NAMO(NRI Asset Management Office) NIDHI

A MINI PROJECT REPORT

submitted

in the partial fulfillment of the requirements for the award of the degree of

BACHELOR OF TECHNOLOGY

in

COMPUTER SCIENCE AND ENGINEERING

by

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DEPARTMENT OF COMPUTER SCIENCE AND ENGINEERING

CVR COLLEGE OF ENGINEERING

(*An Autonomous institution, NBA, NAAC Accredited and Affiliated to JNTUH, Hyderabad*)

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May 2023

DEPARTMENT OF COMPUTER SCIENCE & ENGINEERING

CERTIFICATE

This is to certify that the mini projectentitled**"NAMO (NRI asset management office) NIDHI**" being submitted by **Cherupally Kavya(20B81A05S6),KayithiVarshitha (20B81A05V7),KuntaSupraja(20B81A05V1)**in partial fulfillment for the award of Bachelor of Technology in Computer Science and Engineeringto the CVR College of Engineering,is a record of bona fide work carried out by them under my guidance and supervisionduring the year 2022-2023.

The results embodied in this project work have not been submitted to any other University or Institute for the award of any degree or diploma.

Signature of the project guide,	Signature of the HOD
CH . SARADA	**Dr. A Vani Vathsala**
Sr. Asst. Professor, CSE Department	**Department of CSE**

External Examiner

ACKNOWLEDGEMENT

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ABSTRACT

There are a lot of Non-Resident Indians(NRI’s) who are working in various countries like USA, UK, Germany etc. owing to work, study or migration. Many of them do buy a lot of assets in their home country India with a long term plan of returning to India after they retire or simply as investment options. With the exponential growth of population, there are increasing incidents of double registrations, frauds like illegal occupancy against lands purchased. Specifically, if the land remains unattended for a couple of months or years, then there are greater chances of the land being prone to illegal occupancy. NRI’s who do not have a proper local support often find it difficult to handle these property issues given their lack of time and cost associated with making visits to India. In this context, the current web application is developed to offer services such as Encumbrance Certificate issue against a land from time to time,Regular Visits to the land for those NRI’s registering with this application.

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1. INTRODUCTION

Non-Resident Indians (NRIs) who own land or property in India often face several challenges in managing their assets. Some of the problems faced by NRIs in managing their lands in India are:

- Legal issues: NRIs often face legal issues when it comes to managing their lands in India. Legal disputes regarding property ownership, land registration, and transfer of property are common problems faced by NRIs.
- Lack of transparency: Lack of transparency in property transactions and legal procedures can make it difficult for NRIs to manage their lands in India. This can lead to fraudulent activities and illegal land encroachment.
- Difficulty in physical verification: NRIs living abroad find it difficult to physically verify the condition of their land or property in India. This makes it challenging for them to ensure that their land is being maintained properly and that no unauthorized activities are taking place.
- Maintenance issues: Maintenance of property is an ongoing issue for NRIs who own land in India. Finding reliable and trustworthy caretakers can be difficult, and it is often challenging to ensure that regular maintenance and repairs are being carried out.
- Taxation issues: NRIs are required to pay taxes on the income they earn from their lands in India. However, understanding and complying with Indian tax laws can be challenging for NRIs, particularly if they are not familiar with the legal and tax system in India.
- Distance: The distance between the NRI's place of residence and their land in India can also be a problem. It can be difficult to manage the property remotely, and frequent travel to India may not be possible due to work or other commitments.

So these assets are managed by real estate agents till date, but this application allows the user to monitor their lands by their own and in a very easy and quick process. It is completely reliable and can be used by anyone.

1.1 MOTIVATION

Non-Resident Indians (NRIs) who own land or property in India often face several challenges in managing their assets.Some of the problems faced by NRIs in managing their lands in India like legal issues, lack of transparency, difficulty in physical verification , maintenance issues , taxation issues and distance.Overall, NRIs face several challenges in managing their lands in India. Seeking the help of a trusted legal advisor, property management agency, or real estate agent can help NRIs manage their assets more efficiently. But for a more efficient way of managing assets we have come up with a solution of NRI asset management office (NAMO NIDHI).

1.2 PROBLEM STATEMENT

NRIs face several challenges in managing their assets in India. Seeking the help of a trusted financial advisor, legal advisor, or property management agency can help NRIs manage their assets more efficiently. It is also important for NRIs to stay informed about the latest developments in the Indian market and seek professional advice before making any investment decisions.NRIs who invest in India may face currency fluctuations, which can impact their returns. They may also face difficulties in repatriating their funds due to regulatory restrictions. If there is a trusted source on which they can rely on then it would be very helpful for them.

If there is a website where they can get the required information about their assets in India then, it will be quite helpful for the non- resident Indians who have assets in India.

1.3 PROJECT OBJECTIVES

A website can be a useful tool for Non-Resident Indians (NRIs) to manage their assets in India. Here are some of the ways a website can be helpful:

- Accessibility: A website can provide NRIs with easy access to their asset-related information, including property details, financial statements, and legal documents. This can help them stay updated on the status of their assets in India and make informed decisions.

- Convenience: A website can provide NRIs with the convenience of managing their assets from anywhere in the world. They can access their asset information, pay bills, and even authorize transactions online, without having to physically visit India.
- Transparency: A website can ensure transparency in asset transactions and legal procedures, providing NRIs with a clear understanding of the processes involved in managing their assets in India. This can help reduce the risk of fraudulent activities and illegal asset encroachment.
- Communication: A website can facilitate communication between NRIs and their asset managers or financial advisors. NRIs can communicate their concerns, queries, or instructions regarding their assets through the website, and receive timely responses.
- Timely updates: A website can provide NRIs with timely updates on the latest developments in the Indian market, including changes in tax laws, regulatory updates, and market trends. This can help NRIs make informed decisions regarding their asset management.

Overall, a website can provide NRIs with a convenient, transparent, and efficient platform to manage their assets in India. So we have come up with the idea “NAMO NIDHI”.

1.4 PROJECT REPORT ORGANIZATION

There will be total of 6 chapters in this report. Chapter 1 gives us the information about the project. Chapter 2 will introduce about the problem statement and motivation, project scope, objective and proposed approach also included. While there is also the system architecture, screenshot for the completed project and class, use case and Activity diagrams in chapter 3. Next chapter 4 will determine about the tools to develop the project and the methodology of this project. Besides, in chapter 5 there is the implementation and testing part for the real project. Finally, the chapter 6 conclusion which include is the conclusion, impact, significance, contribution and future work of this project.

2 LITERATURE SURVEY

2.1 Existing work

There is existing work related to NRI (Non-Resident Indian) asset management systems. These systems are designed to facilitate the management of financial assets and investments for NRIs, who are individuals of Indian origin living outside India. Some examples of existing work in this field include:

NRI-specific banking and investment platforms: Several banks and financial institutions offer specialized platforms for NRIs to manage their assets and investments remotely. These platforms provide features such as account management, portfolio tracking, and investment advisory services tailored to the needs of NRIs.

Online platforms and apps for NRI asset management: Various online platforms and mobile applications have been developed to help NRIs manage their assets more conveniently. These platforms typically offer features like real-time portfolio tracking, investment recommendations, and online trading capabilities.

Regulatory guidelines and frameworks: Regulatory bodies in India, such as the Reserve Bank of India (RBI) and the Securities and Exchange Board of India (SEBI), have established guidelines and frameworks specifically addressing the management of assets by NRIs. These guidelines outline the permissible investment options, reporting requirements, and other relevant regulations for NRIs managing their assets in India.

Financial advisory services for NRIs: Many financial advisory firms specialize in providing investment and wealth management services to NRIs. These firms offer personalized financial planning, investment advice, and portfolio management services to help NRIs optimize their asset allocation and achieve their financial goals.

It's important to note that the specific details and functionalities of NRI asset management systems can vary across different service providers and institutions. It's advisable to research and select a system or service that aligns with your specific requirements as an NRI investor.

2.2 Limitations of existing work

There are certain limitations associated with existing work related to NRI asset management systems. Some of the common limitations include:

Limited product offerings: The range of investment products and options available through NRI asset management systems may be relatively limited compared to what is available for resident investors. Certain investment products or strategies may have restrictions or additional requirements for NRIs, which can limit their investment choices.

Complex regulatory landscape: NRI asset management systems need to comply with various regulatory guidelines and frameworks set by Indian regulatory bodies, such as the RBI and SEBI. These regulations can be complex and subject to frequent updates, leading to challenges in implementation and keeping up with the latest requirements.

Currency conversion and remittance fees: NRIs often need to convert their foreign currency into Indian rupees for investing in Indian assets. Currency conversion and remittance fees charged by banks or service providers can impact the overall cost and returns of NRI investments.

Limited accessibility: While many NRI asset management systems provide online platforms and mobile applications, the accessibility and usability of these platforms may vary. Some systems may have limited features or lack user-friendly interfaces, which can hinder the user experience and convenience for NRIs.

Language and cultural barriers: NRIs residing in different countries may have varying levels of familiarity with Indian languages and cultural practices. Existing NRI asset management systems may not always cater to the diverse linguistic and cultural needs of NRIs, which can create challenges in communication and understanding.

Lack of personalized advice: While some NRI asset management systems offer investment advisory services, the level of personalization and customization may be limited. Tailoring investment strategies and advice to individual NRI investors' specific financial goals and risk profiles can be challenging through automated systems alone.

It's important for NRIs to be aware of these limitations and carefully evaluate the available options to find a system or service that best suits their needs and preferences. Consulting with financial advisors who specialize in NRI investments can also provide valuable insights and guidance.

