



**INSTITUTE FOR**

**ADVANCED COMPUTING**

**AND SOFTWARE DEVELOPMENT**

**AKURDI, PUNE**

Documentation On

# “Ethical Home Loan – HOME LOAN SERVICE”

PG-DAC SEPT 2022

Submitted By:

**Group No: 13**

| Roll no | Name |
|---|---|
| 229017 | Abhiram Belorkar |
| 229091 | Shreyansh Ranka |

**Mrs. Sonali Mogal**
**Project Guide**

**Mr. Rohit Puranik**
**Centre Co-ordinator**

# ACKNOWLEDGEMENT

**Home Loan Service** project has presented, an objective, a goal, a challenge. This project marks the final hurdle that we tackle, of hopefully what would be one of the many challenges we have taken upon and yet to take.

However, we could not have made it without the support and guidance from the following. Firstly, we want to take this opportunity to have special thank's to our guide **Mrs. Sonali Mogal** who helped us throughout this project by providing valuable guidance and advice as well as acquiring all components needed for this project to become a success.

(PG-DAC September 2022)

| Name | PRN No |
|---|---|
| Abhiram Belorkar | 220941220031 |
| Shreyansh Ranka | 220941220170 |

**TABLE OF CONTENTS**


| TOPIC | PAGE |
|---|---|
| Abstract | I |
| Introduction | 1 |
| 1. Project Requirements | 2 |
| 1.1 Problem Statement | 2 |
| 1.2 Software & hardware Requirements | 2 |
| 1.3 Languages | 2 |
| 2. Implementation | 3 |
| 2.1 Frontend | 3 |
| 2.2 Backend | 3 |
| 2.3 Database | 4 |
| 2.3.1 Tables (Blood Bank, City, District, State, Donor, Stock, User) | 4 |
| 3. Objectives | 11 |
| 4. Functional Specification | 12 |
| 5. System Diagrams | 13 |
| 5.1 Manual and System E-R Diagram | 13 |
| 5.2 Use Case Diagram | 15 |
| 5.3 Data Flow Diagram | 16 |
| 5.4 Class Diagram | 17 |
| 5.5 Sequence Diagram | 18 |
| 6. Frontend and Backend Connection | 19 |
| 7. Project Screenshots | 20 |
| 8. Advantages | 25 |
| 9. Disadvantages | 25 |
| 10. Application | 25 |
| 11. Future Scope | 25 |

**12. Conclusion** **26**

# HOME LOAN SERVICE


## Abstract:

The project entitled “Home Loan Service” is to be developed for maintaining the bank activities like, customer preferences, customer enquiry, interest rates, customer EMI, personal loan, mortgage loan, Home Loan, Customer follow ups details, customer feedback from entry and employee details.

The system is efficient in generating reports which will help in the maintaining records of the customer. Microfinance is a project which has become a mainstream instrument for providing access to formal financial services for common people. This project is developed to maintain all the details of the users and to develop online portal.

# INTRODUCTION

A home loan is a secured loan that is obtained to purchase a property by offering it as collateral. Home loans offer high-value funding at economical interest rates and for long tenors. They are repaid through EMIs. After repayment, the property's title is transferred back to the borrower.

The project objective is to create a web-based application for banks and financial institutions to manage home loan applications from their administrative backend. The backend will be responsible for managing the loan application process, which includes validating user inputs, processing applications, and storing data in a database.

The frontend will be user-friendly, with a dashboard that provides an overview of all applications, filters to search for specific loan applications, and features for managing applications such as approving or rejecting them, updating their statuses, and sending notifications to applicants. This software is primarily aimed at individuals who are interested in obtaining a home loan from a bank. Its purpose is to simplify the loan application process and make it easier for banks to manage and process applications.

# 1. PROJECT REQUIREMENTS

## 1.1 Problem Statement:

- With the growing economy, population and needs of people the demand of houses has also increased.
- The old system is not much user friendly to get access to the all required data.
- The bank is not having robust and fast system and mainly to easy access of customer enquiry or loan application data to fast-track loan processing.

## 1.2 Software & hardware Requirements:

### Hardware Specification:

1. Hard Disk - 250 GB
2. Min Memory - 4GB RAM
3. Processor - Dual Core

### Software Specification:

1. Operating System - Windows 8
2. Database – MySQL

## 1.3 Languages:

1. Java – jdk11
2. React JS – "^18.2.0"
3. JavaScript – "^5.0.1"
4. HTML – "HTML5"
5. SQL - "8.0.31"
6. CSS – "CSS3"
7. Bootstrap – "^5.2.3"

# 2. Implementation

We are going to describe actual implementation of Home Loan Service. We implement that system by implementing a website. Hence, we need to create Web Pages for their separate application. Basically, to install System we need dual core processor as base platform. To store programs and images we also required a secondary memory supposed to be max up to 250GB. To process current action, we required main memory of 4 GB enough.

Now after that we should have some software requirements and that to be Operating System e.g., Windows 8 to control process carried out by our system. Next is Database i.e., MySQL for Database storage and data handling. After that we need editor Visual Studio Code and Spring Tool Suite for actual implementation of code, and postman to test our code.

This project purely follows the view of distributed architecture having centralized storage of the database part. Let we divide our project in three part and that are frontend, backend and database respectively. Let we overlook each one after one. Since we divide project onto some separate part and developed it with individual assumptions. Analyses each part with try and error method. After perfect testing we deploy the test code. Integrate all that parts and again testing the implementation. In this way we successfully develop the project i.e., Home Loan Service.

## 2.1. Frontend:

The front end of a website is the part that users interact with. Everything that you see when you're navigating around the Internet, from fonts and colors to dropdown menus and sliders, is a combo of HTML, CSS, JavaScript and ReactJS being controlled by your computer's browser. It implements the structure, design, behavior, and animation of everything you see on the screen when you open up websites, web applications, or mobile apps.

The core 3 **technologies** that all modern **front-end** web developers work to master are HTML5, CSS, JavaScript and React JS. It simplifies web development by offering automatic view/model synchronization.

## 2.2. Backend:

A back-end web developer is responsible for server-side web application logic and integration of the work front-end developers do.

## 2.3. Database:

A database is a collection of information that is organized so that it can be easily accessed, managed and updated. Data is organized into rows, columns and tables, and it is indexed to make it easier to find relevant information.

## 2.3.1 Table

There are twenty-four tables created in the project which are attached below:

1) Customer

| Field | Type | Null | Key | Default | Extra |
|---|---|---|---|---|---|
| customer_id | int | NO | PRI | NULL | auto_increment |
| customer_additional_mobile_number | bigint | YES | | NULL | |
| customer_age | int | YES | | NULL | |
| customer_amount_paid_for_home | double | YES | | NULL | |
| customer_date_of_birth | varchar(255) | YES | | NULL | |
| customer_email | varchar(255) | YES | | NULL | |
| customer_gender | varchar(255) | YES | | NULL | |
| customer_mobile_number | bigint | YES | | NULL | |
| customer_name | varchar(255) | YES | | NULL | |
| customer_total_loan_required | double | YES | | NULL | |
| accountdetails_account_id | int | YES | MUL | NULL | |
| allpersonal_doc_documentid | int | YES | MUL | NULL | |
| currentloandetails_currentloan_id | int | YES | MUL | NULL | |
| customer_address_customer_address_id | int | YES | MUL | NULL | |
| customerverification_verificationid | int | YES | MUL | NULL | |
| educational_info_education_id | int | YES | MUL | NULL | |
| enquiry_details_id | int | YES | MUL | NULL | |
| familydependent_info_dependent_info_id | int | YES | MUL | NULL | |
| gurantordetails_guarantor_id | int | YES | MUL | NULL | |
| ledger_ledger_id | int | YES | MUL | NULL | |
| loandisbursement_agreement_id | int | YES | MUL | NULL | |
| mortgage_details_mortgage_id | int | YES | MUL | NULL | |
| previousloan_previous_loan_id | int | YES | MUL | NULL | |
| profession_professionid | int | YES | MUL | NULL | |
| propertyinfo_property_id | int | YES | MUL | NULL | |
| sanctionletter_sanction_id | int | YES | MUL | NULL | |

2) Enquiry Details

| Field | Type | Null | Key | Default | Extra |
|---|---|---|---|---|---|
| id | int | NO | PRI | NULL | auto_increment |
| age | int | NO | | NULL | |
| email | varchar(255) | YES | | NULL | |
| first_name | varchar(255) | YES | | NULL | |
| last_name | varchar(255) | YES | | NULL | |
| mail_sent | varchar(255) | YES | | NULL | |
| mobile_no | bigint | NO | | NULL | |
| pancard_no | varchar(255) | YES | | NULL | |
| cibil_cibil_id | int | YES | MUL | NULL | |

3) Cibil

| Field | Type | Null | Key | Default | Extra |
|---|---|---|---|---|---|
| cibil_id | int | NO | PRI | NULL | |
| cibil_score | int | YES | | NULL | |
| cibil_score_date_time | varchar(255) | YES | | NULL | |
| remark | varchar(255) | YES | | NULL | |
| status | varchar(255) | YES | | NULL | |

4) Educational Information

| Field | Type | Null | Key | Default | Extra |
|---|---|---|---|---|---|
| education_id | int | NO | PRI | NULL | auto_increment |
| education_type | varchar(255) | YES | | NULL | |

5) All Personal Documents

| Field | Type | Null | Key | Default | Extra |
|---|---|---|---|---|---|
| documentid | int | NO | PRI | NULL | auto_increment |
| addhar_card | longblob | YES | | NULL | |
| address_proof | longblob | YES | | NULL | |
| bank_cheque | longblob | YES | | NULL | |
| income_tax | longblob | YES | | NULL | |
| pan_card | longblob | YES | | NULL | |
| photo | longblob | YES | | NULL | |
| salary_slips | longblob | YES | | NULL | |
| signature | longblob | YES | | NULL | |
| thumb | longblob | YES | | NULL | |

