

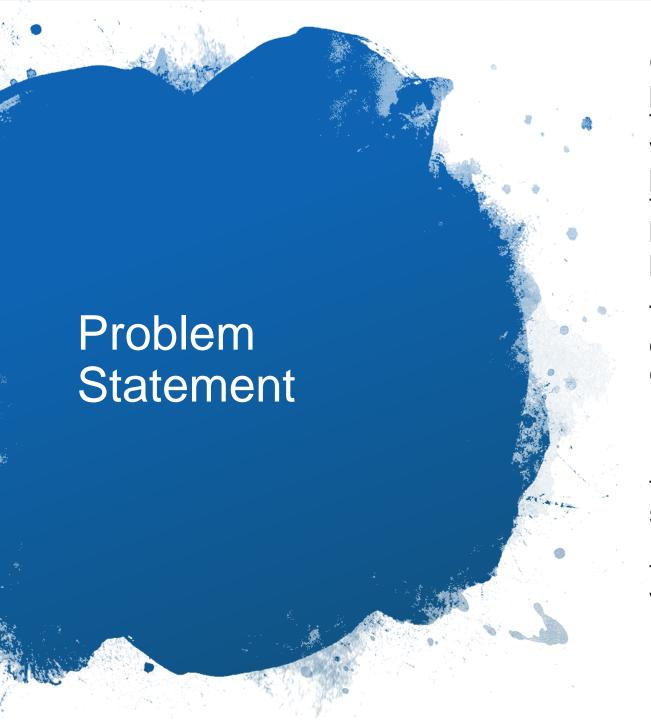




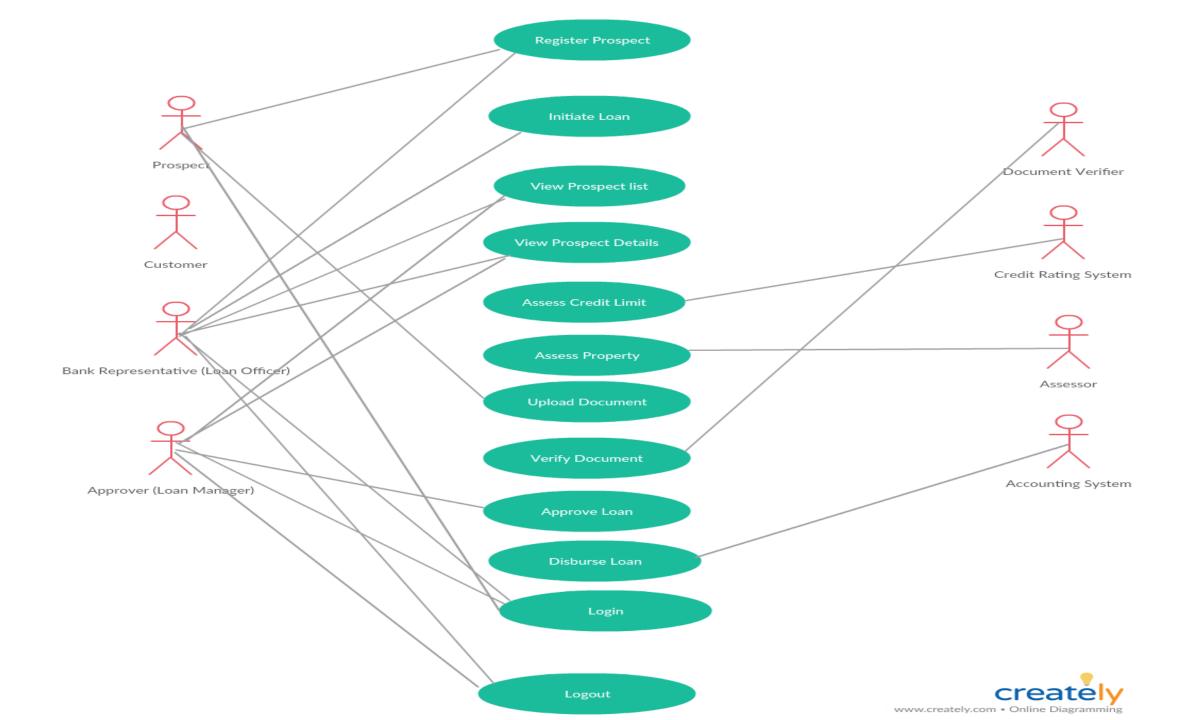
LOAN MANAGEMENT SYSTEM



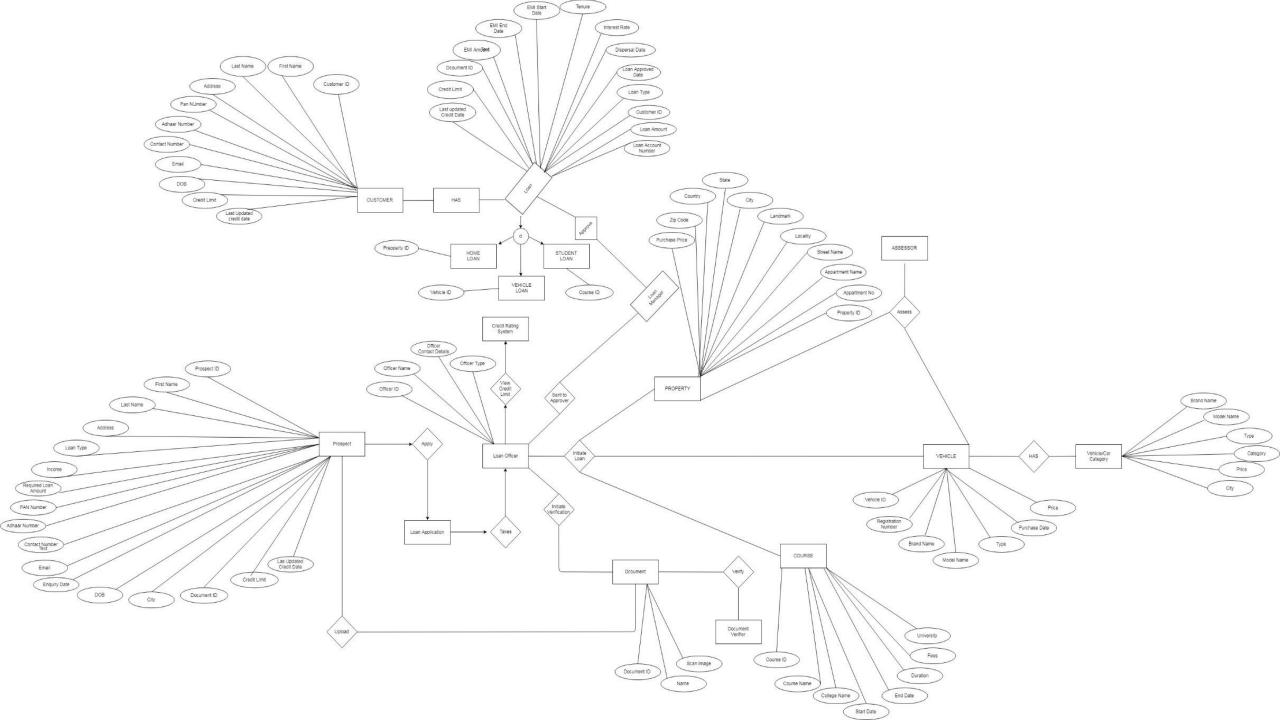




Getting a loan is very tiring and complicated process in India. It may take weeks or months for loan to get approved and people have to visit the loan office again and again. "LBI" portal is a web application that can be used for applying for loan online without visiting any bank branch. Applying for loan online helps people get around despite the fact that they have to visit branch for any bank related work. The individual who needs loan can just visit our online portal. This system increases customer retention and simplify loan and EMI management. This project is designed to be used by any individual for home loan, Vehicle loan or Education loan. It is an online system through which customer can view available services its benefits and other information related to loan. The system will be based that takes the individual information and then verify if user meets the eligibility criteria. If user is satisfying all the requirements, then loan gets approved.







