

A PROJECT REPORT



ON

“ONLINE LOAN SYSTEM”

MCA [VIth SEM]



**GALGOTIAS
UNIVERSITY**

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ABSTRACT

The proposed project is Online Loan System. This project provides mortgage loan processing system. This is a product can be implemented for any bank that provides mortgage loan processing.

This scheme provides loan facility against mortgage of property at low rate of interest. The scheme is for people engaged in trade, commerce & business and also professionals & self employed, Prop. Firm, partnership firm, companies, NRIs and individuals with high net worth including salaried people, agriculturists and staff members. The product provides an opportunity to customers to borrow against a fixed asset (mortgage of property) at a short notice without much paper work/attendant hassles.

1.1 INTRODUCTION TO PROJECT

ORGANIZATION PROFILE

Software Solutions is an IT solution provider for a dynamic environment where business and technology strategies converge. Their approach focuses on new ways of business combining IT innovation and adoption while also leveraging an organization's current IT assets. Their work with large global corporations and new products or services and to implement prudent business and technology strategies in today's environment.

Xxxxxxx's RANGE OF EXPERTISE INCLUDES:

- Software Development Services
- Engineering Services
- Systems Integration
- Customer Relationship Management
- Product Development
- Electronic Commerce
- Consulting
- IT Outsourcing

We apply technology with innovation and responsibility to achieve two broad objectives:

- Effectively address the business issues our customers face today.
- Generate new opportunities that will help them stay ahead in the future.

THIS APPROACH RESTS ON:

- A strategy where we architect, integrate and manage technology services and solutions - we call it AIM for success.
- A robust offshore development methodology and reduced demand on customer resources.
- A focus on the use of reusable frameworks to provide cost and times benefits. They combine the best people, processes and technology to achieve excellent results - consistency. We offer customers the advantages of:

SPEED:

They understand the importance of timing, of getting there before the competition. A rich portfolio of reusable, modular frameworks helps jump-start projects. Tried and tested methodology ensures that we follow a predictable, low - risk path to achieve results. Our track record is testimony to complex projects delivered within and evens before schedule.

EXPERTISE:

Our teams combine cutting edge technology skills with rich domain expertise. What's equally important - they share a strong customer orientation that means they actually start by listening to the customer. They're focused on coming up with solutions that serve customer requirements today and anticipate future needs.

A FULL SERVICE PORTFOLIO:

They offer customers the advantage of being able to Architect, integrate and manage technology services. This means that they can rely on one, fully accountable source instead of trying to integrate disparate multi vendor solutions.

SERVICES:

Xxx is providing its services to companies which are in the field of production, quality control etc with their rich expertise and experience and information technology they are in best position to provide software solutions to distinct business requirements.

PURPOSE OF THE PROJECT

EXISTING SYSTEM

The existing system is available only to the banks and not available to the customers who want to know the mortgage loan processing procedures and apply. Customers need to go bank every time to get any information its very time taking process.

Once they get the information they have to go to bank to get loan and fill the loan application. For verification of loan approve or not even customers need to go bank each and every time.

After getting the loan even customer need go bank every month to pay monthly payment.

For banks also it is tedious job to maintain details of customer by taking details through hard copy and it is time taking for bank employees to explain all loan types and their details to every customer.

PROPOSED SYSTEM

This application Online Loan Management System allows applicants to go for thorough verifications of all concerns and to choose the best suitable scheme for them.

Online Loan Management System is provided in the application with various controls provided by system Rich User Interface. The system will make the interaction between the Admin, Employee, Customers etc. very quickly which saves lots of time. The system is the centralized location for the entire customers at where they can find the required Loan details of that bank.

Online Loan Management System makes the overall project management much easier and flexible. Customers can see the bank information like loans provided by that bank and their interest details. Customers can apply for loan in online and they can verify their application status.

The user information can be stored in centralized database which can be maintained by the system. Online Loan Management System can give the good security for user information. Authentication is provided for this application only registered Users can access. After getting the loan customer can pay term payment in online.

