* **Use KNEX for any database changes**
* **Maintain all camelCase**
* **Maintain compact design**
* **Maintain all buttons with icon**
* **User Modern Design Interactive**
* **Maintain Theme will work**
* **Mobile responsive design**

**Backend Folder Structure**

**/backend**

**├── api/**

**│ └── src/**

**│ ├── modules/**

**│ └── /products**

**│ ├── /money-loan**

**│ ├── /bnlp**

**│ └── /pawnhop**

**Frontend Folder Structure**

**/frontend**

**└── web/**

**└── src/**

**└── app/**

**└── features/**

**└── /products**

**├── /money-loan**

**├── /bnlp**

**└── /pawnhop**

**Dashboard Menu – Money Loan Dashboard**

**1. Overview 📊**

* **Total Loans 💵 – View total loans disbursed.**
* **Collection Rate 📈 – View current collection rate.**
* **Overdue % ⏳ – Percentage of loans that are overdue.**
* **Outstanding Amount 💰 – Total outstanding balance for all loans.**
* **Active Loans 🔄 – Number of loans currently active.**
* **Default Rate 🚫 – Percentage of loans that have defaulted.**

**2. Customers 👥**

* **All Customers 🧑‍🤝‍🧑 – View all customers.**
* **New Customers ✨ – View newly registered customers.**
* **KYC Pending ⏳ – List of customers with KYC verification pending.**
* **High-Risk Flags ⚠️ – Customers with high-risk alerts (e.g., missed payments).**
* **Customer Search 🔍 – Search customers by name, ID, loan status, etc.**

**3. Loans 💳**

* **All Loans 📜 – View all loans issued.**
* **Pending Approval 📝 – Loans waiting for approval.**
* **Active Loans 🔄 – Loans that are currently being paid.**
* **Overdue Loans 🕔 – Loans that have missed payment deadlines.**
* **Closed/Paid Off ✅ – Loans that have been repaid in full and closed.**
* **Loan Disbursement 💸 – Manage loan approval and disbursement.**
* **Loan Calculator 🧮 – Tool to calculate loan eligibility or repayment schedules.**

**4. Payments 💳**

* **Today’s Collections 📅 – Daily collections overview.**
* **Payment History 📜 – View the history of all payments made by customers.**
* **Bulk Import Payments 📤 – Import payments in bulk using CSV.**
* **Refunds & Waivers 🔄 – Track refunds or waivers applied to loans.**
* **Failed Payments ⚠️ – List of failed transactions and actions taken.**
* **Payment Gateway Settings ⚙️ – Configure payment processing methods.**

**5. Interest & Rules 📊**

* **Interest Rates 📉 – View and manage the loan interest rates.**
* **Auto Rate Rules 🔄 – Automate interest rate rules (e.g., based on loan amount or customer profile).**
* **Manual Overrides 🖊️ – Ability to manually adjust rates for specific customers or loans.**
* **Interest Calculator 🧮 – Calculate interest for specific loans or customer scenarios.**

**6. Collections 💼**

* **Overdue Workflow 📈 – View and manage overdue loan collection workflows.**
* **Collection Strategies 📋 – View and adjust collection strategies (phone calls, email reminders, etc.).**
* **Legal Actions ⚖️ – Track legal actions for defaulting customers (e.g., court cases).**
* **Recovery Dashboard 🔄 – View the recovery status of overdue loans and collections.**

**7. KYC Verification ✅**

* **Pending Reviews ⏳ – View customers whose KYC is under review.**
* **Verified Customers ✅ – List of customers who have successfully completed KYC.**
* **Rejected Customers ❌ – Customers who failed KYC verification.**
* **KYC Audit Logs 📜 – Logs of all KYC-related activities for compliance tracking.**
* **Onfido Webhook Logs 📡 – Logs from automated KYC service (if using third-party services like Onfido).**

**8. Reports 📈**

* **Daily/Weekly/Monthly Reports 🗓️ – Reports on loan performance, payments, defaults, etc.**
* **Tax Summary 🧾 – Generate tax summary for accounting and auditing.**
* **Export Data 📤 – Export reports to CSV or PDF for external use.**
* **Custom Queries 🧑‍💻 – Run custom reports and queries for in-depth insights.**

