

NMAM INSTITUTE OF TECHNOLOGY

(A unit of Nitte Education Trust)

Nitte - 574 110, Karkala taluk, Udupi Dist., Karnataka

Department of Computer Science and Engineering.

RDBMS PROJECT REPORT ON FRAMERS LOANING SYSTEM

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PROJECT GUIDE

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ABSTRACT

Agriculture continues to contribute about 25.00 per cent of national income and remains a major sector that employs 60.00 per cent of the labour force in rural India. In most of the developing countries as in India, financial institutions play a significant role in the organization and supply of credit to agriculture. Among all the credit agencies, co-operatives are the oldest institutional agency which plays a dominant role in rural credit transactions.

To overcome their problems at the time of obtaining crop loan were loan amount should be enhanced, documentation should be simplified, avoid recommendations, provide crop loans in time and provide complete loan amount. Reduce interest rates for late repayment, if crop failure, the recovery of loan should be postponed, provide village level market facilities, after sanction of loans the passbooks should be returned, repayment period should be enhanced and provide technical officer for every village were the suggestions given by the farmers to overcome their problems at the time of utilization of crop loan.

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CERTIFICATE

Certified that the project work carried out by **Deon Victor Lobo** (4NM17CS054) and **Joyston Menezes** (4NM17CS074) bonafide students of NMAM Institute of Technology, Nitte in fulfilment for the Relational database Management System lab in Computer Science and Engineering during the academic year 2018-2019.

Signature of the Examiners:

Signature of the Guide:

- 1.
- 2.

ACKNOWLEDGEMENT

The satisfactions that accompany the successful completion of any task would be incomplete without the mention of the people who made it possible. So we acknowledge all those whose guidance and encouragement served as a beacon of light and crowned our efforts with success.

We are thankful to our project guide Dr. D.K.Sreekantha, and Mr.Radhakrishna D , Dept. of CSE for his valuable guidance and advice. His willingness to motivate us contributed tremendously to our project.

We would like to place on record our deep sense of gratitude to Dr. K. R. Udaya Kumar Reddy, HOD-Dept. of Computer Science and Engineering, NMAMIT, Nitte for his generous guidance, help and useful suggestions. We also acknowledge and express our sincere thanks to our beloved Dr. Niranjana N. Chiplunkar, Principal, NMAMIT, Nitte who is a source of inspiration to us.

We thank all the Teaching and Non-Teaching staff members of the department of CSE for providing resources for the completion of the project. A special thanks goes to our parents, friends and relatives for supporting and encouraging us in all ways thus making our project successful. Finally, we thank all those who have contributed directly or indirectly in making this project a grand success.

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CHAPTER 1

INTRODUCTION

INTRODUCTION

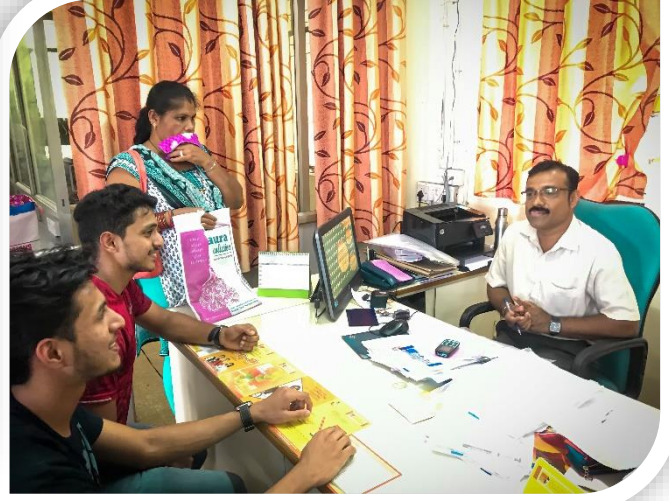
1.1 Problem Definition:

Agriculture in India has been facing many issues —fragmented land holding, depleting water table levels, deteriorating soil quality, rising input costs, low productivity. Add to these vagaries of the monsoon. Output prices may not be remunerative. Farmers are often forced to borrow to manage expenses. Also, many small farmers not eligible for bank credit borrow at exorbitant interest rates from private sources

Finance is required by farmers not only for the production and marketing of crops but also to keep a stagnant agricultural economy alive. Most Indian farmers live near the brink of starvation. A bad monsoon, a poor harvest, an accident or illness in the family forces him to approach the moneylender for a loan

to overcome this, we decided to develop a web application on farmers loaning to make farmers life easy and apply for loan in the door step.

1.2 Visit to bank for better understanding:



We visited syndicatebank,Nitte branch to attain more realistic and practical knowledge following are few points which was being said by the bank manager

- **Agricultural loans** are any **loans** that are availed by a farmer to fund seasonal **agricultural** operations or related activities like animal farming, or purchase of land or **agricultural** tools
- **Following are various loan provided to the customers**
 - a. Self Help Group (SHG)
 - b. Joint Liability Group (JLG)
 - c. Synd Kisan Tatkal
 - d. Synd Jai Kisan
 - e. Financing Homestead Farming
 - f. Syndicate Kisan Credit Card (SKCC)
 - g. Other Agricultural Loan Products
 - h. Scheme for Water Harvesting
 - i. Synd Kisan Sathi
 - j. Synd Kisan Swarna (SKS)
 - k. Syndicate Farm House Scheme
 - l. Farm Mechanisation Schemes
 - m. Finance for Hi-tech Agriculture
 - n. Development of Irrigation Infrastructure
 - o. Land Development Schemes
 - p. Purchase of Land for Agricultural Purpose

q. Animal Husbandry Scheme

Documentation **Required for Agricultural Loan**

- ID proof-Voter ID, Photo ration card. Aadhar etc. Residence proof-Ration card. Land ownership proof-records of rights, revenue receipt etc.

1.3 Agricultural Credit:

An average Indian farmer, who has to work on an uneconomic holding', using traditional methods of cultivation and being exposed to the risks of a poor agricultural season is almost always in debt. He is a perennial debtor.

Once the farmer falls into debt due to crop failure or low prices of crops or malpractices of money lenders, he can never come out of it. In fact, large part of the liabilities of farmers is 'ancestral debt'. Thus, along with his landed property, he passes on his debt to the next generation.

1.4 There are four main causes of rural indebtedness in India:

- (i) low earning power of the borrower,
- (ii) use of loan for unproductive purposes,
- (iii) very high rate of interest charged by the village moneylender and
- (iv) the manipulation of accounts by the lenders.

1.5 Need for Finance:

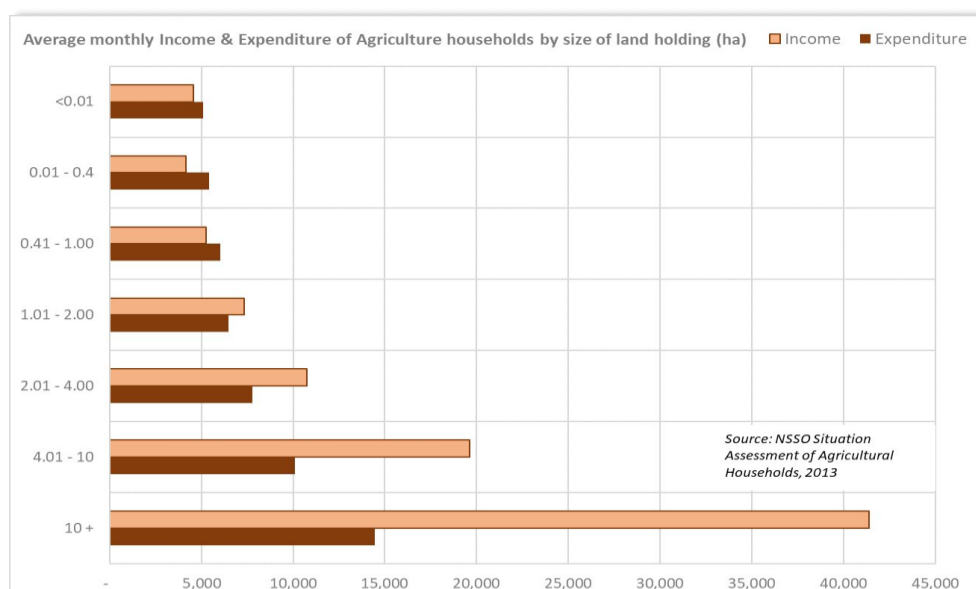
Finance is required by farmers not only for the production and marketing of crops but also to keep a stagnant agricultural economy alive. Most Indian farmers live near the brink of starvation. A bad monsoon, a poor harvest, an accident or illness in the family forces him to approach the moneylender for a loan. In India, there is the preponderance of such 'distress' or unproductive loans. Agricultural finance in India is not just one requirement of the agricultural business but a symptom of the distress prevailing among the majority of the farmers.

Rural credit includes not only credit provided to farmers but also credit extended to artisans, owners of small and medium industries in rural areas, small transport operators and so on. Two main sources of rural credit are private and institutional. The former includes private moneylenders, traders and commission agencies, relatives and- land-lords.