SYSTEM ANALYSIS

2.1 INTRODUCTION

After analyzing the requirements of the task to be performed, the next step is to analyze the problem and understand its context. The first activity in the phase is studying the existing system and other is to understand the requirements and domain of the new system. Both the activities are equally important, but the first activity serves as a basis of giving the functional specifications and then successful design of the proposed system. Understanding the properties and requirements of a new system is more difficult and requires creative thinking and understanding of existing running system is also difficult, improper understanding of present system can lead diversion from solution.

2.2 ANALYSIS MODEL

SDLC METHDOLOGIES

This document play a vital role in the development of life cycle (SDLC) as it describes the complete requirement of the system. It means for use by developers and will be the basic during testing phase. Any changes made to the requirements in the future will have to go through formal change approval process.

SPIRAL MODEL was defined by Barry Boehm in his 1988 article, "A spiral Model of Software Development and Enhancement. This model was not the first model to discuss iterative development, but it was the first model to explain why the iteration models.

As originally envisioned, the iterations were typically 6 months to 2 years long. Each phase starts with a design goal and ends with a client reviewing the progress thus far. Analysis and engineering efforts are applied at each phase of the project, with an eye toward the end goal of the project.

The steps for Spiral Model can be generalized as follows:

- The new system requirements are defined in as much details as possible. This usually involves interviewing a number of users representing all the external or internal users and other aspects of the existing system.
- A preliminary design is created for the new system.

- A first prototype of the new system is constructed from the preliminary design. This is usually a scaled-down system, and represents an approximation of the characteristics of the final product.
- A second prototype is evolved by a fourfold procedure:
 1. Evaluating the first prototype in terms of its strengths, weakness, and risks.
 2. Defining the requirements of the second prototype.
 3. Planning and designing the second prototype.
 4. Constructing and testing the second prototype.
- At the customer option, the entire project can be aborted if the risk is deemed too great. Risk factors might involved development cost overruns, operating-cost miscalculation, or any other factor that could, in the customer's judgment, result in a less-than-satisfactory final product.
- The existing prototype is evaluated in the same manner as was the previous prototype, and if necessary, another prototype is developed from it according to the fourfold procedure outlined above.
- The preceding steps are iterated until the customer is satisfied that the refined prototype represents the final product desired.
- The final system is constructed, based on the refined prototype.
- The final system is thoroughly evaluated and tested. Routine maintenance is carried on a continuing basis to prevent large scale failures and to minimize down time.

The following diagram shows how a spiral model acts like:

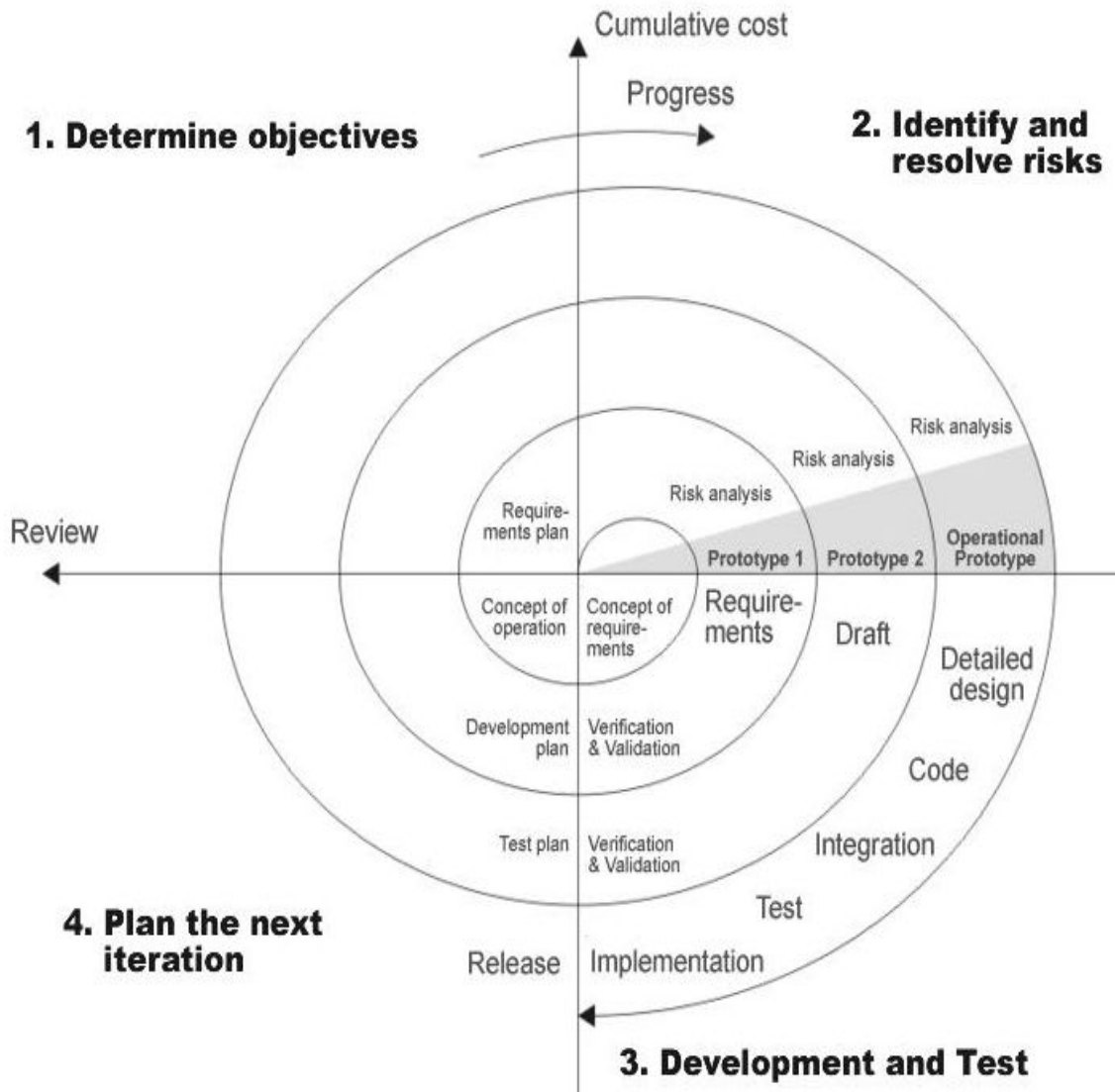


Fig 1.0-Spiral Model

2.3 STUDY OF THE SYSTEM

In the flexibility of the uses the interface has been developed a graphics concept in mind, associated through a browser interface. The GUI'S at the top level have been categorized as

1. Administrative user interface
2. The operational or generic user interface

The administrative user interface concentrates on the consistent information that is practically, part of the organizational activities and which needs proper authentication for the data collection. The interfaces help the administrations with all the transactional states like Data insertion, Data deletion and Data updating along with the extensive data search capabilities.

The operational or generic user interface helps the users upon the system in transactions through the existing data and required services. The operational user interface also helps the ordinary users in managing their own information helps the ordinary users in managing their own information in a customized manner as per the assisted flexibilities

NUMBER OF MODULES

2.4 System Requirement Specifications

Hardware Requirements:

- PIV 2.8 GHz Processor and Above
- RAM 512MB and Above
- HDD 40 GB Hard Disk Space and Above

Software Requirements:

- WINDOWS OS (XP / 2000 / 200 Server / 2003 Server)
- Visual Studio .Net 2008 Enterprise Edition
- Internet Information Server 5.0 (IIS)
- Visual Studio .Net Framework (Minimal for Deployment) version 3.5

- SQL Server 2005 Enterprise Edition

2.5 PROPOSED SYSTEM

To debug the existing system, remove procedures those cause data redundancy, make navigational sequence proper. To provide information about users on different level and also to reflect the current work status depending on organization. To build strong password mechanism.

