

Topic – Finance Management System

Domain - Transportation

Project abstracts & problem statement:

This Project belongs to Finance domain. In general, when user wants to purchase products using EMI feature of online shopping, user must have a credit card. While payment of EMI every month, user must pay some interest with EMI which varies for credit cards of different banks. "Finance Management System" is a web application in which the concept of no cost EMI is introduced where user doesn't have to pay any interest on EMI and it is not mandatory for user to have credit card in order to purchase product via EMI since an EMI card will be given to users after Registration on this system if the user meets the eligibility criteria. If all the documents provided by the user are approved, then EMI card gets activated for which user must pay the joining fee for the card user chosen. Using that EMI card, users will be able to purchase different products according to their card limit. The product which user will purchase, some processing fee will be taken from the user which will be an earning resource for the company. The users will be able to view their purchased products in Dashboard and how much amount they are supposed to pay in upcoming months.

Mandatory Modules:

[Register](#) - Consumer

The consumer will register with the company. They can apply for any of the two cards depending on their requirements. The cards have a limit. Once the user is verified and registered with the company, he/she will be eligible to avail the services of the card. The two cards being gold and Titanium cards. The users will have to pay a minimum joining fee depending on the card type.

NAME:

PHONE NO:

EMAIL:

USER NAME:

PASSWORD:

ADDRESS:

CONFIRM PASSWORD:

CARD TYPE:

SELECT BANK:

SAVING ACCOUNTS NUMBER:

IFSC CODE:

[Login](#)

i. Login as User

Once the user logs in successfully into his account, he will be given the card to use henceforth. User history ranging from the items chosen till the number of instalments and the amount paid will be reflected. It will also contain a reference to the list of the products page.

USER NAME:

PASSWORD:

ii. Login as Admin

Once the admin logs in his/her account, he/she will be able to access all the details of every user who has registered and will be able to activate the user account once the document verification is completed. The admin will be able to control the backend of the application.

USER NAME:

PASSWORD:

[Buy product](#) - Zero Cost EMI

All the products will be listed here. According to the product type, cost of the product and the tenure period, monthly tenures will be deducted. Once the user clicks on buy product, he will be redirected to an info page where all the details, features and the frequently asked questions will be displayed for user's convenience.

The user can buy product with different EMI schemes.

- a.3 months
- b.6 months
- c.9 months
- d.1 year

[Dash-Board](#)

i. EMI card

The EMI card will give details about the registration number, validity period, and name of the user.

ii. List of products purchased

The list of products purchased by the User will also be displayed along with the last transaction. Previous transactions will also be displayed if asked by the user.

iii. It will also give information about the remaining balance in users membership card.

[Equated Monthly Instalments](#)

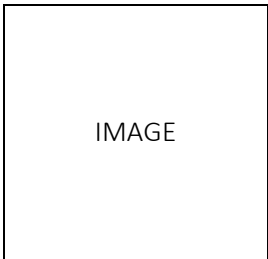
Finally, if the user wants to buy the product, user will click on the buy option and the

amount will be deducted from his card and his limit will thereby be reduced and his order will be confirmed.

Sample Output Screen and details for reference:

INDEX: It is like a homepage in the application. It will contain a register module and a login module at the right end of the page. A sample product's image and details will be displayed on this page. A buy now button when clicked will redirect to the login page.

Eligibility and documentation details will be displayed below the product details. Card details and EMI options will cover the rear end of the page. When the user clicks on register, the user will be redirected to the registration page.