Class Diagram



BankEmployee empld: String empName: String contactNumber: Integer email: String empType: String password: String SankEmployee() getEmpld():String setEmpld(String):void getEmpName():String setEmpName(String):void getContactNumber():Integer setContactNumber(Integer):void getEmail():String setEmail(String):void getEmpType():String setEmpType(String):void getPassword():String

setPassword(String):void




```
va Class>>
            @ Property
  propertyld: Long
□ registrationNumber: String
propertyType: String
apartmentNo: String
apartmentName: String
streetName: String
locality: String
a landmark: String
a city: String
state: String
country: String
zipCode: String
purchasedPrice: Double
  marketValue: Double
SProperty()
getPropertyld():Long
setPropertyld(Long):void
getRegistrationNumber():String
setRegistrationNumber(String):void
getPropertyType():String

    setPropertyType(String):void
    getApartmentNo():String

setApartmentNo(String):void
getApartmentName():String
setApartmentName(String):void
getStreetName():String
setStreetName(String):voidgetLocality():String
setLocality(String):void
getLandmark():String
setLandmark(String):void
aetCity():String
  setCity(String):void
getState():String
setState(String):void
getCountry():String
setCountry(String):void
getZipCode():StringsetZipCode(String):void
getPurchasedPrice():Double
setPurchasedPrice(Double):void

    getMarket∀alue():Double

setWarketValue(Double):void
  toString():String
```

Prospect prospectid: Long firstName: String □ lastName: String address: String ncome: Double p requiredLoanAmt: Double panNumber: String andharNumber: String o contactNumber: String p email: String enquiryDate: Date a dateOfBirth: Date e city: String a creditLimit: Double p lastUpdatedCreditDate: Date prospectAssetId: Long o applicationStatus: String Prospect() getProspectId():Long setProspectId(Long):void getFirstName():String setFirstName(String):void getLastName():String setLastName(String):void getAddress():String setAddress(String):void getLoanType():String setLoanType(String):void getIncome():Double setIncome(Double):void getRequiredLoanAmt():Double setRequiredLoanAmt(Double):void getPanNumber():String setPanNumber(String):void getAadharNumber():String setAadharNumber(String):void getContactNumber():String setContactNumber(String):void getEmail():String setEmail(String):void getEnquiryDate():Date setEnguiryDate(Date):void getDateOfBirth():Date setDateOfBirth(Date):void getCity():String setCity(String):void getCreditLimit():Double setCreditLimit(Double):void getLastUpdatedCreditDate():Date setLastUpdatedCreditDate(Date):void ■ getProspectAssetId():Long setProspectAssetId(Long):void

getApplicationStatus():String
 setApplicationStatus(String):void

toString():String

Customer a customerid: Long firstName: String □ lastName: String address: String panNumber: String aadharNumber: String e contactNumber: String email: String p dateOfBirth: Date creditLimit: Double lastUpdatedCreditDate: Date SCustomer() getCustomerld():Long setCustomerld(Long):void getFirstName():String setFirstName(String):void getLastName():String setLastName(String):void getAddress():String setAddress(String):void getPanNumber():String setPanNumber(String):void getAadharNumber():String setAadharNumber(String):void getContactNumber():String setContactNumber(String):void