NEED FOR COMPUTERIZATION

We all know the importance of computerization. The world is moving ahead at lightning speed and everyone is running short of time. One always wants to get the information and perform a task he/she/they desire(s) within a short period of time and too with amount of efficiency and accuracy. The application areas for the computerization have been selected on the basis of following factors:

- Minimizing the manual records kept at different locations.
- There will be more data integrity.
- Facilitating desired information display, very quickly, by retrieving information from users.
- Facilitating various statistical information which helps in decision-making?
- To reduce manual efforts in activities that involved repetitive work.

Updating and deletion of such a huge amount of data will become easier.

FUNCTIONAL FEATURES OF THE MODEL

As far as the project is developed the functionality is simple, the objective of the proposal is to strengthen the functioning of Audit Status Monitoring and make them effective and better. The entire scope has been classified into five streams known as Coordinator Level, management Level, Auditor Level, User Level and State Web Coordinator Level. The proposed software will cover the information needs with respect to each request of the user group viz. accepting the request, providing vulnerability document report and the current status of the audit.

2.6 INPUT AND OUTPUT

The following some are the projects inputs and outputs.

Inputs:

- Admin enters credentials.
- Admin adds credit manager and generates User ID, Password to the Employee.
- Admin sends a Mail of credit manager credentials.
- Admin add Mortgage schemes details

- Credit Manager enters credentials.
- Credit Manger approves the applications form customers.
- Credit Manager can send or receive mails from those who registered in the site.

- Customers enter credentials.
- Customers will enter their detail while registration.

- Citizens Login to the system.
- Citizens loan details while applying for loan.

Outputs:

Admin will get his home page.

Registration details will be stored in centralized database.

Admin can add Employee, Mortgage details

Admin can generate Reports.

Customers can see the Loan application Status of the Verification.

Customers can send mail to admin and Credit Manager.

Employee, citizen details will be stored in centralized database.

SYSTEM DESIGN

6.1. INTRODUCTION

Software design sits at the technical kernel of the software engineering process and is applied regardless of the development paradigm and area of application. Design is the first step in the development phase for any engineered product or system. The designer's goal is to produce a model or representation of an entity that will later be built. Beginning, once system requirements have been specified and analyzed, system design is the first of the three technical activities - design, code and test that is required to build and verify software.

The importance can be stated with a single word "Quality". Design is the place where quality is fostered in software development. Design provides us with representations of software that can assess for quality. Design is the only way that we can accurately translate a customer's view into a finished software product or system. Software design serves as a foundation for all the software engineering steps that follow. Without a strong design we risk building an unstable system - one that will be difficult to test, one whose quality cannot be assessed until the last stage.

During design, progressive refinement of data structure, program structure, and procedural details are developed reviewed and documented. System design can be viewed from either technical or project management perspective. From the technical point of view, design is comprised of four activities - architectural design, data structure design, interface design and procedural design.

6.3 NORMALIZATION

It is a process of converting a relation to a standard form. The process is used to handle the problems that can arise due to data redundancy i.e.

repetition of data in the database, maintain data integrity as well as handling problems that can arise due to insertion, updating, deletion anomalies.

Decomposing is the process of splitting relations into multiple relations to eliminate anomalies and maintain anomalies and maintain data integrity. To do this we use normal forms or rules for structuring relation.

Insertion anomaly: Inability to add data to the database due to absence of other data.

Deletion anomaly: Unintended loss of data due to deletion of other data.

Update anomaly: Data inconsistency resulting from data redundancy and partial update

Normal Forms: These are the rules for structuring relations that eliminate anomalies.

FIRST NORMAL FORM:

A relation is said to be in first normal form if the values in the relation are atomic for every attribute in the relation. By this we mean simply that no attribute value can be a set of values or, as it is sometimes expressed, a repeating group.

SECOND NORMAL FORM:

A relation is said to be in second Normal form is it is in first normal form and it should satisfy any one of the following rules.