1.6 Consequences:

Rural indebtedness is also likely to have some undesirable social consequences. Due to ever-growing debt there emerges in the rural economy of India a class of landless labourers and tenants. Consequently independent or self-sufficient farmers gradually lose their identity. The landless workers have nothing to offer as security in order to obtain loans from moneylenders, except their labour power.

Consequently, they become bonded labourers. This creates discontent among them and adds to rural tensions. In fact, the acquisition of land by the traders and moneylenders and the consequent deprivation of the poor farmers of their meager landed property was the root cause of the Naxalite movement, which assumed serious proportions in West Bengal, Orissa and Andhra Pradesh in the late 1960s and the 1970s. Thus there is no use denying the problem of rural indebtedness. Sooner the problem is removed from its roots the better for India's rural economy.



CHAPTER 2

PROBLEM STATEMENT

it is blamed that financing of **agriculture** is plagued with several **problems** such as the **problem** of over dues, unsatisfactory credit conditions, increasing malpractices and corrupt credit culture etc. The banks do not disburse any **loan** to the **farmers** without surety and security. Therefore, the study is undertaken by the researcher.

SYSTEM STUDY

EXISTING SYSTEMS:

The present study has made an attempt to understand the farmer's preference towards online loan. Farmers loan is an emerging concept in the study area.

This study enables to understand the farmers preference towards agriculture and provides insight about fast loan retrieval

OBJECTIVES OF THE STUDY:

The objective is to analyse the preference of the sample respondents.

Synopsis of the schema:

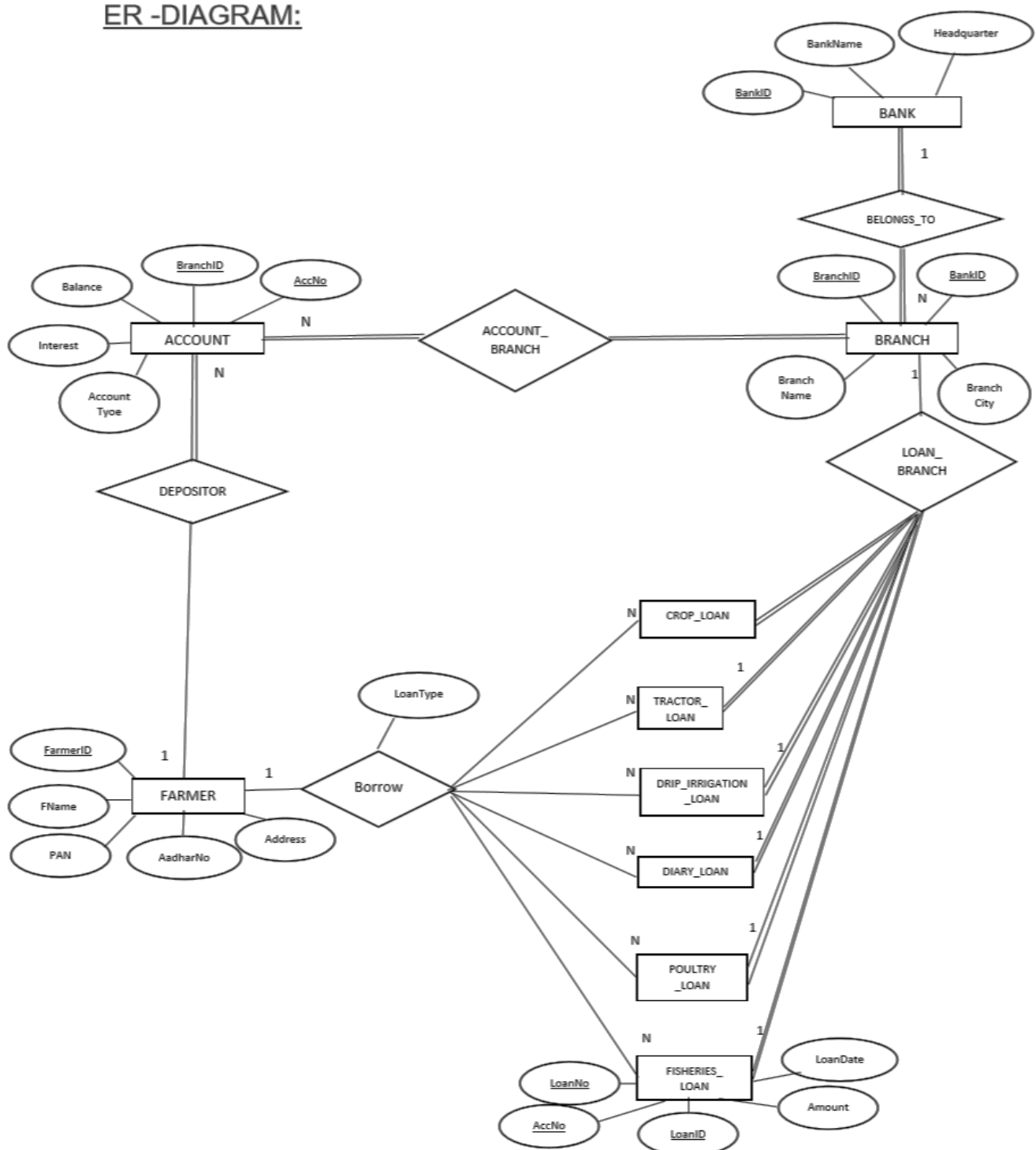
Here we have created a Banking system designed particularly for Farmers. Each farmer will be associated with an account created in a particular bank. The bank may have any number of branches. The BORROW table contains the types of loans provided by different banks and its details like the repayment period and the interest. The farmer can avail any loan provided by the bank based on his requirement. The tables

CROP_LOAN,TRACTOR_LOAN,DRIP_IRRIGATION_LOAN,DIARY_LOAN,

POULTRY_LOAN and FISHERIES_LOAN contains the principle loan amount taken by the farmer and keeps track of the loan date , loan repaid and the interest applied on the amount annually.

CHAPTER 3

ER -DIAGRAM:



Schema Diagram:

BANK

| <u>BankID</u> | BankName | Headquarters |
|---------------|----------|--------------|
|---------------|----------|--------------|

BRANCH

| <u>BranchID</u> | <u>BankID</u> | BranchName | BranchCity | IFSC | MICR |
|-----------------|---------------|------------|------------|------|------|
|-----------------|---------------|------------|------------|------|------|

ACCOUNT

| <u>AccNo</u> | <u>BranchID</u> | Balance | Interest | AccountType |
|--------------|-----------------|---------|----------|-------------|
|--------------|-----------------|---------|----------|-------------|

FARMER

| <u>FarmerID</u> | FName | PAN | AadharNo | Address |
|-----------------|-------|-----|----------|---------|
|-----------------|-------|-----|----------|---------|

DEPOSITOR

| <u>FarmerID</u> | <u>AccNo</u> |
|-----------------|--------------|
|-----------------|--------------|

BORROW

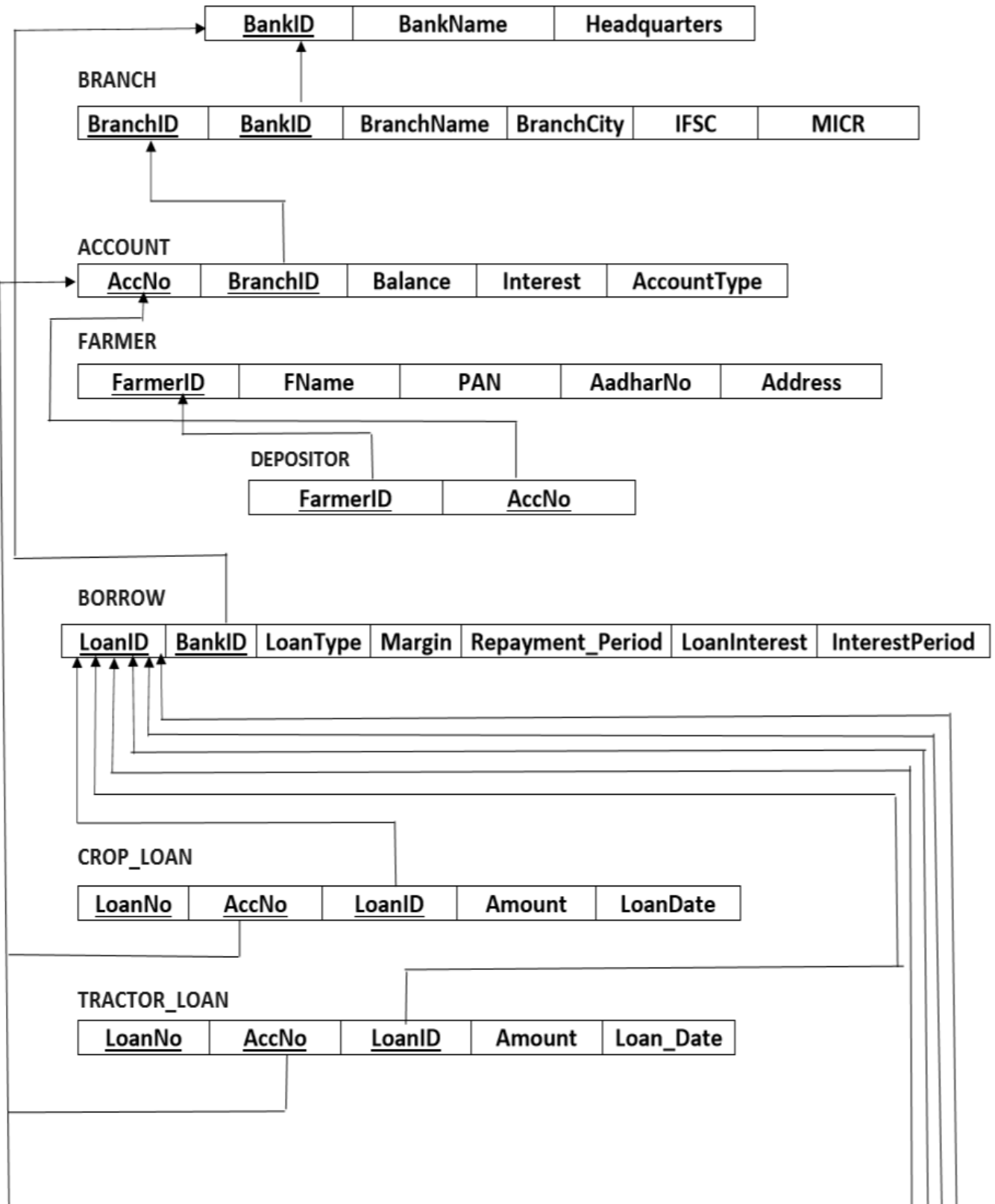
| <u>LoanID</u> | <u>BankID</u> | LoanType | Margin | Repayment_Period | LoanInterest | InterestPeriod |
|---------------|---------------|----------|--------|------------------|--------------|----------------|
|---------------|---------------|----------|--------|------------------|--------------|----------------|

