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Year & Section : 3F

LENDING SYSTEM

PROJECT OVERVIEW

The lending system strives to provide a simple and accessible approach for both persons in need of loans and those eager to provide money. It simplifies the entire process, ensuring that borrowing and lending are simple, clear, and accessible to everyone. The system's goal is to make financial transactions more personable, allowing all users to simply use the site without feeling overwhelmed.

The system simplifies the loan application procedure, allowing borrowers to submit a request fast and with minimal documents. Users feel encouraged and confident in their financial decisions because to clear terms, simple repayment options, and helpful guidance. Lenders can also benefit from a user-friendly interface that allows them to quickly assess and accept loan requests. The technology provides lenders with all the information they need to make informed decisions, including real-time statistics, risk evaluations, and repayment plans.

By simplifying the lending process and emphasizing human interaction, this approach empowers both borrowers and lenders, making financial transactions more user-friendly and transparent for everyone.

SCOPE AND LIMITATION

The lending system's purpose is to provide a transparent and user-friendly experience for both borrowers and lenders. It improves the loan application process by allowing customers to simply seek unsecured personal loans with straightforward loan terms and clear payback schedules. Lenders can utilize an easy-to-use interface to evaluate loan requests, analyze basic credit risks, and monitor repayment status. The system is designed to manage personal loans of up to 50,000 PESO and contains key features such as loan distribution and payback tracking.

Although the system is simple, it does have limitations. Its current focus is on a single region, accepting only local currencies and regular payment methods, limiting its worldwide reach. It exclusively accepts unsecured personal loans, thus business or

collateral-backed loans are not permitted. Furthermore, the platform's credit score and fraud detection technologies are critical, which may limit the accuracy of risk assessment and protection against identity theft. Although the system aims to personalize the loan process, its focus on smaller user groups may cause scalability issues, forcing additional development to manage greater numbers.

SIGNIFICANCE

The target audience for the lending system primarily includes:

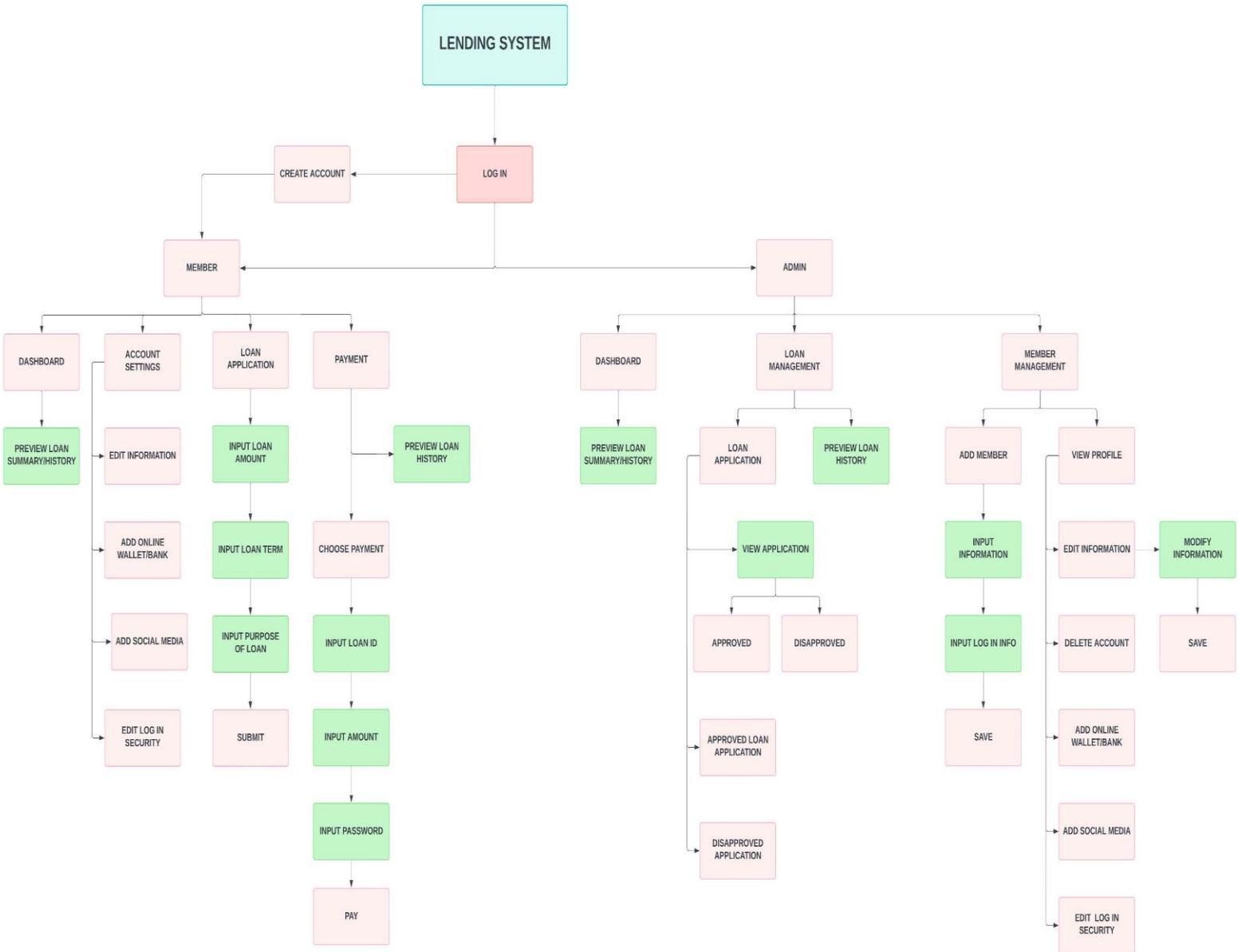
- **Individual borrowers :** Are people looking for personal loans for purposes like medical bills, luxury, debt, or unexpected crises. The following audience values an easy to understand application process, quick approval, and clear loan terms.

