FARMER LOAN ONLINE WEBSITE

U15CS705R – COMPREHENSION AND TECHNICAL REPORT

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(An Autonomous Institution)

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BONAFIDE CERTIFICATE

This is to certify that this technical report "**FARMER LOAN ONLINE WEBSITE**" is the bonafide report of "**MANIKANDAN M (1518102069), SETHU MADHAVAN J(1518102127), TAMILSELVAN K(1518102145)**", of B.E Computer Science and Engineering during year 2021-2022

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1. INTRODUCTION

1.1 Overview of the system

Every electronic device in the world can be hacked. Many organizations use paid cybersecurity serviceslike VMware, RSA, Microsoft Cybersecurity Protection, Amazon Macie ,etc. Some organizations use their own cybersecurity specialists and their own security devices. Even these developments in security didn't stop the hackers to exploit the organizations data. In case of domestic applications, most of the current devices like laptops, computers and smartphones comes with built-in software firewalls and antivirus services which is a basic level ofsecurity when compared with organization's security developments. We've made this system by using HTML, CSS for Front-End and Php for Back-end. Our system can be accessible on both Personal Computer and Mobile Phones. It'll be easy for user to apply loan from their comfort instead of wasting their whole day in a bank. It'll ask for the essential details like Aadhar card number, Account number etc., which are needed for applying a loan. After that admin will receive a notification. Then the loan will be sanctioned by the admin. After that the User will receive a notification that his/her loan has been sanctioned.

1.2 Benefits of the system

- Easy to Use
- Accessible from convenient place
- Time can be saved
- Available on both mobile and computer/laptops

2. TECHNICAL ARTICLE

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ABSTRACT - The goal of the company is to provide an expedient lending process by leveraging technology a competitive advantage for the company in the market automation is recommended by industry regardless a specific type of loan is offered by a variety of lenders their lending processing is interwoven with technology there are flaws in the system that are visible obtaining a design and creation guide for a also elusive is a loan automation system it exists as a result a loan must be established this study used an automated application addressed research on design and production data was collected and a strategy was adopted using current documents and a well-structured approach interviews it was decided to use the waterfall method for software development the end result is a loan automation application that saves paper effort throughout the loans life cycle and its design is also available as a contributory guide to the development of comparable systems the website allows the farmer to check the loan availability users can log in using their suitable username and password after accessing the website and creating an account from the register for users only after logging in with our username and password users will see the loan application tab in the navigation bar where they can apply for a loan based on the required amount and submit documents such as a land document and a copy of their aadhar card

KEYWORDS: Farmers, Farmer online loan, Agriculture loan, Types of agriculture, Types of farming, Types of agriculture loans, Indian agriculture

I.INTRODUCTION

A loan is a sum of money provided to an individual or a business on the condition that it be returned with interest over a set period of time in exchange for the use of the money finance and mortgages are two instances of this for both the lender and the applicant the manual loan application and approval process is inconvenient financial institutions include banks credit unions and pawnbrokers all types of organisations including savings institutions and trust firms are possible lending providers the approval procedure is lengthy inconvenient and time-consuming you will be in charge of monitoring in a lending environment procedures and processes in a more efficient and effective way who is located in a different area of the country uniformity and standards are needed in widely dispersed branch offices even though many lenders have integrated technology into their loan processing systems there are still serious flaws a thorough guide to the design and implementation of a loan automation system is also difficult to find christeson 2009 wausau 20102 provides for loan processing from application to final confirmation without the need for both the applicant and the lending institution to be physically present as a result the goal of this project is to create and implement loan automation a piece of software that can only record whats going on in the world once youve collected all of the relevant loan data pieces make sure you keep them up to date during the loan process keep yourself safe by changing the password obtaining and processing information used to be a manual process transforming loan disbursement into a stress-free automated process keep track of the folks with the help of this system those who are active in the process as well as the organisations that will be involved in the process the loans that are given out are monitored and tracked increase productivity and adherence to the rules terms ensure data security and reduce the amount of time it takes to complete a task the length of time it takes for a loan to mature and the interest rates on those loans loans must be tailored to the borrowers needs identify and punish defaulters and keep the individual or

institution updated on their loans status to help identify areas of concern and build the suggested application a review of existing studies on this research topic and related issues was done claude 2009 croft 2010 john 2006 srinivas 2005 william 2006 witman roust 20083.