CROP_LOAN

| <u>LoanNo</u> | <u>AccNo</u> | <u>LoanID</u> | Amount | LoanDate |
|---------------|--------------|---------------|--------|----------|
|---------------|--------------|---------------|--------|----------|

TRACTOR_LOAN

| <u>LoanNo</u> | <u>AccNo</u> | <u>LoanID</u> | Amount | Loan_Date |
|---------------|--------------|---------------|--------|-----------|
|---------------|--------------|---------------|--------|-----------|



DRIP_IRRIGATION_LOAN

| <u>LoanNo</u> | <u>AccNo</u> | <u>LoanID</u> | Amount | Loan_Date |
|---------------|--------------|---------------|--------|-----------|
|---------------|--------------|---------------|--------|-----------|

DIARY_LOAN

| <u>LoanNo</u> | <u>AccNo</u> | <u>LoanID</u> | Amount | Loan_Date | Purpose |
|---------------|--------------|---------------|--------|-----------|---------|
|---------------|--------------|---------------|--------|-----------|---------|

POULTRY_LOAN

| <u>LoanNo</u> | <u>AccNo</u> | <u>LoanID</u> | Amount | Loan_Date |
|---------------|--------------|---------------|--------|-----------|
|---------------|--------------|---------------|--------|-----------|

FISHERIES_LOAN

| <u>LoanNo</u> | <u>AccNo</u> | <u>LoanID</u> | Amount | Loan_Date |
|---------------|--------------|---------------|--------|-----------|
|---------------|--------------|---------------|--------|-----------|

Expected outcomes:

At the end of this project we will be creating a system which will produce the following results:

1. Keeping track of the farmers bank account .
2. Updating the account based on the transactions made.
3. Allowing the farmer to avail the loans based on requirement.
4. The farmer will be able to avail more than one loan and the loan can be provided by any bank.
5. After a particular period interest will be applied on the principle amount and the principle amount is increased.
6. It will also display the accounts which have exceeded their repayment period.
7. The front end will make it easy for the farmer to choose the best loan between different loans provided by different banks .
8. Using this system the government can keep track of the farmers who are in debt and provide assistance accordingly

CHAPTER 4

FRONTEND TECHNOLOGY

List of technologies for frontend

1. Hyper Text Markup Language(HTML)

First developed by Tim Berners-lee in 1990, **HTML** is short for **Hypertext Markup Language**. HTML is used to create electronic documents (called pages) that are displayed on the World Wide Web. Each page contains a series of connections to other pages called hyperlinks. Every web page you see on the Internet is written using one version of HTML code or another..

2. Cascading Style Sheets(CSS)

CSS. Stands for "Cascading Style Sheet." Cascading style sheets are used to format the layout of Web pages. They can be used to define text styles, table sizes, and other aspects of Web pages that previously could only be defined in a page's HTML.

3. JavaScript

Javascript (JS) is a scripting languages, primarily used on the Web. It is used to enhance HTML pages and is commonly found embedded in HTML code. **JavaScript** is an interpreted language. Thus, it doesn't need to be compiled. **JavaScript** renders web pages in an interactive and dynamic fashion.

4.BootStrap:

Bootstrap is a free and open source front end development framework

for the creation of websites and web apps. The **Bootstrap** framework is built on HTML, CSS, and JavaScript (JS) to facilitate the development of responsive, mobile-first sites and apps.

CHAPTER 5

BACKEND TECHNOLOGY

List of technologies for Backend

1.PHP

Hypertext Preprocessor is a server-side scripting language designed for Web development, and also used as a general-purpose programming language. It was originally created by Rasmus Lerdorf in 1994, the PHP reference implementation is now produced by The PHP Group.

Database:

MySQL:

MySQL is an open-source relational database management system. Its name is a combination of "My", the name of co-founder Michael Widenius's daughter, and "SQL", the abbreviation for Structured Query Language.

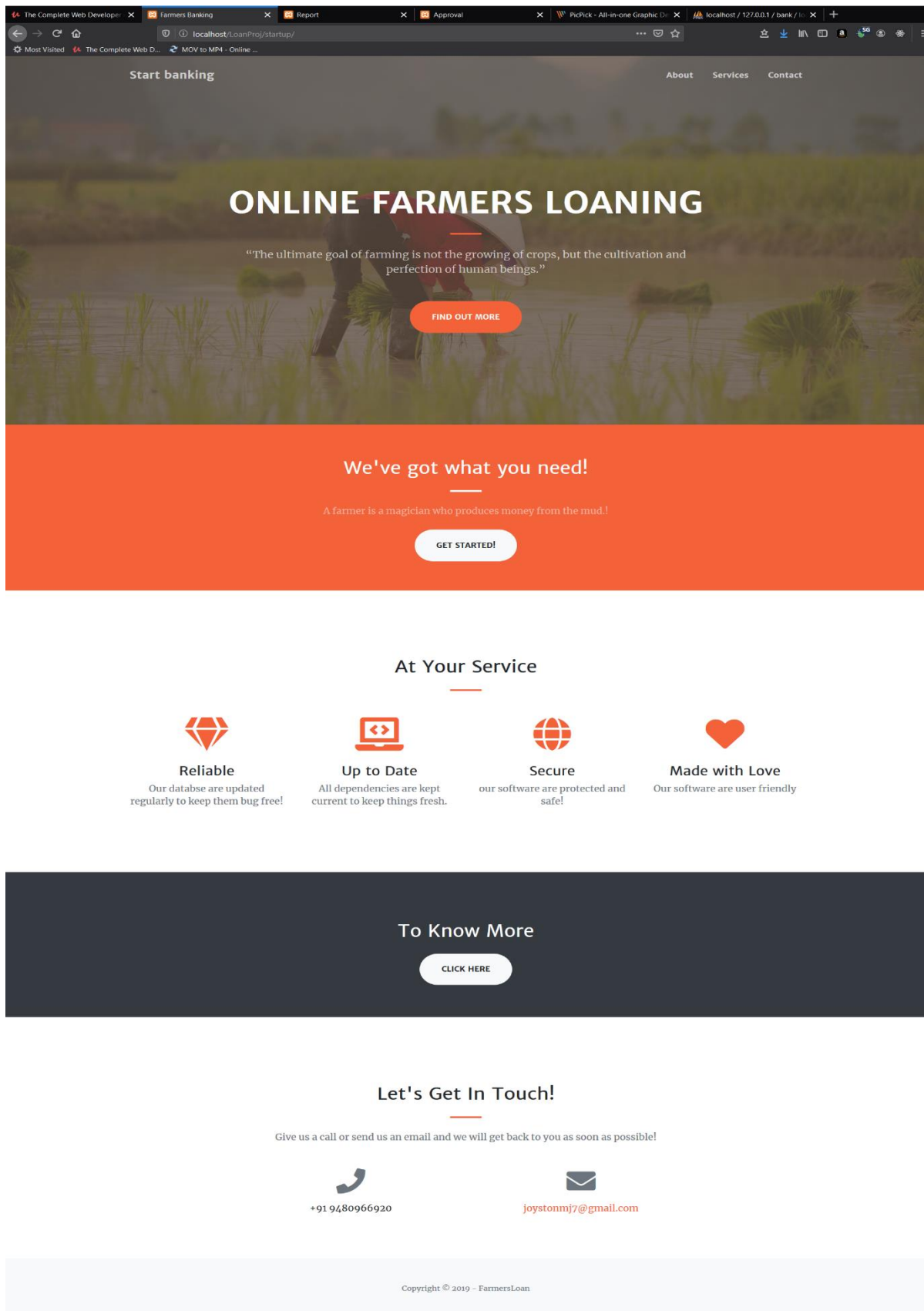
phpMyAdmin:

phpMyAdmin is a free web application that provides a convenient GUI for working with the MySQL database management system. It is the most popular MySQL administration tool that is used by millions of users worldwide and has won numerous awards and honors

Chapter 6

SCREENSHOTS

Home page(start up):




Login page (index):

The Complete Web Developer x Layout Master x Report x Approval x localhost / 127.0.0.1 / bank / lo... x

localhost/LoanProj/index/index.php


Agriculture | National Portal of India Products Our Team User : Deon Lobo



Our services cover the whole range of agriculture and allied activities with some of the unique features like


- Low interest rates
- No intermediaries
- No hidden cost
- Quick loan sanction and disbursement

Types of Loans




Crop Loan

The loan covers the crop production expenses, post-harvest expenses, contingencies, etc.