3 REQUIREMENTS SPECIFICATIONS

3.1 SOFTWAREREQUIREMENTS

3.1.1 FunctionalRequirements

- User Accounts:-User registrations, login/logout, Dashboard
- Entity profile Authorization:-password-protected user accounts.
- Service accessibility:-user can access the service by entering land details.
- Data accessibility:-user can have access to the data like status of their request.

3.1.2 Non-FunctionalRequirements

- User interface is only in English. No other language option is available.
- Internet connection is required to use the system.
- Search engine optimization:-potential for good positioning of search results
- Database Integration:-combining the database with the application
- Performance:-server execution time, page load time

3.2 SYSTEMSPECIFICATIONS

3.2.1 HardwareSpecifications

- IntelPentiumandCeleronclassprocessor
- ProcessorSpeed –1.2 GHz
- RAM-512 MB
- HDD-40GB
- Monitor-14”SVGA
- Printer

- Mouse-Normal
- Keyboard-Normal

3.2.2 SoftwareSpecifications

1. Front-end Technologies:-

 * HTML

 * CSS

2. Back-end Technologies:-

 * Node JS Framework

 * Java script

 * Express JS Framework

3. Database Tool:-

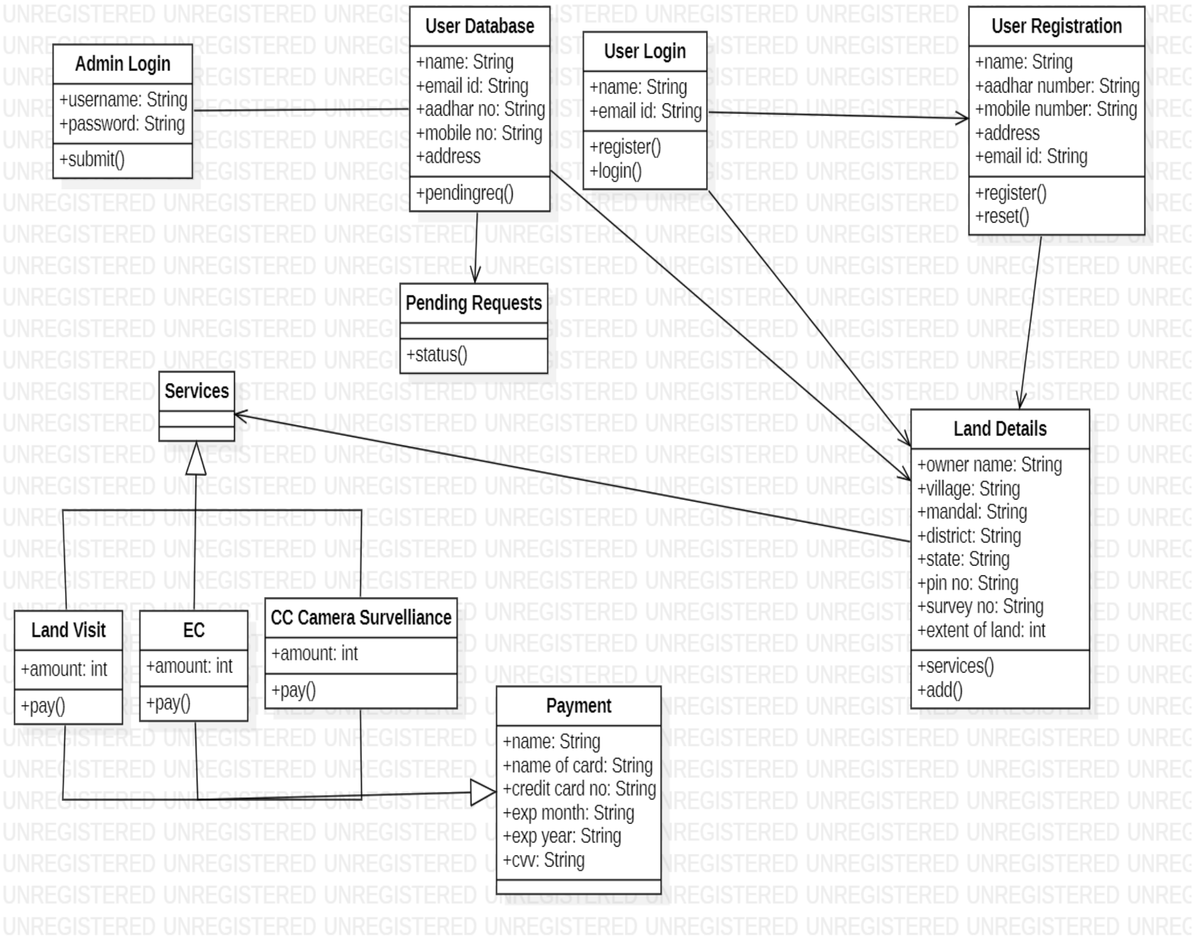
 * My SQL

4.PROPOSED SYSTEM DESIGN

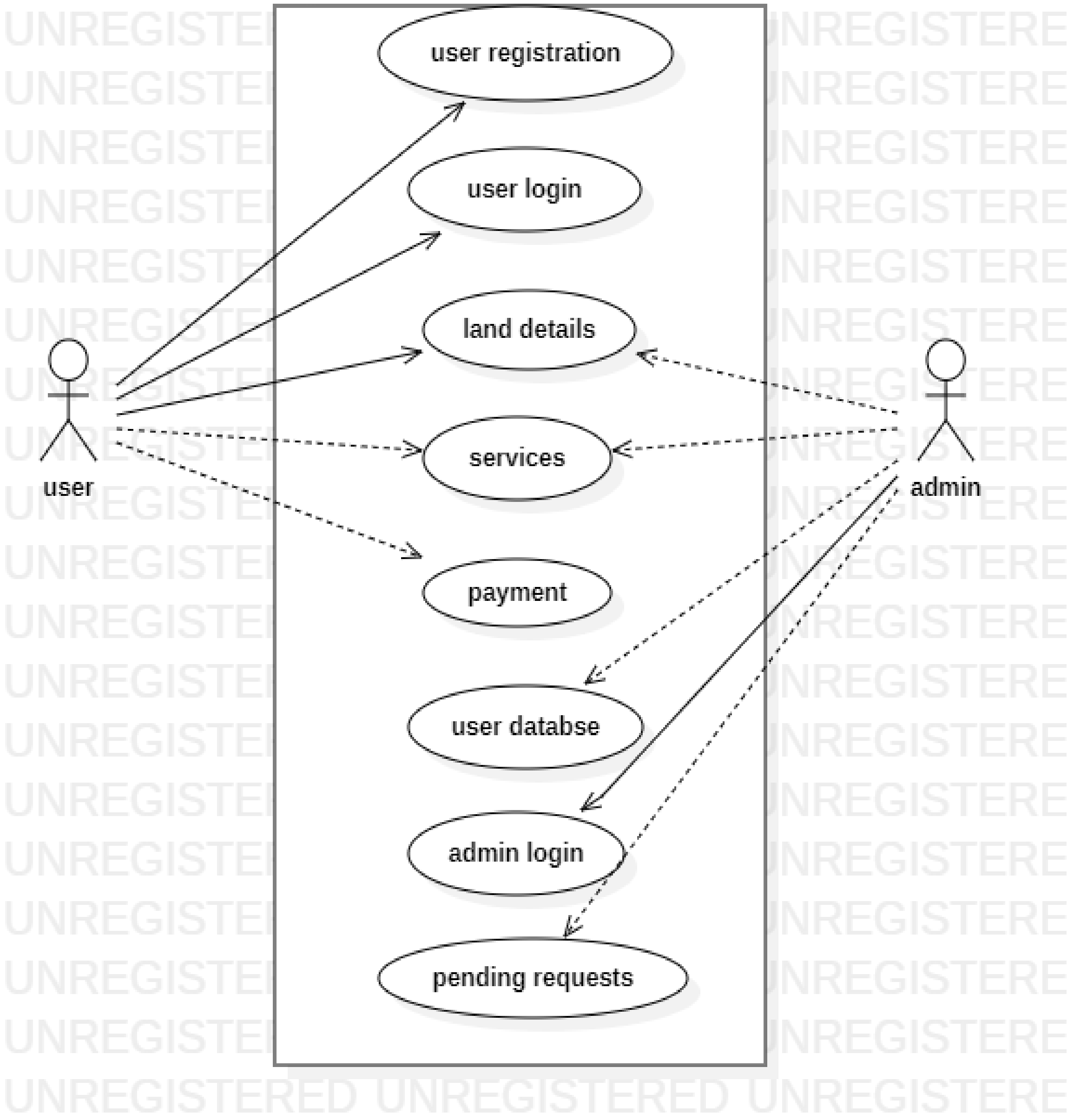
4.0 PROPOSED METHODS

The proposed systemsuggest a new method that is less complicated and more reliable while alsobeingmore easy to use. Users who do not have enough time to visit their lands or properties in India can take advantage of our solution. Although there are many other options like real estate agents ,etc this is more reliable and also accessible to everyone. It is easy to use and also gives timely updates regarding the work progress.