II. LITERATURE SURVEY

Obtaining a loan in our country is a lengthy and difficult procedure acceptance of the loan for those who applied for it could take weeks or months in this project we will automate the loan application process for both lenders and borrowers which will benefit both farmers can look for bank loans that are available as well as interest rates and documentation requirements our system will gather data on the customers current situation as well as the objective of the loan to ensure a secure transaction between the user and the bank we will also ask for the customers aadhar number and bank account information in order for us to trust that our customers farmers will be able to repay the loan and award it to them they must provide some guarantee documents our policy dictates that whatever credit the creditor asks receives the least amount of interest what is the purpose of the loan how much does he or she need and will they be able to return the bank within the loan terms despite the fact that many lenders use technology in their loan processes there are still faults in processing systems a thorough list is similarly difficult to come by advice on how to plan and execute a system for loan automation as a result the objective has been accomplished the goal of this project is to create and build a lending application software that can automate the entire process only maintain the most important loan data components during the financing procedure keep your information safe turn the old hand-to-hand method into a hand-to-hand system an automated system for requesting and granting loans a less demanding version keep track of the people and organisations involved in the process as well as the loans that are given out to improve workflow and terms compliance ensure data security reduce lending lifecycle times apply appropriate interest rates to loans identify and penalise defaulters and keep the individual or institution informed about the status of their loan the 2010 4 waterfall software development model was chosen as the research strategy because the project requirements were clearly defined and understood before design and development began and it provides a methodical approach to software development that begins

with a well-defined requirement understands the clients requirements and proceeds through a step-by-step process to implementation hughes green kellen steinbach 20 5 cotterell night dicaterino dittman whittened bently before moving on to system design four banks existing systems were examined and the conditions for building a better system that would eliminate or mitigate the defects identified in the old system were established these requirements guided the proposed systems design process which included early system research feasibility study and system analysis during the system analysis we used fact-finding techniques to extract a representative sample of data from the available file data was gathered through interviews and on-site observation secondary data on loans already given to borrowers by the lending or financial institution as well as repayment histories were also used in order to assess the schemes impact on the lending institutions lending policy personal interviews with the entrepreneurship development program edp operators were conducted there is also a review of previous research on this subject topic and associated issues claude 2009 croft 2010 john 2006 srinivas 2005 william 2006 witman roust 20083 were also examined in order to identify areas of concern and offer assistance

III. PROPOSED SYSTEM

The applicant will submit an application for a loan that will assist him realise his long-term goals and that application will be delivered to the relevant persons the loan verifier will look into the situation and then examine the application form to see if the document of verification that the applicant is valid according to the report is attached or not the loan evaluator will then decide whether or not to participate in the event and accept or deny the application the loan evaluator will contact the applicant after accepting or rejecting the loan and deliver the loan report to him the applicant will then take the report to the loan collector the applicant additionally attaches various instalment documents to the report for verification when delivering it to the loan collector as indicated in fig1
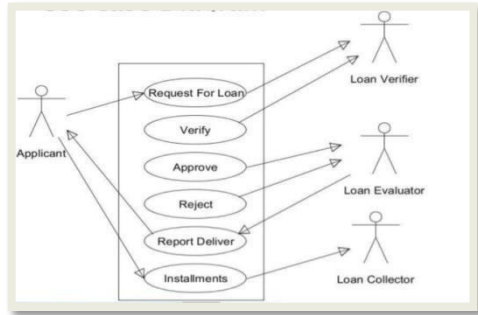
Fig 1 Proposed System

IV. SYSTEM DESIGN

xampp server cross platform apache hypertext markup language html php or wamp server windows apache microsoft php perl mysql and other programming languages are examples sheet with a cascade effect php javascript java this loan automation application programme uses a hypertext preprocessor and mysql as part of its software development environment although the software can run on any operating system and any web browser including mozilla firefox opera and internet explorer the application will work on windows 7 both the admin and user sides of the website are present the new user registration window is shown in fig 2 the user must fill out the following fields name date of birth gender contact number permanent address state password and confirmation password finally the user must click the register button after filling out all of the fields as indicated in figure 4