## 6) Customer Address

| Field | Type | Null | Key | Default | Extra |
|---|---|---|---|---|---|
| customer_address_id | int | NO | PRI | NULL | auto_increment |
| local_address_local_address_id | int | YES | MUL | NULL | |
| permanent_address_permanent_address_id | int | YES | MUL | NULL | |

## 7) Permanent Address

| Field | Type | Null | Key | Default | Extra |
|---|---|---|---|---|---|
| permanent_address_id | int | NO | PRI | NULL | auto_increment |
| areaname | varchar(255) | YES | | NULL | |
| cityname | varchar(255) | YES | | NULL | |
| district | varchar(255) | YES | | NULL | |
| house_number | int | YES | | NULL | |
| pincode | bigint | YES | | NULL | |
| state | varchar(255) | YES | | NULL | |
| street_name | varchar(255) | YES | | NULL | |

## 8) Local Address

| Field | Type | Null | Key | Default | Extra |
|---|---|---|---|---|---|
| local_address_id | int | NO | PRI | NULL | auto_increment |
| areaname | varchar(255) | YES | | NULL | |
| cityname | varchar(255) | YES | | NULL | |
| district | varchar(255) | YES | | NULL | |
| house_number | int | YES | | NULL | |
| pincode | bigint | YES | | NULL | |
| state | varchar(255) | YES | | NULL | |
| street_name | varchar(255) | YES | | NULL | |

## 9) Mortgage Details

| Field | Type | Null | Key | Default | Extra |
|---|---|---|---|---|---|
| mortgage_id | int | NO | PRI | NULL | auto_increment |
| mortgage_loan_on_property | double | YES | | NULL | |
| mortgage_property_insurance | longblob | YES | | NULL | |
| mortgage_property_proof | longblob | YES | | NULL | |
| mortgage_property_type | varchar(255) | YES | | NULL | |
| mortgage_property_value | double | YES | | NULL | |

## 10) Profession

| Field | Type | Null | Key | Default | Extra |
|---|---|---|---|---|---|
| professionid | int | NO | PRI | NULL | auto_increment |
| profession_designation | varchar(255) | YES | | NULL | |
| professionsalary | double | YES | | NULL | |
| professionsalary_type | varchar(255) | YES | | NULL | |
| professionsalaryslips | longblob | YES | | NULL | |
| professiontype | varchar(255) | YES | | NULL | |
| professionworkingperiod | varchar(255) | YES | | NULL | |

## 11) Current Loan Details

| Field | Type | Null | Key | Default | Extra |
|---|---|---|---|---|---|
| currentloan_id | int | NO | PRI | NULL | auto_increment |
| currentloan_no | int | YES | | NULL | |
| loan_amount | double | YES | | NULL | |
| processing_fees | double | YES | | NULL | |
| rate_of_interest | double | YES | | NULL | |
| remark | varchar(255) | YES | | NULL | |
| sanction_date | varchar(255) | YES | | NULL | |
| status | varchar(255) | YES | | NULL | |
| tenure | int | YES | | NULL | |
| total_amounttobepaid_double | double | YES | | NULL | |
| total_interest | double | YES | | NULL | |
| emidetails_emiid | int | YES | MUL | NULL | |

## 12) EMI Details

| Field | Type | Null | Key | Default | Extra |
|---|---|---|---|---|---|
| emiid | int | NO | PRI | NULL | auto_increment |
| emi_amount_monthly | double | YES | | NULL | |
| next_emi_due_date | varchar(255) | YES | | NULL | |
| previous_emi_status | varchar(255) | YES | | NULL | |

## 13)Previous Loan

| Field | Type | Null | Key | Default | Extra |
|---|---|---|---|---|---|
| previous_loan_id | int | NO | PRI | NULL | auto_increment |
| previous_loan_amount | double | YES | | NULL | |
| previous_loan_remark | varchar(255) | YES | | NULL | |
| previous_loan_status | varchar(255) | YES | | NULL | |
| previous_loan_tenure | int | YES | | NULL | |
| previous_loandeafulter_count | int | YES | | NULL | |
| previous_loanpaid_amount | double | YES | | NULL | |
| previous_loanremaining_amount | double | YES | | NULL | |
| previous_loanbank_details_branch_id | int | YES | MUL | NULL | |

## 14) Previous Loan Bank

| Field | Type | Null | Key | Default | Extra |
|---|---|---|---|---|---|
| branch_id | int | NO | PRI | NULL | auto_increment |
| branch_code | double | YES | | NULL | |
| branch_name | varchar(255) | YES | | NULL | |
| branch_type | varchar(255) | YES | | NULL | |
| conatct_number | double | YES | | NULL | |
| email | varchar(255) | YES | | NULL | |
| ifsccode | varchar(255) | YES | | NULL | |
| micrcode | varchar(255) | YES | | NULL | |
| status | varchar(255) | YES | | NULL | |
| bank_address_branch_address_id | int | YES | MUL | NULL | |

## 15) Account Details

| Field | Type | Null | Key | Default | Extra |
|---|---|---|---|---|---|
| account_id | int | NO | PRI | NULL | auto_increment |
| accoun_type | varchar(255) | YES | | NULL | |
| account_balance | double | YES | | NULL | |
| account_holder_name | varchar(255) | YES | | NULL | |
| account_number | bigint | YES | | NULL | |
| account_status | varchar(255) | YES | | NULL | |

## 16) Property Information

| Field | Type | Null | Key | Default | Extra |
|---|---|---|---|---|---|
| property_id | int | NO | PRI | NULL | auto_increment |
| construction_area | double | YES | | NULL | |
| construction_price | double | YES | | NULL | |
| price_proofs | longblob | YES | | NULL | |
| property_area | double | YES | | NULL | |
| property_documents | longblob | YES | | NULL | |
| property_price | double | YES | | NULL | |
| property_type | varchar(255) | YES | | NULL | |
| property_address_property_address_id | int | YES | MUL | NULL | |

## 17) Property Address

| Field | Type | Null | Key | Default | Extra |
|---|---|---|---|---|---|
| property_address_id | int | NO | PRI | NULL | auto_increment |
| areaname | varchar(255) | YES | | NULL | |
| cityname | varchar(255) | YES | | NULL | |
| district | varchar(255) | YES | | NULL | |
| pincode | bigint | YES | | NULL | |
| state | varchar(255) | YES | | NULL | |
| street_name | varchar(255) | YES | | NULL | |

## 18) Guarantor Details

| Field | Type | Null | Key | Default | Extra |
|---|---|---|---|---|---|
| guarantor_id | int | NO | PRI | NULL | auto_increment |
| guarantor_adhar_card_no | bigint | YES | | NULL | |
| guarantor_date_of_birth | varchar(255) | YES | | NULL | |
| guarantor_job_details | varchar(255) | YES | | NULL | |
| guarantor_loacl_address | varchar(255) | YES | | NULL | |
| guarantor_mobile_number | bigint | YES | | NULL | |
| guarantor_mortgage_details | varchar(255) | YES | | NULL | |
| guarantor_name | varchar(255) | YES | | NULL | |
| guarantor_permanent_address | varchar(255) | YES | | NULL | |
| guarantor_relationshipwith_customer | varchar(255) | YES | | NULL | |

## 19) Loan Disbursement

| Field | Type | Null | Key | Default | Extra |
|---|---|---|---|---|---|
| agreement_id | int | NO | PRI | NULL | auto_increment |
| account_number | bigint | YES | | NULL | |
| account_type | varchar(255) | YES | | NULL | |
| agreement_date | varchar(255) | YES | | NULL | |
| amount_paid_date | varchar(255) | YES | | NULL | |
| amount_pay_type | varchar(255) | YES | | NULL | |
| bank_name | varchar(255) | YES | | NULL | |
| ifsccode | varchar(255) | YES | | NULL | |
| loan_no | int | YES | | NULL | |
| payment_status | varchar(255) | YES | | NULL | |
| total_amount | double | YES | | NULL | |
| transfer_amount | double | YES | | NULL | |

## 20) Ledger

| Field | Type | Null | Key | Default | Extra |
|---|---|---|---|---|---|
| ledger_id | int | NO | PRI | NULL | auto_increment |
| amount_paidtill_date | double | YES | | NULL | |
| current_month_emi_status | varchar(255) | YES | | NULL | |
| defaulter_count | int | YES | | NULL | |
| ledger_created_date | varchar(255) | YES | | NULL | |
| loan_end_date | varchar(255) | YES | | NULL | |
| loan_status | varchar(255) | YES | | NULL | |
| monthlyemi | double | YES | | NULL | |
| next_emi_date_end | varchar(255) | YES | | NULL | |
| next_emi_datestart | varchar(255) | YES | | NULL | |
| payable_amountwith_interest | double | YES | | NULL | |
| previous_emit_status | varchar(255) | YES | | NULL | |
| remaining_amount | double | YES | | NULL | |
| tenure | int | YES | | NULL | |
| total_loan_amount | double | YES | | NULL | |

## 21) Sanction Letter

| Field | Type | Null | Key | Default | Extra |
|---|---|---|---|---|---|
| sanction_id | int | NO | PRI | NULL | auto_increment |
| applicant_name | varchar(255) | YES | | NULL | |
| contact_details | bigint | YES | | NULL | |
| interest_type | varchar(255) | YES | | NULL | |
| loan_amt_sanctioned | double | YES | | NULL | |
| loan_tenure | int | YES | | NULL | |
| mode_of_payment | varchar(255) | YES | | NULL | |
| monthly_emi_amount | double | YES | | NULL | |
| producthome_equity | varchar(255) | YES | | NULL | |
| rate_of_interest | double | YES | | NULL | |
| remarks | varchar(255) | YES | | NULL | |
| sanction_date | varchar(255) | YES | | NULL | |
| status | varchar(255) | YES | | NULL | |
| terms_condition | varchar(255) | YES | | NULL | |

## 22) Customer Verification

| Field | Type | Null | Key | Default | Extra |
|---|---|---|---|---|---|
| verificationid | int | NO | PRI | NULL | auto_increment |
| remarks | varchar(255) | YES | | NULL | |
| status | varchar(255) | YES | | NULL | |
| verification_date | varchar(255) | YES | | NULL | |

# 3. Objectives

- The main objective of this project is to buy a Home through finance Loan Company and to implement all the loan process by developing a code.
- First here, if we want to buy a Home then we will go to Builder, and he will explain the whole process to us and gives a quotation.
- If we do not have that much money in current situation, then he will suggest us to take a loan.
- As already some banks have tied up with them e.g., ICICI, HDFC, SBI, and some other finance companies.
- Then they will suggest us those providers and there is one relation executive person will contact you and explain all the process of Loan.
- Every bank has different process.

