

SRI VENKATESWARA COLLEGE COIMBATORE, ETTIMADAI

NAME: BADHRI NARAYANAN

BATCH: MERN STACK

PROJECT TITLE: BANKLOAN SYSTEM

Bank Loan System Documentation

1. Introduction

- **Purpose:** To provide a seamless platform for managing and processing loans, ensuring transparency and efficiency in loan disbursement.
- **Scope:** Covers Business Loans, Education Loans, and Agriculture Loans.
- **Audience:** Bank staff, customers, and system administrators.

2. System Overview

- **Key Features:**
 1. Loan Application Submission
 2. Document Verification
 3. Creditworthiness Assessment
 4. Loan Disbursement Tracking
 5. Repayment Management
- **Users:**
 1. Applicants (customers)
 2. Bank administrators
 3. Loan officers

3. Loan Categories

3.1 Business Loan

- **Purpose:** To assist entrepreneurs in starting or expanding their businesses.
 - **Eligibility:**
 - Age: 21–65 years
 - Business vintage of at least 2 years (for existing businesses)
 - Income tax returns for the last two years (if applicable)
 - **Documents Required:**
 - Identity proof
 - Address proof
 - Business registration certificates
 - Financial statements (profit/loss, balance sheets)
 - **Interest Rates:** Range from 8% to 16% depending on credit score.
 - **Repayment Period:** Up to 10 years.
-

3.2 Education Loan

- **Purpose:** To provide financial assistance for higher education in India or abroad.
 - **Eligibility:**
 - Indian citizen
 - Admission confirmed to a recognized institution
 - Co-applicant (parent/guardian) with a steady income.
 - **Documents Required:**
 - Identity proof
 - Address proof
 - Admission letter from the institution
 - Fee structure
 - Income proof of co-applicant
 - **Interest Rates:** Range from 6% to 12%.
 - **Repayment Period:** Up to 15 years post-graduation.
 - **Special Features:** Moratorium period until course completion + 1 year.
-

3.3 Agriculture Loan

- **Purpose:** To support farmers in purchasing seeds, fertilizers, equipment, or land.
- **Eligibility:**
 - Landholding farmer or tenant
 - Minimum age: 18 years
- **Documents Required:**
 - Identity proof
 - Address proof
 - Land ownership documents
 - Proof of agricultural activity
- **Interest Rates:** Subsidized rates as per government norms (3%-7%).
- **Repayment Period:** 1–7 years depending on the crop cycle.
- **Special Features:**
 - Crop insurance coverage
 - Flexible repayment options.

4. Workflow

4.1 Loan Application

1. Applicant fills out an online or offline loan application form.
2. Upload/submit the required documents.
3. Choose loan category and amount.

4.2 Loan Processing

1. Verification of documents by bank staff.
2. Creditworthiness check (via credit score and income).
3. Approval or rejection notification sent to the applicant.

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9159552150

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Agriculture Loan

Check eligibility, features, benefits, interest rates, best offers and apply online to get instant approval.

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Contact us

Address: Vaishnavi Tech Park, 3rd & 4th Floor
Sarjapur Main Road, Bellandur
Bengaluru - 560103

Phone: [+91 9159552150](tel:9159552150)

Email: sarathi9155@gmail.com

Website: virtualfinance.com

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Name:

Email:

Phone:

Message:

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Signup:

The screenshot shows the VirtualFinance website with a dark blue header and a light blue sidebar. A white Signup modal is open in the center. The modal has a close button (X) in the top right corner. It contains the following fields: Email Address (with the value 'badhri1911@gmail.com'), Phone (with the value '9159552150'), Password (with a masked value '*****'), and confirmPassword (with a masked value '*****'). There is a 'Signup' button at the bottom of the modal. Below the button, it says 'Already have an account' followed by a 'Login' link. The background shows a 'Contact us' section with address, phone, email, and website information, and a 'Send Message' button.