getEmail():String

setEmail(String):void

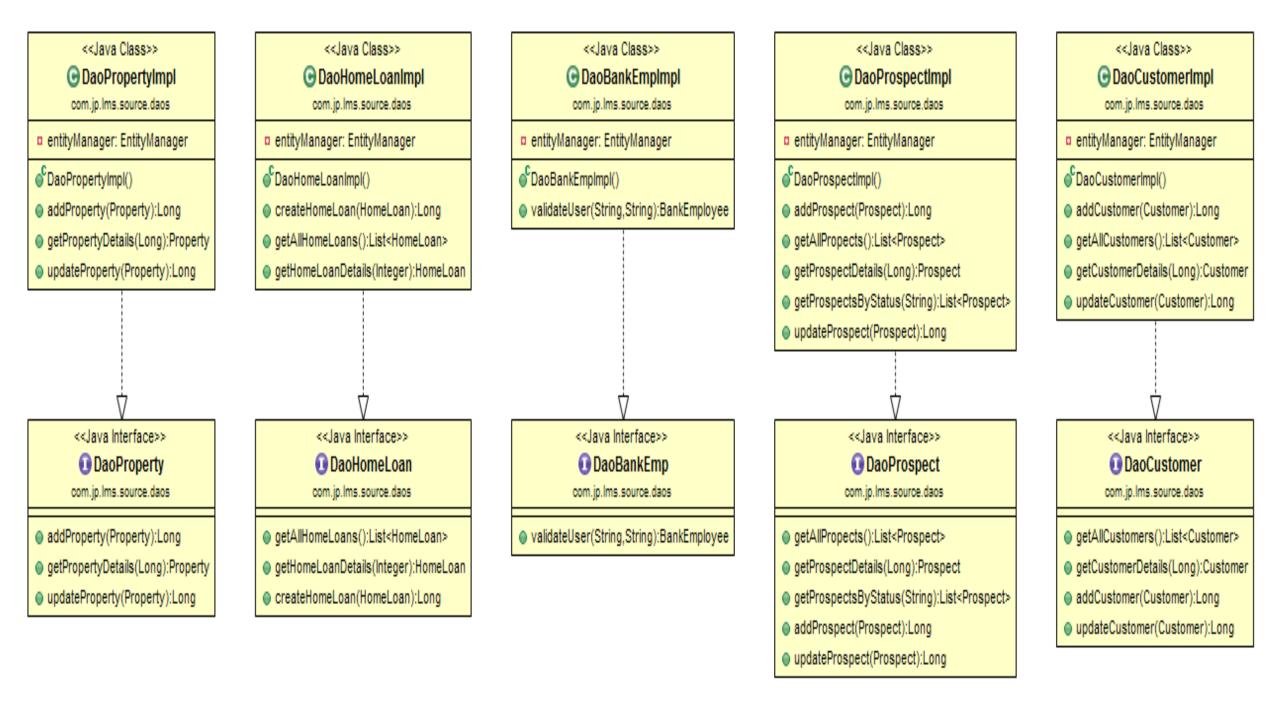
getDateOfBirth():Date
setDateOfBirth(Date):void