# 4. Functional Specification

**Admin**

- Admin can login and manage loan enquiry and application status.

**Bank**

- Register and Login
- Manage home loan enquiry.
- Update application status.

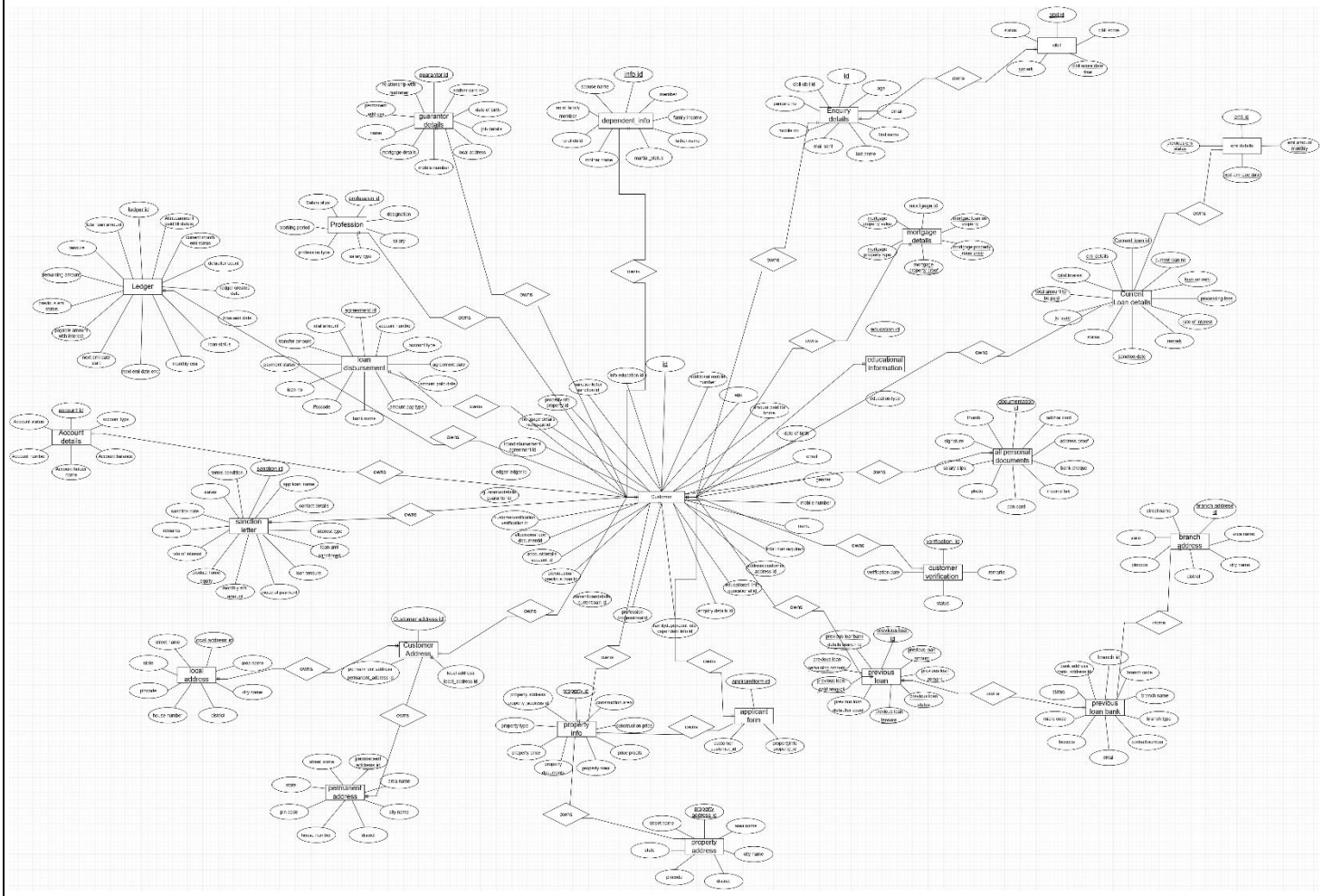
**User**

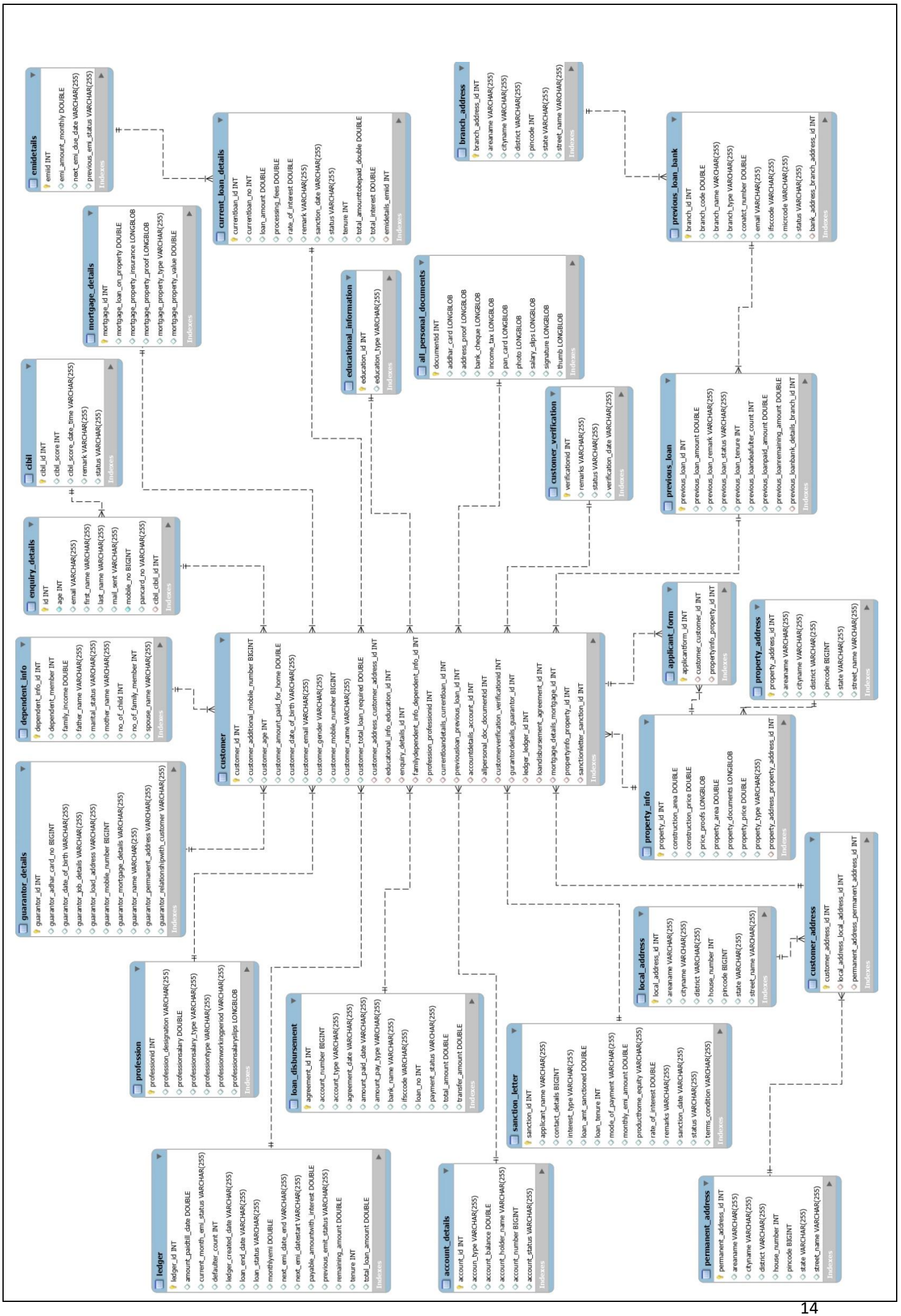
- Admin can search for enquiry of home loan.
- Admin can search for application status of customer state, district and city wise.