- **Small to Mid-Sized Lenders:** This category includes individual lenders, peer-to-peer lending platforms, and small financial institutions seeking to offer loans. They want a platform that is efficient for evaluating borrowers, handling loan portfolios, and receiving repayments on time.

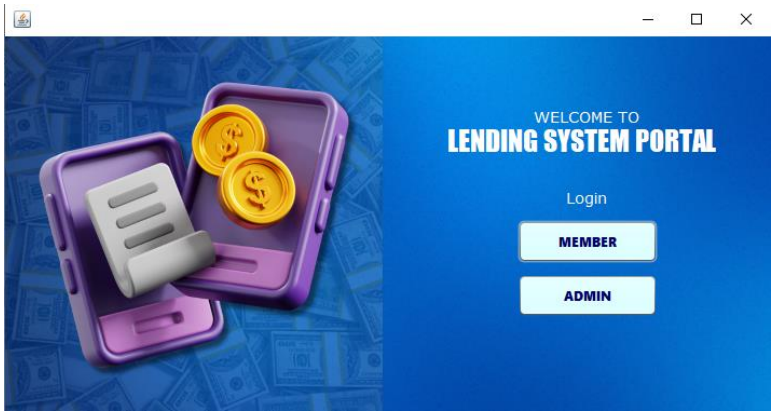
- **Tech-Savvy Individuals:** People who are familiar with digital platforms and prefer conducting financial transactions online are the primary audience for online lending. These individuals value the quick, paperless process and the ability to track everything digitally, from loan applications to repayments.

- **Small business owners:** Looking for fast financing for their businesses can also take advantage of the system. They frequently need lower loan amounts and adaptable repayment options to oversee cash flow and capitalize on growth opportunities.