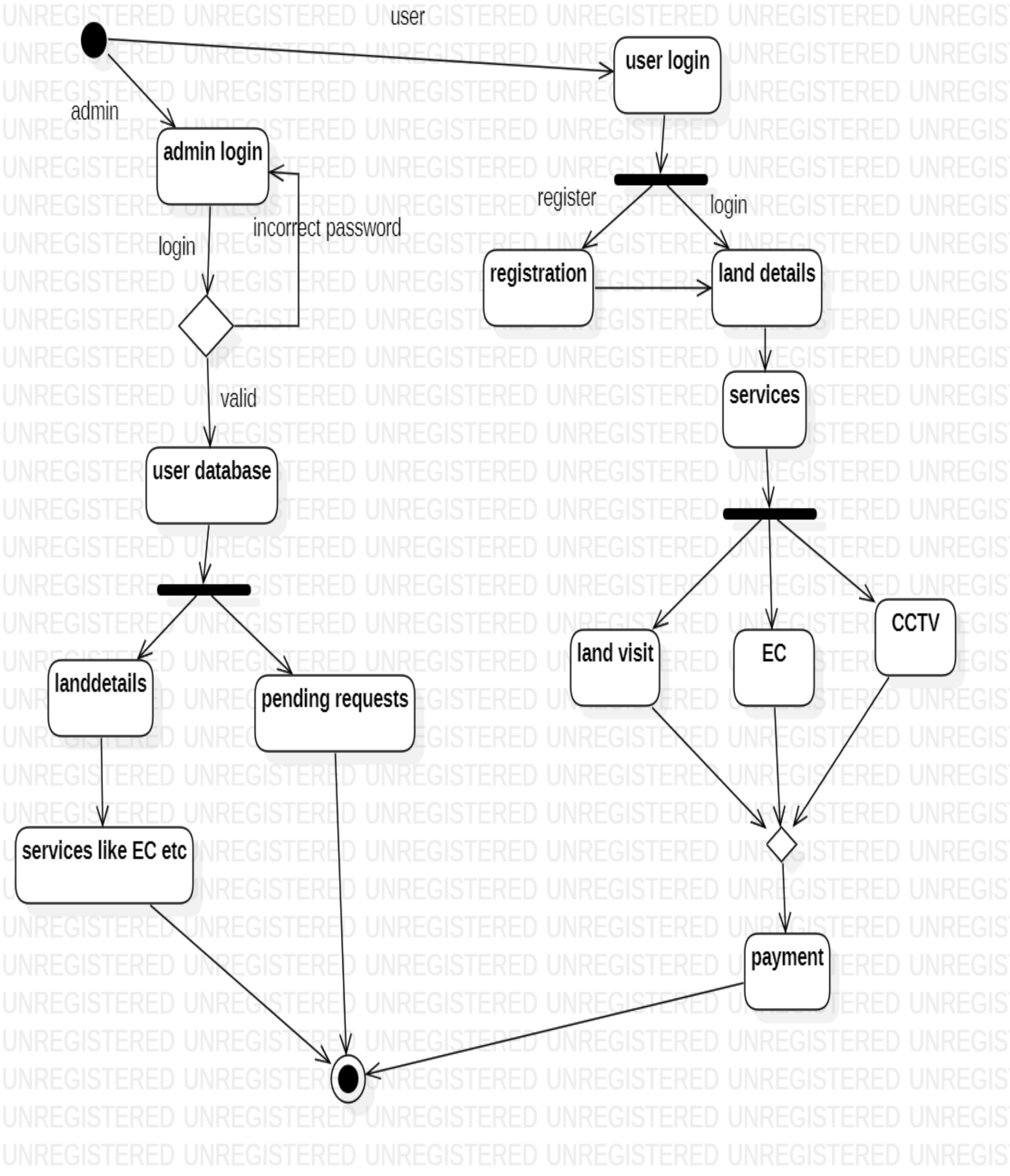
4.1 CLASS DIAGRAM



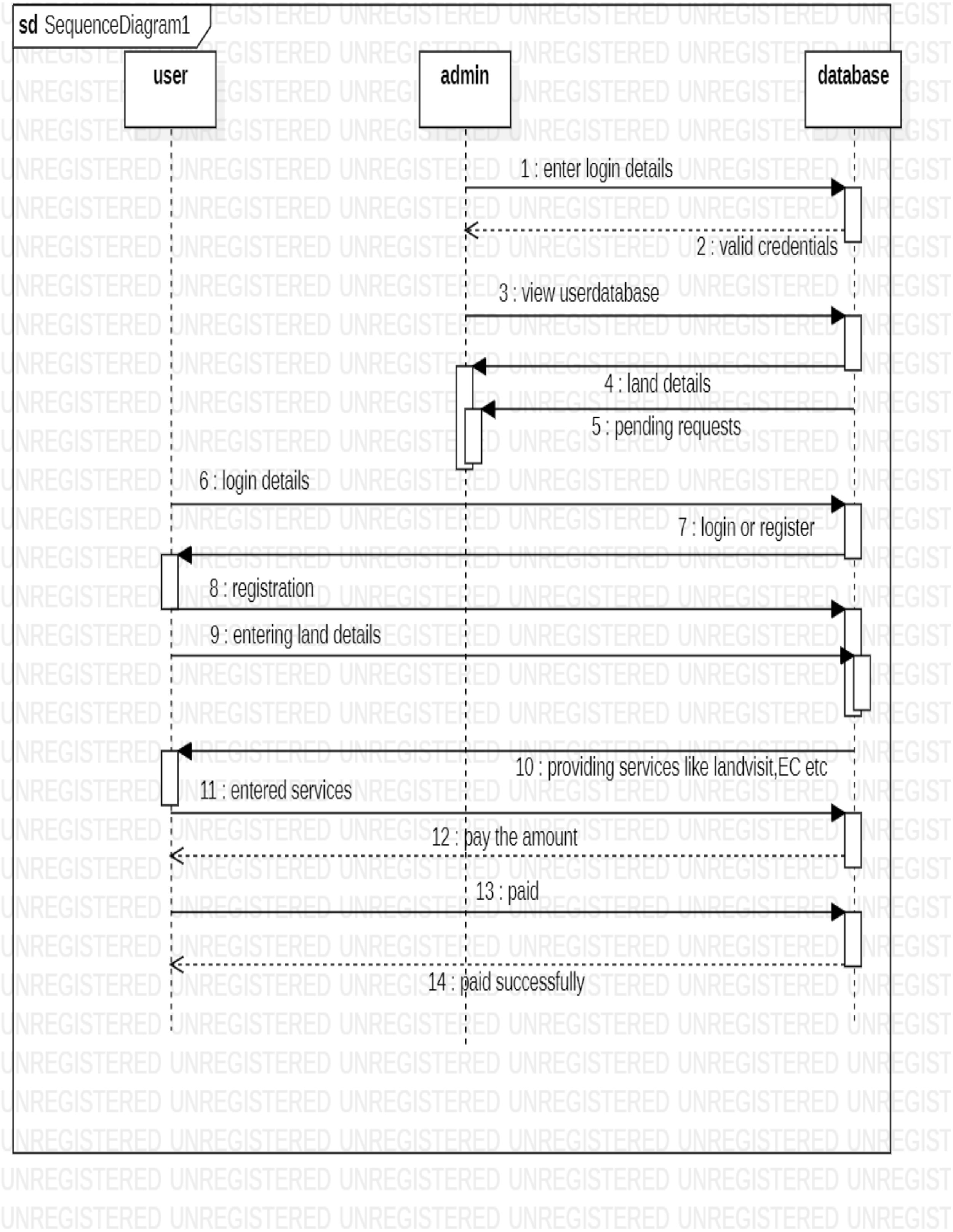
4.2USECASE DIAGRAM



4.3ACTIVITY DIAGRAM



4.4SEQUENCE DIAGRAM



4.6 TECHNOLOGY DESCRIPTION

4.6.1HTML

HTML (Hypertext Markup Language) is the standard markup language used to create the structure and content of web pages. It consists of a set of tags, enclosed in angle brackets, which define the elements and their properties within a document. HTML (Hypertext Markup Language) is a markup language used to structure the content of web pages. It consists of tags that define elements and their properties. Common HTML tags include <html>, <head>, <body>, <h1> to <h6>, <p>, <a>, <img>, <div>, and <span>. CSS (Cascading Style Sheets) is typically used to control the visual appearance of HTML elements, while JavaScript is used for interactivity.

4.6.2 CSS

CSS (Cascading Style Sheets) is a style sheet language used to describe the visual appearance and formatting of HTML (or XML) documents. It allows you to define the presentation of elements on a webpage, including layout, colors, fonts, and other visual properties.CSS is a crucial part of web development, allowing you to separate the structure (HTML) from the presentation (CSS) of a webpage, making it easier to maintain and update the visual aspects of a website.HTML provides the structure of the webpage, while CSS (Cascading Style Sheets) is used to control the presentation and layout. CSS rules are applied either inline using the style attribute or externally through a separate CSS file linked in the <head> section.

4.6.3Node JS Framework

Node.js is a runtime environment that allows you to run JavaScript code outside of a web browser. It is built on Chrome's V8 JavaScript engine and provides an event-driven, non-blocking I/O model, making it suitable for building scalable and high-performance server-side applications.Node.js has gained significant popularity for server-side development due to its performance, scalability, and the ability to leverage JavaScript skills for both front-end and back-end development.

4.6.4 JavaScript

JavaScript is a high-level, interpreted programming language primarily used for client-side web development. It allows you to add interactivity, dynamic behavior, and functionality to web pages.JavaScript is a fundamental language for web development, enabling developers to create interactive and dynamic web applications. It continues to evolve with new language features, improved performance, and expanded capabilities to meet the demands of modern web development.

4.6.5 Express JS Framework : Express.js is a fast, unopinionated, and minimalist web framework for Node.js. It provides a set of robust features for building server-side applications and APIs, including middleware support, routing, and templating. Express.js has a vast library of plugins and extensions, making it a popular choice for building complex web applications.