# 5. System Diagrams:

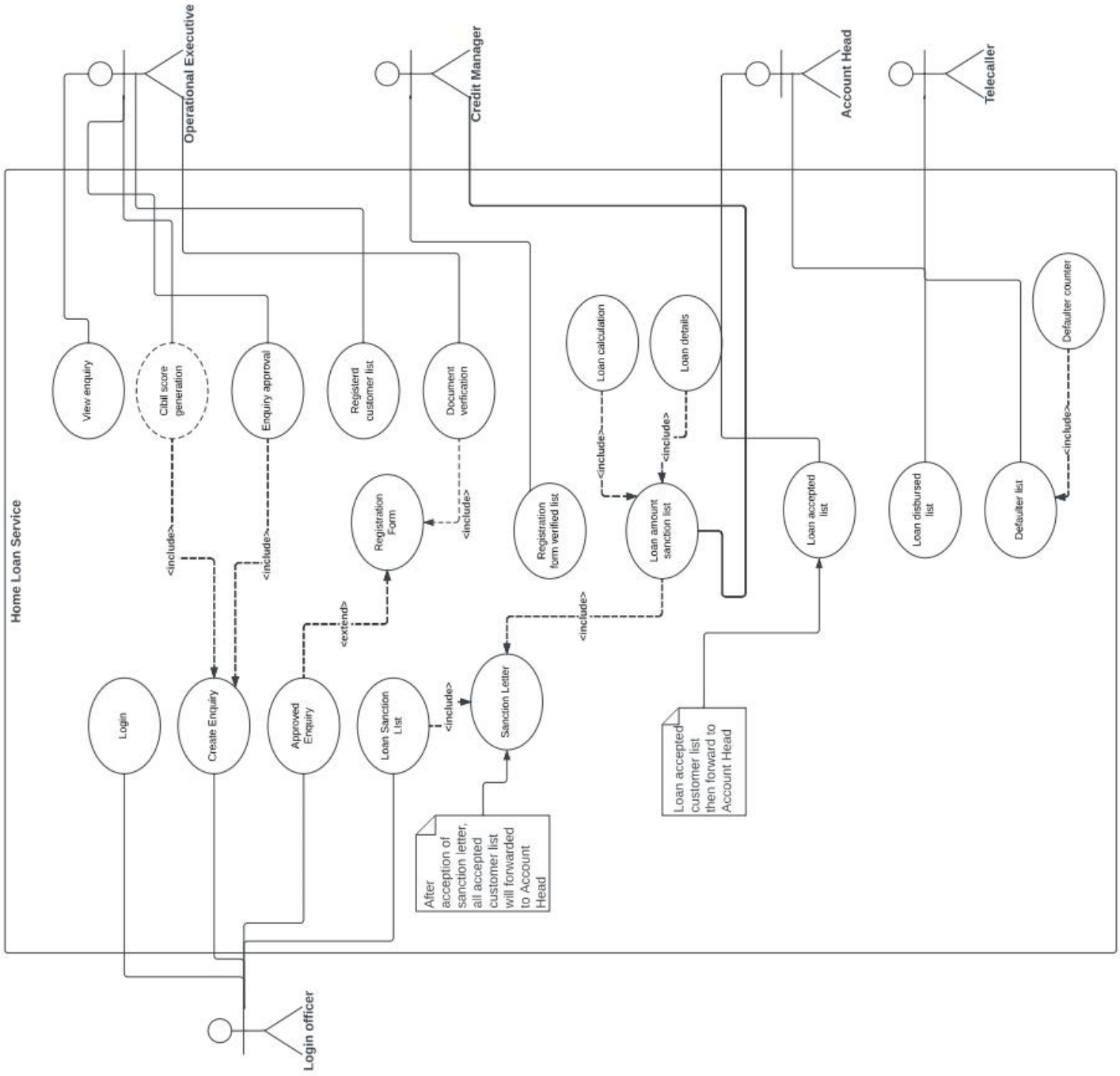
## 1.1. Manual and System E-R Diagram:

Database is absolutely an integral part of software system. To fully utilize ER Diagram in database engineering guarantee you to produce high quality database design to use in database creation, management and maintenance. An ER model also provides a means for communication.