Fig 2 Register Page

the user can check loan availability on the website the login page for those who want to apply for a loan is shown in figure3

Fig 3 User Login Page

Fig 4 Loan Availability

the applicant must enter a valid name and password which will be supplied by the administrator both the administrator and the user can go to the website establish an account for users only and log in with their username and password the loan application tab appears in the navigation bar once a user logs in using our username and password fig5 users can apply for aloan based on the amount needed by submitting a land deed and a copy of their aadhar card the paperwork and aadhar are used for verification after a user applies for a loan he or she must wait until the verification is completed the user will receive notified on the loan offer tab with emi table as illustrated in fig6 once the verification is completed the loan amount can be paid online as shown in the emi table for the following months they can see the payment receipt as illustrated in fig7

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Fig 5 Loan Application

EMI Table

S.No	regid	loantype	monthsduration	Loanamount	interest	interestamount	totalamountpay	delaycharge	processingfee	EMI	Payment
1	43	Tractor Loan	1	100000	3	36000	136000	300	500	10046.21	Pay
2	43	Tractor Loan	2	100000	3	36000	136000	300	500	10046.21	Pay
3	43	Tractor Loan	3	100000	3	36000	136000	300	500	10046.21	Pay

Fig 6 EMI Table

Amount Paid Table

S.No	regid	amountpay	card holder name	card number
1	43	10046.21	sabarinathan	12345765

Fig 7 Payment

after the payment is completed on the admin side the pending loan application can be viewed in the navigation bar with the number of pending applications displayed as a notification the loan applicants personal information required loan amount evidence aadhar land document and interest may all be displayed by clicking on the interest button fig8 the loan type month of duration interest rate total interest amount total amount delay charge and processing fee are all visible when the admin clicks on the interest button after reviewing all of the information the administrator chooses whether to approve or reject the loan by pressing the accept or reject button as shown in fig9

Pending Loan Application

Back

S.No	Reg.Id	applicantname	applicantdob	address	bname	bnumber	anumber	state	contactno	requireamount	Document	Calculation
1	43	sabarinathan	2003-02-06	1,sagan street, erode	canara	1810214536	334455568889	TamilNadu	9789384451	100000	aadharProff Document	Interest

Fig 8 Pending Application

Interest Page

Back

S.No	Reg.Id	loantype	monthsduration	ramount	interest	interestamount	totalamountpay	delaycharge	processingfee	Accept	Reject
1	43	Tractor Loan	12	100000	3	36000	136000	300	500	Accept	Reject

Fig 9 Interest Page

The user can obtain the funds from the bank once the loan application has been approved by the administrator as illustrated in fig10 the admin can classify the loan application by various amount

Sort View Of Loan Application

Back

Amount between 50,000 - 1,00,000

S.No	Reg.Id	applicantname	applicantdob	address	bname	bnumber	anumber	state	contactno	requireamount	Document
1	43	sabarinathan	2003-02-06	1,sagan street, erode	canara	1810214536	334455568889	TamilNadu	9789384451	100000	aadharProff Document

Amount between 1,00,000 - 2,00,000

S.No	Reg.Id	applicantname	applicantdob	address	bname	bnumber	anumber	state	contactno	requireamount	Document
1	44	sethu	2001-06-14	137,Rathinasamypuram,1st cross,London Ortho Hospital back side,salem-636009	sbi	1810214684	455467766770	Tamilnadu	3523653429	200000	aadharProff Document

Amount between 2,00,000 - 3,00,000

S.No	Reg.Id	applicantname	applicantdob	address	bname	bnumber	anumber	state	contactno	requireamount	Document
1	45	manikandan	2000-09-14	dharmapuri	icici	1810214966	456783321378	Tamilnadu	3223541647	300000	aadharProff Document

categories and view the details.