4.6.6My SQL

MySQL is an open-source relational database management system (RDBMS). A relational database organizes data into one or more data tables in which data may be related to each other; these relations help structure the data. SQL is a language programmers use to create, modify, and extract data from the relational database, as well as control user access to the database.

MySQL is free and open-source software. MySQL is offered under two different editions: the open-source MySQL Community Server and the proprietary Enterprise Server. This database language is based on SQL queries to access and manage the records of the table.

Some of the features of MySQL are:

· Easy to use

· Secure

· High Flexibility and Platform independent

5. IMPLEMENTATION AND TESTING

5.1 IMPLEMENTATION

index.js(server)

In order to enter the user details into the database we use this file and also retrieve these details from the database and display them on the webpages. When we click on the pending requests button we can see the services pending(admin has this access) .

```
const express = require("express");

const bodyParser = require("body-parser");

const cors = require("cors");

const mysql = require("mysql");



const app = express();

const port = 3000;



const connection = mysql.createConnection({

  host: "localhost",

  user: "cvrdev",

  password: "cvr123",

  database: "cvrdb",
});


connection.connect((err) => {

  if (err) throw err;

console.log("Connected to MySQL database!");

});


app.use(bodyParser.json());

app.use(cors());


app.post("/properties", (req, res) => {

  const {

owner_name,

    village,

    mandal,

    district,

    state,

pin_number,

    survey,
extent_of_land,

user_id,

  } = req.body;



  const status = "Pending";



  const query = `INSERT INTO properties (owner_name, village, mandal, district, state, pin_number, survey, extent_of_land, user_id, status) VALUES (?, ?, ?, ?, ?, ?, ?, ?, ?)`;



connection.query(

    query,

    [

owner_name,

      village,

      mandal,

      district,

      state,

pin_number,

      survey,
extent_of_land,
user_id,
      status,
    ],
    (error, results, fields) => {
      if (error) throw error;
res.status(201).json({ message: "Property added", id: results.insertId });
    }
  );
});


app.post("/createuser", (req, res) => {
  const { name, aadhar, mobile, address, email } = req.body;


propertiesIds = "";


  const query = `INSERT INTO user_properties (name, aadhar_no, phone_number, address,
email, property_ids) VALUES (?, ?, ?, ?, ?, ?)`;
```

```
connection.query(
    query,
    [name, aadhar, mobile, address, email, propertiesIds],
    (error, results, fields) => {
      if (error) throw error;

      // Retrieve the ID of the new record inserted in the database
      const newId = results.insertId;

res.status(201).json({ message: "User added", id: newId });
    }
  );
});

app.get("/users/:name", (req, res) => {
  const name = req.params.name;
  const query = "SELECT * FROM user_properties WHERE name = ?";

connection.query(query, [name], (error, results, fields) => {
    if (error) throw error;
res.json(results);
  });
});

app.get("/properties", (req, res) => {
  const query = "SELECT * FROM properties";
connection.query(query, (error, results, fields) => {
    if (error) throw error;
res.json(results);
  });
});

app.get("/properties/notactive", (req, res) => {
  const query = "SELECT * FROM properties WHERE status <> 'Active'";
connection.query(query, (error, results, fields) => {
    if (error) throw error;
res.json(results);
  });
```

```
});



app.get("/user/:id", (req, res) => {

  const { id } = req.params;

  const query = "SELECT * FROM user_properties WHERE id = ?";

connection.query(query, [id], (error, results, fields) => {

    if (error) throw error;

res.json(results);

  });

});

app.get("/users", (req, res) => {

  const query = "SELECT * FROM user_properties";

connection.query(query, (error, results, fields) => {

    if (error) throw error;

res.json(results);

  });

const express = require("express");



);
```

```
  });
});

app.get("/", (req, res) => {
res.send("Server Working!");
app.get("/properties/:userId", (req, res) => {
  const userId = req.params.userId;
  const query = "SELECT * FROM properties WHERE user_id= ?";

connection.query(query, userId, (err, results, fields) => {
    if (err) throw err;
res.send(results);
  });
});

app.listen(port, () => console.log(`Server started on port ${port}`));
```

admlog.js

If the admin wants the access to the user database and the pending requests then he has to login by entering the following details. This redirects them into a page with admin dashboard.

```
const form = document.querySelector("form");


form.addEventListener("submit", (e) => {
e.preventDefault(); // Prevent form submission


  const usernameInput = document.getElementById("usernm");
  const passwordInput = document.getElementById("psword");


  const username = usernameInput.value;
  const password = passwordInput.value;


  if (username === "admin" && password === "password") {
window.location.href = "admlog2.html"; // Redirect to the desired page
  } else {
alert("Invalid username or password"); // Display an error message
  }
});
```

register.js

This page is used for registration and consists of land details and all the information related to the user. Once these details are entered they are stored into the database through index.js file.

```
const regForm = document.querySelector("form");
const regButton = document.getElementById("regBtn");

function validReg() {
  const name = document.getElementById("u").value;
  const aadhar = document.getElementById("p").value;
  const mobile = document.getElementById("m").value;
  const address = document.getElementById("a").value;
  const email = document.getElementById("e").value;

  // Form validation using Regular Expressions
  const nameRegex = /^[A-z]{1}[a-z]{5,10}$/;
  const aadharRegex = /^[0-9]{12}$/;
  const mobileRegex = /^[0-9]{10}$/;
  const addressRegex = /^[a-zA-Z0-9\s,'-]+$/;
  const emailRegex =
    /^[a-zA-Z0-9.!#$%&'*+/=?^_`{|}~-]+@[a-zA-Z0-9-]+(?:\.[a-zA-Z0-9-]+)*$/;

  if (!nameRegex.test(name)) {
alert("Please enter a valid name.");
    return;
  }
  if (!aadharRegex.test(aadhar)) {
alert("Please enter a valid Aadhar number.");
    return;
  }
  if (!mobileRegex.test(mobile)) {
alert("Please enter a valid mobile number.");
    return;
  }
  if (!emailRegex.test(email)) {
alert("Please enter a valid email address.");
    return;
  }

  // Create a new user object
  const user = {
    name: name,
aadhar: aadhar,
    mobile: mobile,
    address: address,
    email: email,
  };
  // Make a fetch request to post the data to the backend
fetch("http://localhost:3000/createuser", {
    method: "POST",
    headers: {
      "Content-Type": "application/json",
    },
    body: JSON.stringify(user),
  })
.then((response) =>response.json())
.then((data) => {
console.log("User Created Success:", data);
      const newId = data.id;
      console.log(newId);
alert("User registered successfully!");
window.location.href = `landstart.html?id=${newId}`;
    })
.catch((error) => {
console.error("Error:", error);
alert("Error registering user. Please try again later.");
    });
}

regButton.addEventListener("click", () => {
```

```
validReg();
});
```

user.js

When the user login into the website then the status of the request of service will be displayed along with the details.

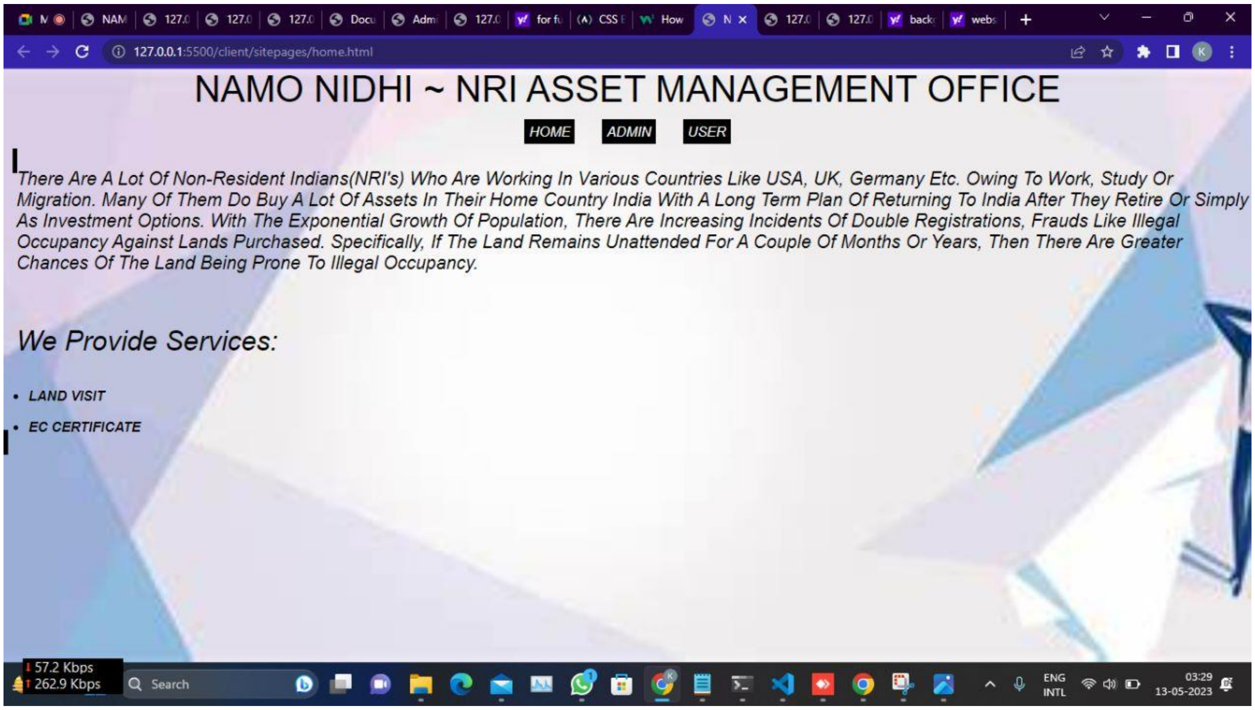
```
const params = new URLSearchParams(window.location.search);
const userName = params.get("name");
const heading = document.getElementById("o");
const bd = document.getElementById("cnt");

let usId = 1;
console.log(userName);

fetch(`http://localhost:3000/users/${userName}`)
.then((response) =>response.json())
.then((data) => {
   console.log(data);
usId = data[0].id;
heading.innerText = `Hello, ${data[0].name}`;
   let propertyDetails = "";

   fetch(`http://localhost:3000/properties/${usId}`)
.then((response) =>response.json())

.then((data) => {

data.forEach((property) => {

propertyDetails += `Property - ${property.village}, ${property.mandal}, ${property.district},
${property.pin_number} --- ${property.status}\n`;

        });



bd.innerText = propertyDetails;

      });

  });



// const userId = params.get("id");

// console.log(userId); // 123

// const userNameEl = document.querySelector("#o");



// fetch(`http://localhost:3000/user/${userId}`)

//   .then((response) =>response.json())

//   .then((data) => {

//     console.log(data);

//     o.value = data[0].name;

//   });
```