HIERARCHY OF PROJECT MODULES

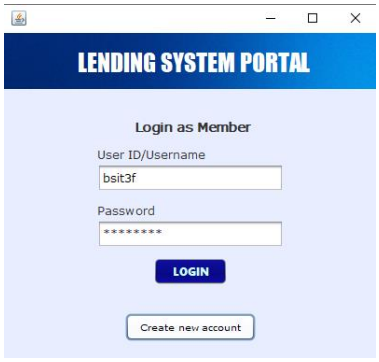


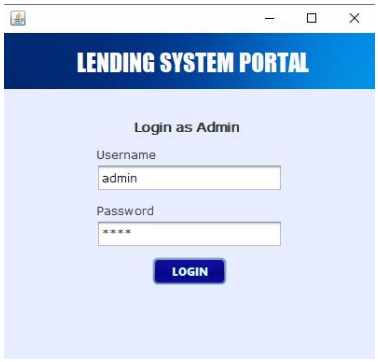
PROPOSED USER INTERFACE DESIGN

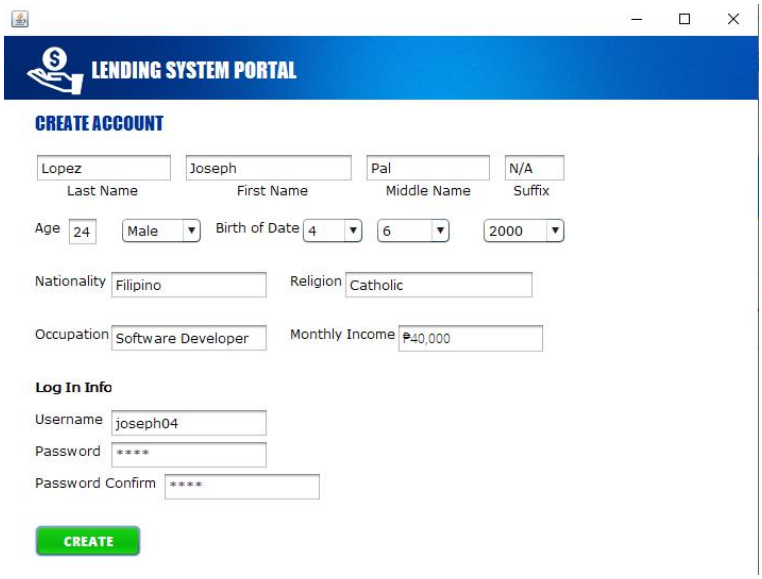


Lending System Landing Page

The Lending System Portal landing page offers users a simple and easy interface for selecting their login type. Users can access their own areas by selecting either "Member" or "Admin" and also for creating an account. The design has a modern appearance with icons depicting financial transactions, which adds to the user experience by making it appear professional and friendly.

