1. Introduction

Computerized Lending System is an interface which facilitates a customer to apply for a loan from on-line and to track the status from time-to-time along with aiding the loan approval agency to verify and accept/reject the customer file. Computerized Lending System is unique in such a way, it not only helps the customers but also the loan agency to check the pending, assign it to a departments, complete the formalities and procedures between the departments and arrive at decisions to very fact in addition to providing a transparency system for everyone.

1.1 Purpose

The generated application is the first version upon the system. The overall system is planned to be in the formal of web-based architecture with homogeneous database platform. The major objective of the overall system is to keep the following components intact.

◈System consistency

◈System integrity

◈ Overall security of data

◈ Data reliability and Accuracy

◈ User friendly UI both at HR Level and PM levels

◈ Considering the fact of generality and clarity.

◈To cross check that the system overcomes the hurdles of the version specific standards

1.2 Scope

The scope of the "Computerized Lending System " is as follows:

The Computerized Lending System Module offers the best data management technology available to automate information about various banks and loans. The concept of this service is helpful for number of customers and loan agency.

1.4 Technologies to be used

- HTML, CSS (Web Presentation)

- JavaScript (Client-side Scripting)

- Java (as programming language)

- JDBC, Servlets, JSP (for creating web applications)

- Oracle/SQL Server/Access (database)

- Windows XP/2003 or Linux/Solaris (Operating System)

- Web Server as Tomcat (Server Deployment)

1.5 Overview

Overall description consists of background of the entire specific requirement. It also gives explanation about actor and function which is used. It gives explanation about architecture diagram and it also gives what we are assumed and dependencies. It also support specific requirement and also it support functional requirement, supplementary requirement other than actor which is used. It also gives index and appendices. It also gives explanation about any doubt and queries.

2. Overall Description

This project has been developed as software for bank agents which helps to automate and track the activities in the agent consultancy. It also provides an interface for the customers to interact with Computerized Lending System Agent from online.

This system can be used, as an application Computerized Lending System to manage the bank information and customer information. Customer logging should be able to upload the information of the customer.

Basic structure of the system

➢ Maintains and manages the banks with which this agent has tied up.

➢ Maintains and manages different departments in the organization

➢ Maintains and manages the employees in different departments.

➢ Maintains and manages the Loans information in different banks

➢ Maintains and customer information and customer loan information

2.1 Existing System

Here the existing system is a manual one using which the banking agent can't maintain the effectively by sharing across different branches with proper security and can't track details easily. It doesn't provide proper co-ordination between different departments of the company. It doesn't allow the customer to check the status of his file in proper way which leads customer dis-satisfaction.

➢ Doesn't provide faster and effective system

➢ Doesn't provide good co-ordination between departments

➢ Doesn't provide effective forwarding system to move the file from one level to another

➢ Doesn't user-friendly interface

➢ Difficulty in generating different reports as per the business requirement

➢ Doesn't facilitate the services from online

2.2 Proposed System:

The online automated system with web-based architecture can support issues like.

➢ This system maintains the information related different departments and stored at a central DB, which leads easy accessibility and consistency

➢ Interest rates of different banks and the other details are also available at the click of a mouse.

- ➢ Customer can apply for a loan and track his file details from online.
- ➢ The decision process in faster and more consistent
- ➢ Provides good communication between two departments
- ➢ Provides a facility to generate the reports very easily.
- • The administrator should be able to monitor and edit the forums.
- • And the information provided by the system users so as to avoid undesired language or data.

Some of the features:

- • Customer can apply for a loan and track his file details from online.
- • The decision process in faster and more consistent.
- • Provides a facility to generate the reports very easily.
- • Provides good communication between two departments.
- • Interest rates of different banks and the other details are also available at the click of a mouse.

Modules:

Admin Module:

1. The administrator should be able to monitor and edit the forums and the information provided by the system users so as to avoid undesired language or data.
2. Facilitating the Institute Management to upload the information about the respective Institute/Student after verification by the Administrator.
3. Getting feedback from the general users about the quality of counseling and the information provided.

PickUp Module:

1. This module allows the pickup department to view their applications which are assigned to them,

2. Collect the documents according to the checklist and forward it to verification department.

Verification Module:

1. This module allows the employees of verification department employees to view the forwarded application from pickup department.

2. Check the details as per the documents and forward it to next level.

Legal Module:

1. This module allows the employee of legal departments to check verify legal documents of the builder.

2. Verify the check list and then generate the APF no for the builder.

Customer Module:

1. This module allows the customer to view the interest rates of the banks which we are dealing, apply for a loan, check the status of the loan at any point of time.
2. Communicate with the administrator if necessary. It allows messaging facility for communication.

Reports:

Reports are automatically generated based on corresponding functionalities.

- Customers have permission to access some modules. i.e., Customer can get the loan details information provided by the bank.

- This system generates the information related different departments and stored at a central DB.

- Profile customization by users.