Fig 10 Sort View

V. CONCLUSION

Farmers are the country backbone and every citizen relies on them for food and survival to save farmers and their profession the government has taken numerous initiatives and granted them numerous benefits similarly we want to help our farmers so we created a website where they can ask for and apply for loans based on the amount they need and the farmers can withdraw the money as soon as their loan is approved farmers benefit greatly from this website because they no longer have to worry about travelling long distances to access banks apply for loans and return for verifications this also saves them a lot of time by informing them whether or not their loan has been approved online making the job easier for both the lender and the farmer all they have to do is submit sufficient proof and verification paperwork wed like to work on authorising several loans for farmers in the future because our current website only allows farmers to select and apply for one loan by implementing the multiple loan concept farmers will be able to apply for multiple loans to satisfy their diverse needs.

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3.   SOFTWARE DOCUMENTATION
                                    2.1 Process Manual

3.1.1 Technical Stack

Hardware Requirements

Processor	Intel I3 or AMD Ryzen 3
ROM	4 GB (Minimum)
RAM	2 GB (Minimum)

Software Requirements

Operating System	Windows 7,8,10
System Type	64-bit operating system
Platform	Internet of Things
Frontend	HTML, CSS
Backend	PHP

3.1.2 Files and their Significance

HTML - HTML Code ensures the proper formatting of text and images so that your internet browser may display them as they are intended to look. Without HTML, a browser would not know how to display text as elements or load images or other elements.

CSS - It is the coding language that gives a website its look and layout. Along with HTML, CSS is fundamental to web design. Without it, websites would still be plain text on white backgrounds.

JAVASCRIPT - It is a programming language used primarily by web browsers to create a dynamic and interactive experience for the user. Most of the functions and applications that make the internet indispensable to modern life are coded in some form of javascript.

PHP - It was among the first server-side languages that could be embedded into HTML, making it easier to add functionality to web pages without needing to call external files for data.
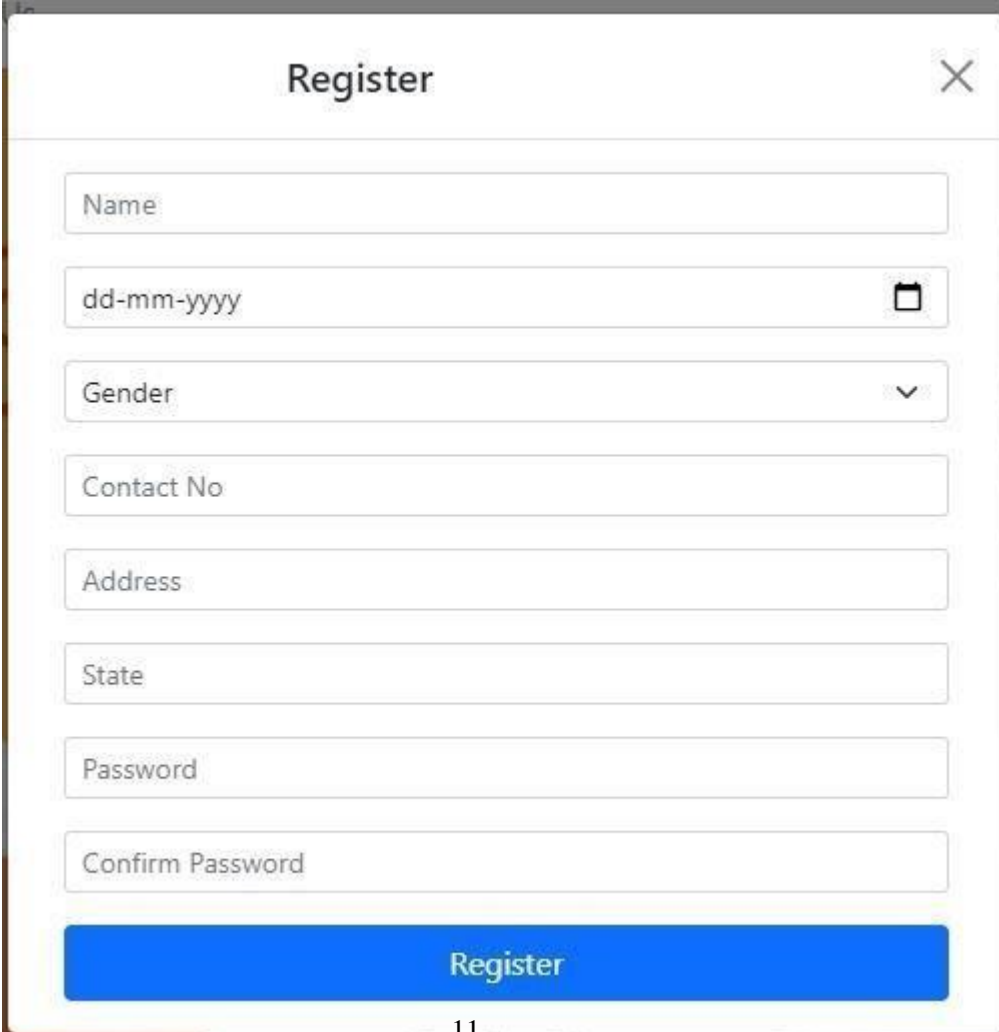