Tractor Loan

The Loan amount will cover the cost of tractor, accessories, implements, insurance and registration expenses.




Drip Irrigation Loan

Farmers engaged in agricultural activities and own the land under cultivation are provided with loans.




Dairy Loan

The loan is provided to dairy societies for modernization and creating infrastructures . etc.



Poultry Loan

Loan for existing and new farmers for constructing poultry shed, feed room and other equipment's.



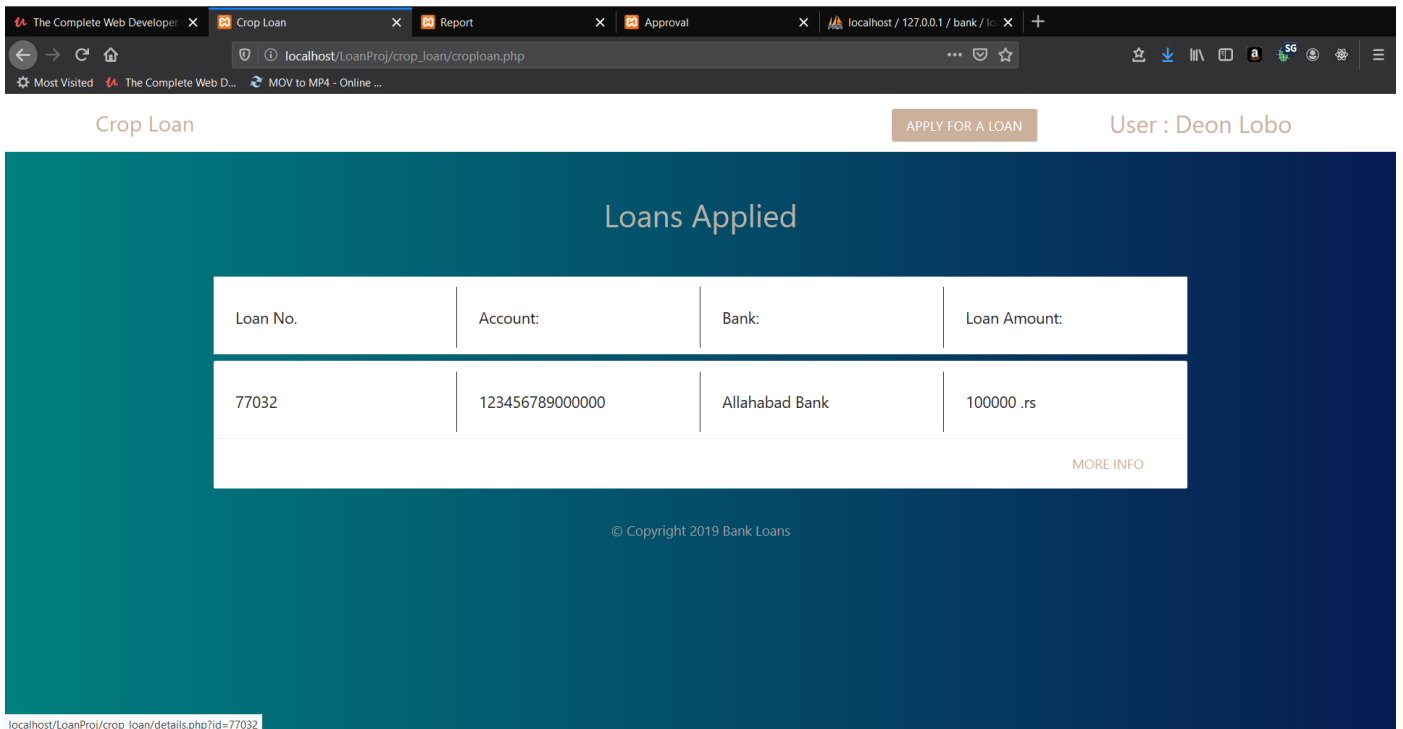
Fisheries Loan

The loan is provided for buying fish seeds, fish net, and other equipment's needed in the field

localhost/LoanProj/drip_loan/driplan.php

STEPS INVOLVED IN ATTAINING LOAN:

STEP 1 (APPLYING FOR LOAN):



Crop Loan APPLY FOR A LOAN User : Deon Lobo

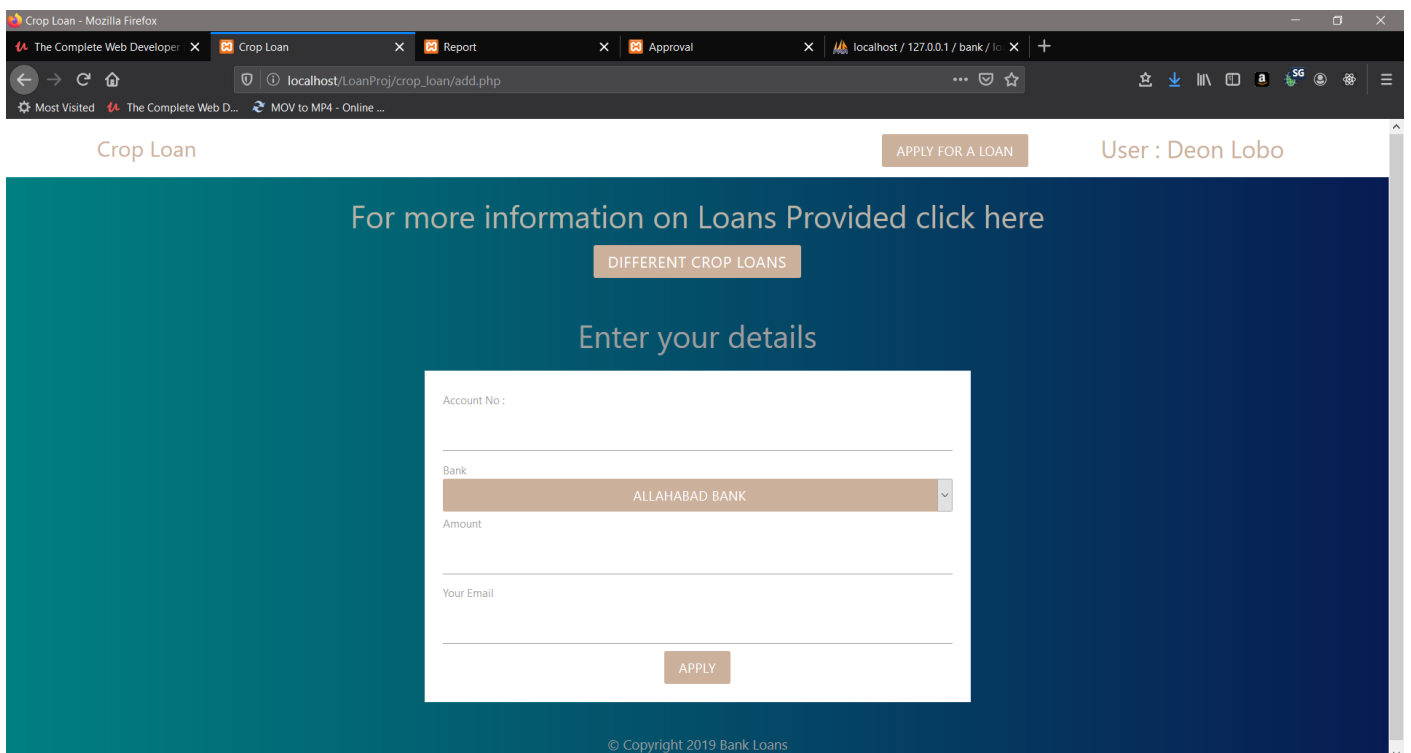
Loans Applied

| Loan No. | Account: | Bank: | Loan Amount: |
|---------------------------|-----------------|----------------|--------------|
| 77032 | 123456789000000 | Allahabad Bank | 100000 .rs |
| MORE INFO | | | |

