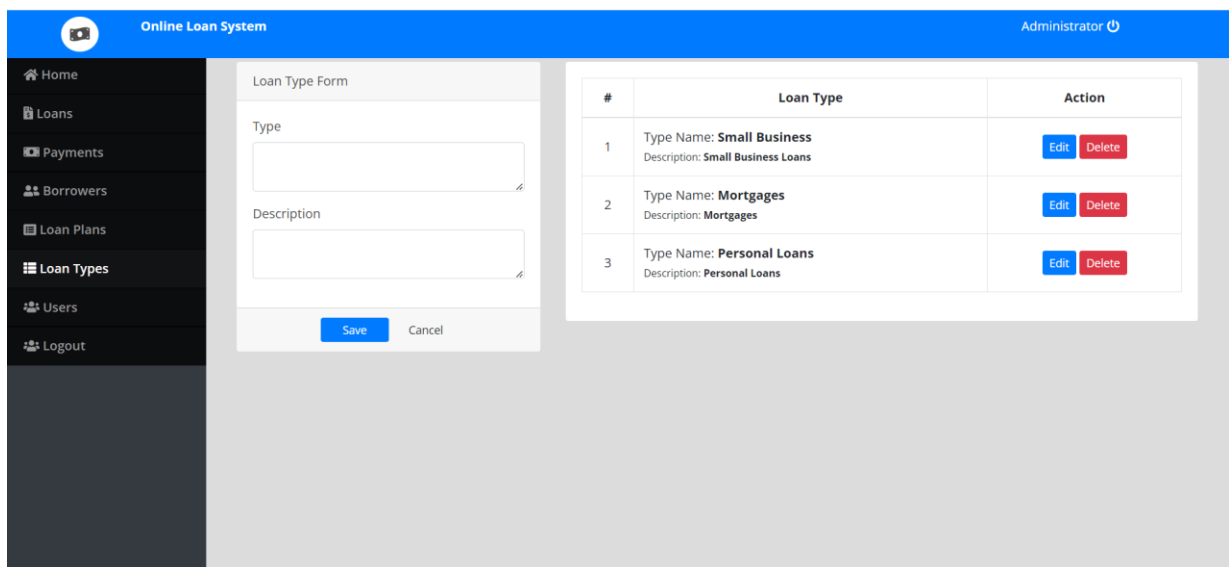
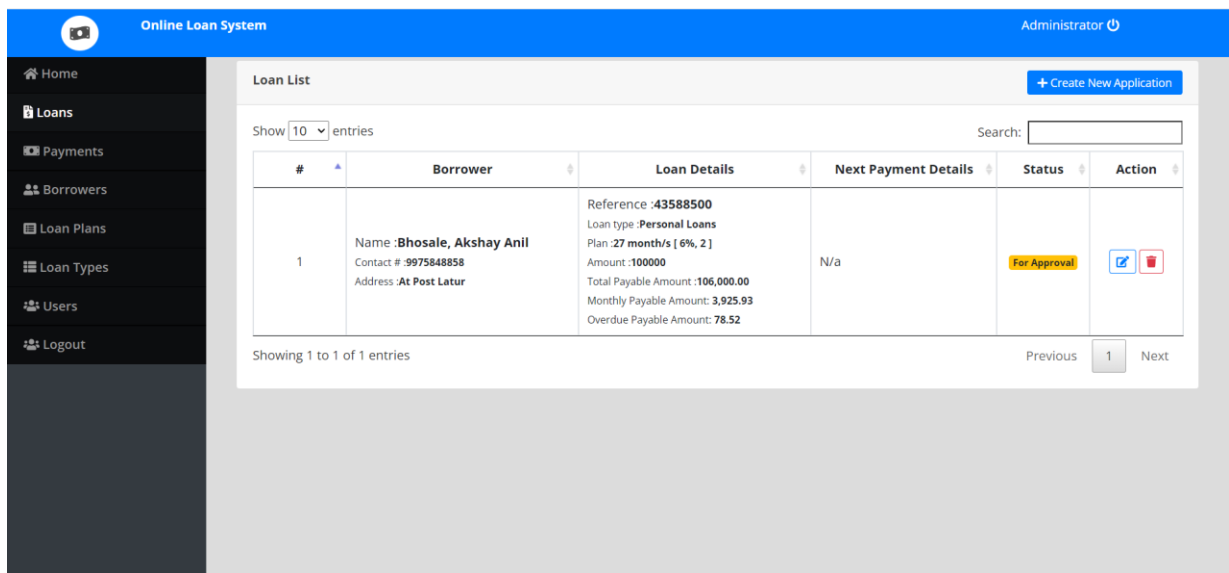
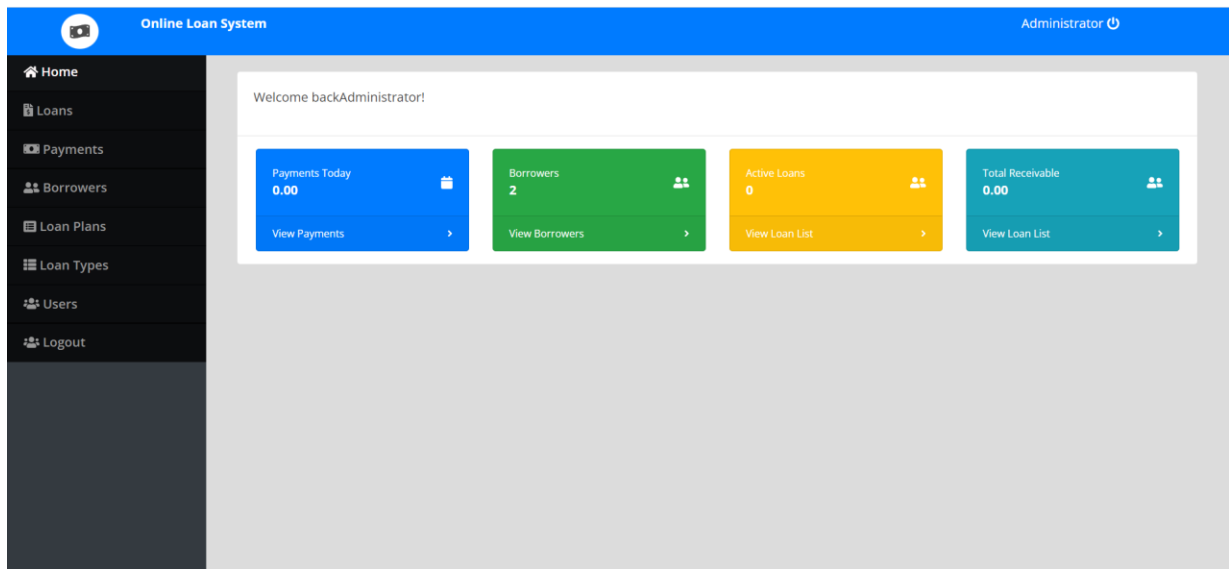
4.2 E-R Diagram:



4.3 Data Flow Diagram:



5. Designing:



6. Coding:

```
<?php include 'db_connect.php' ?>
<div class="container-fluid">
  <div class="row">
    <div class="col-lg-12">
    </div>
  </div>
  <div class="row mt-3 ml-3 mr-3">
    <div class="col-lg-12">
      <div class="card">
        <div class="card-body">
          <?php echo "Welcome back".($_SESSION['login_type'] == 3 ?
            "Dr. ".$_SESSION['login_name'].'.'.$_SESSION['login_name_pref'] :
$_SESSION['login_name'])."! " ?>
        </div>
        <hr>
        <div class="row ml-2 mr-2">
          <div class="col-md-3">
            <div class="card bg-primary text-white mb-3">
              <div class="card-body">
                <div class="d-flex justify-content-between align-items-center">
                  <div class="mr-3">
                    <div class="text-white-75 small">Payments Today</div>
                    <div class="text-lg font-weight-bold">
                      <?php
                        $payments = $conn->query("SELECT sum(amount)
as total FROM payments where date(date_created) = '".date("Y-m-d")."'");
                        echo $payments->num_rows > 0 ?
number_format($payments->fetch_array()['total'],2) : "0.00";
                      ?>
                    </div>
                  </div>
                  <i class="fa fa-calendar"></i>
                </div>
              </div>
            </div>
          </div>
          <div class="card-footer d-flex align-items-center justify-content-between">
            <a class="small text-white stretched-link"
href="index.php?page=payments">View Payments</a>
            <div class="small text-white">
              <i class="fas fa-angle-right"></i>
            </div>
          </div>
        </div>
      </div>
    </div>
  </div>
</div>
```

```

<div class="col-md-3">
    <div class="card bg-success text-white mb-3">
        <div class="card-body">
            <div class="d-flex justify-content-between align-items-center">
                <div class="mr-3">
                    <div class="text-white-75 small">Borrowers</div>
                    <div class="text-lg font-weight-bold">
                        <?php
$borrowers = $conn->query("SELECT * FROM borrowers");
echo $borrowers->num_rows > 0 ? $borrowers->num_rows : "0";
                        ?>
                    </div>
                </div>
                <i class="fa fa-user-friends"></i>
            </div>
        </div>
    <div class="card-footer d-flex align-items-center justify-content-between">
        <a class="small text-white stretched-link"
href="index.php?page=borrowers">View Borrowers</a>
        <div class="small text-white">
            <i class="fas fa-angle-right"></i>
        </div>
    </div>
</div>
<div class="col-md-3">
    <div class="card bg-warning text-white mb-3">
        <div class="card-body">
            <div class="d-flex justify-content-between align-items-center">
                <div class="mr-3">
                    <div class="text-white-75 small">Active Loans</div>
                    <div class="text-lg font-weight-bold">
                        <?php
$loans = $conn->query("SELECT * FROM loan_list where status = 2");
echo $loans->num_rows > 0 ? $loans->num_rows : "0";
                        ?>
                    </div>
                </div>
                <i class="fa fa-user-friends"></i>
            </div>
        </div>
    <div class="card-footer d-flex align-items-center justify-content-between">
        <a class="small text-white stretched-link"
href="index.php?page=loans">View Loan List</a>
        <div class="small text-white">
            <i class="fas fa-angle-right"></i>
        </div>
    </div>
</div>

