



## DCSK Loan Management and Attendance System

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### ABSTRACT

The application is based on banking system. In this system, we are building a loan management and attendance system for manager and employees of the bank. The application is based on PHP technology. The reason behind choosing the PHP has powerful library support which helps to connect database. It is flexible and effective. This application is user-friendly as we are making it for daily use. It is convenient for manager to use as it keeps track of all the daily records of transaction and in-out attendance. As we are making loan management system it will help the loan department to keep the record of borrower's information, guarantor's information, loan sanction details and loan cutting details. Loan management system consists of admin login only. The reason behind giving access of loan management system only to admin is to maintain the confidentiality of the application. This helps to keep record in documentation format in computer. In attendance system it helps the department to keep the proper record of in-out attendance of employees. Attendance system consists of two login that is employee login and admin login, as it has two logins there are chances of exploitation of system so to avoid this we have given the access to the admin of editing the data. This app is beneficial not only for management but also to the employees of the bank for their daily attendance and same for the loan department that is we are building it in application's documentation format.

Keywords: DCSK Loan Management System, Web Application.

### 1. Introduction

PHP is a popular general purpose scripting language that is especially suited to web development. It was among the first server-side languages that could be embedded into HTML, making it easier to add functionality to web pages without needing to call external files for data. PHP code is usually processed implemented as a module, a demon or as a Common Gateway Interface (CGI) executable. On a web server, the result of the interpreted and executed PHP code-which may be any type of data, such as generated HTML or binary images data - would form the whole or part of an HTTP response.

Benefits of PHP for banking application:

1. It is an integrated, interactive, development environment.
2. It has been highly optimized to support rapid application development.

A loan application used by employees and manager for loan matters. Through loan application, employees reveal key details about their finance with borrowers. The loan application is crucial to determine whether the lender will grant the request for funds or credits. Loan management system help to automate the entire loan life cycle. The software can help with processing customer information, create new loans and many more. This loan management system provides the employees with accurate statements and reports. Moreover, they can manage interest rates and provide the tools for collection automation. Also we developed employee attendance system which is used to track and monitor employee start and stop work. A time and attendance system enables manager to monitor their employees working hours and late arrivals, early departures, time taken on breaks and absenteeism. It also helps to control labor costs by reducing over payments, which are often caused by paying employees for time that are not working and eliminates transcription error, interpretation error and intentional error.

Providing a loan should be simple process. One should check the client's eligibility to get the loan and then approve or deny the loan. Once approved, the customer should receive the funds. However, in traditional lending system, this process is often chaotic. That is why lenders use loan management software to streamline their process. This system is modular, scalable and user-friendly for organization.

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## 2. Literature Review

The study of examine the effect of loan management on the performance of banking institutions basing on the factors of loan management, challenges faced in loan management and level of the financial performance of DCSK. It was indicated that receivables are increasing year by year, this calls the researcher to assess loan management as on the contrary bank of DCSK is opening new branches across the district. This study seeks to find out to what extend loan management has an effect on the performance of banking institution.

1. Main aim is to evaluate the effectiveness of loan management of DCSK and to identify the challenges of loan management in DCSK. To find out the relationship between the loan management and its performance of DCSK.
2. The next important part of this project is that we can check daily details of attendance marked by our system.
3. Previously loan department use to do record the applications manually, so they faced many problems. Our loan management system overcomes this problem, resulting in increased productivity.
4. As the management faces regulation of daily attendance and they are unaware of their employee's attendance.

Renovation in Indian bank is taking place from all aspects and is being refined as time proceeds and the products of the banking industry are enthusiastically modifying the face of banking. This paper defines the way renovation has affected the banking sector and the approach of using IT products which has changed the face of banking sector in India. It tells about the current scenario of the banking industry; and the factors that have brought changes in the industry; and how this factors have contributed to the development of banking. Taking into the account the synergistic relationship between the communities of economics and computer science, the aim of this paper is to summarize the most recent developments in the application of evolutionary algorithms of loan management system.

If we create this app, the management's work will reduce and as software is user-friendly so there is no need of staffing. We are making two applications as attendance management and loan management system which reduce their paper work and secure. This app is connected to the server; attendance details will store in tabular format is of excel and we can check attendance daily. The loan app will reduce process of hours as it will done it taking less amount of time as manual process is very hectic.