- 1) Primary key is a not a composite primary key
- 2) No non key attributes are present
- 3) Every non key attribute is fully functionally dependent on full set of primary key.

THIRD NORMAL FORM:

A relation is said to be in third normal form if their exists no transitive dependencies.

Transitive Dependency: If two non key attributes depend on each other as well as on the primary key then they are said to be transitively dependent.

The above normalization principles were applied to decompose the data in multiple tables thereby making the data to be maintained in a consistent state.

6.4 E-R Diagrams

- The relation upon the system is structure through a conceptual ER-Diagram, which not only specifies the existential entities but also the standard relations through which the system exists and the cardinalities that are necessary for the system state to continue.
- The entity Relationship Diagram (ERD) depicts the relationship between the data objects. The ERD is the notation that is used to conduct the data modeling activity the attributes of each data object noted in the ERD can be described using a data object description.
- The set of primary components that are identified by the ERD are
 - Data object
 - Relationships
 - Attributes
 - Various types of indicators.

The primary purpose of the ERD is to represent data objects and their relationships.

E-R Diagram:

tblMails	
ReceivedMailId	
SenderMailId	
Subject	
Body	
FilePath	
ReadStatus	
InStatus	
OutStatus	
MailDate	



tbl_CustomerDetails	
CustomerId	
CustomerName	
LastName	
PhoneNo	
EmailId	
Address	
StateId	
DistrictId	
BranchId	
AccountNo	
Salary	
Role	
UserName	
Password	
Photo	
Status	

tbl_BranchDetails	
BranchId	
BranchName	
DistrictId	

tbl_Registration	
CandidateId	
Name	
LastName	
Gender	
PhoneNo	
EmailId	
Mobile	
Address	
StateId	
DistrictId	
BranchId	
Salary	
Role	
UserName	
Password	
Service	
JoinDate	
HasQuestion	
Answer	

75	
75	
5	



6.5 DATA FLOW DIAGRAMS

A data flow diagram is graphical tool used to describe and analyze movement of data through a system. These are the central tool and the basis from which the other components are developed. The transformation of data from input to output, through processed, may be described logically and independently of physical components associated with the system. These are known as the logical data flow diagrams. The physical data flow diagrams show the actual implements and movement of data between people, departments and workstations. A full description of a system actually consists of a set of data flow diagrams. Using two familiar notations Yourdon, Gane and Sarson notation develops the data flow diagrams. Each component in a DFD is labeled with a descriptive name. Process is further identified with a number that will be used for identification purpose. The development of DFD'S is done in several levels. Each process in lower level diagrams can be broken down into a more detailed DFD in the next level. The lop-level diagram is often called context diagram. It consists a single process bit, which plays vital role in studying the current system. The process in the context level diagram is exploded into other process at the first level DFD.

The idea behind the explosion of a process into more process is that understanding at one level of detail is exploded into greater detail at the next level. This is done until further explosion is necessary and an adequate amount of detail is described for analyst to understand the process.

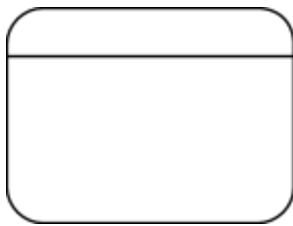
Larry Constantine first developed the DFD as a way of expressing system requirements in a graphical from, this lead to the modular design.

A DFD is also known as a "bubble Chart" has the purpose of clarifying system requirements and identifying major transformations that will become programs in system design. So it is the starting point of the design to the lowest level of detail. A DFD consists of a series of bubbles joined by data flows in the system.

DFD SYMBOLS:

In the DFD, there are four symbols

1. A square defines a source(originator) or destination of system data
2. An arrow identifies data flow. It is the pipeline through which the information flows
3. A circle or a bubble represents a process that transforms incoming data flow into outgoing data flows.
4. An open rectangle is a data store, data at rest or a temporary repository of data



Process that transforms data flow.



