

Goal Report

on

CreditMate



THAPAR INSTITUTE
OF ENGINEERING & TECHNOLOGY
(Deemed to be University)

Faculty Mentor:

Deepak Kumar Dewangan

Industrial Mentor:

Sarat Chandra Addepalli

Submitted by:

Devansh Thakur
101903282

Computer Science and Engineering Department

Thapar Institute of Engineering & Technology, Patiala

1. Problem Area/Domain:

1. Lenders: There are a lot of lenders who want to lend their money to the people who are in need and get their money back right on time. But they do not have any tech0based solution to the problem, and gone are the days where lenders have to jot down all their borrowers' details on pen paper.
2. Users/Borrowers: When some small businessmen want loan or some money, banks require proofs that whether they will be able to repay their debts on time. Also, sometimes borrowers forget their due dates of the installments.

CreditMate is the one stop solution for all such problems. CreditMate is web-based lending management platform. It uses AI-based technology which tells the lenders whether their borrower will be able to repay their debts on time based on their past transactions. It handles lenders' data of all their borrowers and ensures they get their money back on time.

2. Objective(s):

1. Working on smooth onboarding of the lenders on the platform.
2. Running multiple campaigns using third party technologies which sends notifications in the form of text messages, emails, etc. to remind the borrowers of their upcoming installment date. It also provides payment links through which end customers can directly pay their lenders back.
3. Management and analysis of the lenders' data which will help them recognize and decide which all borrowers pay their bills on time and are termed as good and can be trusted with their money.

3. Your Role:

As an intern working on a lender onboarding platform, my role is to identify and fix any bugs or issues that are affecting the platform's performance or functionality. I will work closely with the development team to understand the existing codebase, troubleshoot issues, and implement fixes.

I will need to ensure that any changes I make are thoroughly tested and integrated seamlessly into the existing platform. My goal is to contribute to the improvement of the platform's overall performance, reliability, and safety of the platform by fixing the vulnerability issues.

I will also use this opportunity to learn from the experienced developers and gain valuable real-world experience in the software development industry.