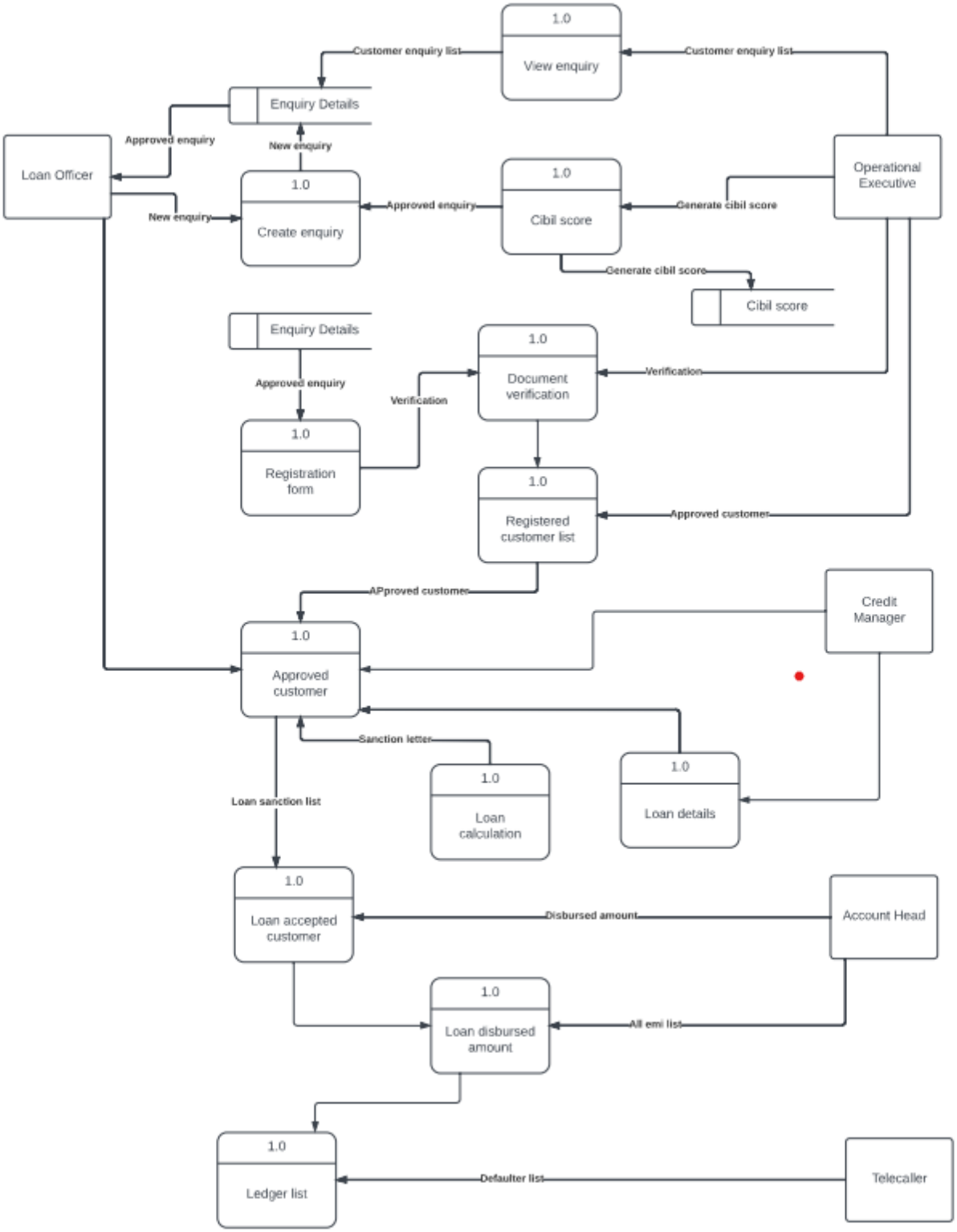



emidetails
emid INT
emi_amount_monthly DOUBLE
next_emi_due_date VARCHAR(255)
previous_emi_status VARCHAR(255)
Indexes
branch_address
branch_address_id INT
areaname VARCHAR(255)
cityname VARCHAR(255)
district VARCHAR(255)
pincode INT
state VARCHAR(255)
street_name VARCHAR(255)
Indexes
current_loan_details
currentloan_id INT
currentloan_no INT
loan_amount DOUBLE
processing_fees DOUBLE
rate_of_interest DOUBLE
remark VARCHAR(255)
sanction_date VARCHAR(255)
status VARCHAR(255)
tenure INT
total_amountobepaid_double DOUBLE
total_interest DOUBLE
emidetails_emid INT
Indexes
previous_loan_bank
branch_id INT
branch_code DOUBLE
branch_name VARCHAR(255)
branch_type VARCHAR(255)
conatct_number DOUBLE
email VARCHAR(255)
ifsccode VARCHAR(255)
micrcode VARCHAR(255)
status VARCHAR(255)
bank_address_branch_address_id INT
Indexes
mortgage_details
mortgage_id INT
mortgage_loan_on_property DOUBLE
mortgage_property_insurance LONGBLOB
mortgage_property_proof LONGBLOB
mortgage_property_type VARCHAR(255)
mortgage_property_value DOUBLE
Indexes
educational_information
education_id INT
education_type VARCHAR(255)
Indexes
all_personal_documents
documentid INT
addhar_card LONGBLOB
address_proof LONGBLOB
bank_cheque LONGBLOB
income_tax LONGBLOB
pan_card LONGBLOB
photo LONGBLOB
salary_slips LONGBLOB
signature LONGBLOB
thumb LONGBLOB
Indexes
cibil
cibil_id INT
cibil_score INT
cibil_score_date_time VARCHAR(255)
remark VARCHAR(255)
status VARCHAR(255)
Indexes
customer_verification
verificationid INT
remarks VARCHAR(255)
status VARCHAR(255)
verification_date VARCHAR(255)
Indexes
previous_loan
previous_loan_id INT
previous_loan_amount DOUBLE
previous_loan_remark VARCHAR(255)
previous_loan_status VARCHAR(255)
previous_loan_tenure INT
previous_loandeafulter_count INT
previous_loanpaid_amount DOUBLE
previous_loanremaining_amount DOUBLE
previous_loanbank_details_branch_id INT
Indexes
enquiry_details
id INT
age INT
email VARCHAR(255)
first_name VARCHAR(255)
last_name VARCHAR(255)
mother_name VARCHAR(255)
mail_sent VARCHAR(255)
mobile_no BIGINT
pancard_no VARCHAR(255)
cibil_cibil_id INT
Indexes
dependent_info
dependent_info_id INT
dependent_member INT
family_income DOUBLE
father_name VARCHAR(255)
marital_status VARCHAR(255)
mother_name VARCHAR(255)
no_of_child INT
no_of_family_member INT
spouse_name VARCHAR(255)
Indexes
customer
customer_id INT
customer_additional_mobile_number BIGINT
customer_age INT
customer_amount_paid_for_home DOUBLE
customer_date_of_birth VARCHAR(255)
customer_email VARCHAR(255)
customer_gender VARCHAR(255)
customer_mobile_number BIGINT
customer_name VARCHAR(255)
customer_total_loan_required DOUBLE
customer_address_customer_address_id INT
educational_info_education_id INT
enquiry_details_id INT
familydependent_info_dependent_info_id INT
profession_professionid INT
currentloandetails_currentloan_id INT
previousloan_previous_loan_id INT
accountdetails_account_id INT
allpersonal_doc_documentid INT
customerverification_verificationid INT
gurantordetails_guarantor_id INT
ledger_ledger_id INT
loandisbursement_agreement_id INT
mortgage_details_mortgage_id INT
propertyinfo_property_id INT
sanctionletter_sanction_id INT
Indexes
applicant_form
applicantform_id INT
customer_customer_id INT
propertyinfo_property_id INT
Indexes
property_address
property_address_id INT
areaname VARCHAR(255)
cityname VARCHAR(255)
district VARCHAR(255)
pincode BIGINT
state VARCHAR(255)
street_name VARCHAR(255)
Indexes
property_info
property_id INT
construction_area DOUBLE
construction_price DOUBLE
price_proofs LONGBLOB
property_area DOUBLE
property_documents LONGBLOB
property_price DOUBLE
property_type VARCHAR(255)
property_address_property_address_id INT
Indexes
guarantor_details
guarantor_id INT
guarantor_adhar_card_no BIGINT
guarantor_date_of_birth VARCHAR(255)
guarantor_job_details VARCHAR(255)
guarantor_load_address VARCHAR(255)
guarantor_mobile_number BIGINT
guarantor_mortgage_details VARCHAR(255)
guarantor_name VARCHAR(255)
guarantor_permanent_address VARCHAR(255)
guarantor_relationshipwith_customer VARCHAR(255)
Indexes
profession
professionid INT
profession_designation VARCHAR(255)
professionsalary DOUBLE
professionsalary_type VARCHAR(255)
professiontype VARCHAR(255)
professionworkingperiod VARCHAR(255)
professionsalaryslips LONGBLOB
Indexes
loan_disbursement
agreement_id INT
account_number BIGINT
account_type VARCHAR(255)
agreement_date VARCHAR(255)
amount_paid_date VARCHAR(255)
amount_pay_type VARCHAR(255)
bank_name VARCHAR(255)
ifsccode VARCHAR(255)
loan_no INT
payment_status VARCHAR(255)
total_amount DOUBLE
transfer_amount DOUBLE
Indexes
local_address
local_address_id INT
areaname VARCHAR(255)
cityname VARCHAR(255)
district VARCHAR(255)
house_number INT
pincode BIGINT
state VARCHAR(255)
street_name VARCHAR(255)
Indexes
customer_address
customer_address_id INT
local_address_local_address_id INT
permanent_address_permanent_address_id INT
Indexes
sanction_letter
sanction_id INT
applicant_name VARCHAR(255)
contact_details BIGINT
interest_type VARCHAR(255)
loan_amt_sanctioned DOUBLE
loan_tenure INT
mode_of_payment VARCHAR(255)
monthly_emi_amount DOUBLE
producthome_equity VARCHAR(255)
rate_of_interest DOUBLE
remarks VARCHAR(255)
sanction_date VARCHAR(255)
status VARCHAR(255)
terms_condition VARCHAR(255)
Indexes
ledger
ledger_id INT
amount_paidtill_date DOUBLE
current_month_emi_status VARCHAR(255)
defaulter_count INT
ledger_created_date VARCHAR(255)
loan_end_date VARCHAR(255)
loan_status VARCHAR(255)
monthlyemi DOUBLE
next_emi_date_end VARCHAR(255)
next_emi_datestart VARCHAR(255)
payable_amountwith_interest DOUBLE
previous_emit_status VARCHAR(255)
remaining_amount DOUBLE
tenure INT
total_loan_amount DOUBLE
Indexes
account_details
account_id INT
accoun_type VARCHAR(255)
account_balance DOUBLE
account_holder_name VARCHAR(255)
account_number BIGINT
account_status VARCHAR(255)
Indexes
permanent_address
permanent_address_id INT
areaname VARCHAR(255)
cityname VARCHAR(255)
district VARCHAR(255)
house_number INT
pincode BIGINT
state VARCHAR(255)
street_name VARCHAR(255)
Indexes

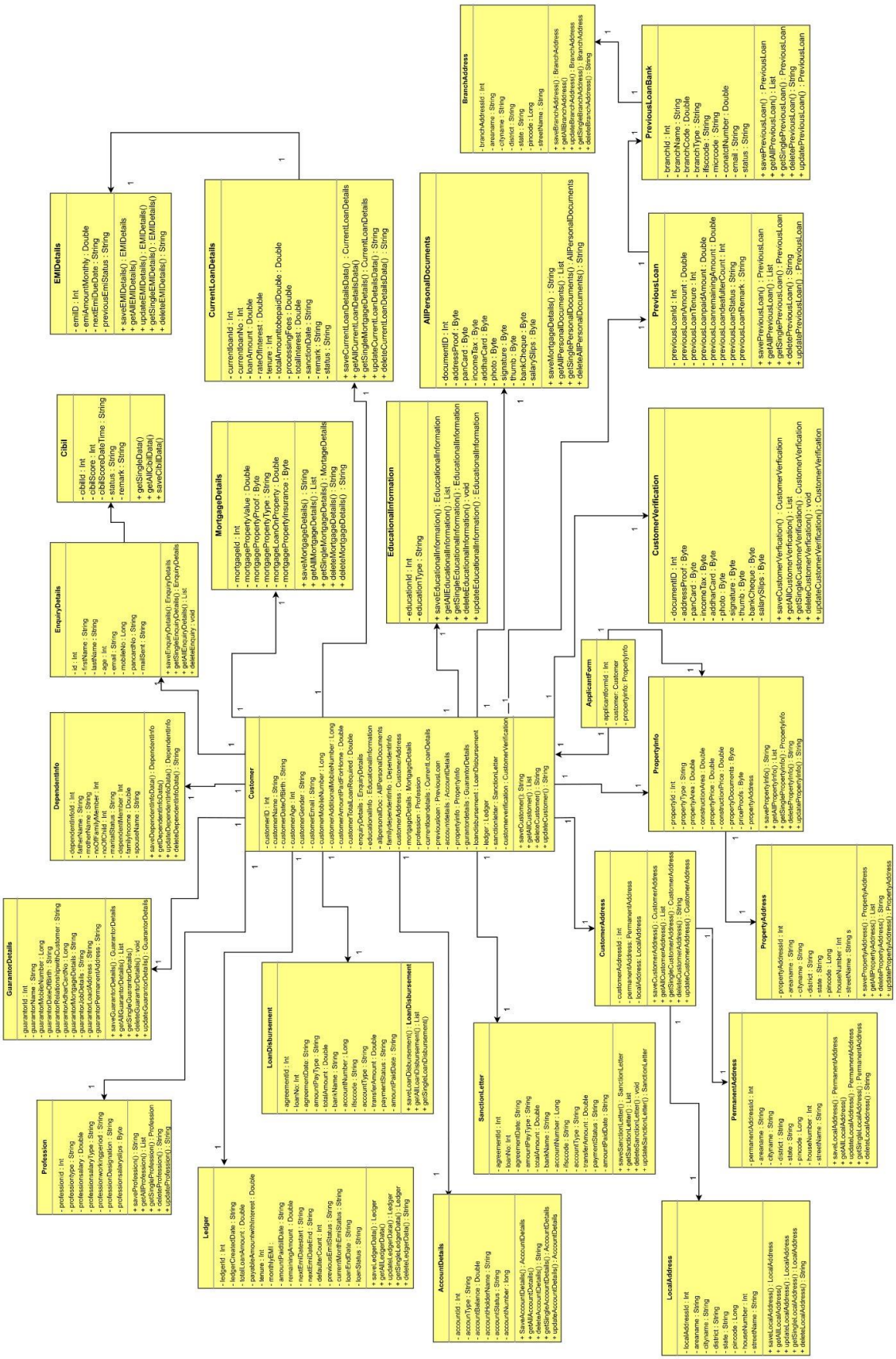
## 5.2 Use Case Diagram :