Source or Destination of data

•

Data flow



Data Store

CONSTRUCTING A DFD:

Several rules of thumb are used in drawing DFD'S:

1. Process should be named and numbered for an easy reference. Each name should be representative of the process.

2. The direction of flow is from top to bottom and from left to right. Data traditionally flow from source to the destination although they may flow back to the source. One way to indicate this is to draw long flow line back to a source. An alternative way is to repeat the source symbol as a destination. Since it is used more than once in the DFD it is marked with a short diagonal.
3. When a process is exploded into lower level details, they are numbered.
4. The names of data stores and destinations are written in capital letters. Process and dataflow names have the first letter of each word capitalized.

A DFD typically shows the minimum contents of data store. Each data store should contain all the data elements that flow in and out.

Questionnaires should contain all the data elements that flow in and out. Missing interfaces redundancies and like is then accounted for often through interviews.

SAILENT FEATURES OF DFD'S

1. The DFD shows flow of data, not of control loops and decision are controlled considerations do not appear on a DFD.
2. The DFD does not indicate the time factor involved in any process whether the dataflow take place daily, weekly, monthly or yearly.
3. The sequence of events is not brought out on the DFD.

TYPES OF DATA FLOW DIAGRAMS

1. Current Physical
2. Current Logical
3. New Logical
4. New Physical

CURRENT PHYSICAL:

In Current Physical DFD process label include the name of people or their positions or the names of computer systems that might provide some of the overall system-processing label includes an identification of the technology used to process the data. Similarly data flows and data stores are often labels with the names of the actual physical media on which data are stored such as file folders, computer files, business forms or computer tapes.

CURRENT LOGICAL:

The physical aspects at the system are removed as much as possible so that the current system is reduced to its essence to the data and the processors that transforms them regardless of actual physical form.

NEW LOGICAL:

This is exactly like a current logical model if the user were completely happy with the user were completely happy with the functionality of the current system but had problems with how it was implemented typically through the new logical model will differ from current logical model while having additional functions, absolute function removal and inefficient flows recognized.

NEW PHYSICAL:

The new physical represents only the physical implementation of the new system.

RULES GOVERNING THE DFD'S

PROCESS

- 1) No process can have only outputs.
- 2) No process can have only inputs. If an object has only inputs than it must be a sink.
- 3) A process has a verb phrase label.

DATA STORE

- 1) Data cannot move directly from one data store to another data store, a process must move data.
- 2) Data cannot move directly from an outside source to a data store, a process, which receives, must move data from the source and place the data into data store
- 3) A data store has a noun phrase label.

SOURCE OR SINK

The origin and /or destination of data.

- 1) Data cannot move directly from a source to sink it must be moved by a process
- 2) A source and /or sink has a noun phrase label