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## 3. Objectives and Scope of Project

### 3.1 Objectives of project

- Providing the searching facilities based on various factors. Such as name and address, guarantor name, occupation, etc make management works more effective and faster.
- This system also manages the loan sanction date, loan sanction amount, loan installment type, loan installment amount, loan interest rate. This will arrange data in proper format and also will keep it on managed way.
- It tracks all the information of account, loan statements, customer, etc. Manage the information of account and balance the loan work as the requirements for the applying loan is very complicated this app will make their work simple and less time consuming.
- To increase efficiency of managing the bank and loan department transactions this app will help the department.
- It deals with monitoring the information and loan statements of customer. It includes all the related forms of loan confirmation details, also improvement effectiveness of loan procedure.
- Editing, adding and updating of records is improved which results in proper resource management of bank data. Overall working of software will help the management and employees too.

### 3.2 Scope of project

It may help collecting perfect management in details. In a very short time, the collection will be obvious, simple and sensible. It will help a person to know the management of passed year perfectly and vividly. It also helps in current all works relative to loan management system. It will be also reduced the cost of collecting the management and collection procedure will go smoothly. Our project aims at loan management process automation, i.e. we have tried to computerized various process of loan management system.

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## 4. Methodology

### 4.1 System architecture:

The system indicates the customer connects to the internet to perform all the transaction after he logged in successfully then the information will receive the server to maintain the requirements, and it will send a copy of the data to the database and vice-versa. The banking architecture can be summarized as the applied frame work that bank use, and those that customers and employees traverse through, in order to provide procure banking services.

### 4.2 Module 1: Application module

Bank management system is based on PHP and it is a major project for student. It is used to keep records of clients, employee etc., in bank. The bank management system is an application for maintaining a personal account in a bank. To develop a software to solving financial applications of a customer in a banking environment in order to nurture the needs of an end banking user by providing various ways to perform banking task. The main aim of this project is to develop software for bank management system. This project has been developing to carry out the processes easily and quickly which is not possible with manual system, which is overcome by software. This project is developed using PHP language and hence, it provides the complete solution for the current management system.

#### 4.3 Module 2: Attendance management module

Attendance management is a critical factor within any organization which has employees. Information gathered through attendance management reporting style helps in determining if an organization is on right track as well as if it moving toward a successful future. To test the reliability of the collected data results a person's correlation analysis test is used. To conclude, the paper provides several recommendations regarding the strategies that commercial banks within the DCSK should be put in place to improve employee attendance management.

Keywords:

- attendance management
- performance management
- time management
- absenteeism
- accountability
- fake leave& punctuality

#### 4.4 Module 3: Loan application module

The software can help with processing customer information, create new loans, and more. They can also provide lenders with accurate statements and reports. Moreover, they can manage interest rates and provide the tools for collection automation. The loan servicing feature will help you manage loans. Every loan is different: they have different interest rates, payment dates, and more. You can track all these loans and ensure that you receive payments on time. It allows you to calculate interests, fees, and more.

#### 4.5 Module 4: System

The first thing that runs the banking sectors are the performance of the management that how they perform to run the banks in an effective way. The problem which is faced by different commercial banks in the DCSK is the absenteeism and lack of attendance of the employee in the banking sectors. Here this following attendance management system helps to record all the details of performance of employees. Through monitoring attendance, it is easier for company to determine which employees arrive on time, early or constantly late. Employees from different organization are found to involve in fake leaves that cause negative impact on performance of the organization. As a result, organization uses different types of management techniques to maintain the performance of their employees in various business organization as well as in banking sector.

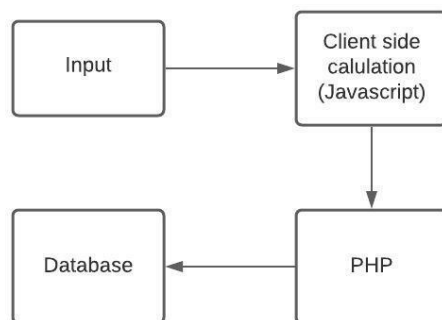


Figure 4.5.1 System analysis module

Correlation is a statistical approach that is used to show how strongly two variables are related to each other. The correlation evaluation is performed to help in understanding the link between two variables. In this regard, the correlation test aids in understanding the connection between attendance management and employee performance in the selected commercial banks in the DCSK. Based on correlation test the following system, which shows relationship between attendance management and employee performance. Economic point of view the banking sector of any country requires special attention to its system and especially discipline. Indiscipline attendance management is a major factor. This research will examine the roll of banks in the economic condition of DCSK and the systems of banks. Attendance management and performance of any firm have a strong relationship.