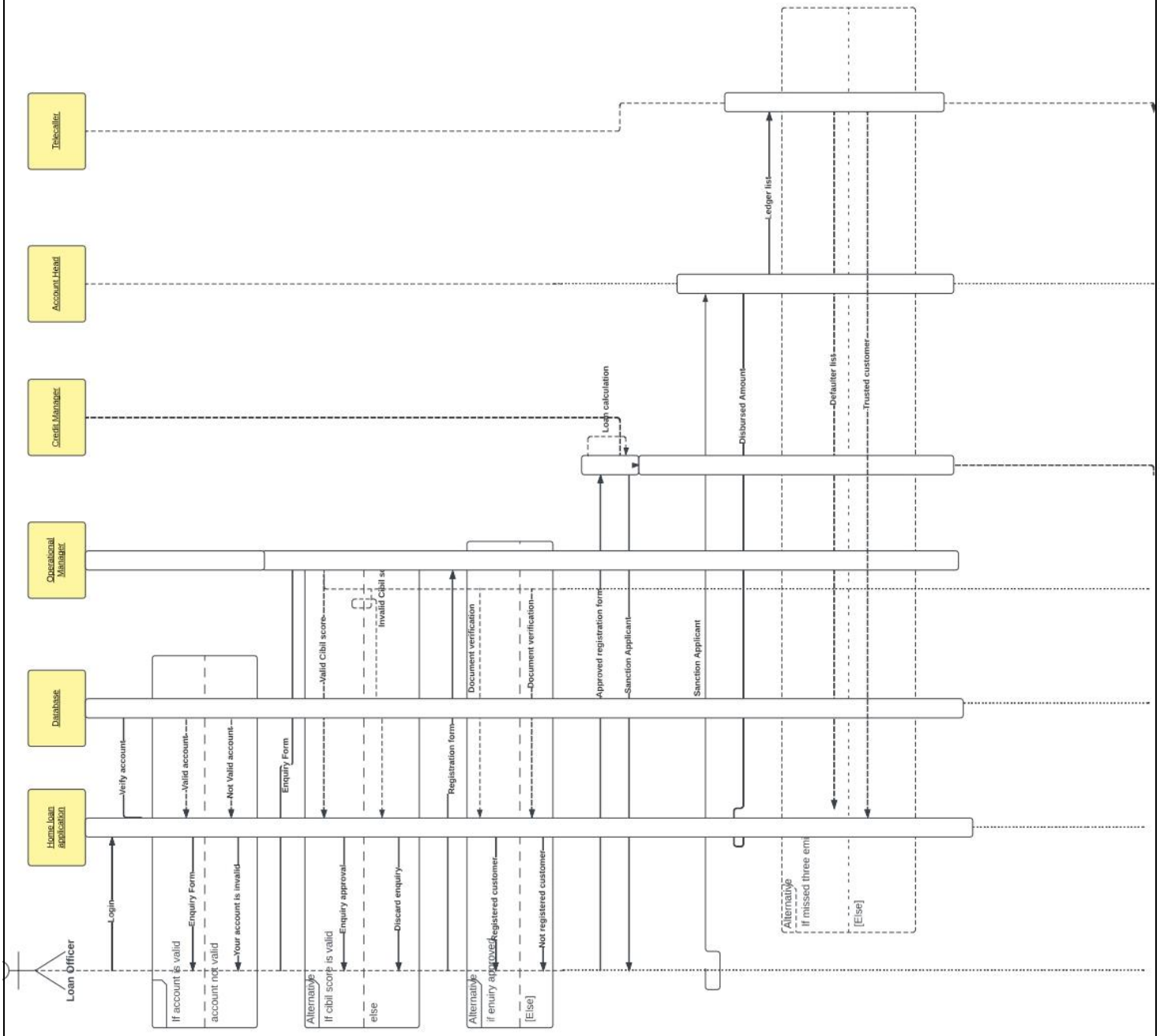
# 5.3 Data Flow Diagram(DFD)



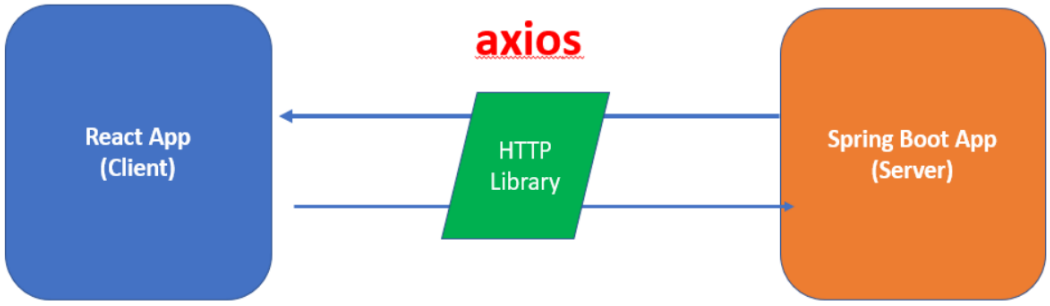
# 5.4 Class Diagram



# 5.5 Sequence Diagram



# 6. Frontend and Backend Connection




## Axios:

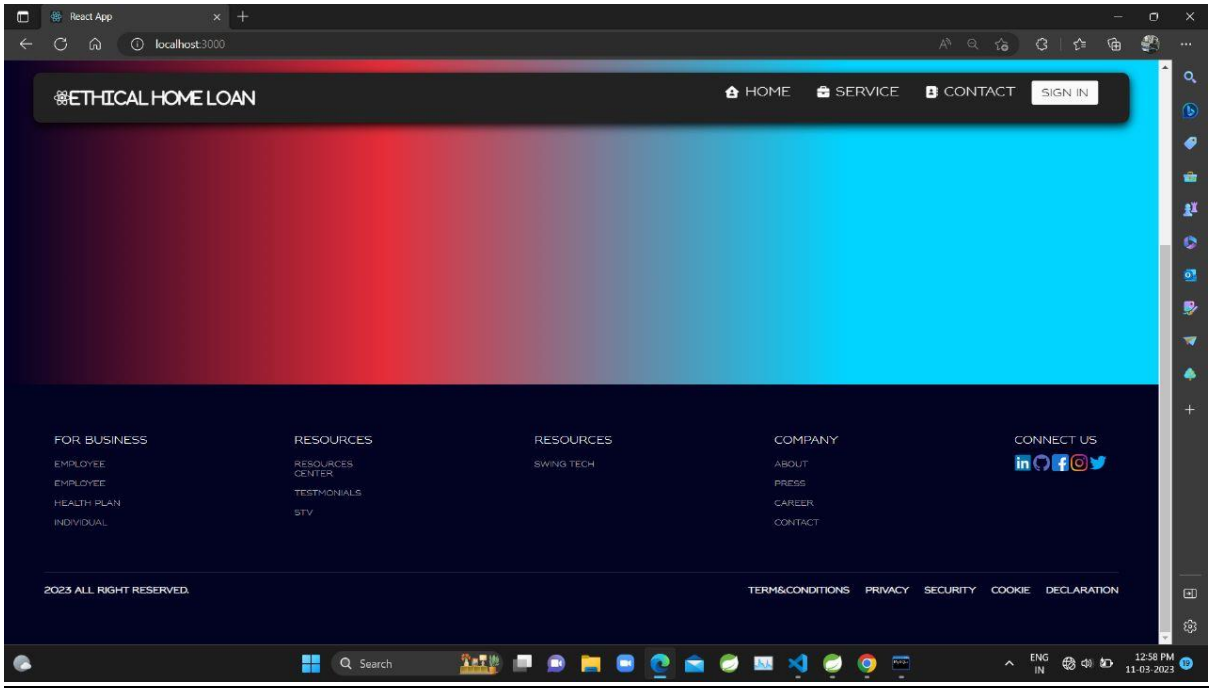
Axios, which is a popular library is mainly used to send asynchronous HTTP requests to REST endpoints. This library is very useful to perform CRUD operations.

- This popular library is used to communicate with the backend. Axios supports the Promise API, native to JS ES6.

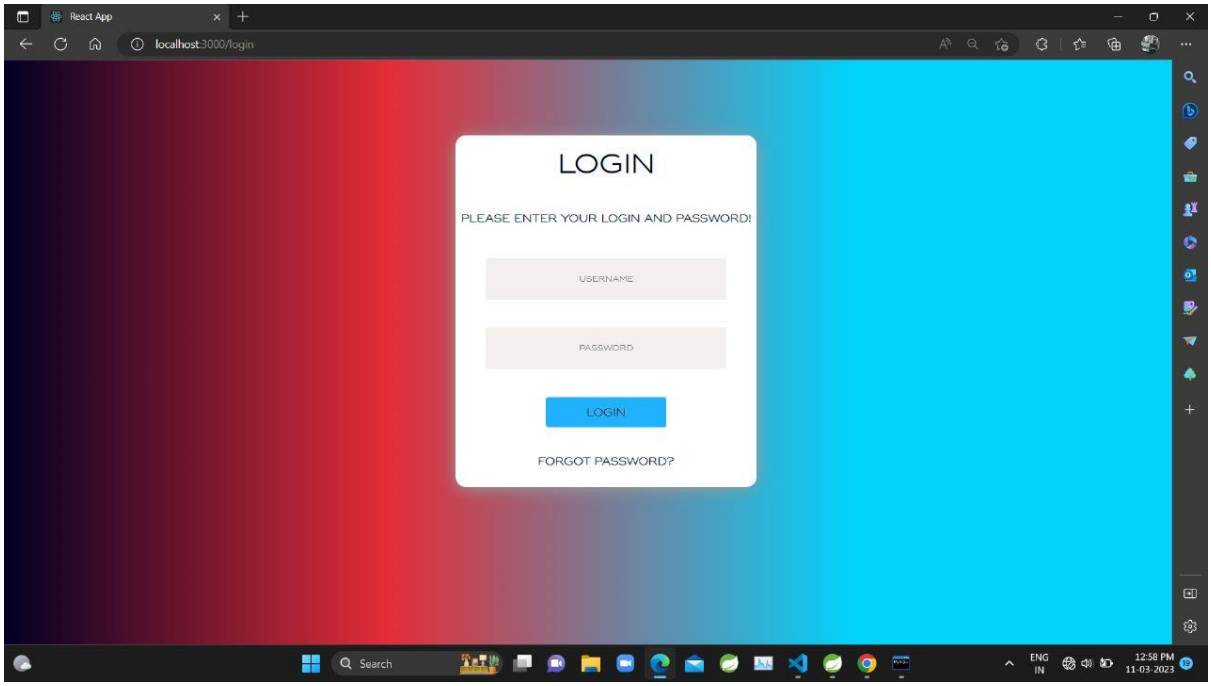
- Using Axios we make API requests in our application. Once the request is made we get the data in Return, and then we use this data in our project.