login.js

In this page in case of a registered user then the user can login by entering these details.The details entered here are stored in the database through index.js file.

```
const logBtn = document.getElementById("xy");
const regBtn = document.getElementById("yz");

function submitForm(event) {
event.preventDefault(); // Prevent the default form submission

  var name = document.getElementById("user").value;
  var email = document.getElementById("e").value;
console.log(name, email);

window.location.href = `user.html?name=${name}`;
}

logBtn.addEventListener("click", (event) => {
submitForm(event);
});

function regForm(event) {
event.preventDefault();
window.location.href = "registration.html";

}


regBtn.addEventListener("click", (event) => {

regForm(event);

});
```

5.2 TESTING



NAMO NIDHI ~ NRI ASSET MANAGEMENT OFFICE

HOME ADMIN USER

There Are A Lot Of Non-Resident Indians(NRI's) Who Are Working In Various Countries Like USA, UK, Germany Etc. Owing To Work, Study Or Migration. Many Of Them Do Buy A Lot Of Assets In Their Home Country India With A Long Term Plan Of Returning To India After They Retire Or Simply As Investment Options. With The Exponential Growth Of Population, There Are Increasing Incidents Of Double Registrations, Frauds Like Illegal Occupancy Against Lands Purchased. Specifically, If The Land Remains Unattended For A Couple Of Months Or Years, Then There Are Greater Chances Of The Land Being Prone To Illegal Occupancy.

We Provide Services:

- *LAND VISIT*
- *EC CERTIFICATE*

Figure 5.2.1 Home Page

This is the home page of our website which shows the details our project. It consists of admin button , user button and home button. When you click on the admin button it takes you to the admin page and when you click on the user button it takes you to the user page.

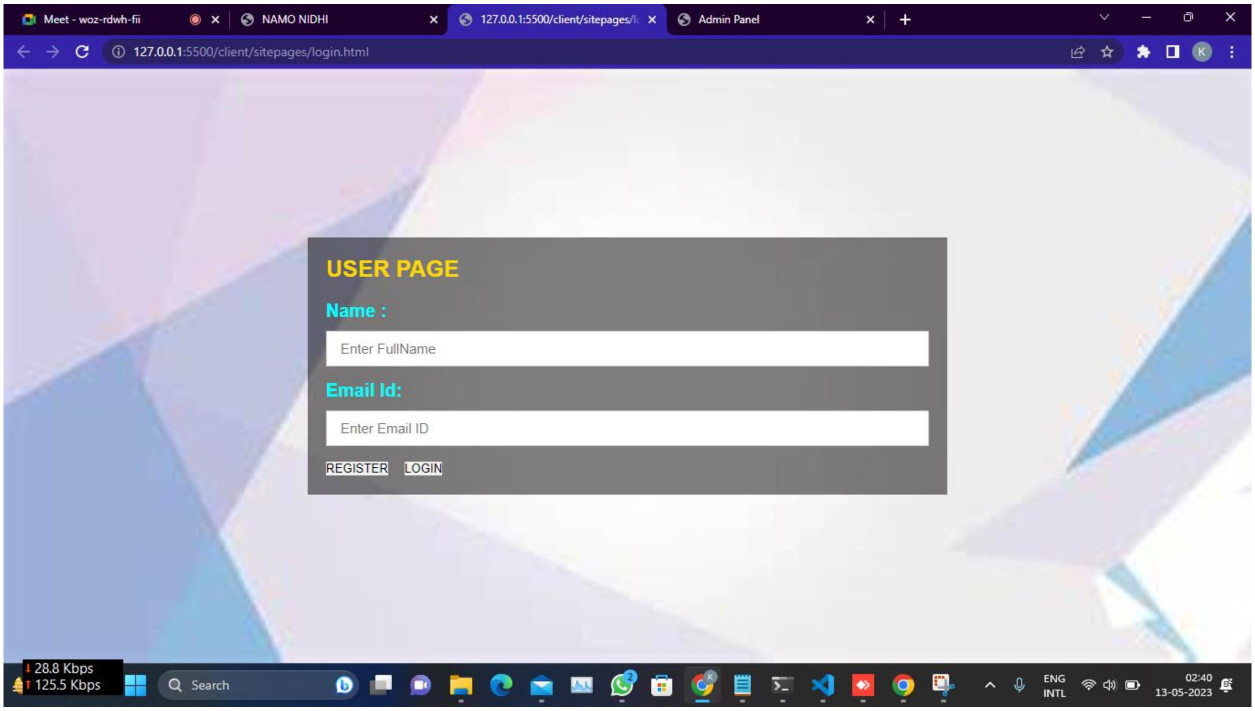


Figure 5.2.3 User login page

This page is shown when you click on user .If you are a new user then you have to register or else login.

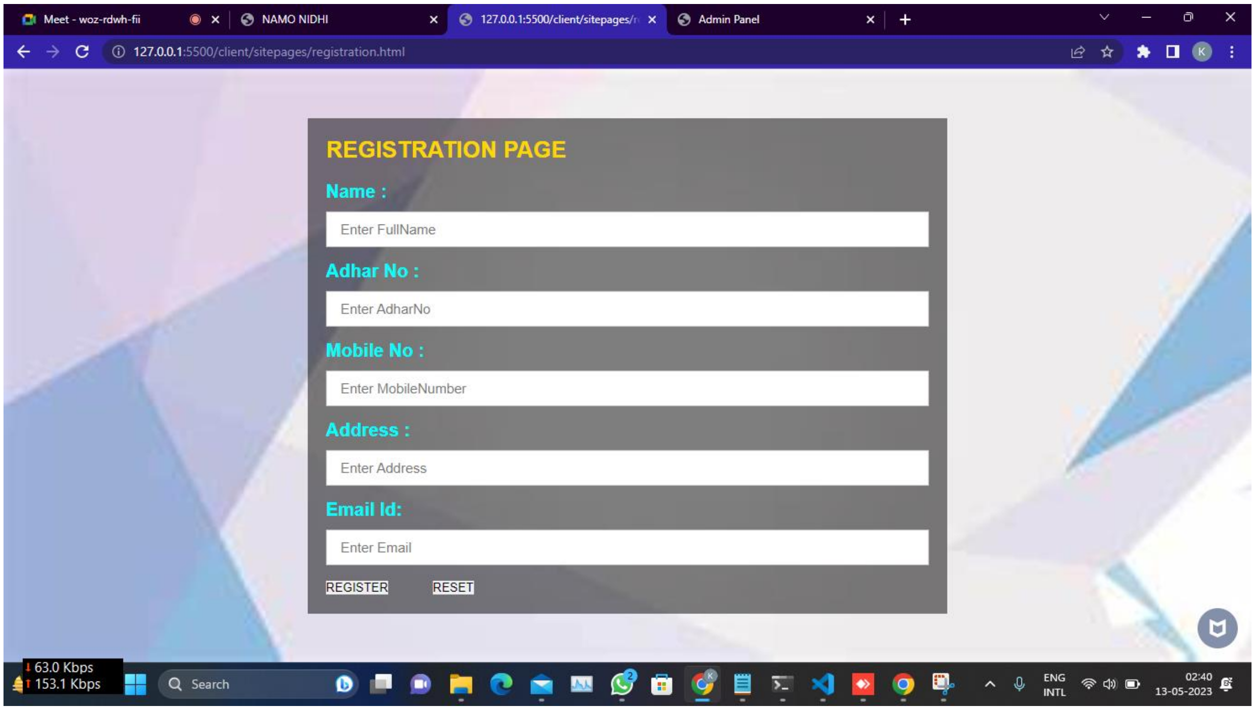
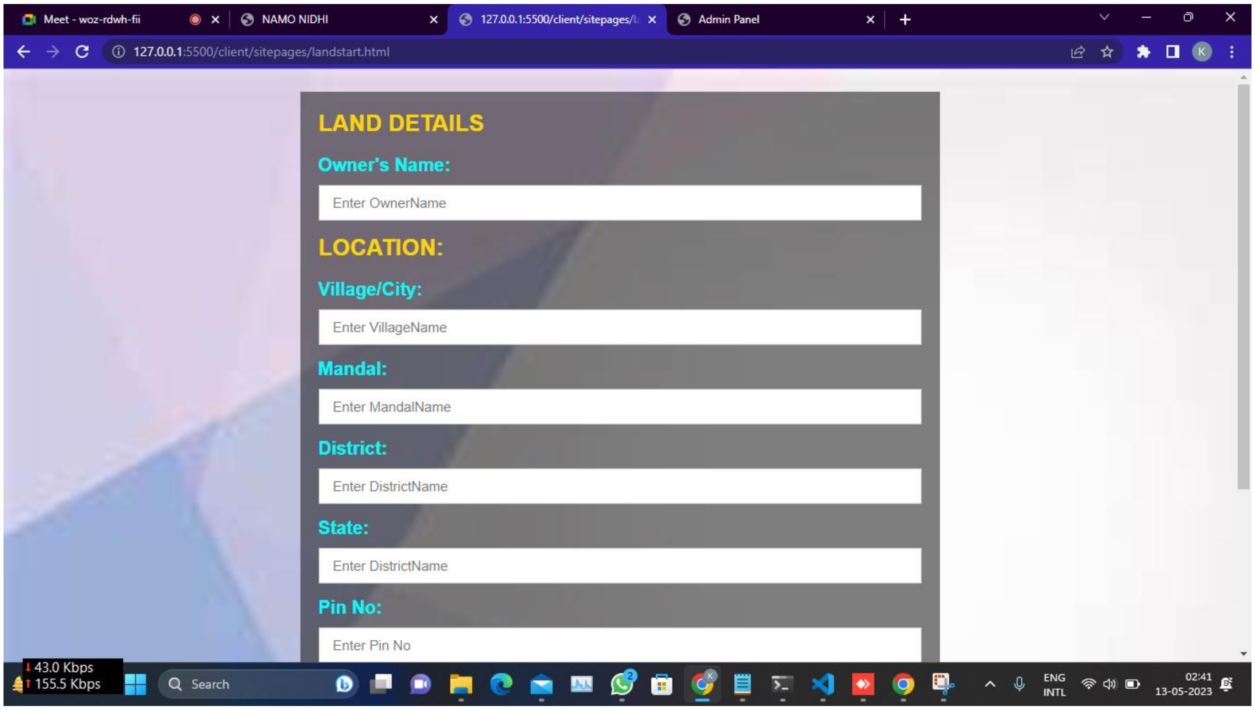