```



```
<!DOCTYPE html>
<html lang="en">

<head>
  <meta charset="utf-8">
  <meta content="width=device-width, initial-scale=1.0" name="viewport">

  <title>Online Loan System</title>

  <?php include('./header.php'); ?>
  <?php include('./db_connect.php'); ?>
  <?php
  session_start();
  if(isset($_SESSION['login_id']))
  header("location:index.php?page=home");

  ?>

</head>
<style>
  body{
    width: 100%;
    height: calc(100%);
    /*background: #007bff;*/
  }
  main#main{
    width:100%;
    height: calc(100%);
    background:white;
  }
  #login-right{
    position: absolute;
    right:0;
    width:40%;
    height: calc(100%);
    background:white;
    display: flex;
    align-items: center;
  }
  #login-left{
    position: absolute;
    left:0;
    width:60%;
    height: calc(100%);
    background:#59b6ec61;
```

```

        display: flex;
        align-items: center;
        background: url(assets/img/loan-cover.jpg);
        background-repeat: no-repeat;
        background-size: cover;
    }
    #login-right .card{
        margin: auto;
        z-index: 1
    }
    .logo {
        margin: auto;
        font-size: 8rem;
        background: white;
        padding: .5em 0.7em;
        border-radius: 50% 50%;
        color: #000000b3;
        z-index: 10;
    }
    div#login-right::before {
        content: "";
        position: absolute;
        top: 0;
        left: 0;
        width: calc(100%);
        height: calc(100%);
        background: #000000e0;
    }
</style>

<body>

<main id="main" class=" bg-dark">
    <div id="login-left">

    </div>

    <div id="login-right">
        <div class="card col-md-8">
            <div class="card-body">
                <div class="logo">
                    <span class="fa fa-money-bill-wave"></span>
                </div>
                <form id="login-form" >

```

```

        <div class="form-group">
            <label for="username" class="control-label">Username</label>
            <input type="text" id="username" name="username"
class="form-control">
        </div>
        <div class="form-group">
            <label for="password" class="control-label">Password</label>
            <input type="password" id="password" name="password"
class="form-control">
        </div>
        <center><button class="btn-sm btn-block btn-wave col-md-4 btn-
primary">Login</button></center>
    </form>
</div>
</div>
</div>

```

```

</main>

```

```

<a href="#" class="back-to-top"><i class="icofont-simple-up"></i></a>

```

```

</body>

```

```

<script>

```

```

    $('#login-form').submit(function(e){
        e.preventDefault()
        $('#login-form button[type="button"]').attr('disabled',true).html('Logging
in...');
        if($(this).find('.alert-danger').length > 0 )
            $(this).find('.alert-danger').remove();
        $.ajax({
            url:'ajax.php?action=login',
            method:'POST',
            data:$(this).serialize(),
            error:err=>{
                console.log(err)
            },
            success:function(resp){
                if(resp == 1){
                    location.href ='index.php?page=home';
                }else if(resp == 2){
                    location.href ='voting.php';
                }else{

