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DCSK Loan Management and Employee Attendance System

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A B S T R A C T

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.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.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.

Keywords: Loan Management, Attendance System

1. Main text

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 indicate 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.

2. LITERATURE REVIEW

This study seeks to find out to what extend loan management has an effect on the performance of banking institution.

Banking institution in RWANDA case study, 2020

Main aim is to evaluate the effectiveness of loan management of BK and to identify the challenges of loan management in BK. To find out the relationship between the loan management and its performance of BK.

Nepal Company Act 2031

According to Nepal company act 2031, "A commercial banks refers to such a bank which deals in money exchange accepting deposits, advancing loan and commercial transaction except specific banking related to coordination agriculture industry and other objectives."

According to US law, "any institution offering deposit subject of withdraw on demand and making loans of commercial or business nature in bank.

A loan management system is a digital platform that helps automate every stage of the loan life cycle, from application to closing. The traditional loan management process is meticulous, time-consuming, and requires collecting and verifying information about applicants, their trustworthiness, and their credibility. This system also manages the loan sanction date, loan sanction amount, loan installment type, loan installment amount, loan interest rate. It tracks all the information of account, loan statements, customer, etc. Manage the information of account. To increase efficiency of managing the bank and

loan department transactions. Editing, adding and updating of records is improved which results in proper resource management of bank data.

3. OBJECTIVE AND SCOPE OF PROJECT

1.   OBJECTIVE
   - Providing the searching facilities based on various factors. Such as name and address, guarantor name, occupation, etc
   - This system also manage the loan sanction date, loan sanction amount, loan installment type, loan installment amount, loan interest rate.
   - It tracks all the information of account, loan statements, customer, etc.
   - To increase efficiency of managing the bank and loan department transactions.
   - It deals with monitoring the information and loan statements of customer.
   - Editing, adding and updating of records is improved which results in proper resource management of bank data.

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.

3.   PHP LANGUAGE

PHP is a source scripting language. PHP scripts are executed on the server and it is free to download and use. With PHP you are not limited to output HTML. You can output images, PDF files, and even Flash movies. You can also output any text, such as XHTML and XML.

What can PHP do?

   - PHP can generate dynamic page content.

   - PHP can create, open, read, write, delete, and close files on the server.

   - PHP can collect form data.

   - PHP can send and receive cookies.

   - PHP can add, delete, modify data in your database.

   - PHP can be used to control user-access.

   - PHP can encrypt data. XML describes the views in your activities, and Java tells them how to behave. To make changes to the layout of your app then, you have two main options.

There are two ways the browser client can send information to the web server.

   - The GET Method

   - The POST Method

Before the browser sends the information, it encodes it using a scheme called URL encoding. In this scheme, name/value pairs are joined with equal signs and different pairs are separated by the ampersand.

5. DEVELOPMENT

5.1. FPDF in PHP

FPDF is a PHP class which allows to generate PDF files with pure PHP, that is to say without using the FPDF library. F from FPDF stands for Free: you may use it for any kind of usage and modify it to suit your needs. It is free to use and it does not require any API keys. FPDF stands for Free PDF. It means that any kind of modification can be done in PDF files. FPDF has other benefits: high level functions. FPDF requires no extension (except Zlib to enable compression and GD for GIF support). The latest version requires at least PHP 5.1 and is compatible with PHP 7 and PHP 8.To get started, you will need to download the FPDF class from the FPDF Web site and include it in your PHP script

Here is a list of its main features:

- Choice of measure unit, page format and margins

- Page header and footer management

- Automatic page break

- Automatic line break and text justification

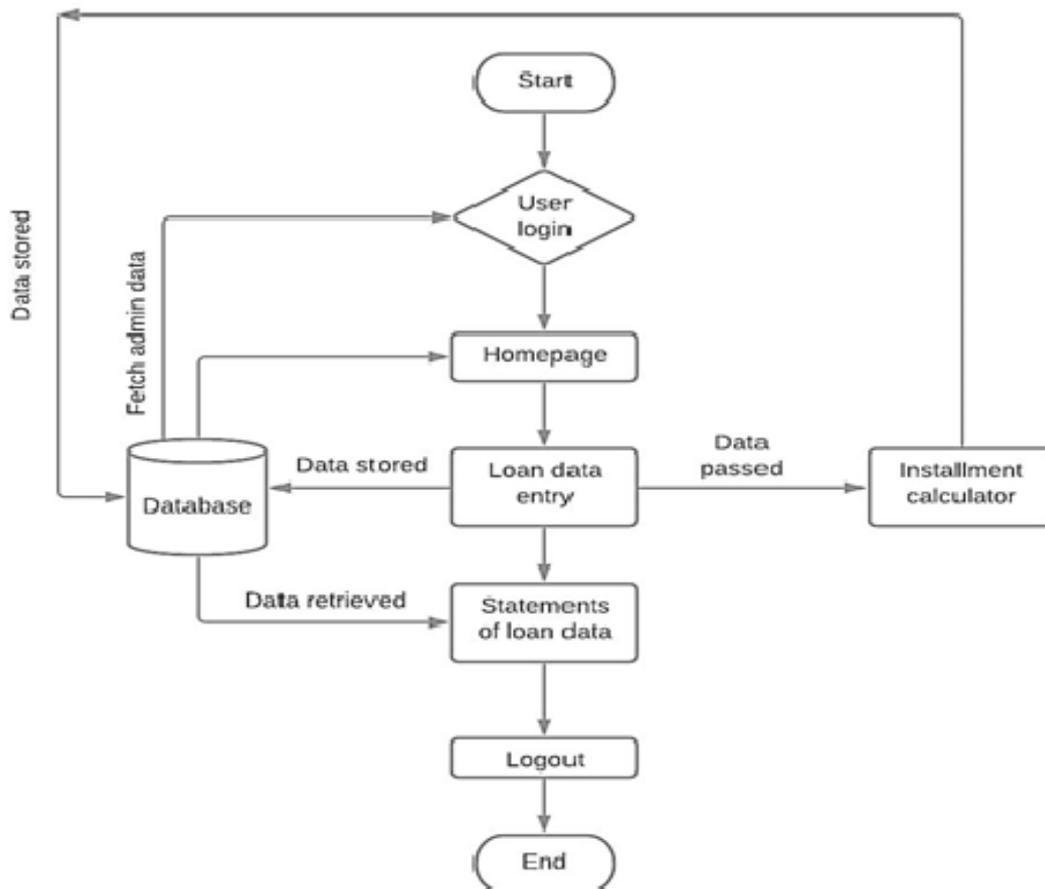- Image support (JPEG, PNG and GIF)