Figure 5.2.2 User registration page

In this page the user can register by entering the required details and then click on register button. The details are now stored in the database.



LAND DETAILS

Owner's Name:

Enter OwnerName

LOCATION:

Village/City:

Enter VillageName

Mandal:

Enter MandalName

District:

Enter DistrictName

State:

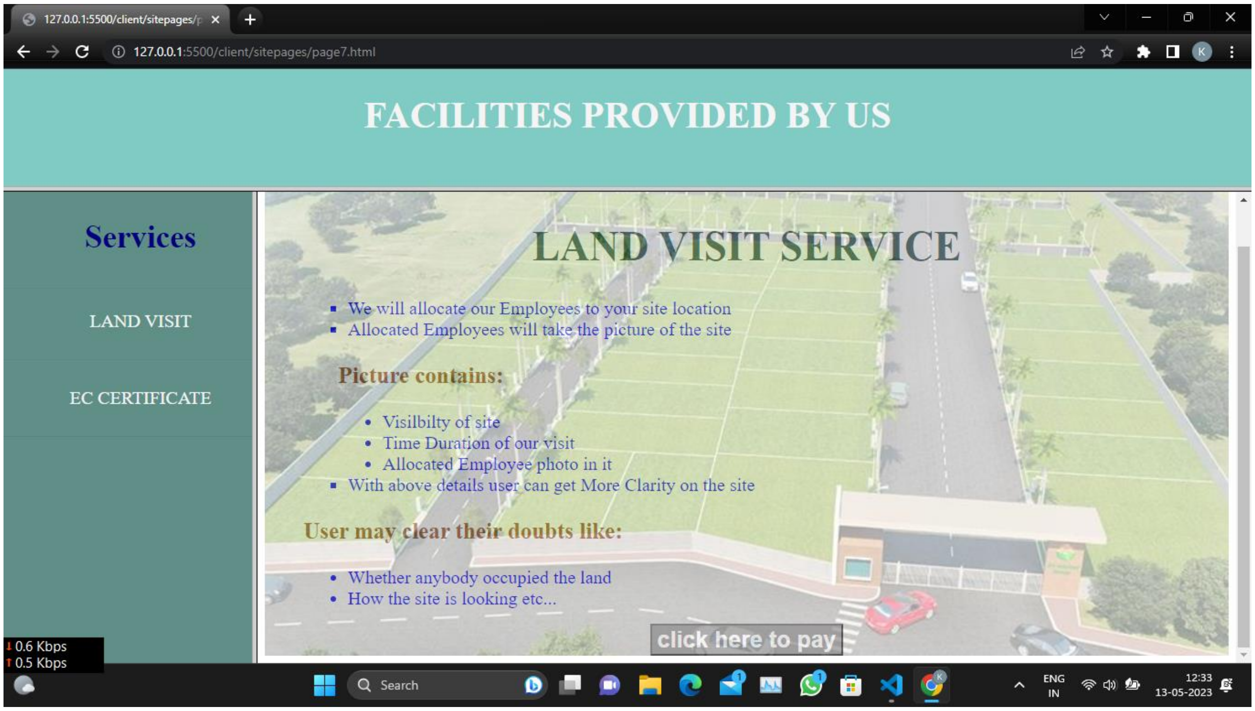
Enter DistrictName

Pin No:

Enter Pin No

Figure 5.2.4 Land details page

In this page the user can enter their land details and click on the services button to avail the services



FACILITIES PROVIDED BY US

LAND VISIT SERVICE

- We will allocate our Employees to your site location
- Allocated Employees will take the picture of the site

Picture contains:

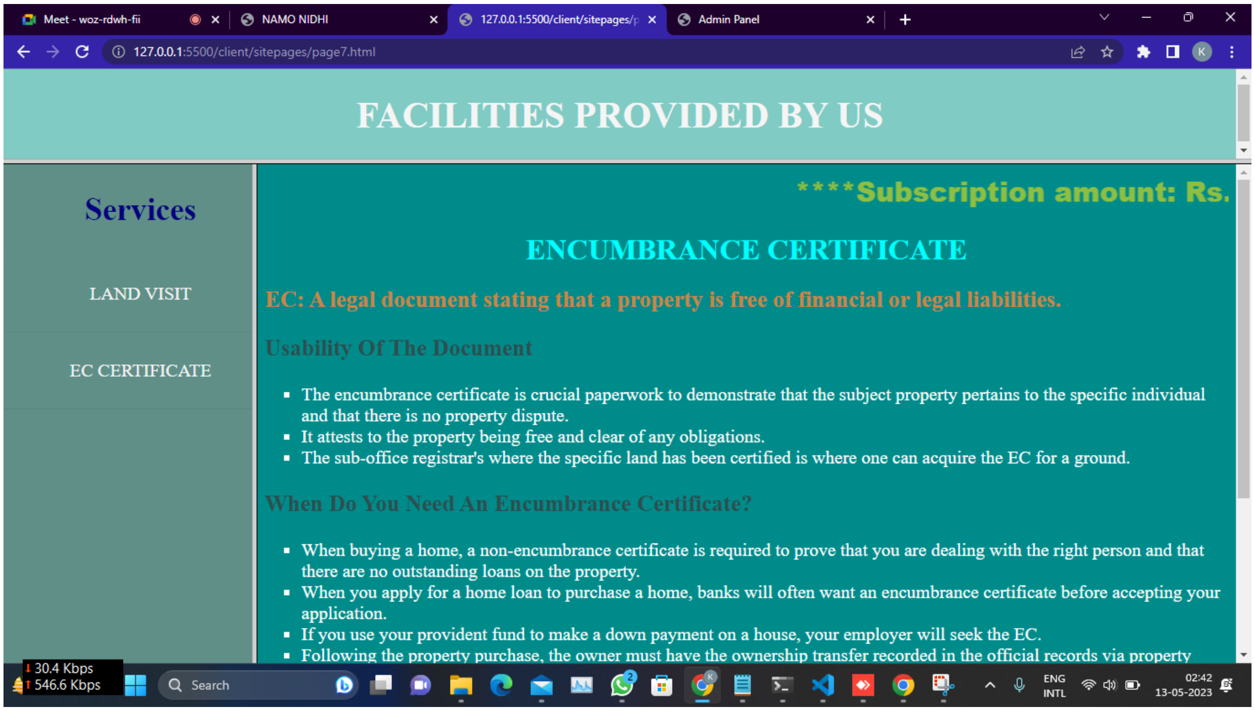
- Visilbilty of site
- Time Duration of our visit
- Allocated Employee photo in it
- With above details user can get More Clarity on the site

User may clear their doubts like:

- Whether anybody occupied the land
- How the site is looking etc...

Figure 5.2.5 Land visit page

By clicking on the land visit option you will be provided the details regarding the cost of that service and the facilities provided. There is a button available which when clicked takes you to the payment page.


Meet - woz-rdwh-fii
NAMO NIDHI
127.0.0.1:5500/client/sitepages/p
Admin Panel
127.0.0.1:5500/client/sitepages/page7.html
Search
ENG INTL
02:42
13-05-2023

FACILITIES PROVIDED BY US

Services

LAND VISIT

EC CERTIFICATE

****Subscription amount: Rs.

ENCUMBRANCE CERTIFICATE

EC: A legal document stating that a property is free of financial or legal liabilities.