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localhost/LoanProj/crop_loan/details.php?id=77032

STEP 2 (ENTER DETAILS):



Crop Loan APPLY FOR A LOAN User : Deon Lobo

[For more information on Loans Provided click here](#)

[DIFFERENT CROP LOANS](#)

Enter your details

Account No :

Bank
 ALLAHABAD BANK

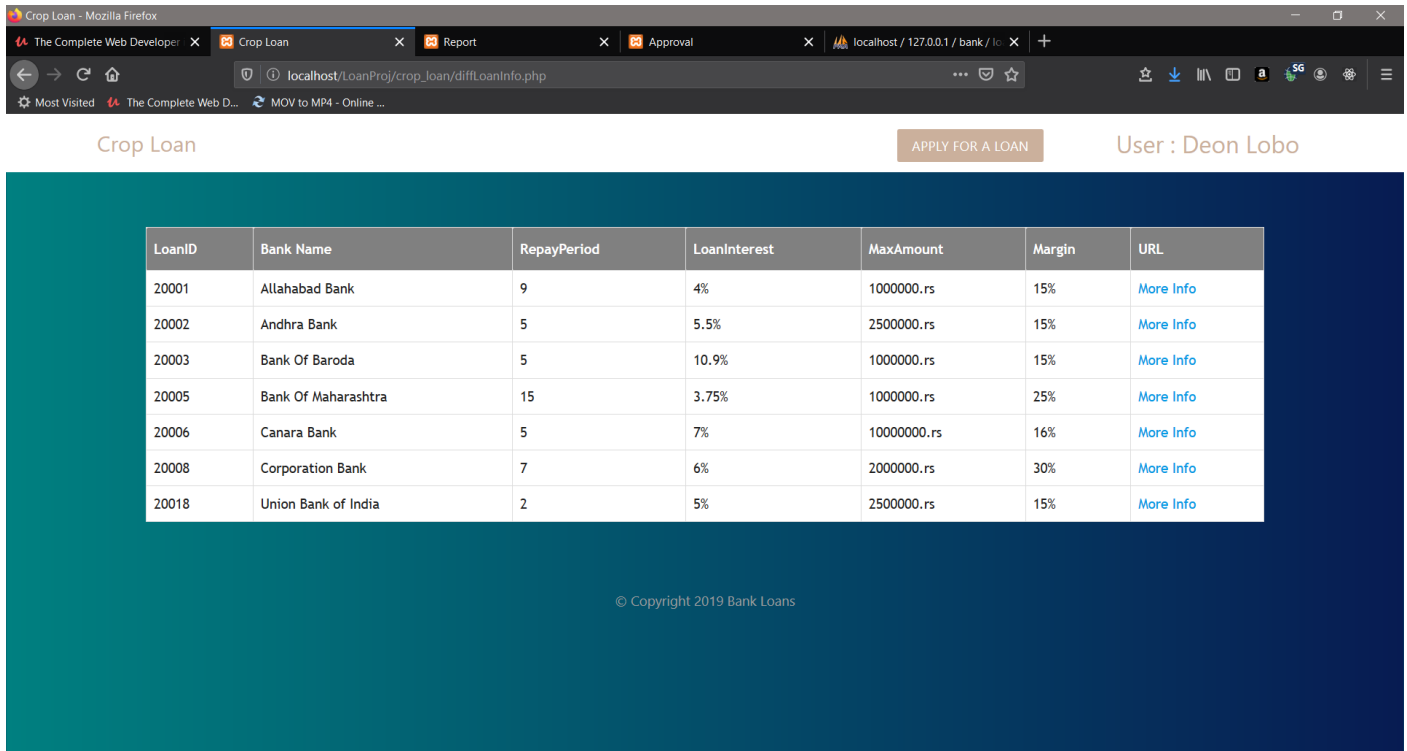
Amount

Your Email

[APPLY](#)

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STEP 3a (SELECTING BANK):

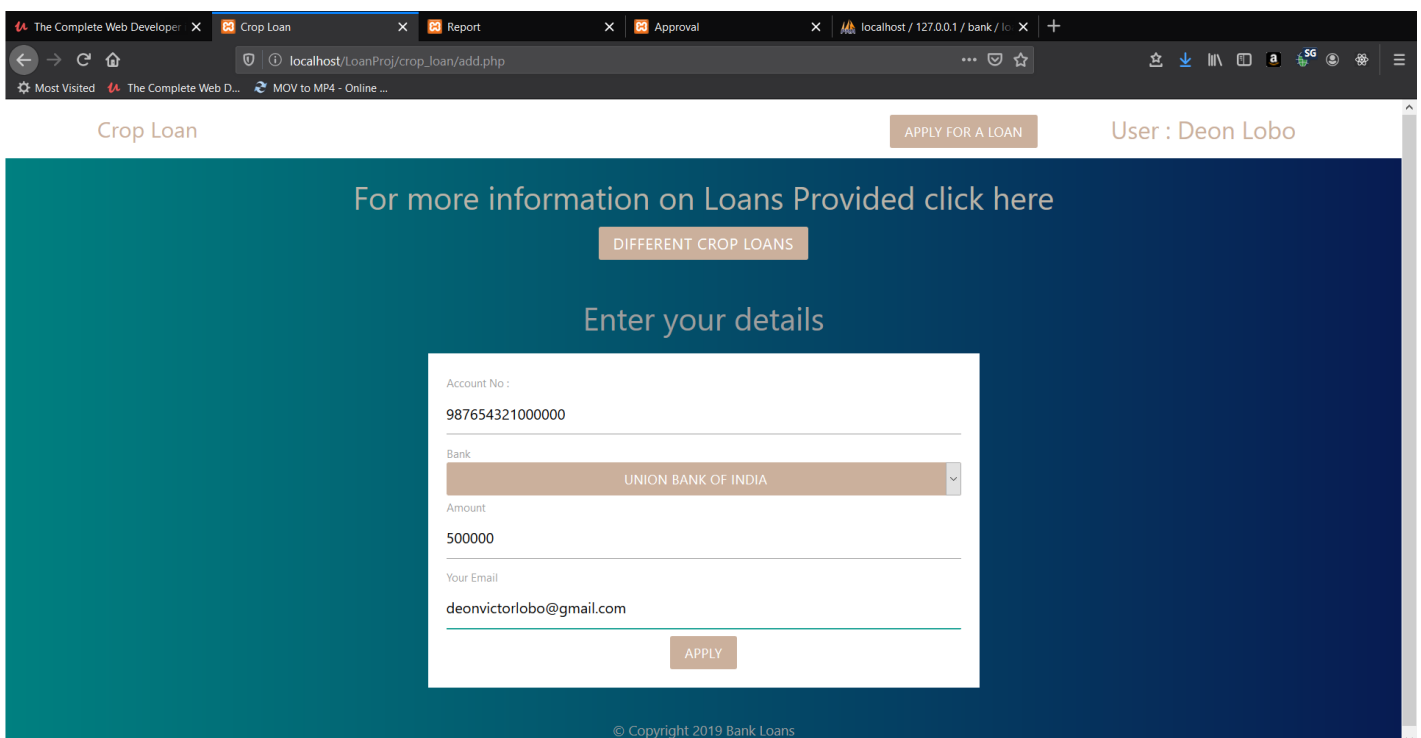


The screenshot shows a web browser window with the title "Crop Loan - Mozilla Firefox". The address bar displays "localhost/LoanProj/crop_loan/diffLoanInfo.php". The page header includes "Crop Loan" on the left, "APPLY FOR A LOAN" in the center, and "User : Deon Lobo" on the right. The main content area features a table with the following data:

| LoanID | Bank Name | RepayPeriod | LoanInterest | MaxAmount | Margin | URL |
|--------|---------------------|-------------|--------------|------------|--------|---------------------------|
| 20001 | Allahabad Bank | 9 | 4% | 1000000.rs | 15% | More Info |
| 20002 | Andhra Bank | 5 | 5.5% | 2500000.rs | 15% | More Info |
| 20003 | Bank Of Baroda | 5 | 10.9% | 1000000.rs | 15% | More Info |
| 20005 | Bank Of Maharashtra | 15 | 3.75% | 1000000.rs | 25% | More Info |
| 20006 | Canara Bank | 5 | 7% | 1000000.rs | 16% | More Info |
| 20008 | Corporation Bank | 7 | 6% | 2000000.rs | 30% | More Info |
| 20018 | Union Bank of India | 2 | 5% | 2500000.rs | 15% | More Info |

At the bottom of the page, there is a copyright notice: "© Copyright 2019 Bank Loans".

