LOAN LINK

Note: The UI of this website and Admin page is not yet completed so kindly focus on functionality part alone.

# User Usage:

Sign up with all the required credentials. Once done it will navigate you to the Login Page and you have to log-in.

\*Note: You can stay in that session only for 3 hours and will be logged out automatically if stayed much longer

Home page will contain all the Available Loans in a ordered Card manner. Click on Read more to know more about the Loan and to apply for it.

Once you clicked on Apply button on the below it will navigate to a forms page to get the Aadhar, Pan and additional details. Once submitted you can never revisit the page again for that particular user. **Below mentioned are the validations applied in the customer form page:**

1. Evey field is required
2. Income value must be between the selected income category range
3. Aadhar number must be of 16 digits
4. Pan number must be perfect (5 alphabets, 4 numerals, 1 alphabet)
5. Emi amount should be the sum of all the current EMIs paying in an YEAR

Now you will be moved to the Apply loan page where it will ask you how much principle amount you want and for what years. Your monthly money flow is automatically calculated by the form you filled before. If you can pay the monthly EMI it will show accepted else rejected. On clicking on APPLY button. Your Application will be sent to DB.

Now from the Admin site It must be accepted

EMI can be paid in the Pay EMI page, if any pending EMI is available then it will be showed in the Select Date field after selecting The particular EMI. EMI amount will be auto updated after selecting he Date field.

Paid EMI can be seen from the My loans page -> My History page.

Ratings can be Added from My history page. And once added neither can be added again nor be changed.

Ratings can be from 1 to 5.

Same Loan cannot be Opted by the same user twice.

Other than the details present in My profile, rest all cannot be changed.

Contact us page functions well same as regular contact us pages

# Admin Usage:

**Email :** [**admin@gmail.com**](mailto:admin@gmail.com)

**Password : Admin**

Home page contains all the information of the overdue EMIs

Ratings page contains all ratings added by the users for the loans.

Customers page will show all the customers with their number of loans. On clicking the Eye button, you will be navigated to Customer view page which contains all the details of the Employee and the loans he opted for.

Admin can change the status for the loans.

If the admin is Approving the loan for the 1st time then the monthly EMIs will be added to the database automatically.

On clicking Eye button the page is navigated to Customer loan view page to show all the details of the customers payments for the particular loan.

Admin can change the EMI status to PAID, OVERDUE or PENDING from here.

New Loans can be added from LoanTypes page. Make sure at least 1 Terms and conditions present to add the LoanTypes (T & C can be added from *Terms and conditions page*). Interest rate in here is for a year. All fields are required to add a loan.

Scroll below to see the already active loan types. They can be deactivated from here to make it unavailable for the customers. Again on clicking Eye button it navigates to detailed view of the loans. Here the Loan type can be edited and updated. All Fields except **image** are required.

Even if the Interest rate is updated here, it wont be changed for the customers who applied for that loan before the change.

In case of **Categories** and **Terms and Conditions ,** New data can be added and activated or deactivated but cannot be deleted