**Project Overview**

Your platform will allow users to:

* Apply for **short-term loans**.
* View loan options, rates, and repayment plans.
* Manage their loan applications and track repayment status.
* A backend for admins to manage users, loans, and repayments.
* Security and compliance for sensitive financial data (encrypted and secure transactions).

**High-Level Plan**

1. **Frontend (User Interface):**
   * User Registration/Login (Authentication)
   * Loan Application Forms
   * Dashboard for managing loans (track application status, repayments)
   * Admin panel for loan management
   * Responsiveness (mobile-friendly)
2. **Backend (Business Logic):**
   * Loan Application API
   * User Management (CRUD)
   * Loan Repayment Tracking
   * Admin APIs for loan approvals and modifications
   * Loan interest calculations based on selected terms
   * Notifications (email/SMS reminders for repayments)
3. **Database Design:**
   * **Users**: User details, login info, financial details.
   * **Loans**: Loan ID, amount, interest, duration, repayment status.
   * **Transactions**: Payments, dates, and balances.
4. **Security:**
   * User authentication (OAuth/2FA)
   * Secure loan data storage (encryption)
   * Compliance with financial standards (GDPR/PCI DSS)

**Tech Stack Suggestions:**

1. **Frontend**: React.js (or Next.js for SSR)
2. **Backend**: Node.js with Express.js, or Python (Django)
3. **Database**: MongoDB or PostgreSQL
4. **Authentication**: JWT, OAuth2.0
5. **Hosting**: AWS/Heroku