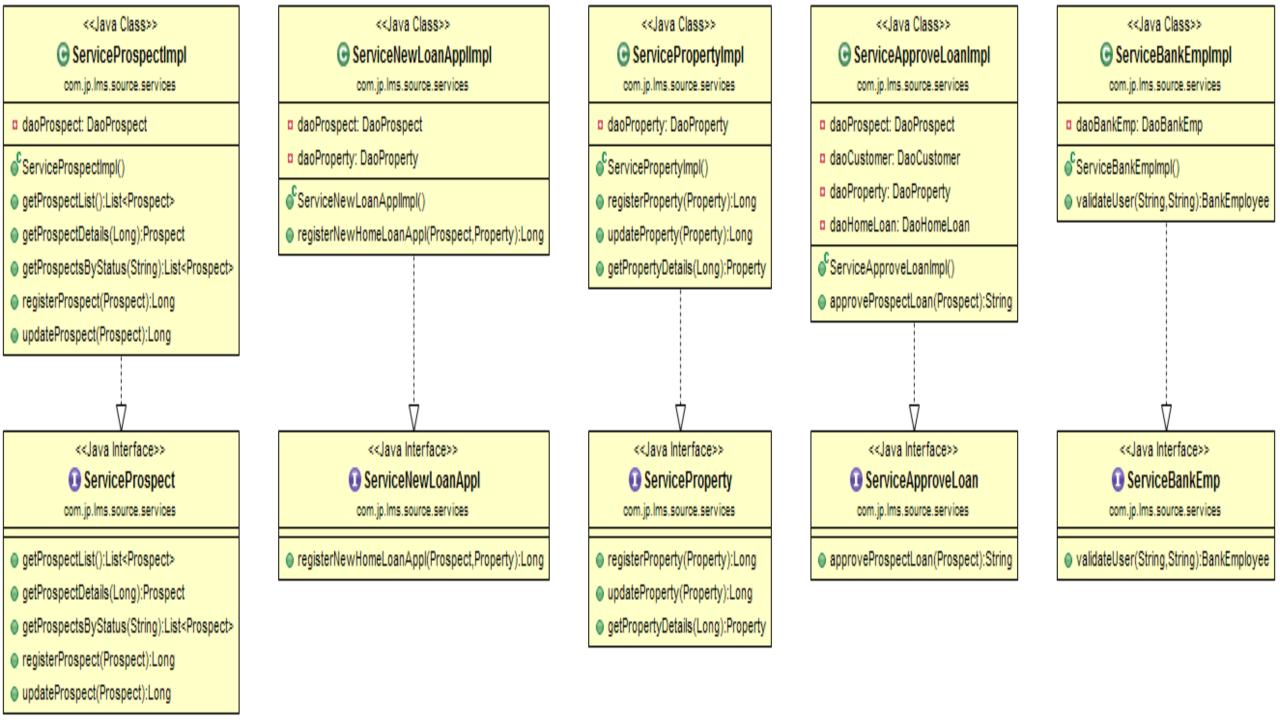
getCreditLimit():Double

setCreditLimit(Double):void

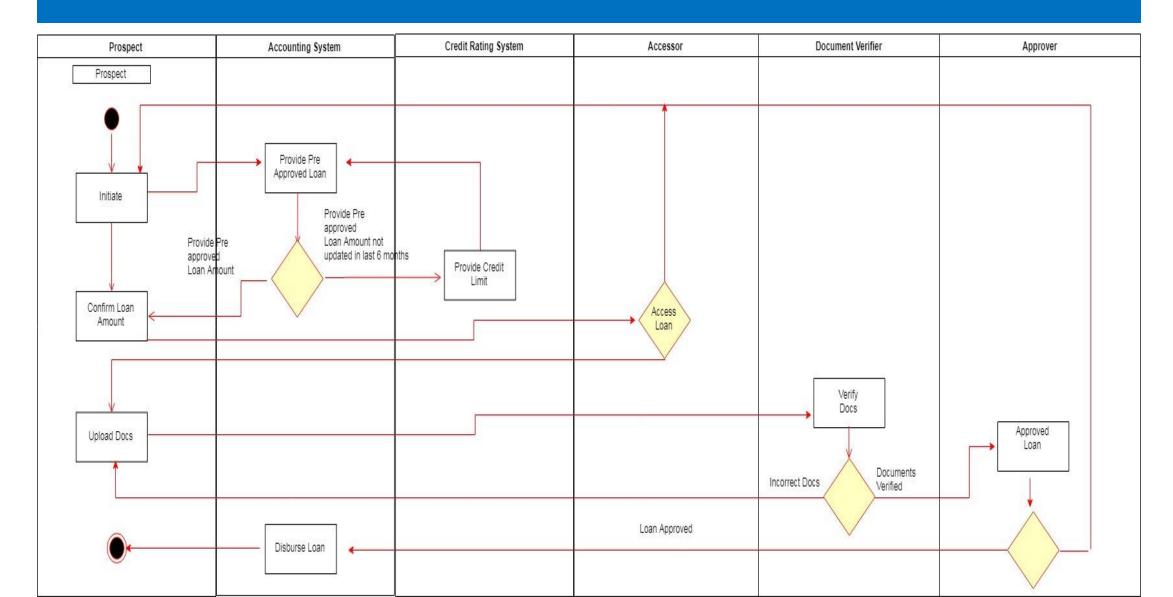
getLastUpdatedCreditDate():Date

setLastUpdatedCreditDate(Date):void





Swim Lane Activity Diagram



Assumptions and Scope of project

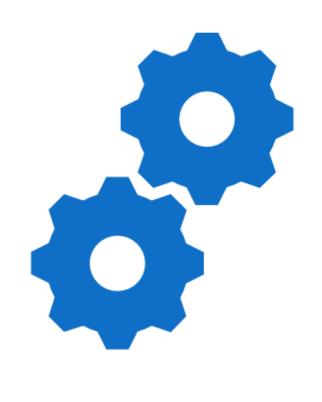
• Assumptions

Credit Limit System, Document Verifyier and Property Assessor Systems are third party systems