3.1.3 Future Directions

The proposed system uses Bootstrap software to make it compatible in both Mobile and Computer/Laptop. In the proposed topology, we have mentioned the EMI table through which they can refer the EMI easily without contacting or going to bank in person. An also we have included the Interest table if it's okay then he/she can accept the Loan and the loan will be sanctioned.

2.2 Help Manual

3.2.1 Steps for execution

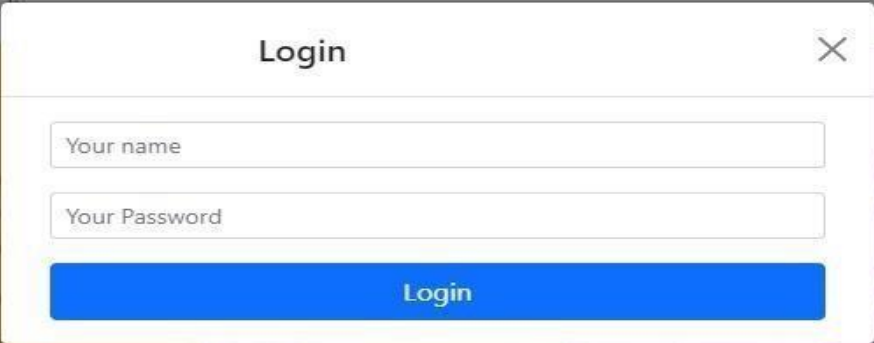**Step 1 :** The user need to Register if he/she is a new user to the page or he/she have to login.
Step 2 : While registering they need to enter the basic details like Name, DOB, Gender, Contact.No, Address, State, Password, Confirm Password.
Step 3 : After registering the User can login to the Home page by using the registered name and password.
Step 4 : There the availability of loan will be listed the user can choose the loan from there.
Step 5 : After choosing he/she can apply for the loan by filling the application form.
Step 6 : While filling the form the user need to fill the details like Bank Name, Account Number, Aadhar Number, Amount of Loan required, Monthly income. Documents like Government proof, Aadhar card should be submitted.
Step 7 : The EMI table also will be available after applying to the loan, we can find how much EMI we have to pay from the EMI Table.
Step 8 : There will be a table named Amount Paid there we can check how much we have paid and till how much to be paid. It'll be available for both user and admin side.
Stpe 9 : In the admin side they can login using their UserName and Password.
Step 10 : They can check the pending application yet to be sanctioned to the users.
Step 11 : There will be a interest table available in user page after the admin accept the loan application there we can check the interest and if it's ok we can accept the loan or we can reject the loan.
Step 12 : Finally after we accept the application the admin will receive the notification then they accept the loan.