STEP 3b (ENTER LOAN AMOUNT):

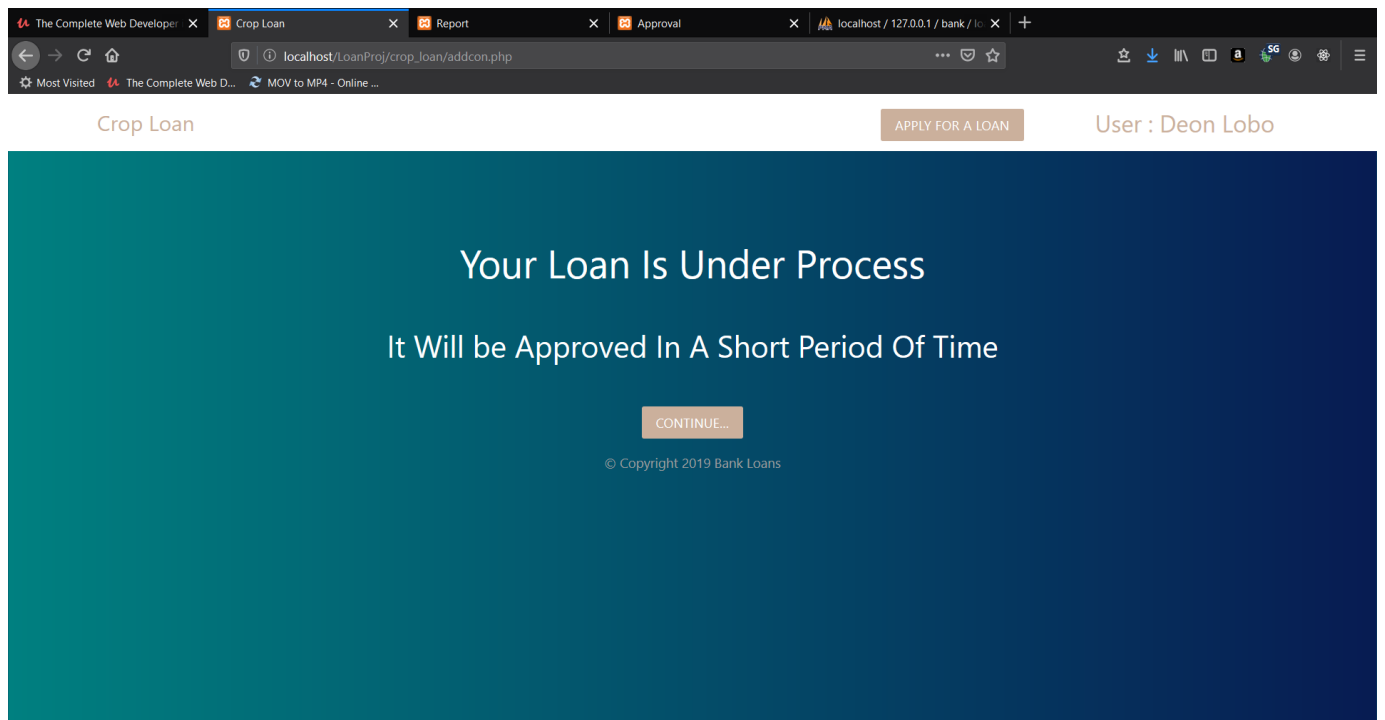


The screenshot shows the same web browser window as in Step 3a, but the address bar now displays "localhost/LoanProj/crop_loan/add.php". The page header remains the same. The main content area displays the text "For more information on Loans Provided click here" with a button labeled "DIFFERENT CROP LOANS". Below this, the text "Enter your details" is shown. A form is displayed with the following fields:

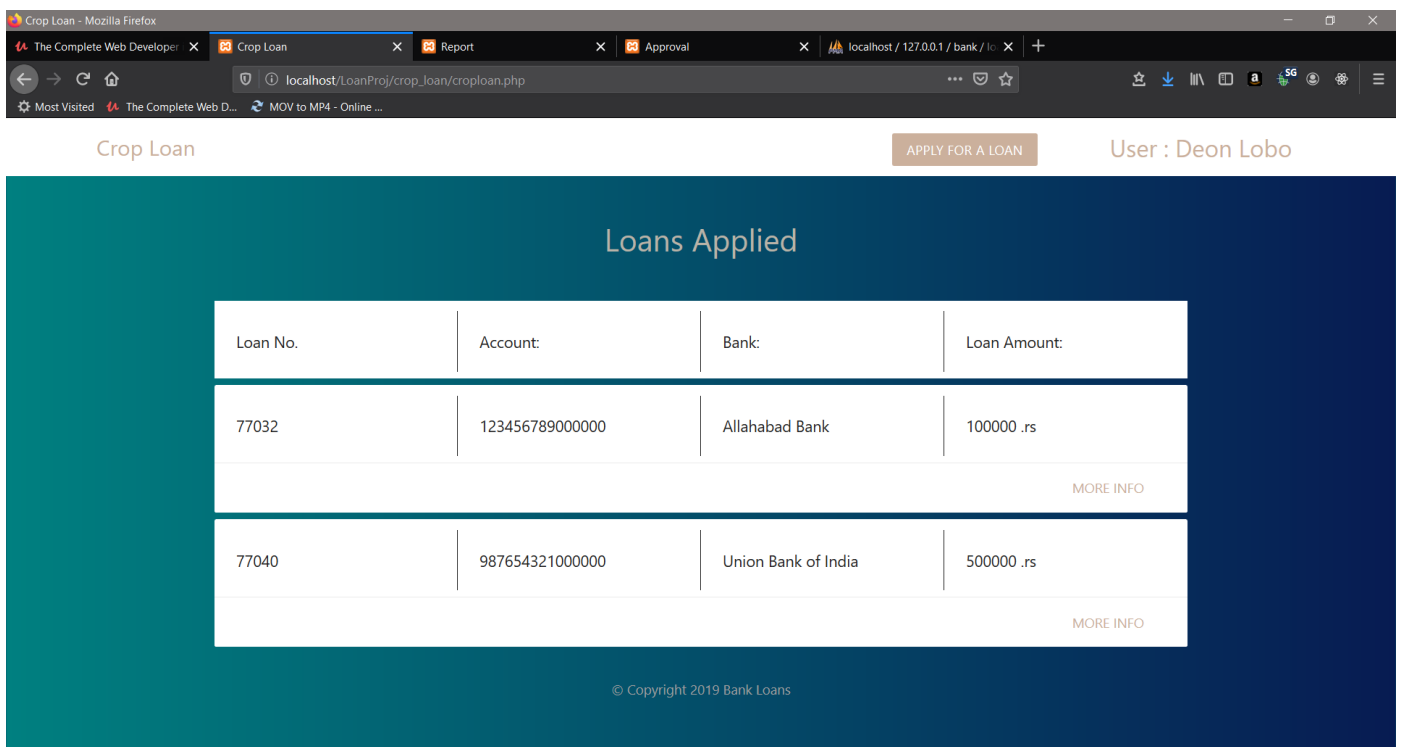
- Account No : 987654321000000
- Bank: UNION BANK OF INDIA (selected from a dropdown menu)
- Amount: 500000
- Your Email: deonvictorlobo@gmail.com

An "APPLY" button is located at the bottom of the form. The copyright notice "© Copyright 2019 Bank Loans" is visible at the bottom of the page.

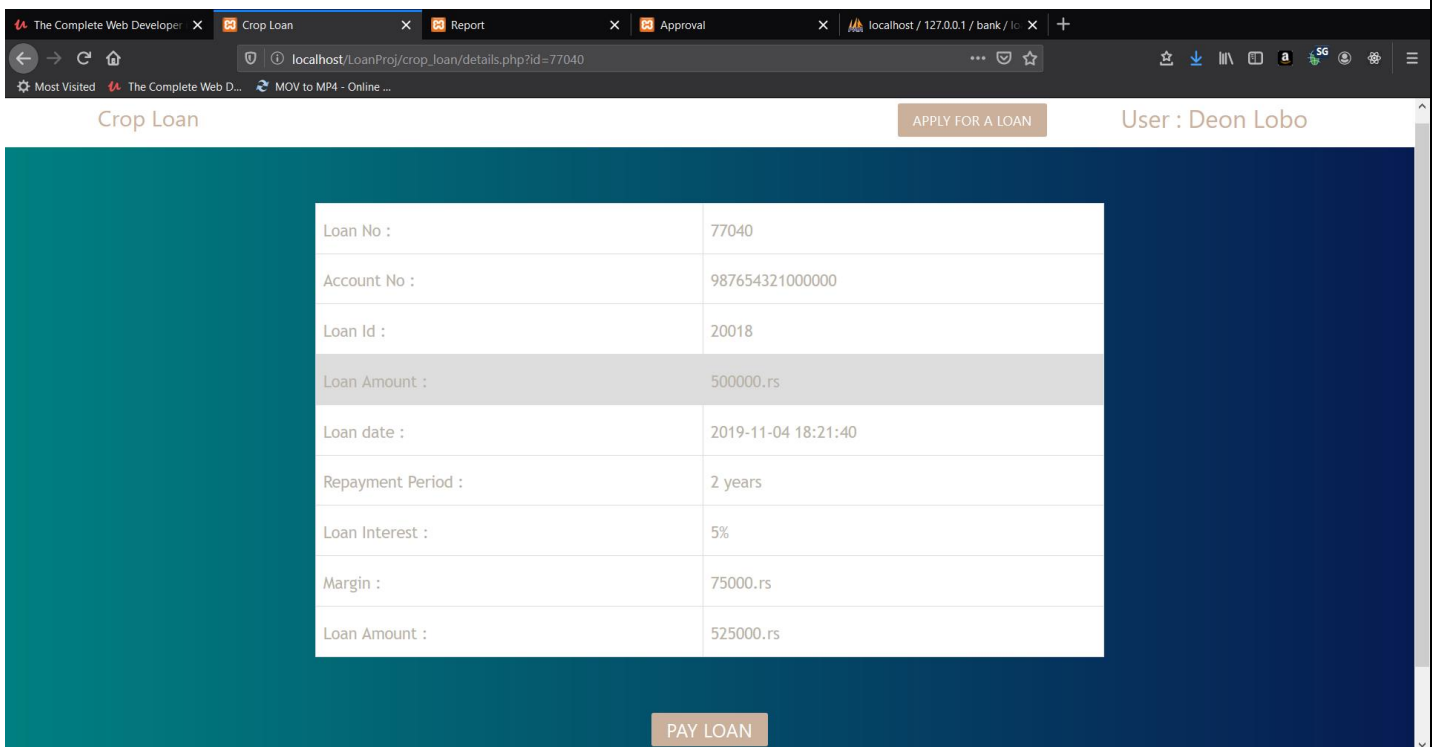
STEP 4 (WAITING FOR LOAN APPROVAL):