Scope of the Projects

- ➤ Online Application Process
- ➤ Offline Application submitted by Bank Officer
- ➤ Assessing the Credit history of the Prospect
- ➤ Assessing the property against which the loan is taken

TECHNOLOGIES AND FRAMEWORKS



• FRONTEND TECHNOLOGIES & FRAMEWORKS

- ➤ Angular 7.0.6
- ➤ HTML5
- ➤ Bootstrap v3.4.0
- CSS

BACKEND TECHNOLOGIES & FRAMEWORKS

- JAVA 1.8
- SpringBoot Framework 2.1.1
- JPA
- Oracle 11G



Online Loan Application by Prospect

View Prospect List by the Bank Officer

View Prospect's Details

Retrieve Applicant's Credit History

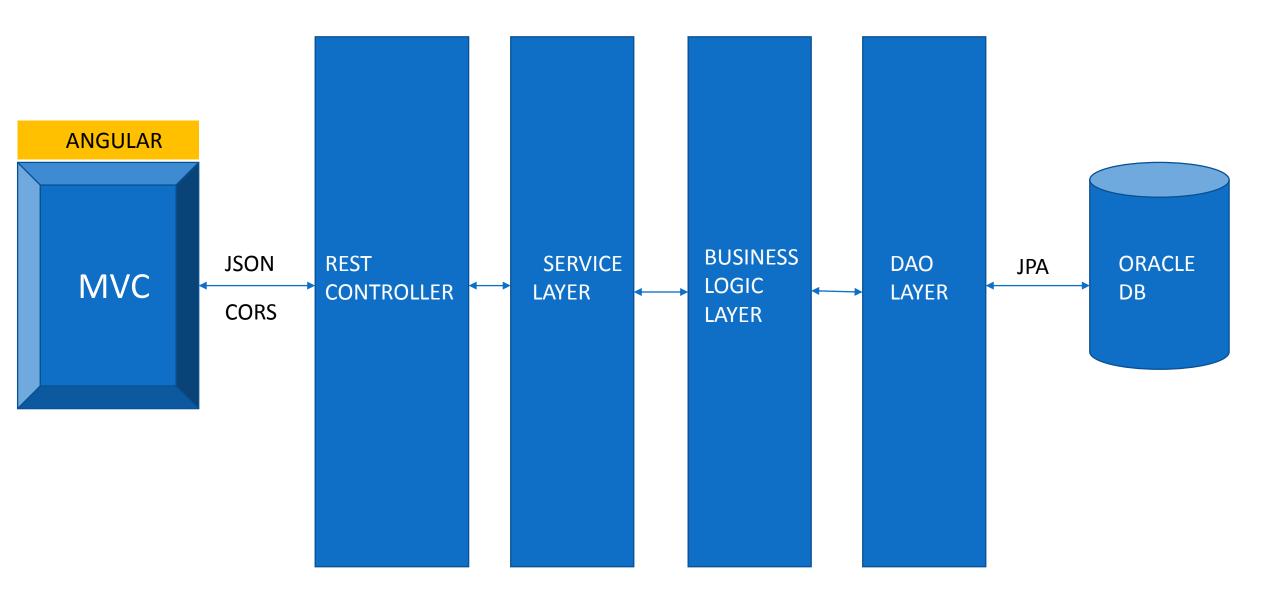
Approving the Credit Limit by Bank Officer

Retrieving the Property
Valuation from the
Assessor

Approving Loan
Application based on the Assessment

Rejecting the Loan Application based anytime based on Credit and property assessment

APPLICATION ARCHITECTURE





What next? Future plan

- Implement the Document Verification Module
- Implement User, Customer and Bank employee login



J.P.Morgan



Thank you