**CIBIL CREDIT SCORE MANAGEMENT SYSTEM FOR CONSUMERS**

**AIM**

The web application collects the information with about the client details like PAN card number, Loans, Dues dates, Area of interest, Job details and so. Based on the due dates the web application will send a message to the registered E-mail address and the register mobile number before ten days of the due date.

**ABSTRACT**

A cibil system to keep tracks of people credit scores and dues. The system is similar to the real cibil system with an enhancement (Here the defaulter can view his status and can apply for improvement by good behavior). Our software system consists of admin login, Cibil associates login and individual login. Here cibil associates are banks or companies who want to report faulty members. They may send faulty member data and this is passed on to the cibil admin. The cibil admin can view the data and approve it to be added after inspection. The system also consists of member login for which a member first needs to register.Then , it will check the black list and specified for what. The member may then apply for the removal along with the receipt of fine paid or other documents of proved good behavior. Thus the cibil system is a fully functional user friendly project.

**PROJECT CATEGORY: WEB** application

**EXISTING SYSTEM**

In the present system a user can be reminded with the calculated CIBIL score based on the repayment of the loans that the user availed. This often requires a lot of time and effort as it a manual system of the admin. A customer may not get the desired information from these offices and often the customer may be misguided. It is tedious for a user to get a proper guidance to repay the loan due.

**PROPOSED SYSTEM**

Block chain being considered as a pioneering technology in present era solves a multitude of problems that require the sense of privacy, security, validity, and pseudoanonymity of the transactions. Therefore, after Block chain which grew into much affluence led to a tremendous disruption in the financial sector where the primary concern of the individuals lies on the fact of handling the transaction level data securely. In this work, two different types of Credit Scoring system have been proposed where one belongs to the scoring of the credit of an individual, which can be used by the individual to pursue loans or credit invoices. And in the second framework, we propose a system which tends to use Block chain as transaction management system to maintain the credit orders of clients for pushing out blocked orders.

**SOFTWARE AND HARDWARE REQUIREMENTS**

**HARDWARE REQUIREMENTS**

* Processor : Dual core processor2.6.0 GHZ
* RAM : 4 GB
* HARD DISK : 512 GB
* Compact Disk : 650 MB
* Keyboard : Standard Keyboard
* Monitor : 15-inch Color monitor

**SOFTWARE REQUIREMENTS**

* Operating system : Windows OS( 7, 8)
* Front End : HTML,CSS
* Back End : MYSQL, PHP

**MODULES DESCRIPTION**

**User Registration/ Login:**

Users, member banks, companies have to get themselves registered into the system to create login.

**Admin Login:**

Admin has the full control over the system and has the authority of approving or disapproving individuals for being into defaulters.

**User details entry:**

Admin provides input data about the individuals into the system.

**User credit score calculation:**

The system calculates the credit score for every individual by inspecting the data for respective individual.

**User Credit Score Improvement Form**:

The system has a credit improvement form that faulty members can fill and attach respective proofs to remove their ratings from defaulter.

**Feedback form:**

User can provide reviews and feedback as comments for any products purchased as well as about the website. Those comments will be sent and viewed by admin. Admin can also reply for that comments.

**ER–DIAGRAM**

CIBIL SCORE SYSTEM

NO

NO

FACULTY LOGIN OR USER LOGIN

CIBIL ASSOCIATIVE LOGIN

ADMIN LOGIN

SEND MAIL

CHECK

CHECK

VIEW REPORT

VIEW DATA

COMPANY/BANK REPORT GENERATION

YES

YES

VIEW STATUS

REPORT CREATEATION

TRACKING POINT

SEND MAIL

**FUTURE SCOPE**

In future, paying the due within the time the client would attain many benefits on the future life and the user would gain more advantages compare to the other irresponsible people about the credit score. It will include the block chain technology to provide various security features over the finance system and also alert the users from various fault accessing data. The web application always stays user friendly and make the clients free from CIBIL score and stay financial strong for their future.

**Signature of the Guide Signature of the HoD**