Usability Of The Document

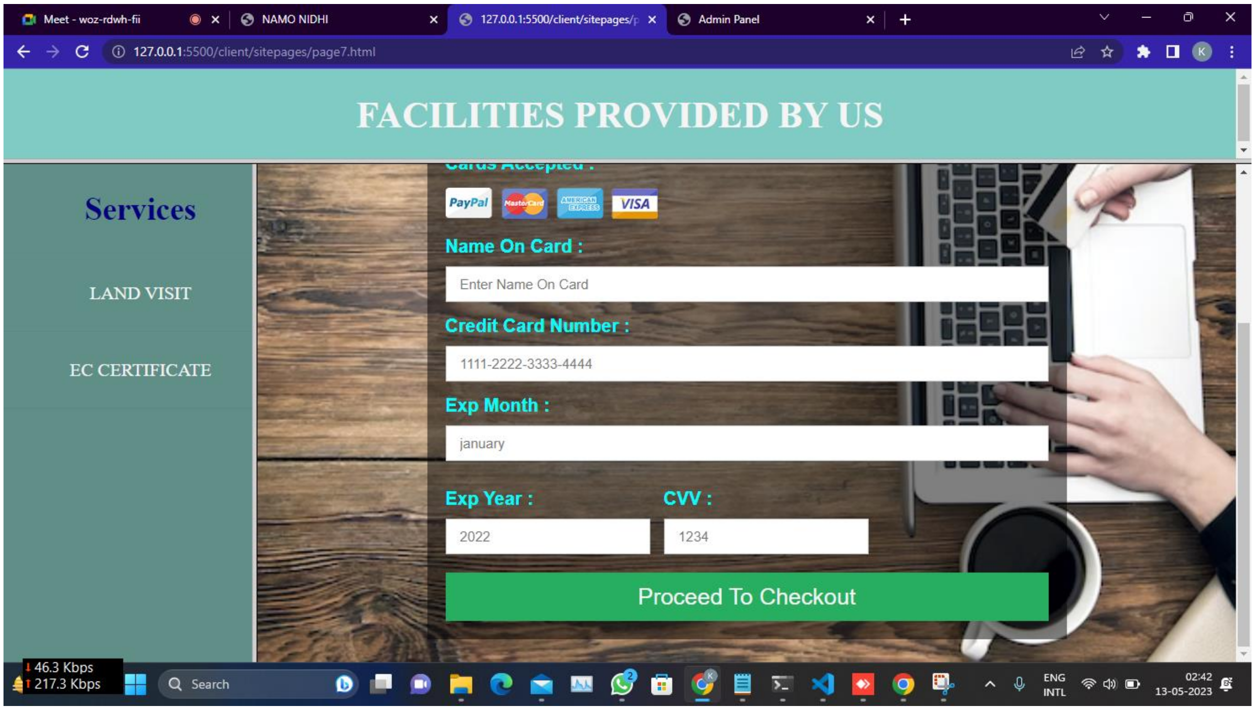
- The encumbrance certificate is crucial paperwork to demonstrate that the subject property pertains to the specific individual and that there is no property dispute.
- It attests to the property being free and clear of any obligations.
- The sub-office registrar's where the specific land has been certified is where one can acquire the EC for a ground.

When Do You Need An Encumbrance Certificate?

- When buying a home, a non-encumbrance certificate is required to prove that you are dealing with the right person and that there are no outstanding loans on the property.
- When you apply for a home loan to purchase a home, banks will often want an encumbrance certificate before accepting your application.
- If you use your provident fund to make a down payment on a house, your employer will seek the EC.
- Following the property purchase, the owner must have the ownership transfer recorded in the official records via property

Figure 5.2.6 EC page

By clicking on the EC certificate option you will be provided the details regarding the cost of that service and the facilities provided. There is a button available which when clicked takes you to the payment page.



FACILITIES PROVIDED BY US

Services

LAND VISIT

EC CERTIFICATE

Cards Accepted :

Name On Card : Enter Name On Card

Credit Card Number : 1111-2222-3333-4444

Exp Month : january

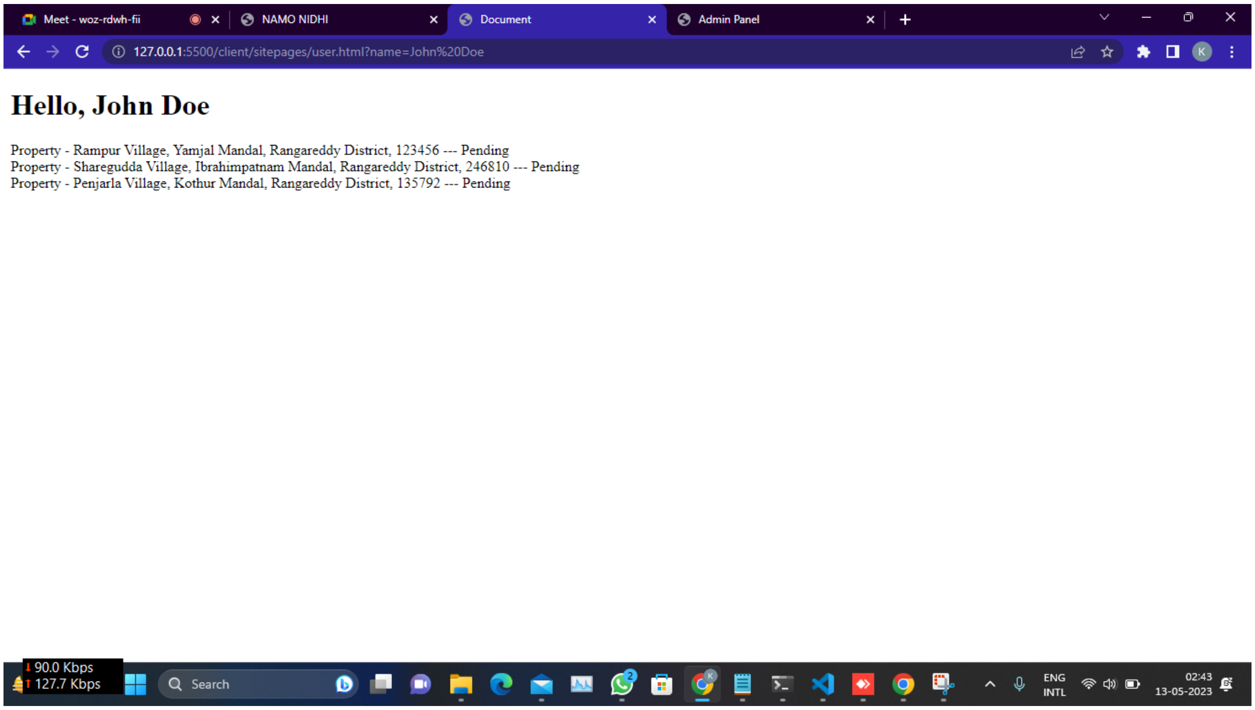
Exp Year : 2022

CVV : 1234

Figure 5.2.7 Payment page

This is the payment page , after entering your card details and by clicking on proceed to checkout button you will be shown the status of the payment done. If the payment done is successful then you will be shown that “PAYMENT SUCCESSFUL”.

Now as a registered user one can check the status of their request for service by using the user login page.



Hello, John Doe

Property - Rampur Village, Yamjal Mandal, Rangareddy District, 123456 --- Pending
Property - Sharegudda Village, Ibrahimpatnam Mandal, Rangareddy District, 246810 --- Pending
Property - Penjarla Village, Kothur Mandal, Rangareddy District, 135792 --- Pending

Figure 5.2.8 Status page

This page gives the details of the request.

