**Project Title:**

**Two Wheeler Loan**

**Objective:**

The main objective of Loan process is to buy a two wheeler based on Finance and to implement all the Middleware loan process by developing a code. First here, if we want to buy a vehicle will go to the Dealer and he will explain the whole process to us and as we do not have that much money in current situation then he will suggest us for to take a Loan. As already some banks have tie up with them e.g. ICICI, HDFC, SBI etc. then they will suggest us those providers and will go for to understand the process of Loan. Every bank has different process.

The main purpose to build this application program is to reduce the human efforts by using software development. The project is totally built at administrative end and thus only the administrator guaranteed the access.

**Technologies Uses:**

Java, Microservices, MySQL, Springboot, servlet, Tomcat.

**Project Master Modules:**  User Master, Loan Type Master, Loan Master, EMI Calculation, Receive Payment.

**Modules:**

1. Enquiry
2. Customer Create , Customer Login, Customer Registration Home Page, View Loan / Apply Loan
3. CIBIL
4. File Initiated
5. File Verification
6. Sanction Letter
7. Sanction Update in System
8. Disbursement
9. Ledger

**Role**:

Customer

Dealer

Relationship Manager:

Operational Executive

Credit Manager

Branch Manager

Account Head

Audit Head

**Flow of Loan Process:**

3 5

6 7 8 9 9

**3**

cibil

OE

Dealer

1 10

3

CM

RE

**2**

Customer

**1211** 11

12

AC

Module Description:

1. **Inquiry Module:**

In this module when customer goes to purchase two wheeler on loan he will first meet to dealer and get enquiry about quotation, Loan detail, Bike detail, EMI based bike, Model present etc.

**2. Customer Module:**

In this module records the complete customer information like the customer name, address, occupation, phone no, mobile number, dob, uid , pan card, income, etc.

**3. Cibil Generation Module:**

In this module customer cibil score generate and if the cibil score above 750 then only customer will eligible for loan.

**4. File Initiated Module:**

In this module relational manager will initiate file for loan process. Here RE will collect following details for loan process. Customer name, Address, Income proof, Agreement paper, Guarantor detail, Previous loan, Pending tenure, Loan details etc.

**5. File Verification Module:**

In this module Operational executive will verify customer details and document.

Then proceed for further process.

**6. Sanction Module:**

In this module after verification of cibil score and documentation credit head sanction the loan and forwarded sanction copy of loan to customer and relational officer. In this module following process will done.

1. Generate sanction letter

2. Upload sanction letter

3. Forward sanction letter copy to customer and RE

**7. Disbursement module:**

After the sanction letter Account head disbursed loan amount to dealer.

Customer will purchase bike from dealer after loan disbursement.

**8. Ledger**

Account manager forward all details about EMI and tenure period details to customer and then customer paid there loan EMI monthly to Account department/bank.

**Table requirement for this Application:**

1. **Master Table:**
2. **Role\_Master:**

|  |  |  |
| --- | --- | --- |
| **Roll\_id** | **Roll\_name** | **Status\_id** |
| **1** | **RE** | **1** |
| **2** | **OE** | **2** |

1. **Status\_Master:**

|  |  |  |
| --- | --- | --- |
| **Status\_id** | **Status\_name** | **Status\_description** |
| **1** | **Active** | **Active (RE)** |
| **2** | **Inactive** | **inactive** |
|  |  |  |

1. **User Master**

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Id** | **Fname** | **Lname** | **Address** | **Uname** | **Pass** | **Mobile** | **Ucode** | **Email** |
| **1** | **Hh** | **Kk** | **Pune** | **Hh** | **123** | **96855** | **B12** | **Abc** |
|  |  |  |  |  |  |  |  |  |

1. **State\_Master**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **S\_code** | **S\_id** | **S\_name** | **S\_gst\_code** | **Status\_id** |
| **27** | **1** | **MH** | **27** | **1(active)** |
| **24** | **2** | **GJ** | **24** | **2(inactive)** |

1. **Dist\_Master**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Dist\_id** | **Dist\_name** | **Dist\_description** | **State\_id** | **Status\_id** |
| **1** | **Akola** | **-** | **27** | **1** |
|  |  |  |  |  |

1. **Branch\_Master:**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Branch\_id** | **Branch\_name** | **Branch\_code** | **Dist\_id** | **Status\_id** |
| **1** | **SBI** | **6068** | **1** | **1** |
|  |  |  |  |  |

1. **Dealer\_Master**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Dealer\_id** | **Drealer\_name** | **Address** | **State** | **Dist\_id** | **statusid** |
| **1** | **Rk** | **Washim** | **MH** | **1** | **1** |
|  |  |  |  |  |  |

1. **Subdealer\_Master:**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Subdealer\_id** | **Dealer\_id** | **Name** | **Address** | **statusid** |
| **1** | **1** | **Msk** | **Washim** | **1** |
|  |  |  |  |  |

1. **Customerjobdetail\_master:**

|  |  |  |
| --- | --- | --- |
| **Name** | **Occupation** | **Annual Income** |
| **Rr** | **Servant** | **2lac** |
| **Sr** | **Self Employee** | **5lac** |

1. **Enquiry Table:**

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **cid** | **Cname** | **Caddress** | **Uid** | **Occupation** | **Income** | **Panno** | **DOB** | **mobile** |
| **1** | **Hh** | **Washim** | **465665** | **Teacher** | **5lac** | **65566** | **5/6/93** | **66566** |
|  |  |  |  |  |  |  |  |  |

**3.File Initiated:**

|  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **cid** | **Cname** | **Address** | **Income** | **P\_loan** | **Loan\_D** | **ROI** | **EMI** | **Tenure** | **guranter** |
| **1** | **Hs** | **Washim** | **5lac** | **HL** | **HL** | **8%** | **5000** | **24m** | **rk** |
|  |  |  |  |  |  |  |  |  |  |

**4.Vehicle details**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Vno** | **Name** | **Cc** | **Milege** | **price** |
| **1** | **Shine** | **125cc** | **65km/l** | **90000** |
|  |  |  |  |  |

**5.Customer occupation detail:**

|  |  |  |
| --- | --- | --- |
| **Name** | **Job\_description** | **status** |
| **Kk** | **employee** | **permanent** |
| **Rk** | **teacher** | **Govt employee** |

**6.Document detail:**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **UID** | **PAN** | **Aggreement** | **Electric Bill** | **salarySilp** |
| **-** | **-** | **-** | **-** | **-** |
|  |  |  |  |  |

**7.File verification**

|  |  |  |
| --- | --- | --- |
| **Doc\_id** | **Status** | **Approval** |
| **505** | **Active** | **Approved** |
| **560** | **Pending** | **pending** |

**8.Sanction letter:**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Sid** | **V\_id** | **C\_id** | **C\_name** | **Status** |
| **102** | **120shine** | **1** | **Rk** | **Sanctioned** |
|  |  |  |  |  |