```

```

        $('#login-form').prepend('<div class="alert alert-danger">Username
or password is incorrect.</div>')
        $('#login-form
button[type="button"]').removeAttr('disabled').html('Login');
    }
}
})
})
</script>
</html>

```

```

<?php include 'db_connect.php' ?>

```

```

<div class="container-fluid">
    <div class="col-lg-12">
        <div class="card">
            <div class="card-header">
                <large class="card-title">
                    <b>Payment List</b>
                    <button class="btn btn-primary btn-sm btn-block col-md-2 float-
right" type="button" id="new_payments"><i class="fa fa-plus"></i> New
Payment</button>
                </large>

```

```

            </div>
            <div class="card-body">
                <table class="table table-bordered" id="loan-list">
                    <colgroup>
                        <col width="10%">
                        <col width="25%">
                        <col width="25%">
                        <col width="20%">
                        <col width="10%">
                        <col width="10%">
                    </colgroup>
                    <thead>
                        <tr>
                            <th class="text-center">#</th>
                            <th class="text-center">Loan Reference No</th>
                            <th class="text-center">Payee</th>
                            <th class="text-center">Amount</th>
                            <th class="text-center">Penalty</th>
                            <th class="text-center">Action</th>
                        </tr>
                    </thead>

```

```

<tbody>
  <?php

    $i=1;

    $qry = $conn->query("SELECT
p.*,l.ref_no,concat(b.lastname,', ',b.firstname,' ',b.middlename)as name,
b.contact_no, b.address from payments p inner join loan_list l on l.id = p.loan_id
inner join borrowers b on b.id = l.borrower_id order by p.id asc");
    while($row = $qry->fetch_assoc())

    ?>
    <tr>

        <td class="text-center"><?php echo $i++ ?></td>
        <td>
            <?php echo $row['ref_no'] ?>
        </td>
        <td>
            <?php echo $row['payee'] ?>

        </td>
        <td>
            <?php echo number_format($row['amount'],2) ?>

        </td>
        <td class="text-center">
            <?php echo number_format($row['penalty_amount'],2) ?>
        </td>
        <td class="text-center">
            <button class="btn btn-outline-primary btn-sm
edit_payment" type="button" data-id="<?php echo $row['id'] ?>"><i class="fa
fa-edit"></i></button>
            <button class="btn btn-outline-danger btn-sm
delete_payment" type="button" data-id="<?php echo $row['id'] ?>"><i class="fa
fa-trash"></i></button>
        </td>

    </tr>

    <?php endwhile; ?>
  </tbody>
</table>
</div>
</div>
</div>

```

```

</div>
<style>
    td p {
        margin:unset;
    }
    td img {
        width: 8vw;
        height: 12vh;
    }
    td{
        vertical-align: middle !important;
    }
</style>
<script>
    $('#loan-list').dataTable()
    $('#new_payments').click(function(){
        uni_modal("New Payment","manage_payment.php",'mid-large')
    })
    $('.edit_payment').click(function(){
        uni_modal("Edit Payment","manage_payment.php?id="+$(this).attr('data-
id'),'mid-large')
    })
    $('.delete_payment').click(function(){
        _conf("Are you sure to delete this
data?","delete_payment",[$(this).attr('data-id')])
    })
    function delete_payment($id){
        start_load()
        $.ajax({
            url:'ajax.php?action=delete_payment',
            method:'POST',
            data:{id:$id},
            success:function(resp){
                if(resp==1){
                    alert_toast("Payment successfully deleted",'success')
                    setTimeout(function(){
                        location.reload()
                    },1500)
                }
            }
        })
    }
</script>

<?php

```



```

        <button type="button" class="btn btn-primary dropdown-
toggle dropdown-toggle-split" data-toggle="dropdown" aria-haspopup="true"
aria-expanded="false">
            <span class="sr-only">Toggle Dropdown</span>
        </button>
        <div class="dropdown-menu">
            <a class="dropdown-item edit_user"
href="javascript:void(0)" data-id = '<?php echo $row['id'] ?>'>Edit</a>
            <div class="dropdown-divider"></div>
            <a class="dropdown-item delete_user"
href="javascript:void(0)" data-id = '<?php echo $row['id'] ?>'>Delete</a>
        </div>
    </div>
</div>
</td>
</tr>
<?php endwhile; ?>
</tbody>
</table>
</div>
</div>
</div>
<script>

$('#new_user').click(function(){
    uni_modal('New User','manage_user.php')
})
$('.edit_user').click(function(){
    uni_modal('Edit User','manage_user.php?id='+$(this).attr('data-id'))
})
$('.delete_user').click(function(){
    _conf("Are you sure to delete this user?","delete_user",[$(this).attr('data-
id')]))
})
function delete_user($id){
    start_load()
    $.ajax({
        url:'ajax.php?action=delete_user',
        method:'POST',
        data:{id:$id},
        success:function(resp){
            if(resp==1){
                alert_toast("Data successfully deleted",'success')
                setTimeout(function(){