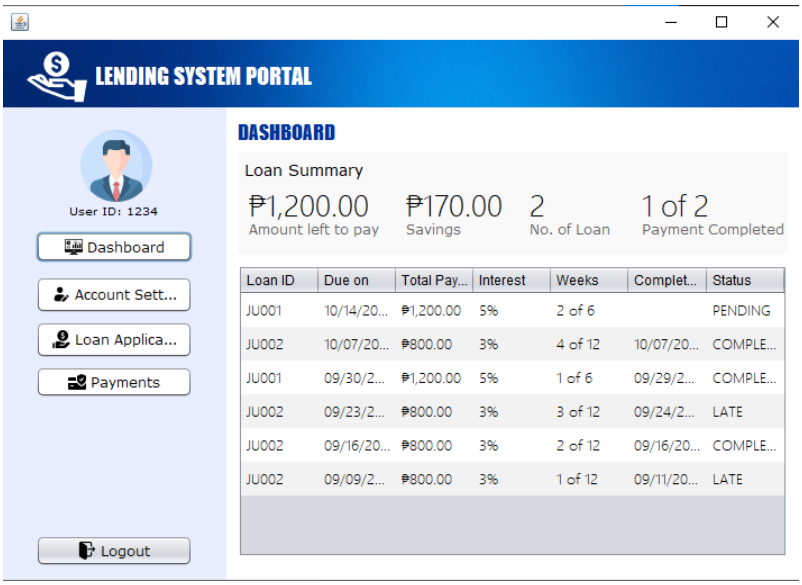






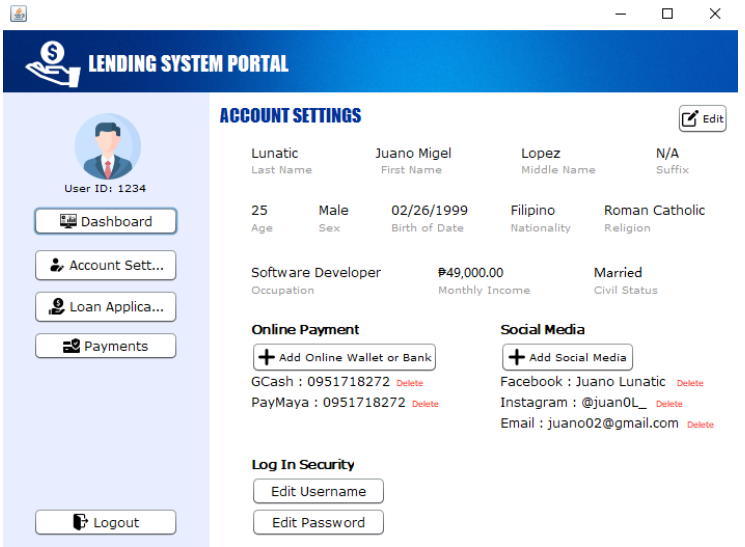
Create Account Interface

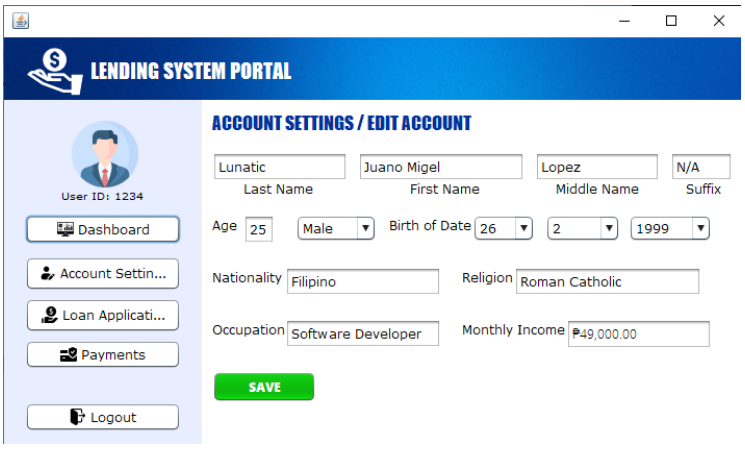
The Create Account interface in the Lending System Portal allows new users to easily sign up by providing personal and login information. The form includes fields for name, age, gender, birth date, nationality, occupation, and monthly income. A separate section for login credentials ensures users can securely set up their accounts.



Member Dashboard Interface

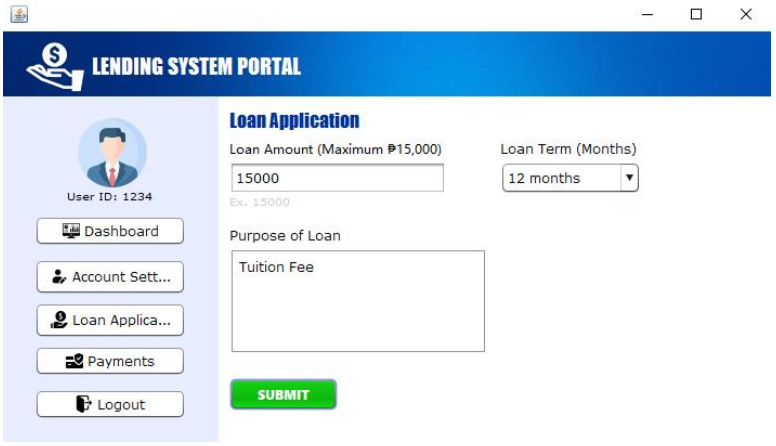
After you login or created an account, you will be directed to this interface which is the member dashboard interface. It contains a button for dashboard, account settings, loan application and for Log out, and also you will see your loan summary like the no. of loan, the remaining amount you need to pay and etc.. The interface features a clear and concise layout, making it easy for users to navigate and complete tasks.