VirtualFinance

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Bengaluru - 560103

Phone: +91 9159552150

Email: sarathi9155@gmail.com

Website: virtualfinance.com

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Signup

Email Address
badhri1911@gmail.com

Phone
9159552150

Password

confirmPassword

Signup

Already have an account [Login](#)

Send Message

Login:

User:

Email Address: user@gmail.com

Password: User@123

Admin:

Email Address: admin@gmail.com

Password: Admin@123

The screenshot shows the VirtualFinance website with a dark blue header and a light blue sidebar. A white Login modal is open in the center. The modal has a close button (X) in the top right corner. It contains the following fields: Email Address (with the value 'user@gmail.com') and Password (with a masked value '*****'). There is a 'Login' button at the bottom of the modal. Below the button, it says 'Doesn't Have a Account Click Here' followed by a 'Signup' link. The background shows a 'Contact us' section with address, phone, email, and website information, and a 'Send Message' button.

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Phone: +91 9159552150

Email: sarathi9155@gmail.com

Website: virtualfinance.com

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Business Loan

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Education Loan

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Check eligibility, features, benefits, interest rates, best offers and apply online to get instant approval.

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Loan Apply

loan Amount Approved
Min-\$5,00,000 Max-\$25,00,000,
Repayment Period 10 Years, rate
of interest per Annum 13%

Business Loan

Every business needs constant capital to ensure expansion and long-term sustainability.

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loan Amount Approved
Min-\$5,00,000 Max-\$10,00,000,
Repayment Period 5 Years, rate of
interest per Annum 8%

Education Loan

We offer instant education loans to students pursuing higher education in India and abroad.

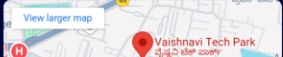
[Apply Now](#)

loan Amount Approved
Min-\$1,00,000 Max-\$7,00,000,
Repayment Period 5 Years, rate of
interest per Annum 5%


Agriculture Loan


Check eligibility, features, benefits, interest rates, best offers and apply online to get instant approval.


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Loan History

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 sarathi9155@gmail.com

 9159552150

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Loan History

Id	Loan Type	Loan Amount	Status	Applied Date	Status Update Date
1	Business Loan	500,000	Approved	2023-12-01	2023-12-05
2	Personal Loan	200,000	Rejected	2023-11-15	2023-11-20
3	Education Loan	1,000,000	Approved	2023-10-10	2023-10-15
4	Car Loan	300,000	Pending	2023-09-05	N/A
5	Home Loan	2,500,000	Rejected	2023-08-20	2023-08-25
6	Medical Loan	700,000	Approved	2023-07-15	2023-07-20

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User Payment

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Bank Loan Payment

Loan ID:

Enter your Loan ID

Amount (₹):

Enter the amount to pay

Payment Method:

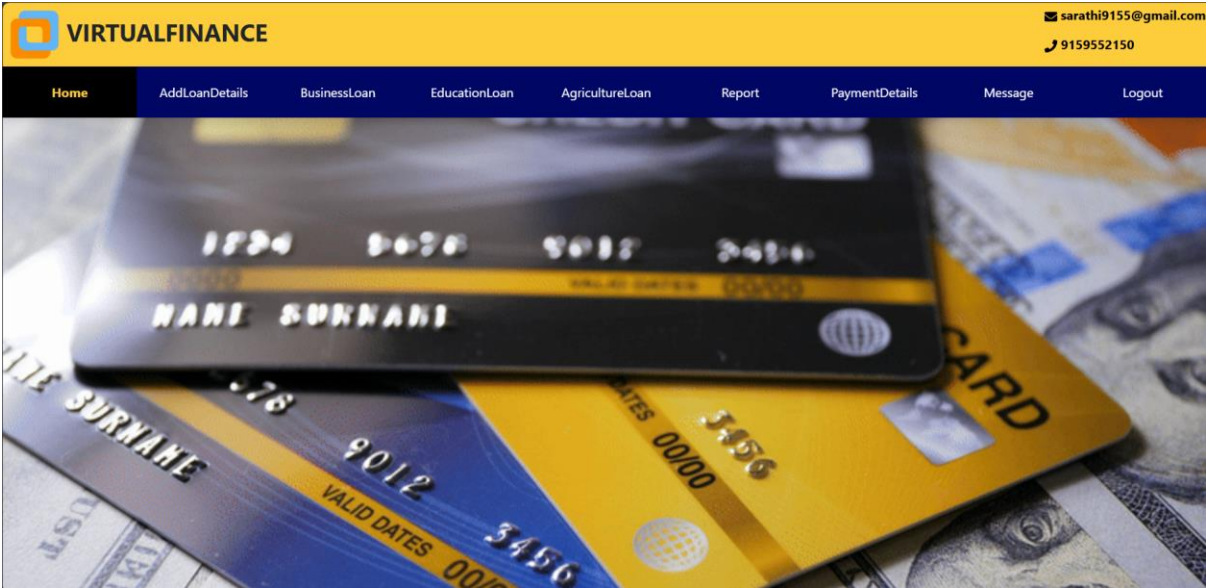
Select Payment Method

Pay Now

Payment History

Loan Type	Amount Paid	Date
Business Loan	₹1,00,000	2024-10-10
Education Loan	₹50,000	2024-05-15
Agriculture Loan	₹75,000	2024-08-20

Admin Home



Admin Add Loan Details

HomeAddLoanDetailsBusinessLoanEducationLoanAgricultureLoanReportPaymentDetailsMessageLogout

Admin Loan Management Panel

Loan Type

e.g., Agriculture Loan, Business Loan

Interest Rate (%)

Enter interest rate

Maximum Loan Amount

Enter maximum loan amount

Minimum Loan Amount

Enter minimum loan amount

Repayment Period (in months)

e.g., 12, 24, 36

Description

Enter loan details or description

Add Loan Details

Available Loan Details

Loan Type	Interest Rate (%)	Max Loan Amount	Min Loan Amount	Repayment Period	Description	Actions
Agriculture Loan	5	1000000	10000	24 Months	A loan to support agricultural businesses.	<div>EditDelete</div>
Business Loan	10	5000000	50000	36 Months	A loan to help businesses grow and expand.	<div>EditDelete</div>

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Vaishnavi Tech Park

ಅನಿಬಾಲ್ಪುರ - ಸರ್ಜಾಪುರ ಮುಖ್ಯ ರಸ್ತೆ

Amabalpura - Sarjapur Main Road

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Keyboard shortcuts


Map data ©2024

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User Applied Business Loan- Admin view

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Business Loan

Id	Business Name	Business Address	Business Established	Loan Amount	Loan Purpose	Owner Name	Owner Contact	Owner Address	Status
1	TeaShop with a Small Hotel	Ettimadai, Coimbatore	2nd Branch of TeaShop	100000	Business Expansion	Tamil	9159552150	Ettimadai, Coimbatore	Accept Reject
2	Hotel	Chennai	new Branch of Hotel	500000	Business Expansion	Nishanth	9946372860	Chennai	Accept Reject
3	Super Market	Karur	5th Branch of Super Market	1000000	Business Expansion	Mohan	9276849320	Karur	Accept Reject
4	Shopping Mall	Coimbatore	New Shopping Mall	1500000	Business Expansion	Vishnu	9842356610	Coimbatore	Accept Reject
5	Mobile Shop	Krishnagiri	NewShop	500000	Business Expansion	Sarathi	9159552150	Krishnagiri	Accept Reject


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User Applied Education Loan- Admin view

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9159552150

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Education Loan

Id	Course Name	Institute Name	Institute Address	Course Duration	Loan Amount	Student Name	Student Contact	Student Address	Status
1	Computer Science	PSG University	123 Main St, Coimbatore	3 Years	1000000	Avinash	9834545910	456 Elm St, Coimbatore	Accept Reject
2	Master of Computer Science	CIT	Coimbatore	2 Years	500000	Badhri	9159552150	Coimbatore	Accept Reject
3	Master of Computer Application	PSG University	123 Main St, Coimbatore	2 Years	800000	Vishnu	9836384810	456 Elm St, Coimbatore	Accept Reject
4	MBBS	PSG University	123 Main St, Coimbatore	4 Years	2500000	Nigunthan	9345772751	456 Elm St, Coimbatore	Accept Reject
5	Master of Business Application	Anna University	Chennai	2 Years	500000	Mohan	9654389760	Chennai	Accept Reject