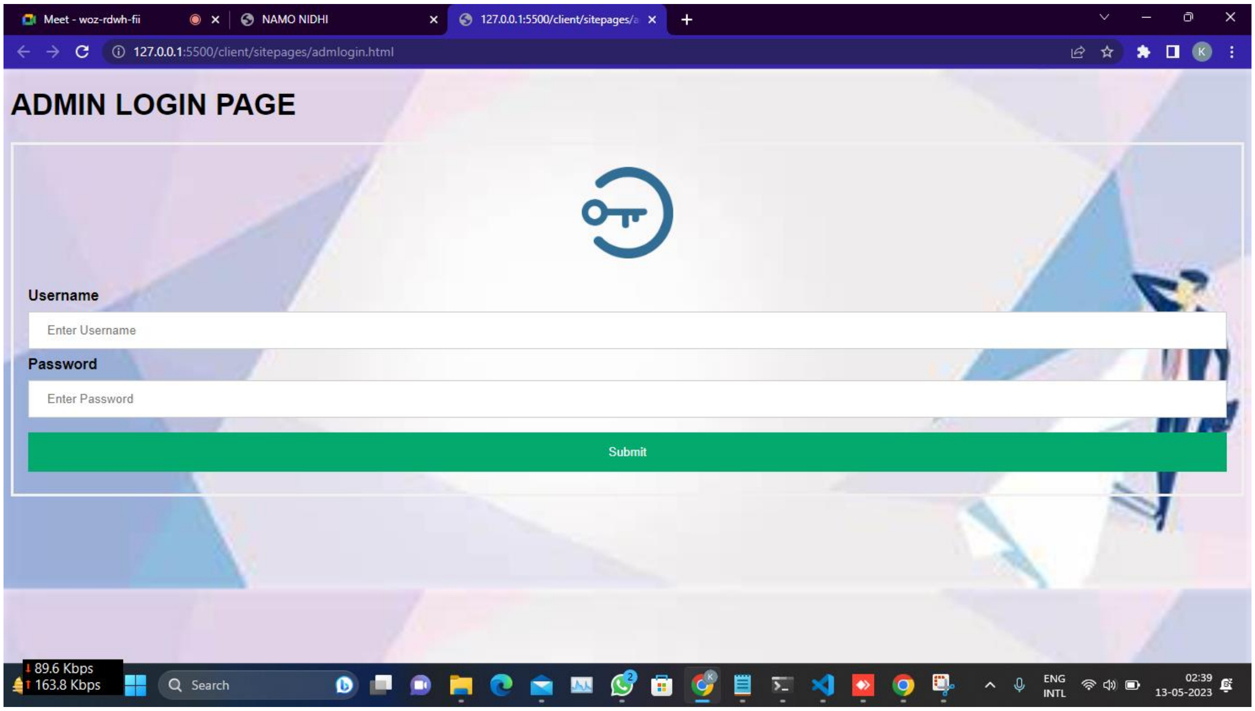
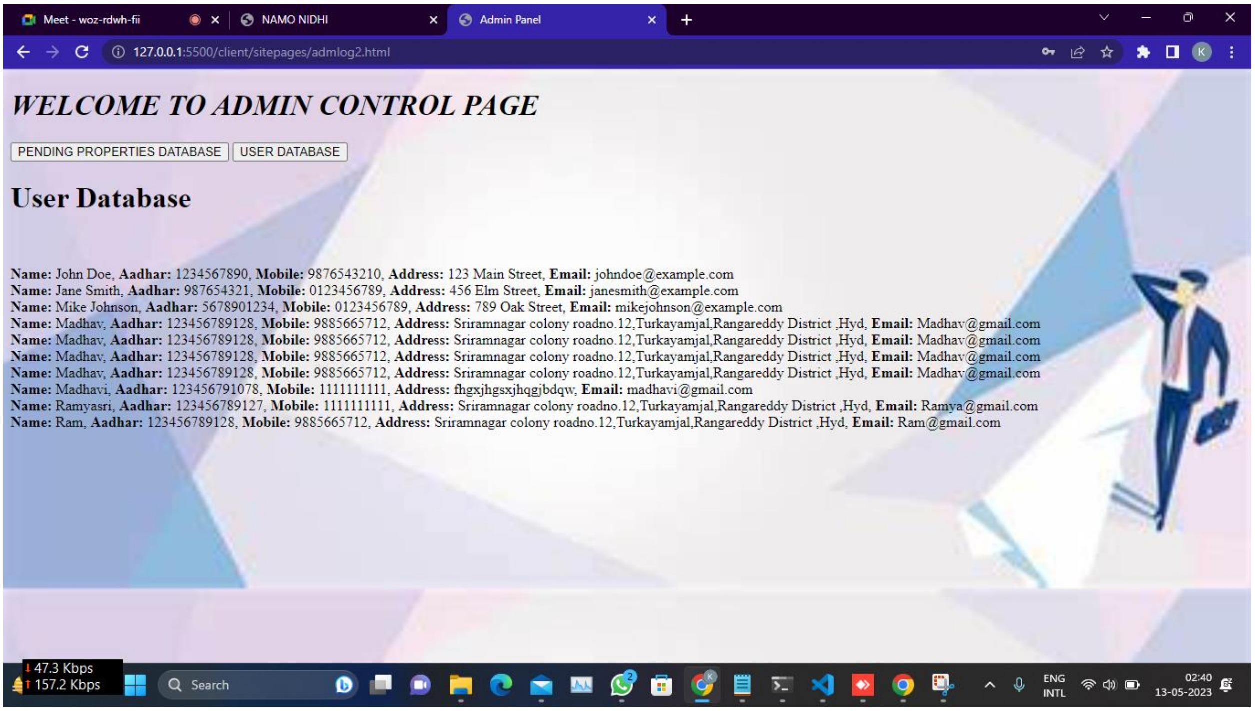


Figure 5.2.9 Admin login page

This page shows the admin login page. The admin can login by entering the details and on clicking on submit admin


Meet - woz-rdwh-fii
NAMO NIDHI
Admin Panel
127.0.0.1:5500/client/sitepages/admlog2.html

WELCOME TO ADMIN CONTROL PAGE

PENDING PROPERTIES DATABASE
USER DATABASE

User Database

Name: John Doe, **Aadhar:** 1234567890, **Mobile:** 9876543210, **Address:** 123 Main Street, **Email:** johndoe@example.com
Name: Jane Smith, **Aadhar:** 987654321, **Mobile:** 0123456789, **Address:** 456 Elm Street, **Email:** janesmith@example.com
Name: Mike Johnson, **Aadhar:** 5678901234, **Mobile:** 0123456789, **Address:** 789 Oak Street, **Email:** mikejohnson@example.com
Name: Madhav, **Aadhar:** 123456789128, **Mobile:** 9885665712, **Address:** Sriramnagar colony roadno.12,Turkayamjal,Rangareddy District ,Hyd, **Email:** Madhav@gmail.com
Name: Madhav, **Aadhar:** 123456789128, **Mobile:** 9885665712, **Address:** Sriramnagar colony roadno.12,Turkayamjal,Rangareddy District ,Hyd, **Email:** Madhav@gmail.com
Name: Madhav, **Aadhar:** 123456789128, **Mobile:** 9885665712, **Address:** Sriramnagar colony roadno.12,Turkayamjal,Rangareddy District ,Hyd, **Email:** Madhav@gmail.com
Name: Madhav, **Aadhar:** 123456789128, **Mobile:** 9885665712, **Address:** Sriramnagar colony roadno.12,Turkayamjal,Rangareddy District ,Hyd, **Email:** Madhav@gmail.com
Name: Madhavi, **Aadhar:** 123456791078, **Mobile:** 1111111111, **Address:** fhgxjhgsxjhqgjbdqw, **Email:** madhavi@gmail.com
Name: Ramyasri, **Aadhar:** 123456789127, **Mobile:** 1111111111, **Address:** Sriramnagar colony roadno.12,Turkayamjal,Rangareddy District ,Hyd, **Email:** Ramya@gmail.com
Name: Ram, **Aadhar:** 123456789128, **Mobile:** 9885665712, **Address:** Sriramnagar colony roadno.12,Turkayamjal,Rangareddy District ,Hyd, **Email:** Ram@gmail.com

Figure 5.2.10 Admin dashboard page

When you click on the user database this gives the details of the registered users and their land details. Similarly when you click on pending requests you will be given the status of the work.

6 CONCLUSION & FUTURE SCOPE

6.1 CONCLUSION

A website for NRI asset management can be an essential platform for managing the assets of Non-Resident Indians. The website can provide a secure and user-friendly interface for customers to view their assets, manage their accounts, and make secure transactions. The website can also allow administrators to manage customer accounts, monitor transactions, and provide personalized customer support.

By utilizing a use case diagram, the website's functionality and relationship between different actors and use cases can be illustrated. This can help in the development process, ensuring that the website meets the specific needs of NRI customers. The use case diagram can also assist in identifying potential challenges and bottlenecks in the asset management process and developing solutions for them.

The website can offer online portfolio management services, allowing customers to view their assets and manage their portfolios from anywhere in the world. The website can also provide a secure platform for transactions, such as buying and selling stocks, mutual funds, and other assets. Customers can make transactions using different payment methods, including wire transfer, debit/credit cards, or online payment wallets.

Personalized customer support can also be a crucial feature of the website, ensuring that NRI customers receive timely and efficient assistance whenever they need it. The website can offer live chat, email, or phone support options, and a dedicated support team can be available round the clock to address customer concerns.

In conclusion, a well-designed website for NRI asset management can provide a convenient, secure, and reliable way for customers to manage their assets. The website's features can be tailored to meet the specific needs of NRI customers, including online portfolio management, secure transactions, and personalized customer support. A use case diagram can help ensure that the website's functionality is designed to support the asset management process effectively. By implementing these features, a website for NRI asset management can become an essential tool .

6.2 FUTURE SCOPE

The future scope for a website for NRI asset management is vast, with emerging technologies and changing customer needs driving innovation in the field. Here are a few potential areas for future development:

- Mobile Applications: With the increasing use of smartphones and mobile devices, developing a mobile application for NRI asset management can offer customers greater flexibility and convenience. A mobile app can enable customers to manage their accounts, view their portfolios, and make transactions on the go, enhancing the overall customer experience.
- Artificial Intelligence and Machine Learning: The use of AI and machine learning in asset management is rapidly evolving, and incorporating these technologies into a website for NRI asset management can offer customers more personalized investment advice and portfolio recommendations. AI can analyze customer data to identify investment opportunities, predict market trends, and improve portfolio performance.
- Robo-Advisors: Robo-advisors are algorithm-based investment platforms that provide automated investment advice and portfolio management services. Integrating robo-advisors into a website for NRI asset management can offer customers a low-cost, efficient, and automated investment option, particularly for those with smaller portfolios.
- Blockchain Technology: Blockchain technology offers a decentralized, secure, and transparent way of managing financial transactions. Integrating blockchain technology into a website for NRI asset management can offer customers a more secure and transparent way of making transactions, reducing the risk of fraud and enhancing the overall security of the platform.
- Social Media Integration: Social media integration can offer customers a more engaging and personalized experience by allowing them to share their investment experiences, receive feedback from other investors, and connect with like-minded individuals. Integrating social media features into a website for NRI asset management can help build a sense of community among customers and enhance customer engagement.

In conclusion, a website for NRI asset management has vast potential for future development, including the integration of emerging technologies, such as mobile applications, AI, blockchain technology, and social media. These developments can offer customers greater flexibility, convenience, and personalized investment advice, enhancing the overall customer experience and improving the efficiency and security of the platform.

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