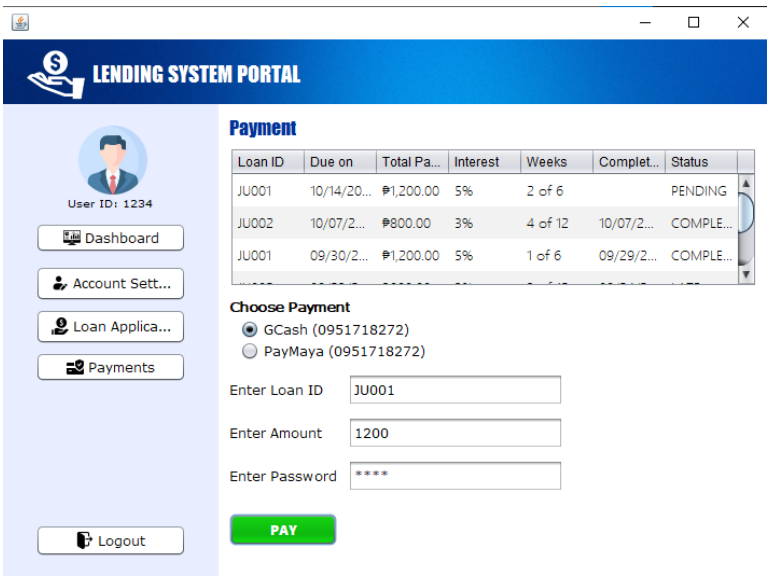
Account Settings Interface

This interface allows you to view and change your information. It separates your personal information, online payments, social media, and login security so you can easily find and verify information. You can also modify your personal information and log in security if it is incorrect, as well as add or delete an online payment wallet or social media account.



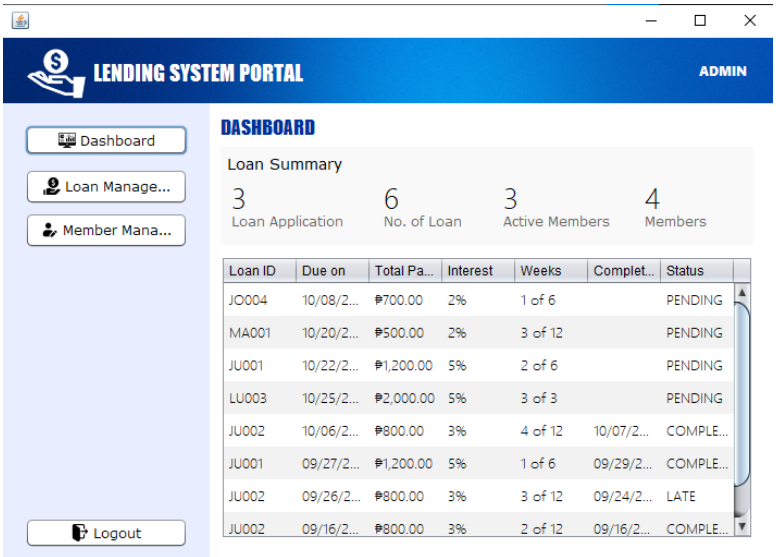
Loan Application Interface

The Loan Application interface in the Lending System Portal enables users to apply for a loan by filling out key details. The form includes fields for the loan amount, loan term, and purpose, allowing applicants to specify the loan type they need.