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User Applied Agriculture Loan- Admin view

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Agriculture Loan

Id	Farm Name	Farm Size	Crop Type	Location	Loan Amount	Farmer Name	Farmer Contact	Farmer Address	Status
1	Green Valley Farm	50 Acres	Paddy	Thanjavur, Tamil Nadu	200000	Arun Kumar	9876543210	Thanjavur, Tamil Nadu	<div>Accept</div> <div>Reject</div>
2	Solar Pump Set Loan	20 Acres	Paddy	Coimbatore, Tamil Nadu	100000	Kumar	9964646820	Coimbatore, Tamil Nadu	<div>Accept</div> <div>Reject</div>
3	Crops	5 Acres	Cotton	Salem, Tamil Nadu	50000	Nishanth	6380464736	Salem, Tamil Nadu	<div>Accept</div> <div>Reject</div>
4	Warehouse	5 Acres	Paddy	Krishnagiri, Tamil Nadu	200000	Ram Kumar	9876384258	Krishnagiri, Tamil Nadu	<div>Accept</div> <div>Reject</div>
5	Tractors	10 Acres	Paddy	Thanjavur, Tamil Nadu	1200000	Sarathi	9876543210	Thanjavur, Tamil Nadu	<div>Accept</div> <div>Reject</div>

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Admin Loan Report

Add Report

Summary

Total Applications

3

Total Loan Amount

₹3,50,000

Applications by Type

Agriculture Loan: 1

Business Loan: 1

Education Loan: 1

Detailed Applications

ID	Loan Type	Applicant Name	Contact	Email	Loan Amount	Reason	Date	Action
1	Agriculture Loan	Sarathi	9876543210	sarathi9155@gmail.com	₹50,000	To purchase farming equipment	2024-11-01	<div>Delete</div>
2	Business Loan	Badhri	9871234567	badhrinarayanan325@gmail.com	₹2,00,000	To expand my online business	2024-11-05	<div>Delete</div>
3	Education Loan	Nigunthan	7894561230	nigunthan1209@gmail.com	₹1,00,000	To pursue higher studies	2024-11-10	<div>Delete</div>

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User paid Amount- Admin view



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AgricultureLoan

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ID	Loan Type	Applicant Name	Contact	Email	Loan Amount	Transaction ID	Date
1	Agriculture Loan	Sarathi	9876543210	sarathi9155@gmail.com	50000	735243645372	2024-01-11
2	Business Loan	Badhri	9871234567	badhrinarayanan325@gmail.com	200000	987657486861	2024-02-05
3	Education Loan	Nigunthan	7894561230	nigunthan1209@gmail.com	100000	193847564879	2024-03-10
4	Education Loan	Nishanth	7564382890	nishanth1209@gmail.com	100000	865473847411	2024-04-10
5	Bussiness Loan	Vinoth Kumar	8456372610	vinothkumar@gmail.com	800000	111245968463	2024-05-20
6	Agriculture Loan	Hemanth kumar	9345880848	hemanthkumar@gmail.com	1000000	143613262412	2024-06-18

User Contact, Send the Message- Admin view



sarathi9155@gmail.com

9159552150

Home

AddLoanDetails

BusinessLoan

EducationLoan

AgricultureLoan

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Message

Name	Email	Phone	Message
Avinash	avinash@gmail.com	9875642130	Hello! I would like to inquire about your services.
Hemanth kumar	hemanthkumar@gmail.com	9345880848	Can you provide me with a quote for your offerings?
Sarathi	sarathi9155@gmail.com	9159552150	I'm interested in collaborating on a project. Please contact me.
Hari	hari@gmail.com.com	6548752120	Do you offer support services? Let me know.
Srinivash	srinivash@gmail.com	7345821690	Looking forward to discussing more details with your team.