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**Department of Computer Science and Engineering**  
**Database Design Laboratory (18CS53)**

**Synopsis**

<b>TITLE</b>	<b>ECOMMERCE PLATFORM WITH A LOAN APPROVAL SYSTEM</b>	
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## **1. Introduction**

Ecommerce websites are on the rise in today's modern world and ever growing with features. What starts out as a website just connecting sellers with customers then slowly ventures into other fields also like media and music through the concept of memberships. The websites also introduce many discounted sales linked to certain banks which the customers can avail during the period of the sales. Ecommerce giants like flipkart and amazon are dominating currently in India but through this project we feel they could perform even better because of their huge turnovers and capital investment capacity.

## **2. Existing System**

The existing system of ecommerce always offers some or the other bank offer on a section or whole of its products. All consumers will not have all the cards to avail all those offers. So they buy products without an applicable offer or buy products when their banks offer a discount in the upcoming future as this is the typical consumer mind-set. For the debit card users this will not be much of a problem as they can get to make payments through their friends or relatives cards to avail the best offers but for people who want to pay through EMI's this will be a huge problem and cannot get the best offer also.

## **3. Proposed System**

The proposed system wants to alleviate this problem and thus make it possible for the customer to avail one or the other offer every time a consumer buys a product from the website. This can again be made possible through a membership option of 3-5 years wherein the customer will be able to open two more joint accounts with the ecommerce website company at a nominal fee which will be fully managed/controlled by the ecommerce website only and it will be the customer's choice of banks.

So when a sale on the website is put up with a card/EMI offer of a card that the customer doesn't have but has availed through the membership scheme, the customer can make a payment through his normal debit card but the ecommerce website will acquire that

payment and process it through the membership card for the customer avail the required benefits. This will enable the customer to save so much money and doesn't incur losses either to the bank or the website.

#### **4. Relational Database Structure**

- A unique database structure is very important for this purpose as it should store information about when to send reminders to the customers for payments made through EMI's of the membership cards and also securely store customer's confidential details.
- Basic information such as name, address, order amount to be paid, interest rate etc. are stored in a relational database. A relational data model will be used to implement the database. It will also hold information about the products which are present and shipment information.

#### **5. RDBMS AND NoSQL Integration**

All the customers will be segregated into two or three groups based on their EMI status and their debt status, membership vs non-membership customers etc. So NoSQL will be used to maintain this list. Each of the customer data will be related to their personal details that are stored in the Relational Database.

#### **6. Societal Concern**

- The societal concern with respect to this project is to up the standard of living in India as well as to ensure progress of more and more trade which will also up the GDP.
- Tools like ML and AI will help in analysing the capacity of a customer to pay up membership EMI's based on the account details and Income shared by him. ML and AI also can help in selecting products for the customer based on an input image.