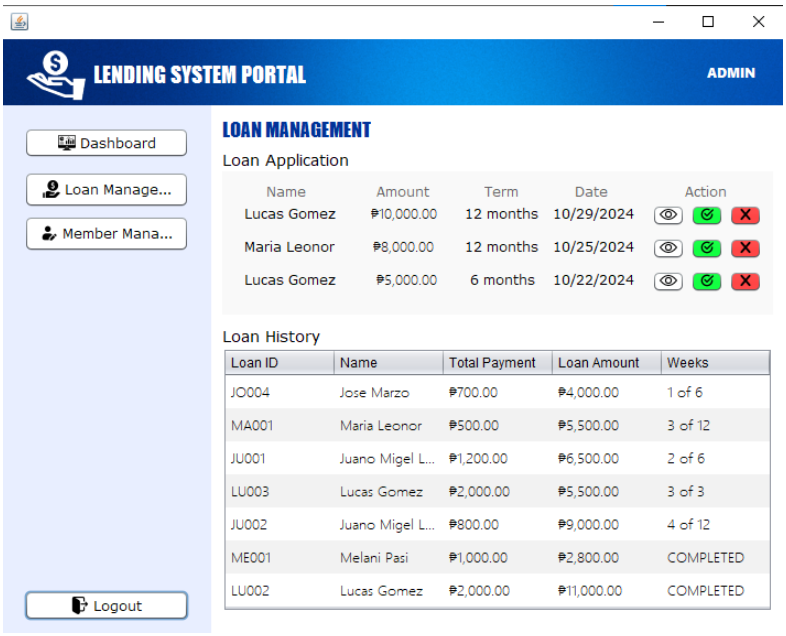
Payment Interface

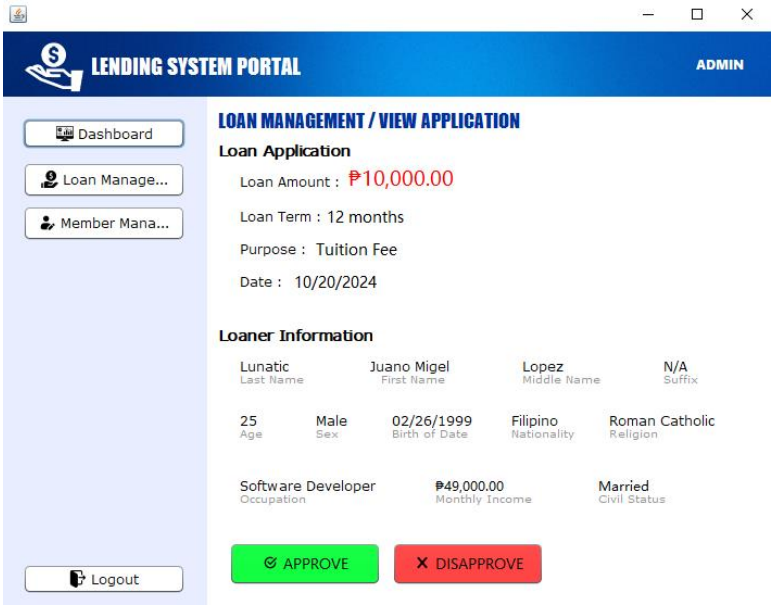
The Loan Payment interface in the Lending System Portal allows users to make payments quickly and securely. Users can choose their preferred payment method, enter their loan ID, input the payment amount, and confirm the transaction by entering their password. The intuitive design ensures that making a payment is simple, providing a smooth and efficient experience for borrowers.



Admin Dashboard Interface

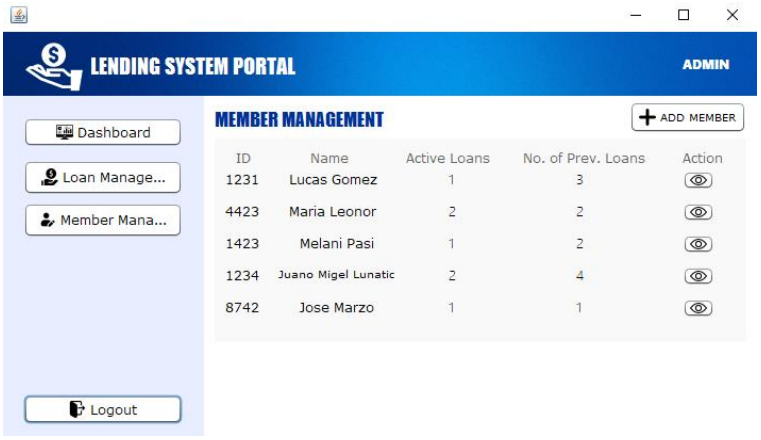
After you login on admin, you will be directed to this interface which is the admin dashboard interface. It contains a button for dashboard, loan management, and member management, and also you will see your loan summary like the loan application, number of loan and etc.. The interface features a clear and concise layout, making it easy for users to navigate and complete tasks.