STEP 5 (LOAN TABLE):



STEP 6 (LOAN DETAILS):

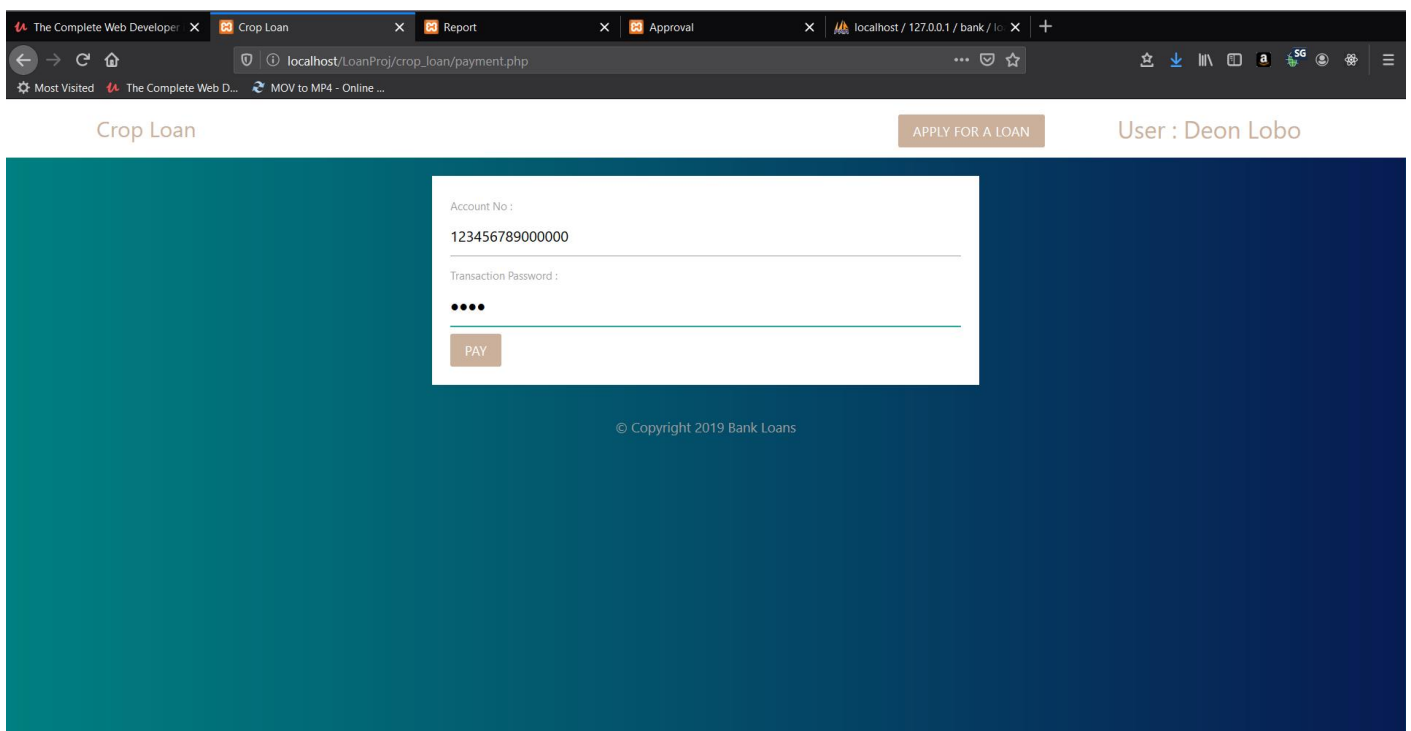


The screenshot shows a web browser with multiple tabs. The active tab is 'Crop Loan' with the URL 'localhost/LoanProj/crop_loan/details.php?id=77040'. The page header includes 'Crop Loan', an 'APPLY FOR A LOAN' button, and the user name 'User : Deon Lobo'. The main content area features a table with the following details:

| | |
|--------------------|---------------------|
| Loan No : | 77040 |
| Account No : | 987654321000000 |
| Loan Id : | 20018 |
| Loan Amount : | 500000.rs |
| Loan date : | 2019-11-04 18:21:40 |
| Repayment Period : | 2 years |
| Loan Interest : | 5% |
| Margin : | 75000.rs |
| Loan Amount : | 525000.rs |

At the bottom of the table, there is a 'PAY LOAN' button.

STEP 7 (LOAN PAYMENT):



The screenshot shows a web browser with multiple tabs. The active tab is 'Crop Loan' with the URL 'localhost/LoanProj/crop_loan/payment.php'. The page header includes 'Crop Loan', an 'APPLY FOR A LOAN' button, and the user name 'User : Deon Lobo'. The main content area features a form with the following fields:

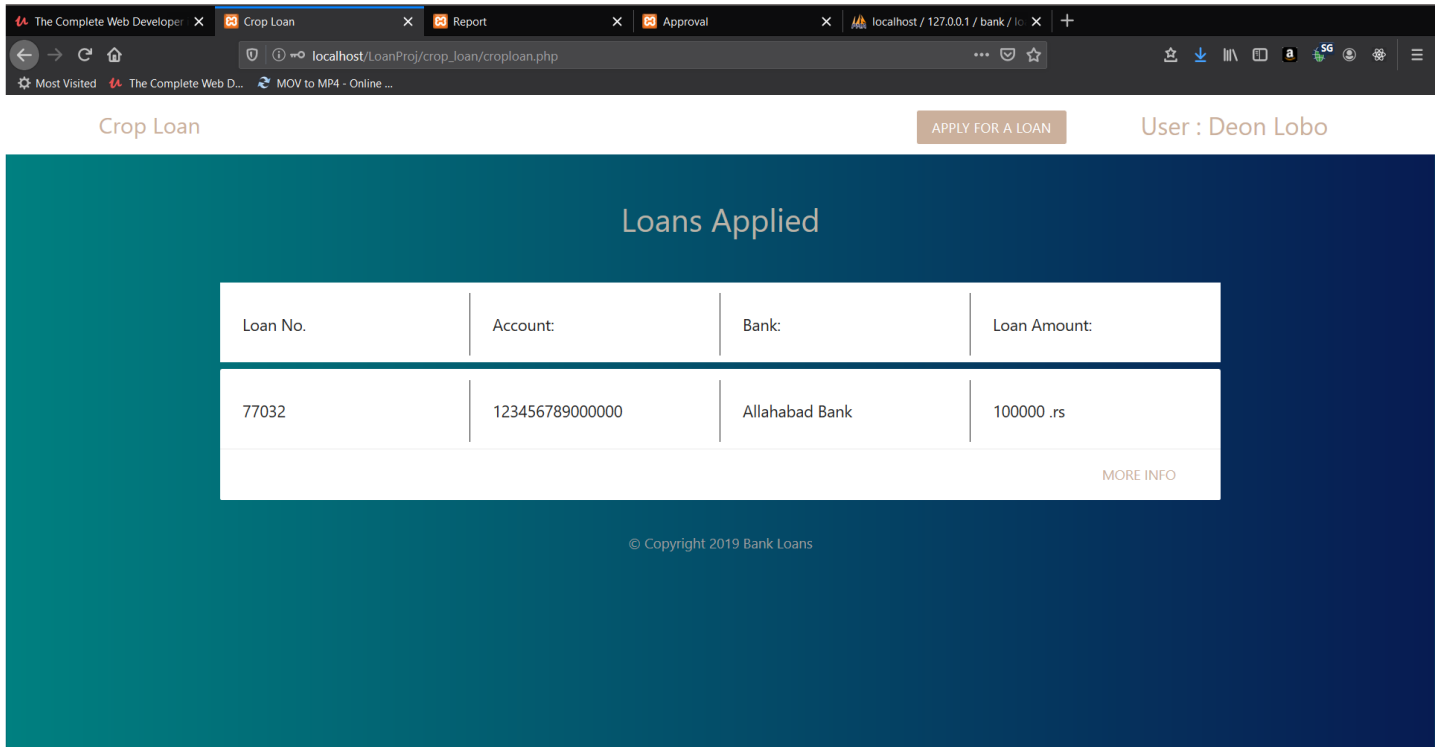
Account No :
123456789000000

Transaction Password :
.....