## 5. Flowchart

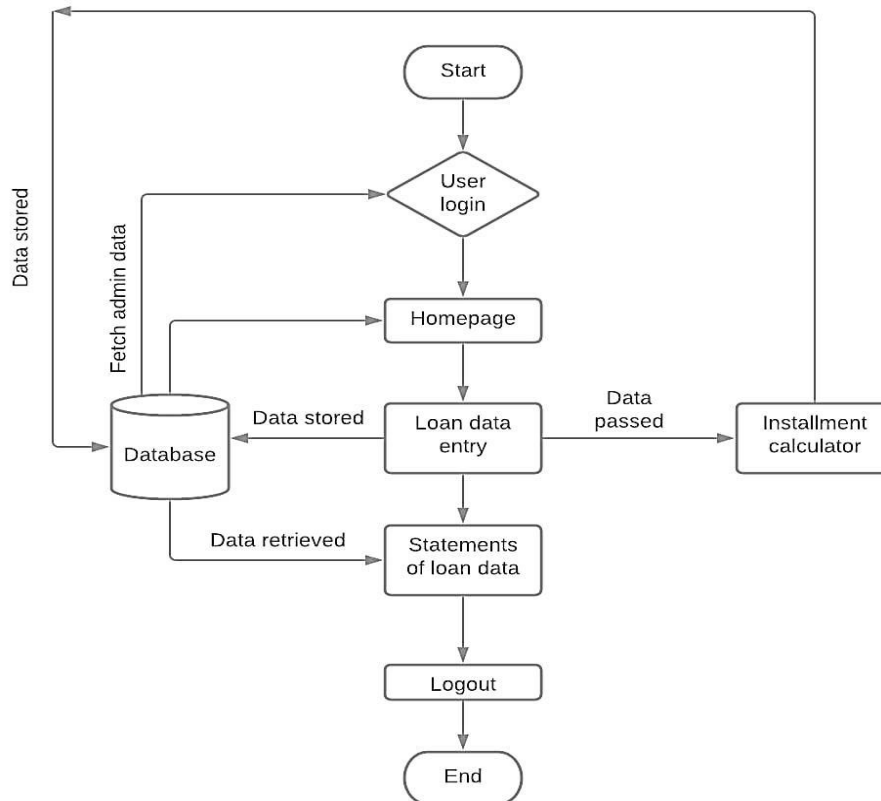


Figure 5.1 flowchart

## 6. System Configuration

### 6.1 Hardware requirement

- Processor - i3 2nd Gen
- RAM - 2 GB(min)
- Hard Disk - 512 GB(min)

### 6.2 Software requirement

- Operating System - Windows 7, Windows 8, Windows 11
- Languages - JavaScript and PHP
- XAMPP
- Browser - Chrome, Firefox, Opera, UC Browser, etc.

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### 6.3 Database requirement

- MyPHPAdmin
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## 7. Advantages and Disadvantages of Proposed System

### 7.1 Advantages

- It provides accuracy in monitoring and maintaining attendance of employee.
- This proposed system helps in effectively managing the loan applications.
- Data stored in digital format helps in backup.
- This system eliminates the paperwork and saves the time and efforts.

### 7.2 Limitations

- Transitioning to new technology and processes
  - Data is stored in local host server hence, can lead to system crash.
  - Making a long-term financial commitment to the new technology and related software.
  - Training is required to handle this system.
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## 8. Conclusion

This application will be for betterment of bank for their daily purpose. While doing this project we realized different problems occurring regarding to the employees, we are trying to solve those problems through this application. While doing such a things are learning a lot of different things, technologies which are up skilling us. If is found useful then this application can be upscale to different institutes and solving their problem as well.

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