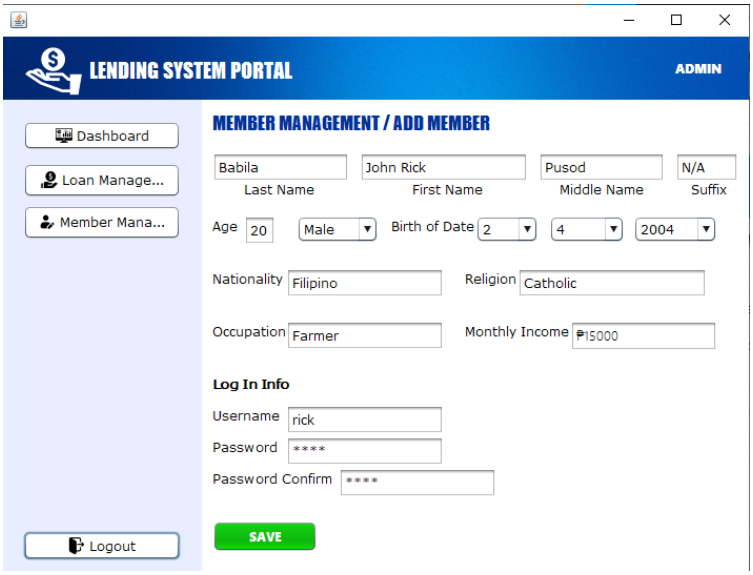




Loan Management (Admin) Interface

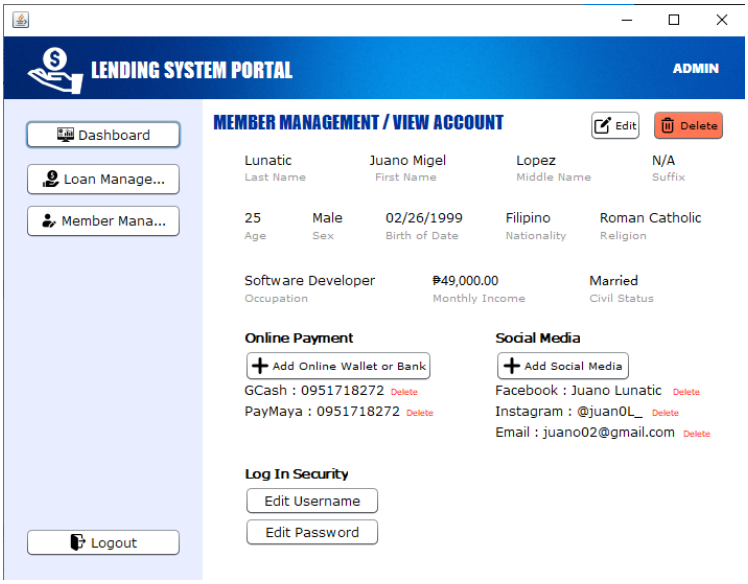
The Loan Management interface for administrators in the Lending System Portal provides comprehensive control over loan applications. Admins can view detailed loan applications, including borrower information and loan terms, and make decisions using the "Approve" or "Disapprove" buttons. Additionally, the interface includes a loan history section, allowing admins to track and review past loan transactions, ensuring effective and organized loan management.

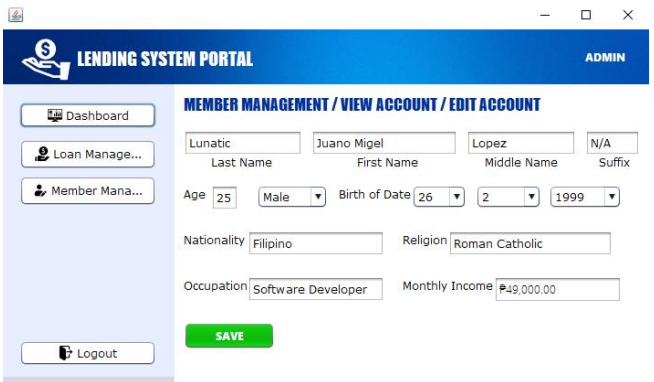




Member Management (Admin) Interface

The Member Management interface in the Lending System Portal allows administrators to efficiently manage member information. Admins can view detailed profiles of existing members, add new members to the system, and delete members as necessary. The streamlined design makes it easy to perform these tasks, ensuring smooth and organized member management for the lending system.





ACTUAL FILE

https://drive.google.com/drive/folders/1esCQx9ADv_n2_iqvjlcmM3z1NQuqg98b?usp=drive_link

PROPONENT

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