3.2.2 Screenshots

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Fig 1 Register Page

Fig 2 Login Page

Fig 3. Loan Availability

Fig 4. Loan Application Form

EMI Table

S.No	regid	loantype	monthsduration	Loanamount	interest	interestamount	totalamountpay	delaycharge	processingfee	EMI	Payment
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Fig 5. EMI Table

Amount Paid Table

S.No	regid	amountpay	card holder name	card number
1	43	10046.21	sabarinathan	12345765

Fig 6. Amount Paid Table

Pending Loan Application

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Fig 7. Pending Loan Application

Interest Page

Back

S.No	Reg.Id	loantype	monthsduration	ramount	interest	interestamount	totalamountpay	delaycharge	processingfee	Accept	Reject
1	43	Tractor Loan	12	100000	3	36000	136000	300	500	Accept	Reject

Fig 8. Interest Page

Sort View Of Loan Application

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Amount between 1,00,000 - 2,00,000

S.No	Reg.Id	applicantname	applicantdob	address	bname	bnumber	anumber	state	contactno	reqiureamount	Document
1	44	sethu	2001-06-14	137,Rathinasamypuram,1st cross,London Ortho Hospital back side,salem-636009	sbi	1810214564	455467768778	Tamilnadu	8525652429	200000	aadharProff Docment

Amount between 2,00,000 - 3,00,000

S.No	Reg.Id	applicantname	applicantdob	addresss	bname	bnumber	anumber	state	contactno	reqiureamount	Document
1	45	manikandan	2000-08-14	dharmapuri	icici	1810214986	456785321676	Tamilnadu	8220541847	300000	aadharProff Docment

Fig 9. Sort View

Sentence

The goal of the company is to provide an expedient lending process by leveraging technology a competitive advantage for the company in the market automation is recommended by industry regardless a specific type of loan is offered by a variety of lenders their lending processing is interwoven with technology there are flaws in the system that are visible obtaining a design and creation guide for a also elusive is a loan automation system it exists as a result a loan must be established this study used an automated application addressed research on design and production data was collected and a strategy was adopted using current documents and a well-structured approach interviews it was decided to use the waterfall method for software development the end result is a loan automation application that saves paper effort throughout the loans life cycle and its design is also available as a contributory guide to the development of comparable systems the website allows the farmer to check the 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is shown in fig 2 the user must fill out the following fields name date of birth gender contact number permanent address state password and confirmation password finally the user must click the register button after filling out all of the fields as indicated in figure 4 the user can check loan availability on the website the login page for those who want to apply for a loan is shown in figure3 the applicant must enter a valid name and password which will be supplied by the administrator both the administrator and the user can go to the website establish an account for users only and log in with their username and password the loan application tab appears in the navigation bar once a user logs in using our username and password fig5 users can apply for a loan based on the amount needed by submitting a land deed and a copy of their aadhar card the paperwork and aadhar are used for verification after a user applies for a loan he or she must wait until the verification is completed the user will receive notified on the loan offer tab with emi table as illustrated in fig6 once the verification is completed the loan amount can be paid online as shown in the emi table for the following months theycan see the payment receipt as illustrated in fig7 after the payment is completed on the admin side the pending loan application can be viewed in the navigation bar with the number of pending applications displayed as a notification the loan applicants personal information required loan amount evidence aadhar land document and interest may all be displayed by clicking on the interest button fig8 the loan type month of duration interest rate total interest amount total amount delay charge and processing fee are all visible when the admin clicks on the interest button after reviewing all ofthe information the administrator chooses whether to approve or reject the loan by pressing the accept or reject button as shown in fig9 the user can obtain the funds from the bank once the loan application has been approved by the administrator as illustrated in fig10 the admin can classify the loan application by various amount categories and view the details farmers are the countrys backbone and every citizen relies on them for food and survival to savefarmers and their profession the government has taken numerous initiatives and granted them numerous benefits similarly we want to help our farmers so we created a website where they can ask for and apply for loans based on the amount they need and the farmers can withdraw the money as soon as their loan is approved farmers benefit greatly from this website because they no longer have to worry about travelling long distances to access banks apply for loans and return for verifications this also saves them a lot of time by informing them whether or not their loan has been approved online making the job easier for both the lender and the farmer all they have to do is submit sufficient proof and verification paperwork wed like to work on authorising several loans for farmers in the future because our current website only allows farmers to select and apply for one loan by implementing the multiple loan concept farmers will be able to apply for multiple loans to satisfy their diverse needs

Total Words:	2033
Total Characters:	12325
Keywords/Total Words Ratio:	0%
Excluded URL:	No
Unique:	96%
Matched:	4%