**9. Settings ⚙️**

* **Roles & Permissions 🔑 – Manage user roles and access rights within the system.**
* **Loan Product Settings 🏷️ – Define and modify loan products (e.g., loan terms, interest rates, etc.).**
* **SMS/Email Templates 📨 – Manage communication templates for reminders, payments, and notifications.**
* **Company Branding 🎨 – Manage logo, themes, and appearance of the platform.**
* **API Keys 🔑 – Manage integration API keys for third-party services.**
* **Audit Log 📜 – Track all system activities for security and compliance.**

**10. Audit Log 📜**

* **System Activity Log 🔍 – View logs of all actions taken in the system for auditing purposes.**
* **Data Changes 🔄 – Track changes to sensitive customer or loan data.**

**Additional Features (Optional)**

1. **Notifications 🔔**
   * **View system-wide notifications and alerts (e.g., loan status updates, overdue payments).**
2. **User Management 🧑‍💻**
   * **Manage admin, support, and staff accounts who have access to the system.**
3. **Integration Settings 🔌**
   * **Manage external integrations such as payment gateways, credit score services, and KYC providers.**

**Icon Key:**

* **📊: Analytics and data-driven actions.**
* **💵 / 💳 / : Monetary/Loan-related actions.**
* **⚙️: Settings or configurations.**
* **📜 / 📖: Logs or history.**
* **✅ / ⚠️ / ❌: Status indicators for success, warnings, or errors.**
* **📈 / 🧮: Calculations, statistics, and financial tools.**
* **🔄: Active, ongoing processes or actions.**
* **📅: Calendar, dates, or schedules.**
* **🧑‍💻: User or role management.**
* **🔑: Security or access-related tasks.**

**Customer Portal – SideNav Menu**

**1. Dashboard 🏠**

* **Home (Overview: Balance, Next Due, Loan Health) 📊**
* **Loan Summary 📈 – View an overview of all active loans.**
* **Notifications 🔔 – System-wide updates (payment reminders, overdue warnings).**

**2. My Loans 💳**

* **Active Loans 🔄 – View all currently active loans.**
* **Repayment Schedule 📅 – View detailed repayment schedule for each loan.**
* **Payment History 🧾 – History of all payments made.**
* **Early Payoff Calculator 🧮 – Calculate savings when paying off loans early.**

**3. Make a Payment 💸**

* **Quick Pay ⚡ – Make an instant payment for any loan.**
* **Schedule Auto-Pay 🔄 – Set up automatic monthly payments.**
* **Partial Payment 💰 – Make a partial payment towards your outstanding balance.**

**4. Apply for Loan 📝**

* **New Application ➕ – Apply for a new loan.**
* **Pre-Qualify (Instant Calculator) 🔍 – Check loan eligibility instantly.**

**5. Messages & Alerts 📩**

* **Notifications 🔔 – View system notifications (payment due dates, loan status changes).**
* **Reminders ⏰ – Personalized loan reminders.**
* **Support Chat 💬 – Chat with customer support for queries and issues.**

**6. Profile 👤**

* **Personal Info 📝 – Edit personal information such as name, address, etc.**
* **Bank Accounts 💳 – Add or update your bank account information for payments.**
* **Documents 🗂️ – Upload or view documents like ID, Proof of Income, etc.**
* **Preferences ⚙️ – Set communication preferences (SMS, email).**

**Icon Breakdown:**

* **🏠 Home: Dashboard and quick overview of financial status.**
* **📊 / 📈: Analytics and graphs for loan health and status.**
* **💳 / 💸 / : Financial transactions (loan status, payments, etc.).**
* **📝: Forms and applications (new loan application, profile editing).**
* **📅: Calendar-based information (due dates, schedules).**
* **🔔: Alerts and reminders for payments, notifications.**
* **💬: Communication tools (chat, notifications).**
* **🗂️: Document uploads and viewing.**
* **⚙️: Settings or preferences for notifications and communication.**