```



```

        location.reload()
    },1500)
    }
}
})
}
</script>

<?php include 'db_connect.php' ?>
<?php

if(isset($_GET['id'])){
    $qry = $conn->query("SELECT * FROM borrowers where id=".$_GET['id']);
    foreach($qry->fetch_array() as $k => $val){
        $$k = $val;
    }
}

?>
<div class="container-fluid">
    <div class="col-lg-12">
        <form id="manage-borrower">
            <input type="hidden" name="id" value="<?php echo isset($_GET['id']) ?
$_GET['id'] : " ?>">

            <div class="row">
                <div class="col-md-4">
                    <div class="form-group">
                        <label for="" class="control-label">Last Name</label>
                        <input name="lastname" class="form-control" required=""
value="<?php echo isset($lastname) ? $lastname : " ?>">

                    </div>
                </div>
                <div class="col-md-4">
                    <div class="form-group">
                        <label for="">First Name</label>
                        <input name="firstname" class="form-control" required=""
value="<?php echo isset($firstname) ? $firstname : " ?>">
                    </div>
                </div>
                <div class="col-md-4">
                    <div class="form-group">
                        <label for="">Middle Name</label>

```

```

        <input name="middlename" class="form-control" value="<?php
echo isset($middlename) ? $middlename : " ?>">
    </div>
</div>
</div>
<div class="row form-group">
    <div class="col-md-6">

        <label for="">Address</label>
        <textarea name="address" id="" cols="30" rows="2"
class="form-control" required=""><?php echo isset($address) ? $address : "
?"></textarea>
    </div>
    <div class="col-md-5">
        <div class="">
            <label for="">Contact #</label>
            <input type="text" class="form-control" name="contact_no"
value="<?php echo isset($contact_no) ? $contact_no : " ?>">
        </div>
    </div>
</div>

<div class="row form-group">
    <div class="col-md-6">
        <label for="">Email</label>
        <input type="email" class="form-control" name="email"
value="<?php echo isset($email) ? $email : " ?>">
    </div>

    <div class="col-md-5">
        <div class="">
            <label for="">Tax ID</label>
            <input type="text" class="form-control" name="tax_id"
value="<?php echo isset($tax_id) ? $tax_id : " ?>">
        </div>
    </div>
</div>
</form>
</div>
</div>

```

```
<script>
    $('#manage-borrower').submit(function(e){
        e.preventDefault()
        start_load()
        $.ajax({
            url:'ajax.php?action=save_borrower',
            method:'POST',
            data:$(this).serialize(),
            success:function(resp){
                if(resp == 1){
                    alert_toast("Borrower data successfully saved.", "success");
                    setTimeout(function(e){
                        location.reload()
                    },1500)
                }
            }
        })
    })
}</script>
```

```
<style>
.logo {
    margin: auto;
    font-size: 20px;
    background: white;
    padding: 7px 11px;
    border-radius: 50% 50%;
    color: #000000b3;
}
</style>

<nav class="navbar navbar-light fixed-top bg-primary" style="padding:0;">
    <div class="container-fluid mt-2 mb-2">
        <div class="col-lg-12">
            <div class="col-md-1 float-left" style="display: flex;">
                <div class="logo">
                    <span class="fa fa-money-bill-wave"></span>
                </div>
            </div>
            <div class="col-md-4 float-left text-white">
                <large><b>Online Loan System</b></large>
            </div>
            <div class="col-md-2 float-right text-white">
                <a href="ajax.php?action=logout" class="text-white"><?php echo
$_SESSION['login_name'] ?> <i class="fa fa-power-off"></i></a>
            </div>
        </div>
    </div>
</nav>
```

7. Future Scope of Project:

- 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

8. Conclusion:

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

9. Bibliography Rules:

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Website:-

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2. https://www.google.co.in/books/edition/Web_Database_Applications_with_PHP
3. <https://books.google.co.in/books?id=HO16RdIa-9wC&printsec=frontcover&dq=online+loan+application+and+verification>