6. UML DIAGRAMS

6.1. FLOWCHART

Fig 6.1.1 FLOWCHART

6.2 USECASE DIAGRAM

Fig 6.2.1 USECASE DIAGRAM
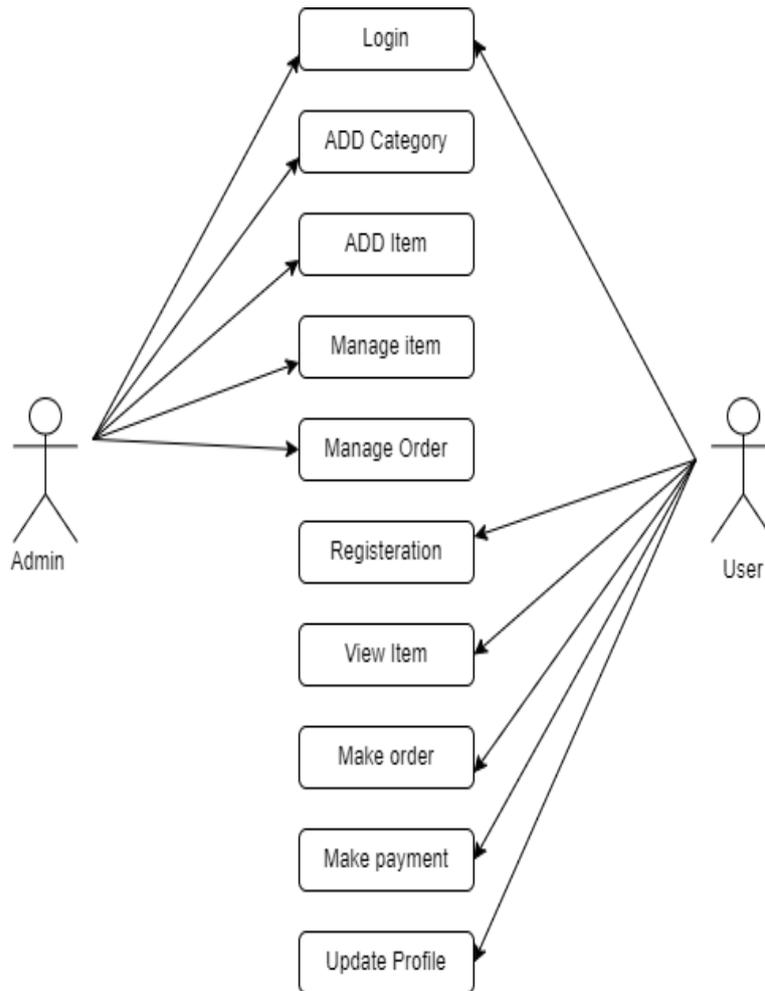
7. SYSTEM CODING

```php
<!DOCTYPE html>
<html lang="en">
<head>
<?php
error_reporting(0);
        include('includes/dbconnection.php');
        include('./partials/header1.php');
        $userid = $_POST['username'];
        $userpass = $_POST['password'];
        if(isset($_POST['login']))
        {
            $username=$_POST['username'];
            $password=$_POST['password'];
            $sql ="SELECT `userid`, `pwd` FROM `tblusers` WHERE userid=:username and
pwd=:password";
            $query=$dbh->prepare($sql);
            $query->bindParam(':username', $username, PDO::PARAM_STR);
            $query->bindParam(':password', $password, PDO::PARAM_STR);
            $query->execute();
            $results=$query->fetchAll(PDO::FETCH_OBJ);
            if($query->rowCount() > 0)
        {
        foreach ($results as $result) {
        $_SESSION['trmsuid']=$result->ID;
        $_SESSION['trmstname']=$result->Name;
        }
        header("Location:input.php");
        //echo "<script type='text/javascript'>document.location ='dashboard.php';
</script>";
        } else{
        echo "<script>alert('Invalid Details');</script>";
        }
    }
    ?>
      <style>
        .column {
            float: left;
            width: 50%;
        }

.row:after {
            content: "";
            display: table;
            clear: both;
```

```
        }
</style>

</head>
<body>
<div class="wrapper">
<div class="sidebar">
<div style="margin-left:57px; margin-bottom:25px; margin-top:-10px">
<imgsrc="assets\logo 1.png" style="height:75px; width:75px;">
</div>
<div style="margin-left: -30px;">
<ul>
<li><a href="index.php" style="text-decoration:none;"><i class="fas fa-
home"></i>Home</a></li>
<li><a href="#loan_application" style="text-decoration:none;"><i class="fas fa-
user"></i>Loan Application</a></li>
<li><a href="#borrowers_info" style="text-decoration:none;"><i class="fas fa-address-
card"></i>Borrowers Info</a></li>
<li><a href="#guarantor_info" style="text-decoration:none;"><i class="fa fa-info-
circle" aria-hidden="true" style="padding-right: 9px;"></i>Guarantor Info</a></li>
<li><a href="#loan_sanction" style="text-decoration:none;"><i class="fas fa-thumbs-
up" style="padding-right:10px"></i>Loan Sanction</a></li>
<li><a href="#loan_cutting" style="text-decoration:none;"><i class="fas fa-address-
book"></i>Loan Cutting</a></li>
<li><a href="#approval form.php" style="text-
decoration:none;"><imgsrc="assets\approve.png" style="height:20px;
width:20px;"></img> Approval Form</a></li>
</ul>
</div>
</div>
<div class="main_content">
<div class="header" style="margin-left: 12px">DCSK Loan Management System</div>
<div class="info">
<form method="post">
<fieldset>
<h3 style="margin-left: 1%;padding-top: 10px;">Login</h3>
<hr style="height: 3px; color: orange; opacity: 100%;"><br>
<imgsrc="assets\logo 1.png" style="width: 40px; height: 40px; margin-left: 43%"><h5
style="display: inline; font-weight: bold;">   DCSK BANK<h5><br><br>
<div class="row">
<div class="column" style="border-right: 3px solid orange;"><br>
<div style="text-align:center;">
<h4 style="display:inline; margin-left:2%;">Username:</h4>
<input type="text" required name="username" style="display:inline; padding-left:5px;
margin-left:10px; padding-top: 2px; padding-bottom: 2px;" placeholder="Enter
username."/><br><br>
<h4 style="display:inline; margin-left:2%;">Password:</h4>
```

```
<input type="password" required name="password" style="display:inline; padding-
left:5px; margin-left:15px; padding-top: 2px; padding-bottom: 2px;"
placeholder="Enter password."/><br><br>
<input type="submit" name="login" value="Login" style=" margin-left:2%; background-
color: orange; color: white; border-radius: 5px; width: 390px; padding-top: 5px;
border: none; padding-bottom:5px;"><br>
</div>
</div>
<div class="column"><br><br>
<div style="margin-left: 30%;">
<h4>Login to</h4>
<h3 style="font-weight: bolder;">DCSK Banking</h3>
</div></div></div>
</fieldset></form>
</div>
</body></html>
```