At the bottom of the form, there is a 'PAY' button.

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STEP 8 (LOAN HAS BEEN PAID):



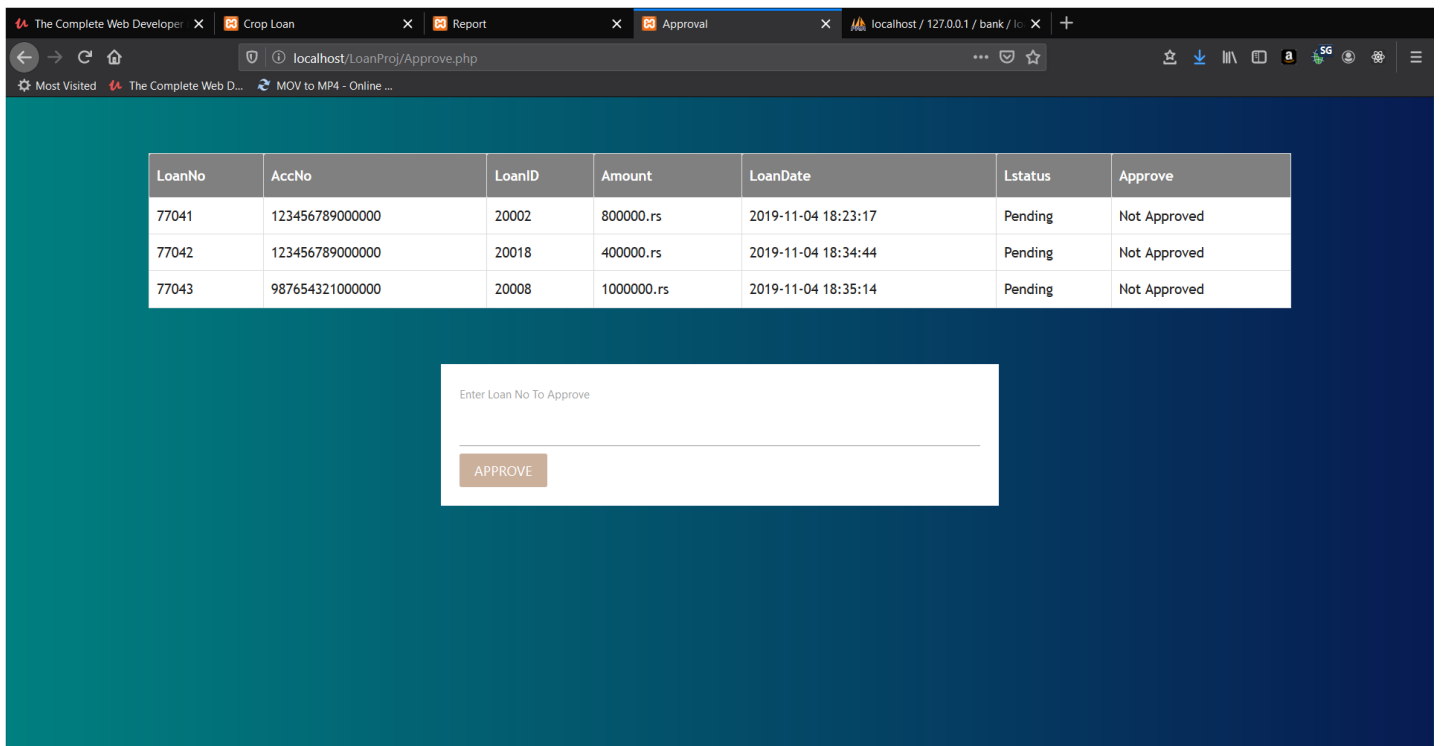
The screenshot shows a web browser with multiple tabs. The active tab is 'Crop Loan' with the URL 'localhost/LoanProj/crop_loan/croploan.php'. The page header includes 'Crop Loan' on the left, 'APPLY FOR A LOAN' in the center, and 'User : Deon Lobo' on the right. The main content area has a dark blue background with the title 'Loans Applied' in white. Below the title is a table with four columns: 'Loan No.', 'Account:', 'Bank:', and 'Loan Amount:'. The table contains one row of data: '77032', '123456789000000', 'Allahabad Bank', and '100000 .rs'. A 'MORE INFO' link is located at the bottom right of the table. At the bottom of the page, there is a copyright notice: '© Copyright 2019 Bank Loans'.

| Loan No. | Account: | Bank: | Loan Amount: |
|----------|-----------------|----------------|--------------|
| 77032 | 123456789000000 | Allahabad Bank | 100000 .rs |

[MORE INFO](#)

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LOAN APPROVAL [ADMIN] :



The screenshot shows a web browser with multiple tabs. The active tab is 'Approval' with the URL 'localhost/LoanProj/Approve.php'. The page has a dark blue background. At the top, there is a table with seven columns: 'LoanNo', 'AccNo', 'LoanID', 'Amount', 'LoanDate', 'Lstatus', and 'Approve'. The table contains three rows of data, all with 'Pending' status and 'Not Approved' in the 'Approve' column. Below the table is a form with a text input field labeled 'Enter Loan No To Approve' and an 'APPROVE' button.

| LoanNo | AccNo | LoanID | Amount | LoanDate | Lstatus | Approve |
|--------|-----------------|--------|------------|---------------------|---------|--------------|
| 77041 | 123456789000000 | 20002 | 800000.rs | 2019-11-04 18:23:17 | Pending | Not Approved |
| 77042 | 123456789000000 | 20018 | 400000.rs | 2019-11-04 18:34:44 | Pending | Not Approved |
| 77043 | 987654321000000 | 20008 | 1000000.rs | 2019-11-04 18:35:14 | Pending | Not Approved |

Enter Loan No To Approve

REPORT GENERATION:

Browser tabs: The Complete Web Developer, Crop Loan, Report, Approval, localhost / 127.0.0.1 / bank / i...

Address bar: localhost/LoanProj/genreport.php

Paid

| LoanNo | AccNo | LoanID | Amount | LoanDate | Lstatus | Approve |
|--------|-----------------|--------|-----------|---------------------|---------|----------|
| 77031 | 22233355666777 | 20001 | 100000.rs | 2019-10-31 10:06:05 | Paid | Approved |
| 77034 | 123456789000000 | 20002 | 100000.rs | 2019-10-31 14:31:23 | Paid | Approved |
| 77035 | 123456789000000 | 50001 | 100000.rs | 2019-10-31 14:37:43 | Paid | Approved |
| 77036 | 123456789000000 | 30001 | 100000.rs | 2019-10-31 15:04:31 | Paid | Approved |
| 77040 | 987654321000000 | 20018 | 500000.rs | 2019-11-04 18:21:40 | Paid | Approved |

Total Loan Paid =900000

Not Paid

| LoanNo | AccNo | LoanID | Amount | LoanDate | Lstatus | Approve |
|--------|-----------------|--------|-----------|---------------------|---------|----------|
| 77032 | 123456789000000 | 20001 | 100000.rs | 2019-10-31 14:04:28 | Pending | Approved |
| 77033 | 22233355666777 | 20001 | 100000.rs | 2019-10-31 14:09:26 | Pending | Approved |
| 77037 | 123456789000000 | 30001 | 100000.rs | 2019-11-04 17:23:03 | Pending | Approved |

Amount Loaned =300000

OUR TEAM:

Browser tabs: Gmail - (no subject), rdbms - Google Drive, our team

Address bar: File | C:/xampp/htdocs/LoanProj/team1/team.html

Apps: Unit-1 - Google Drive, codepath/intro_and..., How to implement..., Download an Andr..., Parse Objects - CR..., android project sou..., Download Android...



Deon victor Lobo
4NM17CS054
deonvictor@gmail.com
7760036620

Joyston Menezes
4NM17CS074
joystonmj7@gmail.com
9480966920

Windows taskbar: 11:17 PM, 11/4/2019

CHAPTER 7

CONCLUSION

The “**FRAMERS LOANING SYSTEM**” is successfully designed and developed to fulfilling the necessary requirements as the system is very much user friendly, form level validation and field level validation are performing very efficiently. The present project has been developed to meet the aspirations indicated in the modern age.

FRAMERS LOANING SYSTEM allows direct and guaranteed **farm** ownership and operating **loans** to family-size **farmers** and ranchers who cannot obtain commercial credit from a bank, **Farm** Credit System institution, or other lender. **loans** can be used to purchase land, livestock, equipment, feed, seed, and supplies also makes **loans** to these borrowers for basic processing and marketing activities, and to **farm**-related businesses. By reducing farmers effort.

CHAPTER 8

REFERENCES

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