# Loan Management App - Project Documentation

## 1. Introduction

The Loan Management App is a web-based application developed with Django to streamline the process of loan applications, management, and tracking. The system has been divided into two main phases: the Admin phase and the Frontend User phase. The project implements key modules including Borrower, KYC, Document, EMI, Loan Ticket, Payments, and Penalty. As of now, the implementation is approximately 70% complete.

## 2. Modules Overview

### Borrower

Handles user information related to loan applicants.

### KYC

Collects and stores Know Your Customer (KYC) details for loan applicants.

### Document

Manages the submission and verification of required documents for loan approval.

### Loan Ticket

Captures loan-specific details including loan amount, duration, and start date.

### EMI

Generates and manages Equated Monthly Installments (EMIs) for approved loans.

### Payments

Handles the payment process for EMIs. (Partially implemented, frontend incomplete).

### Penalty

Manages late payment penalties. (Partially implemented).

## 3. User Workflow

When a regular user signs up on the platform, they receive a verification email. Upon clicking the link, the user can log into their account. Once logged in, they have access to the frontend navigation bar, which provides links to Home, Login, Sign Up, Logout, and Profile.

To apply for a loan, the user follows a step-by-step process where they complete multiple forms: Borrower form, KYC form, Document form, and Loan Ticket form. Upon successful submission of these forms, an EMI schedule is automatically generated based on the loan details entered in the Loan Ticket form.

The generated EMI schedule and loan details are then available for review and management within the admin dashboard.

## 4. Current Progress

The project is currently about 70% complete. The following progress has been made:

- Borrower, KYC, Document, Loan Ticket, and EMI modules are functional and integrated into the frontend.  
- Payments and Penalty modules have partial backend code but lack complete frontend implementation.  
- User authentication with email verification is fully functional.  
- Admin dashboard provides visibility into loan applications, borrower details, and EMI schedules.

## 5. Conclusion

The Loan Management App is a work-in-progress project that successfully implements the core loan application and EMI generation workflow. With further development of the Payments and Penalty modules and integration of frontend interfaces, the project can reach full functionality. Currently, the system demonstrates the end-to-end process of loan application up to EMI generation, making it a solid foundation for a complete loan management solution.