**LAXMI FINANCE AND SERVICES**



**Batch FD-127**

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**Laxmi finance Report**

Getting a loan is a very tiring and complicated process in India. It may take weeks even months for loans to get approved and people have to visit the loan office again and again for document and verification. Here our proposed project automates the loan process from both, bankers as well as customer’s side. Here customers may see various loans provided along with rate of interest and required documents. Here once the customer fills basic enquiry form, it reaches the bank server he gets a login id password. The server administrator now can check it and select weather to go forward or reject the candidate. If he needs to go forward the banker may select to send customer to next stage. Now the customer gets stage 1 approval and needs to upload his scanned documents to the site through his login. Once the documents are submitted they are cross verified at the server and reply is sent to server. The system server also gets the person location and his image secretly by tracking the computer through which he submits documents to the bank server needed for bank verification. The bank may now cross verify customer details and also request extra documents by sending online alerts to the customer email. The customer just needs to upload needed documents online and can also track loan status. He gets an sms once his loan has been approved confirming the process.

**Software Requirements:**

1. Windows -XP, Windows 7(ultimate, enterprise)
2. My-SQL
3. Eclipse IDE

**Hardware Components:**

* Processor – Dual Core
* Hard Disk – 50 GB
* Memory – 1GB RAM

**Advantages:**

* This system removes all the hassle work needed to acquire a loan.

**Disadvantage:**

* Authorized person will have to check for any fake documents or other stuffs like that.
* User needs to have internet connection for using this system.

**Applications:**

* This system can be used by all banks and other loan providing companies, to make their process easier and quick.

**Registration Model:**

**Class:1.Enquiry-Details**

**-id**

**-name**

**-address**

**-pan card**

**-mobile no**

**Class:2.Customer-Details**

**-id**

**-name**

**-address**

**-pan card**

**-mobile no**

**-loan-amount**

**-bank**

**-guaranteer**

**-loan-details**

**-document-details**

**Class:3.Addres-Details**

**-id**

**-permanent-address**

**-correspondence-address**

**-city**

**Class:4.Guranter-Details**

**-id**

**-name**

**-address**

**-relationship with customer**

**-mobile-no**

**-aadharcard-no**

**-pan-card no**

**-job details**

**Class:5.Bank-Details**

**-id**

**-name**

**-account-number**

**-IFSC**

**-Branch-Name**

**-address**

**Class:6.Document-Details**

**-id**

**-customer-id**

**-pan-card no**

**-aadhar-card no**

**-photo**

**-singuture**

**-bank-statement**

**-itrfile**

**-salaryslip**

**Class:7.Loan-details**

**-id**

**-type**

**-loan -amount**

**-tenure**

**-bank-details**

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