REGISTER LOGIN	
	PRODUCT NAME: PRODUCT DETAILS: COST: <input type="button" value="BUY NOW"/>
ELIGIBILITY	<u>Terms and Conditions</u>
Charges for registration and EMI card details	

REGISTRATION: The consumer will register with the company. They can apply for any of the two cards depending on their requirements. The cards have a particular limit. Once the user is verified and registered with the company, the user will be eligible to avail the services of the particular card. The two cards being gold and Titanium cards. The users will have to pay a minimum joining fee depending on the card type. When the user chooses a particular card, the user will have to pay a joining fee for the card during manual verification of the documents. Once the user clicks on submit, he will be redirected to the login page

REGISTRATION FORM	
Name	
Date of Birth	
Email id	
Phone No.	
User Name	
Password	
Confirm password	
Address	
Card Type	<input type="radio"/> --Gold <input type="radio"/> --Titanium
Select Bank	
Savings Account No:	
IFSC code	
<input type="button" value="REGISTER"/>	<input type="button" value="RESET"/>
Already a member? Login Here	

LOGIN: Once the user logs successfully into his account, he will be given the card to use henceforth. The user will be redirected to the dashboard page after login.

LOGIN	
USERNAME	<input type="text"/>
PASSWORD	<input type="password"/>
<input type="button" value="LOG IN"/>	Forgot Password?
New User? Register here	

DASHBOARD: A virtual card is assigned to the user which the user can use only after the user pays the joining fee during document verification. Once the verification is done, the admin will approve the use of the card. It will also have the information for the previous transactions. Current card limit will also be shown on this page. A navigation bar for products will be placed on the page. When it is clicked, it will be redirect to the product list page.

PRODUCTS	
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PRODUCT LIST: All the products will be listed here. According to the product type, cost of the product and the tenure period, monthly tenures will be deduced. Once the user clicks on

DASHBOARD

LFI

Card Number:
Name:
Valid till: MM/YY
CARD TYPE: Gold/Titanium

ACTIVATED

TOTAL CREDIT: 40,000
CREDIT USED:
REMAINING CREDIT:

PRODUCTS PURCHASED

PRODUCT NAME: AMOUNT: PAID: 15,000
BALANCE: 25,000

RECENT TRANSACTIONS

PRODUCT	DATE	AMOUNT PAID

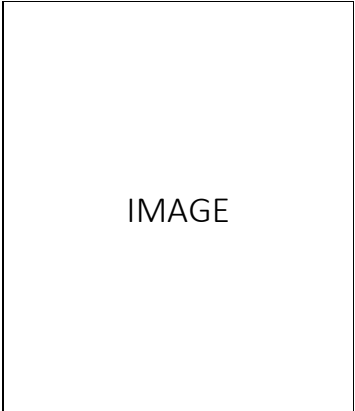
buy product, he will be redirected to an info page where all the details, features will be displayed for user's convenience.

IMAGE	PRODUCT NAME: PRODUCT DETAILS: COST: <div>BUY NOW</div>
IMAGE	PRODUCT NAME: PRODUCT DETAILS: COST: <div>BUY NOW</div>
IMAGE	PRODUCT NAME: PRODUCT DETAILS: COST: <div>BUY NOW</div>

PRODUCT INFO PAGE: EMI for the product for various tenures will be calculated and displayed. User can choose any of the tenure as per it's convenience.

Once the user pays the monthly installment for the product, the pay now button will be deactivated for the rest of the month for that particular user. Pay now will redirect to payment page.

HI, USERNAME	<div>LOGOUT</div>
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PRODUCT NAME:

PRODUCT DETAILS-----

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COST:

EMI PERIOD

3 MONTHS ↓

EMI STARTING 6000pm

PAY NOW

[Terms and Conditions](#)

ADMIN: Only Admin has the access to the activation column of this table.

ADMIN PAGE

USER DETAILS DATABASE								
NAME	UNAME						EDIT	DELETE

VERIFY USER: Once the user's documents are verified, the admin will activate the user's account.

ACTIVATE USER'S ACCOUNT

ACTIVATE USER: - ☐ YES ☐ NO

SUBMIT

FORGOT PASSWORD: If the user forgets its password, the user can click on forgot password.

FORGOT PASSWORD

Phone NO

GET OTP

Enter OTP

Verify OTP

CHANGE PASSWORD: The user can create a new password for further use.

CHANGE PASSWORD

NEW PASSWORD

CONFIRM PASSWORD

SAVE