8. SCREENSHOTS

Fig 8.1 Login Page

Fig 8.2 Loan Application Page

Fig 8.3 PDF of Application
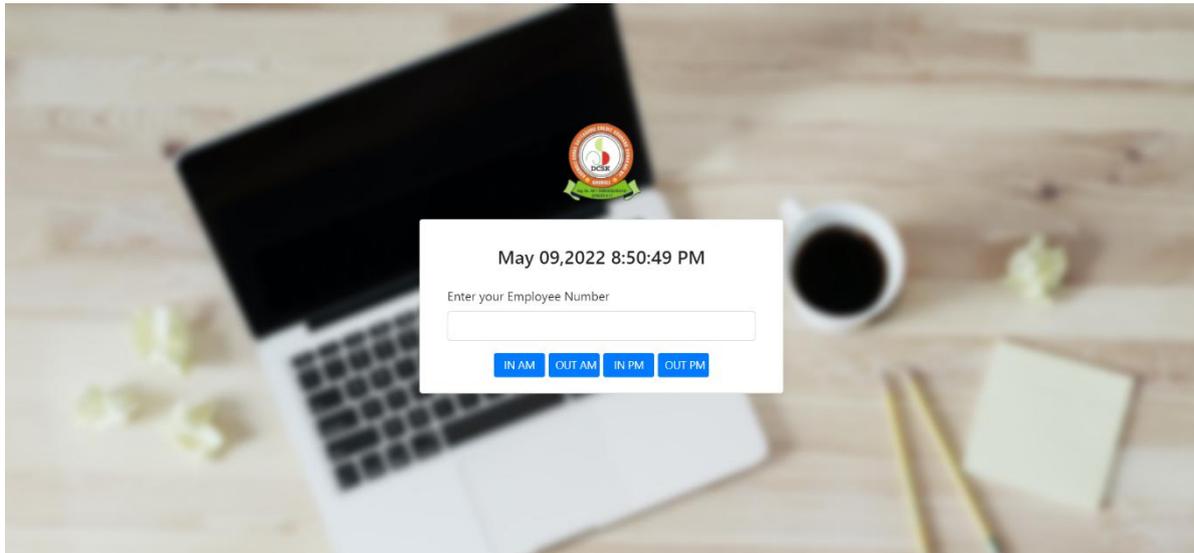
Fig 8.4 Attendance SystemLogin Page

Fig 8.5 Attendance List Page

9. CONCLUSION

The requirements that the market currently places on loan products are quite high: quick loan application processing, flexibility, scalability, enhanced security, and regulatory compliance. A good loan management system, however, can is capable of handling these demands and helping companies reach their objectives. By the way, loan applications are not only used in the financial sphere but ultimately become a widespread way to help users receive the loantech financial services of any company much faster due to internal loan programs for the clients. The automated process of giving such a solution to your clients may greatly speed up your company's growth in terms of a growing customer base and greater customer loyalty.

REFERENCES

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