

involved in loan processing. Also linked to an address.

This ERD efficiently ^{represents} models loan management system involving Borrower, Lenders, Loan Request, Loans & Repayments. It shows how users request loans, how lenders provide them, & how repayments are tracked. Entities of the Borrower represents a persons who request or takes a loan. Each borrower is linked to one address. Lender represents a person who give loans. & Each lender also has one address. Addressee Stores address details. Addressee Used by Borrower, Lender & Intermediary and helps avoid data redundancy i.e. (normalization). Loan Request represents a loan request made by a borrower. One borrower can make multiple loan requests. Loan Request Lender acts as a bridge table betⁿ loan req & Lender. and represents which lender agrees to fund which loan request, ~~at~~ resolves a many to many relationship. Lender-Borrower Represents a direct loan agreement betⁿ borrower & lender, stores interest percentage and loan date. Loan represents an approved & active loan created after loan request approval, connected to Repayment & Deadline. Repayment shows installments for a loan & one loan can have multiple repayments. Deadline stores final agreed repayment deadline for a loan. Intermediary shows a middle entity

entity

Loan Request
Date
LoanRequestID Integer(10)
Deadline date
Amount numeric(19,0)
Description Varchar(255)
Payday date

Borrowers
ID Integer(10)
AddresseeID integer(10)

Addressee
ID Integer(10)
Name Varchar(255)
Address Varchar(255)

one to many relationship

Loan Request - Lender
Loan RequestID date
LenderID Integer(10)
Amount numeric(19,0)

Lender - Borrowers
BorrowersID Integer(10)
LenderID Integer(10)
LoanDate date
percentage Integer(10)

Lender
ID Integer(10)
AddresseeID Integer(10)

Intermediate
ID Integer(10)
AddresseeID Integer(10)
LoanDate date

foreign key (FK)

Repayment
Date date
Amount numeric(19,0)

Loan
Date date
Deadline date
Agreed date date
Repayment date date

Primary key (PK)
Deadline date
Agreed date date

primary key (PK)