

# Loan Management System Portal

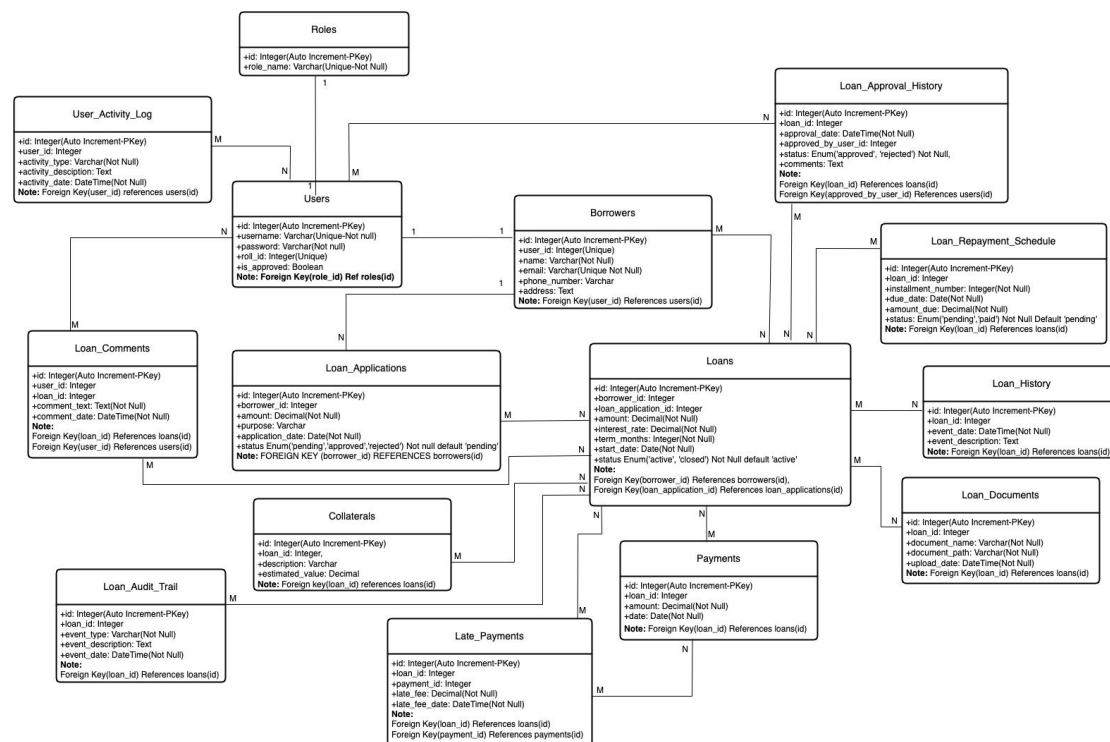
## Technical Specifications:

Backend : Python Django  
Database : MySQL

## Abstract:

A web portal interface to manage all loan operations like user authentication, loan applications, collateral information, loan repayment schedules and historical data of each loan.

## ER Diagram:



## Modules:

### Menu Bar

*Borrower Details   Loans   Activity Log   User Profile*

The above common menu bar is displayed to all users. But they are ***enabled/disabled*** based on the role.

1) **Login/Signup:** A new user can register with unique <username> and <password>. And also confirm password to verify earlier <password> input. Default role\_name is “user”. After signup with default role\_name. Admin can assign other role to the registered user.

The Super Administrator is predefined role in the database(need not signup). The <username> is “super” with a well defined <password>. All other user profiles(admin, manager and auditor) are approved by the “super admin” after registration.

## Login UI:

### Loan Management

*Borrower Details   Apply Loan   Loan Applications   Loans   Activity Log*

#### Login

Username

Password

User Type ▾

Login

Signup

## Signup-UI:

### Loan Management

*Borrower Details   Apply Loan   Loan Applications   Loans   Activity Log   User Profile*

#### Signup

New User Name

Password

Confirm Password

Default Role: (User and readonly)

Save

## 2) User Dashboard:

*Borrower details:* After successful login of the existing <user>, he/she must fill the borrower details(Full Name, email, phone number and address). And any time user can edit his/her details.