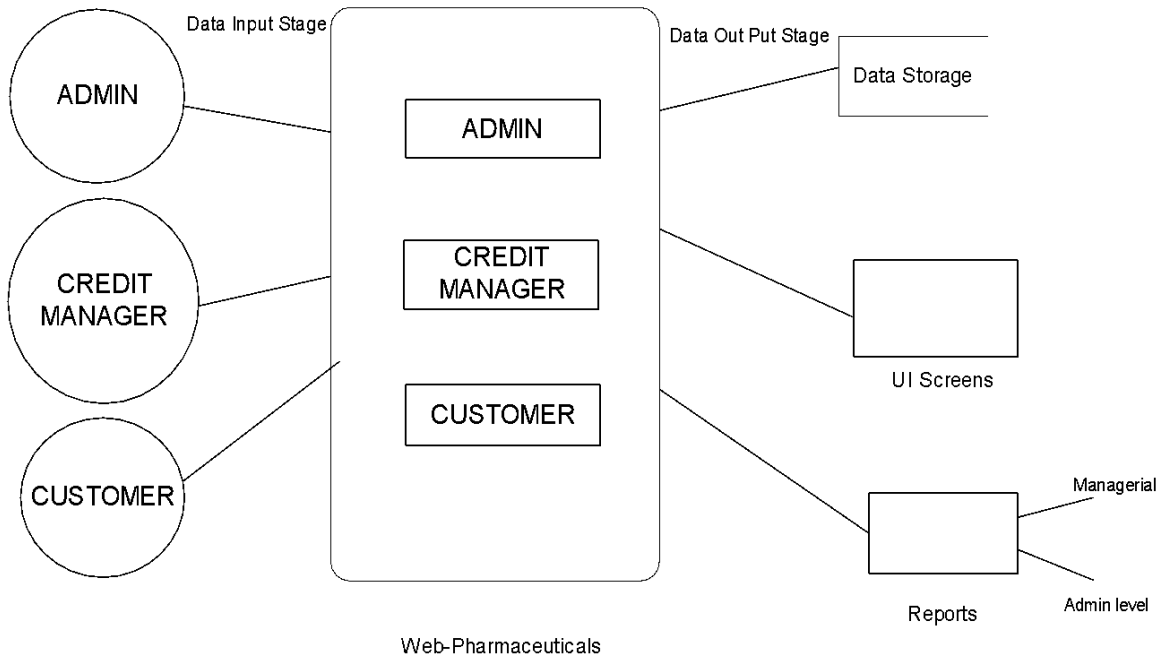
DATA FLOW

- 1) A Data Flow has only one direction of flow between symbols. It may flow in both directions between a process and a data store to show a read before an update. The latter is usually indicated however by two separate arrows since these happen at different type.
- 2) A join in DFD means that exactly the same data comes from any of two or more different processes data store or sink to a common location.
- 3) A data flow cannot go directly back to the same process it leads. There must be at least one other process that handles the data flow produce some other data flow returns the original data into the beginning process.
- 4) A Data flow to a data store means update (delete or change).
- 5) A data Flow from a data store means retrieve or use.

A data flow has a noun phrase label more than one data flow noun phrase can appear on a single arrow as long as all of the flows on the same arrow move together as one package.

DFD Diagrams

Context Level Diagram (O level)



CONCLUSION

It has been a great pleasure for me to work on this exciting and challenging project. This project proved good for me as it provided practical knowledge of not only programming in ASP.NET and C#.NET web based application and no some extent Windows Application and SQL Server, but also about all handling procedure related with "**Online Loan System**". It also provides knowledge about the latest technology used in developing web enabled application and client server technology that will be great demand in future. This will provide better opportunities and guidance in future in developing projects independently.

BENEFITS:

The project is identified by the merits of the system offered to the user. The merits of this project are as follows: -

- It's a web-enabled project.
- This project offers user to enter the data through simple and interactive forms. This is very helpful for the client to enter the desired information through so much simplicity.
- The user is mainly more concerned about the validity of the data, whatever he is entering. There are checks on every stages of any new creation, data entry or updation so that the user cannot enter the invalid data, which can create problems at later date.
- Sometimes the user finds in the later stages of using project that he needs to update some of the information that he entered earlier. There are options for him by which he can update the records. Moreover there is restriction for his that he cannot change the primary data field. This keeps the validity of the data to longer extent.
- User is provided the option of monitoring the records he entered earlier. He can see the desired records with the variety of options provided by him.
- From every part of the project the user is provided with the links through framing so that he can go from one option of the project to other as per the requirement. This is bound to be simple and very friendly as per the user is concerned. That is, we can sat that the project is user friendly which is one of the primary concerns of any good project.
- Data storage and retrieval will become faster and easier to maintain because data is stored in a systematic manner and in a single database.
- Decision making process would be greatly enhanced because of faster processing of information since data collection from information available on computer takes much less time then manual system.
- Allocating of sample results becomes much faster because at a time the user can see the records of last years.

- Easier and faster data transfer through latest technology associated with the computer and communication.
- Through these features it will increase the efficiency, accuracy and transparency,

LIMITATIONS:

- The size of the database increases day-by-day, increasing the load on the database back up and data maintenance activity.
- Training for simple computer operations is necessary for the users working on the system.

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