# 7. PROJECT SCREENSHOTS

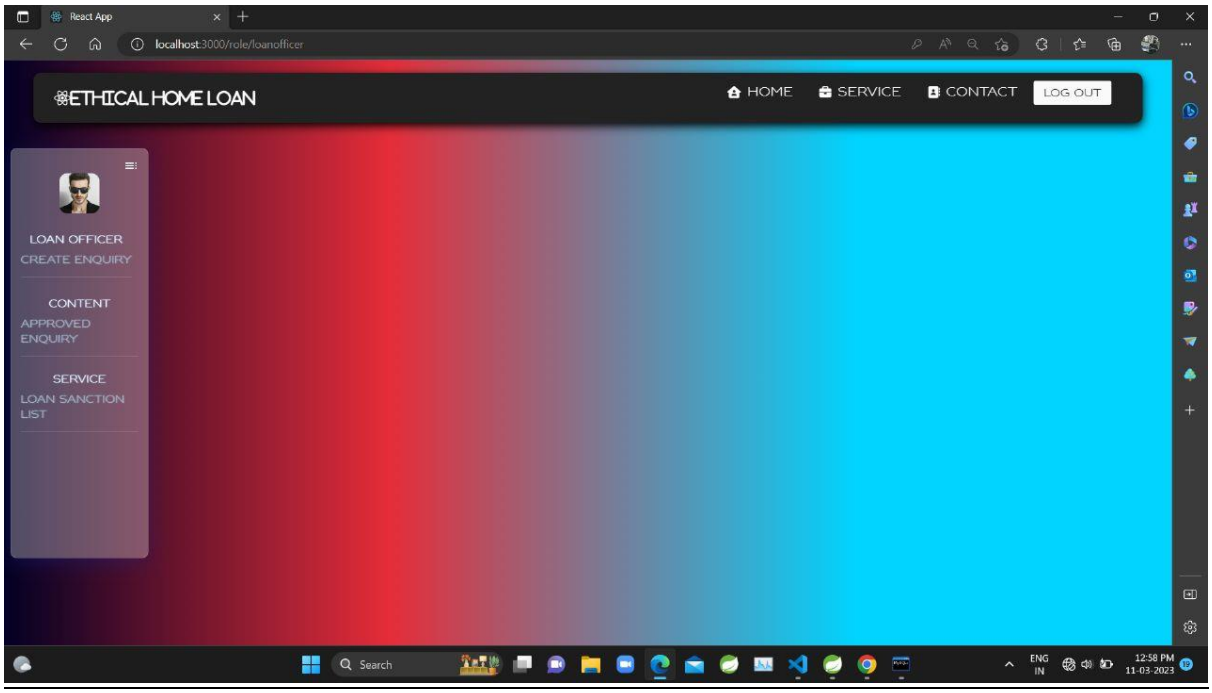
## Home Page



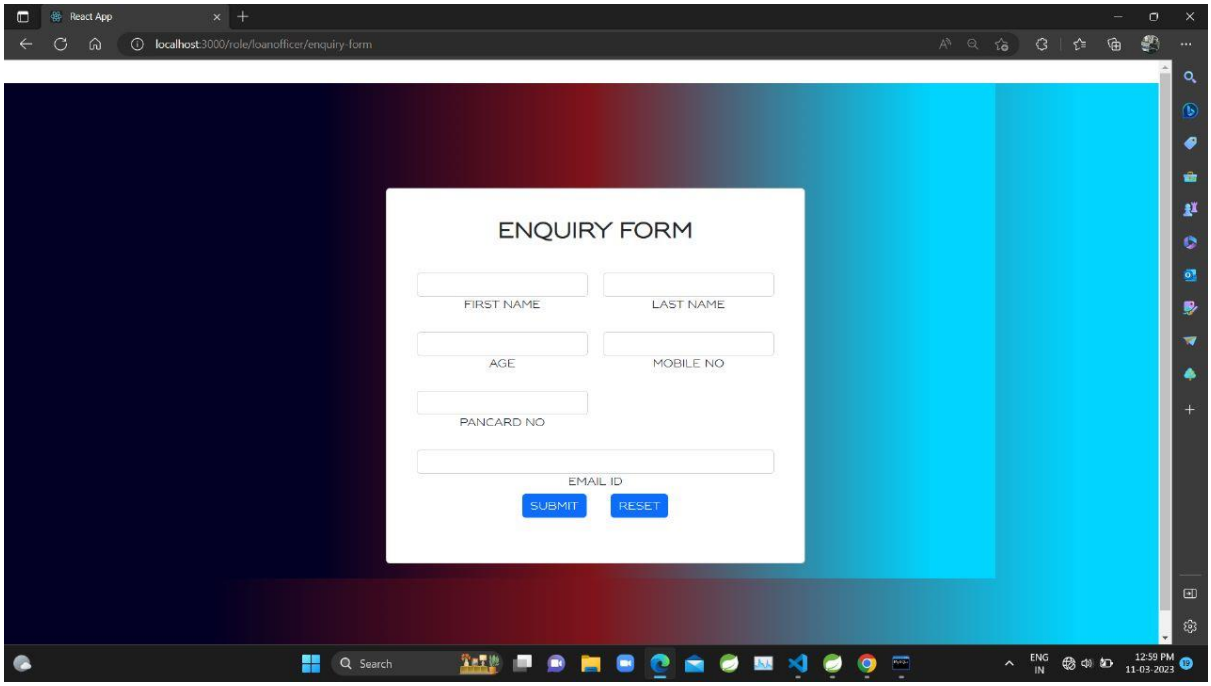

## Login Page



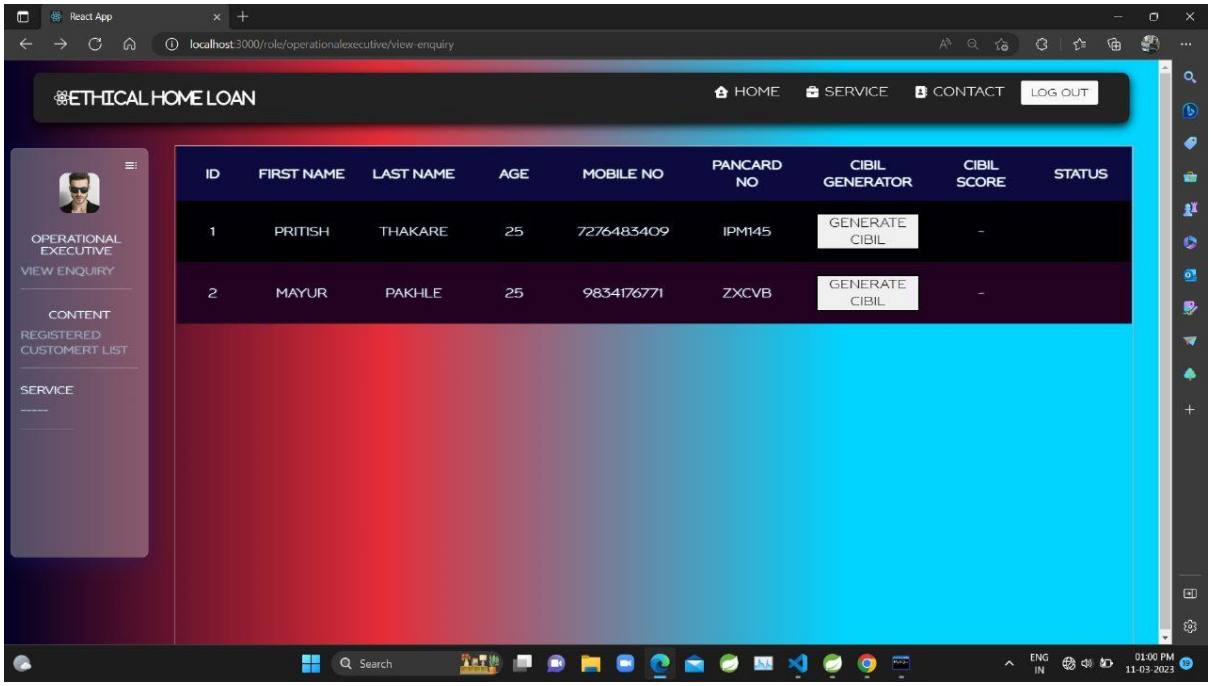
# Loan Officer Page:



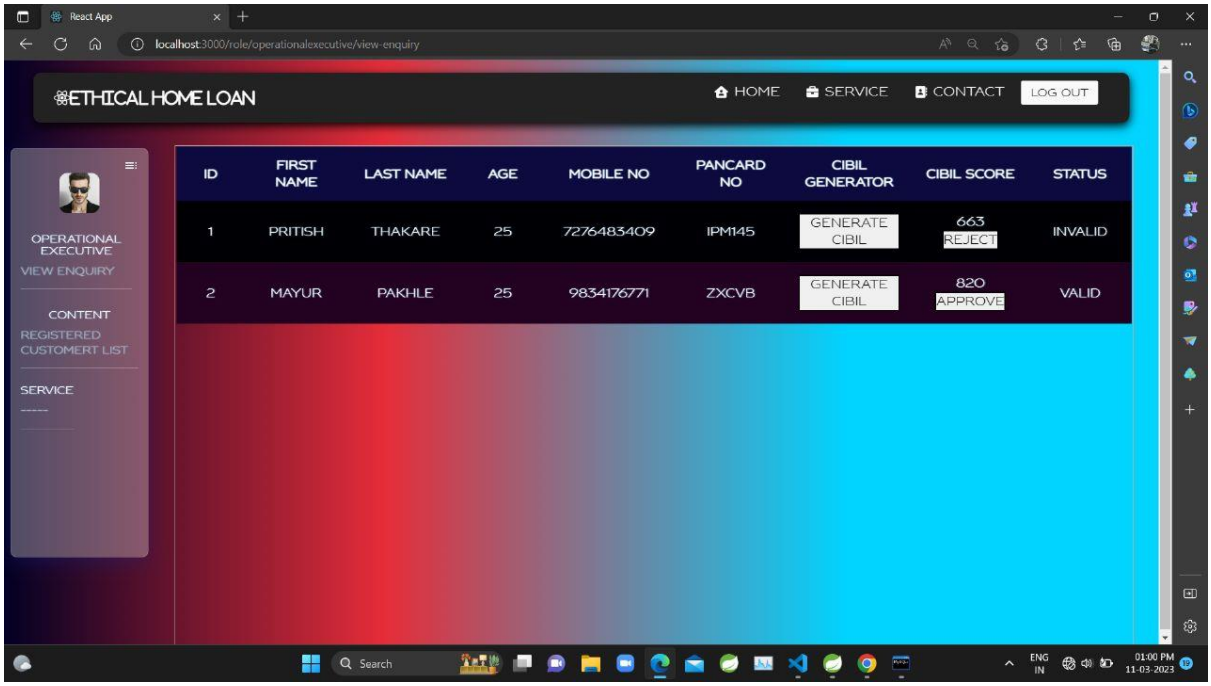

# Enquiry Page



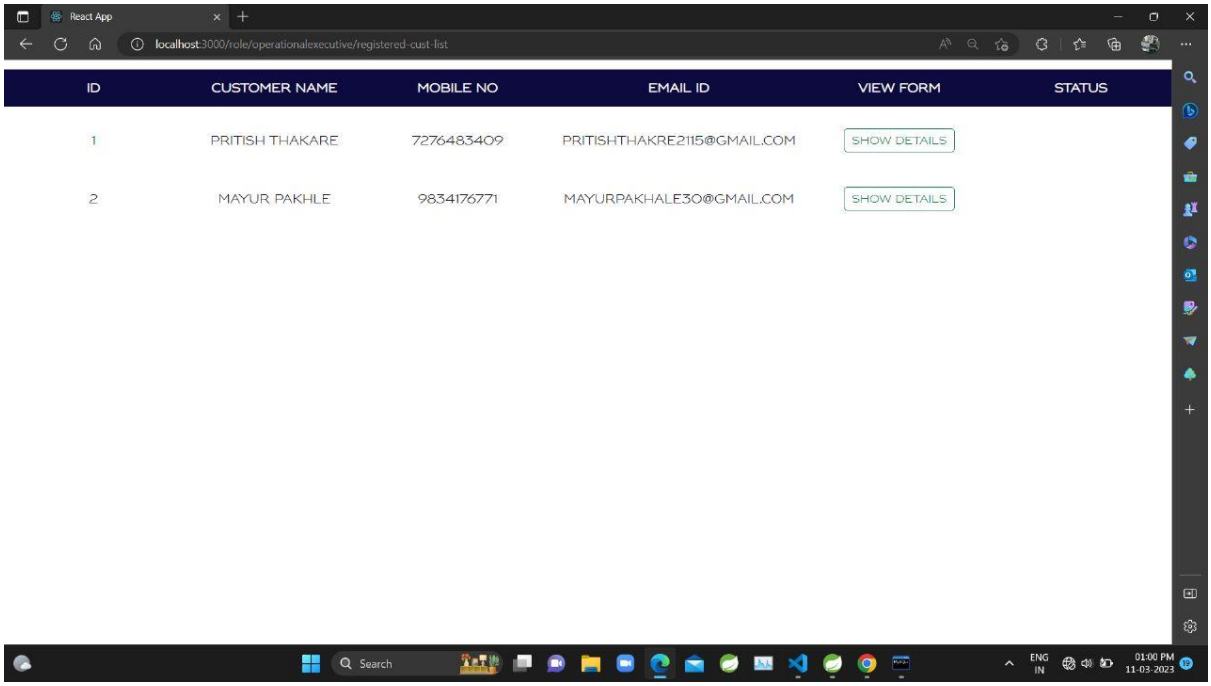
# Operational Executive CIBIL generation page



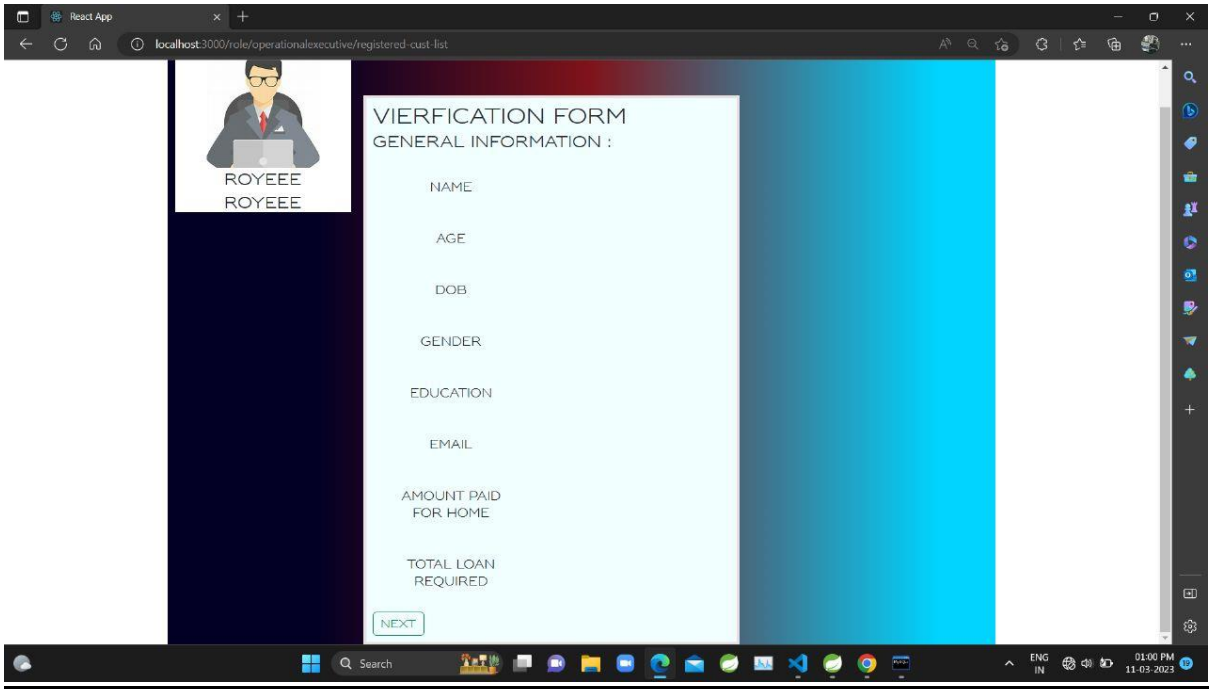

# Operational Executive CIBIL generated page



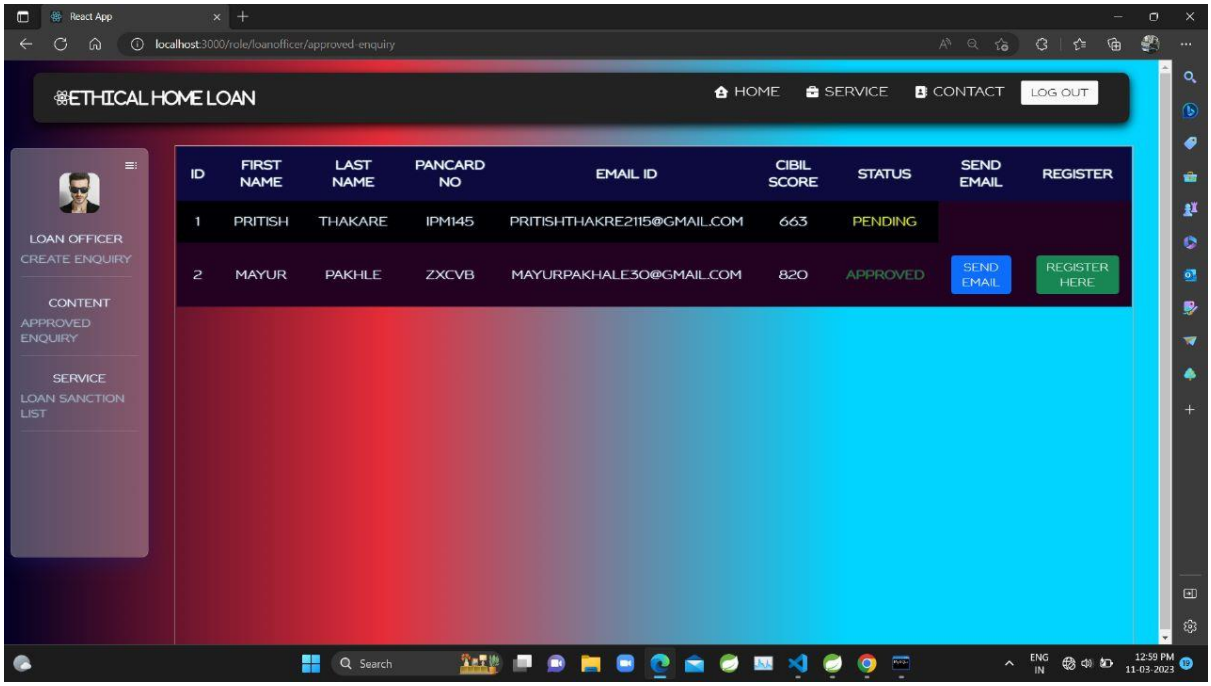
# Registration List Page




# Verification page



# Approved Enquiry



## 8. Advantages

- Easy to access the customer data.
- Easy CIBIL score generation.
- Email sending for required documentation.
- Can review customer applications.
- Customer enquiry approval.
- Can know about which type of people are applying for home loan, which will become easy for marketing team to target the customers.

## 9. Disadvantages

- It requires active internet connection.

## 10. Application

- Bank can have details of each client who came for the enquiry for home loan.
- Easy to check CIBIL score.
- Can check application details and status.
- Can keep track of EMI.

## 11. Future Scope: -

- The main purpose to build this application program is to reduce the human efforts by using software.
- The project is totally built at administrative end and thus only the administrators guaranteed will access this system. This software is a mainly related to customer individuals who are interested in taking Home Loan from bank to fulfil their dreams.
- The process is filter by position to Official position.
- Main logo of the company can be added to the login web page.
- The sanction letter for the customer is signed manually, which can be auto-generated in future by loan officer login page, for instance generation.
- Customers can be mailed online before EMI instalment date and also if the customer misses the instalment.
- If customer misses the EMI, then can be added into defaulter list.

# 12. Conclusion :-

- The web site provides synchronization between the employees of the bank.
- Bank can send email to the customer to get required details to fil the enquiry form.
- Bank can easily get CIBIL score for verifying the suitability of the customer for applying loan.
- Here, the individual employee can find the data of all of all customers applying for loan, so that they can call them back for taking updates.
- It saves a lot of time for processing the request of the application.
- Loan application confirmation can be checked online.