*Loans:* Shows the table of existed loans of the current user. From each row you can navigate to full details(applications status) of the loan. For each application the various loan documents are uploaded by the user. The collateral details are taken in the application editing. All application details are verified by the Manager. And also user can perform operations on payments, late fee payments.

A borrower can apply new loan applications for their purpose and default status is 'pending'.

*Activity Log:* All activities are stored into log with different activity types 'login/logout' with time-stamp. If any accidental closing of browser will logout the user and stored into timestamp.

### Borrower UI:

**Loan Management**

Borrower Details    Apply Loan    Loan Applications    Loans    Activity Log    User Profile

**Borrower Details**

Name

Email

Phone Number

Address

Save/Edit/Update

Cancel

Loans UI:

Loan Management

Borrower Details


Loans

Activity Log

User Profile

Loans

Application_ID	Application Date	Loan ID	Status (Pending/Approved/Rejected)	Action
Value 1	Value 2	XXXX	Value 3	View Details/Edit/Delete
Value 4	Value 5	N/A	Value 6	View Details/Edit/Delete
Value 7	Value 8	XXXX	Value 9	View Details/Edit/Delete
Value 10	Value 11	N/A	Value 12	View Details/Edit/Delete

New Application

Activity Logs UI:

Loan Management

Borrower Details

Loans

Activity Log

User Profile

Activity Logs

ID	Activity Type	Description	Timestamp
Value 1	Value 2	Value 3	XXXX
Value 4	Value 5	Value 6	XXXX
Value 7	Value 8	Value 9	XXXX
Value 10	Value 11	Value 12	XXXX

### 3) Admin Dashboard:

- i) The Super admin is super user. The super admin can perform CRUD operations on other admins, managers, auditors and users.
- ii) The super admin can create/delete/edit the roles
- iii) Initially there are 5-roles. a) super\_admin b) admin c) manager d) auditor and e) user
- iv) Super admin can access all the menu options like other users
- v) Other options:
  - a) All users: CRUD operations on users
  - b) Roles: CRUD operations on roles
  - c) Summaries: Can view the summaries of various data elements like: Applications Summary, Loans summary, Payments summary, Users summary and Loan comments summary etc.,. There is no limit for summaries, use the data available in the backend and generate summaries. Use suitable drop down list to filter the summaries.

### All Users UI:

# Loan Management

Borrower Details

Loans

Activity Log

Roles

All Users

Other Summaries

Admin Profile

All Users


Admins	Managers	Auditors	Users
ID	User Name	Actions	
Value 1	Value 2	View/Edit/Delete	
Value 4	Value 5	View/Edit/Delete	
Value 7	Value 8	View/Edit/Delete	
Value 10	Value 11	View/Edit/Delete	

Note:

i) Each type of the user is triggered through the tabbed layout

ii) After clicking specific tab all details of the user can be edited/deleted

iii) Each tab can show 20 users at a time



### Roles UI:

Loan Management					
Borrower Details	Loans	Activity Log	Roles	All Users	Other Summaries
					Admin Profile
Roles					
ID	Role Name	Actions			
Value 1	Value 2	View/Edit/Delete			
Value 4	Value 5	View/Edit/Delete			
Value 7	Value 8	View/Edit/Delete			
Value 10	Value 11	View/Edit/Delete			

New Role

**Summaries UI:**  
**//Pending**

#### **4) Manager Dashboard:**

i) *Loan approvals:* The manager can approve/reject after thorough verification of the loan application(loan documents, collaterals). All approved loans takes other details like interest rate, number of terms(each term is one month), start date. The history loans, which are approved/rejected is also stored.

And approved loans is auto updated with loan repayment schedule for each installment number. All history of events on loan is recorded.

#### **5) Auditor Dashboard:**

i) An auditor is assigned with list of loans to be audited in terms of loan application, borrowers information, loan documents, collaterals, loan approval history and others. All are related to one specific loan

ii) On the dashboard auditor is able to see list of loans and he/she can audit any loan by it's order in list

iii) He has to give desription of the audit on that audit event