

Design and Development of Fast Loan Management System (FLMS)

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Submitted in partial fulfillment of the requirements for the degree of
Bachelor of Science in Computer Science and Engineering



**DEPARTMENT OF COMPUTER SCIENCE AND ENGINEERING
SONARGAON UNIVERSITY (SU)**

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APPROVAL

The project titled “**Design and Development of Fast Loan Management System (FLMS)**” submitted by Md. Shariar Kabir Shuvo (CSE2001019165), Ikramul Haque Tuhin (CSE2001019131), and Reza Parvez (CSE2001019078) to the Department of Computer Science and Engineering, Sonargaon University (SU), has been accepted as satisfactory for the partial fulfillment of the requirements for the degree of Bachelor of Science in Computer Science and Engineering and approved as to its style and contents.

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DECLARATION

We, hereby, declare that the work presented in this report is the outcome of the investigation performed by us under the supervision of **Sadia Tasnim Barsha, Lecturer & Exam Coordinator**, Department of Computer Science and Engineering, Sonargaon University, Dhaka, Bangladesh. We reaffirm that no part of this Project has been or is being submitted elsewhere for the award of any degree or diploma.

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ABSTRACT

This project is aimed at the design and development of a fast loan management system (FLMS). The fast loan is to create an e-information about the loan that is related to loaning the bank. Moreover, if any person wants to request a loan online, they can also take advantage of this site. The project has been planned to have a distributed architecture with centralized storage of the database. The website for the storage of the data has been planned. This system is developed using a technology stack that includes HTML, CSS, Java, XAMPP (which combines Apache, MySQL, and PHP), and MySQL as the database management system. It offers a user-friendly interface for both bank staff and customers, enabling efficient loan origination, approval, and monitoring.

ACKNOWLEDGMENT

At the very beginning, we would like to express my deepest gratitude to the Almighty Allah for giving us the ability and the strength to finish the task successfully within the schedule time.

We are auspicious that we had the kind association as well as supervision of **Sadia Tasnim Barsha**, Lecturer & Exam Coordinator, Department of Computer Science and Engineering, Sonargaon University whose hearted and valuable support with best concern and direction acted as necessary recourse to carry out our project.

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We are also thankful to all our teachers during our whole education, for exposing us to the beauty of learning.

Finally, our deepest gratitude and love to my parents for their support, encouragement, and endless love.

LIST OF ABBREVIATIONS

CSS	Cascading Style Sheets
DMS	Database Management System
FLMS	Fast Loan Management System
HTML	Hyper Text Markup Language
MySQL	My Structured Query Language
NGO	Non-governmental organization
PHP	Hypertext Preprocessor
RDBMS	Relational Database Management System
RAM	Random Access Memory
ROM	Read Only Memory
SQL	Structured Query Language
XAMPP	X-operating system, Apache, Mysql, Php, Perl

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CHAPTER 1

INTRODUCTION OF THE PROJECT

1.1 Introduction

Fast Loan Management System (FLMS) it is basically an online application that helps in the process of organizing loan management for clients and institutions. When the client or the beneficiary takes a loan from the institution, the institution shall sign the contract, login to the site and register as an institution, and then enter the data of the beneficiaries and give them a user name and password. Then the customer can see his file within the institution and know the amounts paid, the amounts remaining, and the installments that are plagued by it without the need to go to the institution, and he can also apply for a new loan. So the customer service within the system and the institutions benefit from the system by getting full access to the files of customers and knowledge of customers defaulting on payment and inclusion in a special list. You can also view and provide loans to new loan applicants from the same clients. With the services provided by the site to customers and institutions, we achieved the goal of the site and saved time and effort.

1.2 Objectives

1. Loan Application Processing: Streamline the loan application process to make it easier for customers to apply for loans and for bank staff to process these applications efficiently.
2. Loan Approval Workflow: Automate and standardize the loan approval workflow to expedite decision-making, reduce manual errors, and ensure compliance with lending policies.
3. Loan Disbursement: Efficiently disburse approved loans, ensuring that the funds reach the borrowers promptly and securely.
4. Interest and Payment Calculations: Calculate and manage loan interest, repayment schedules, and installment amounts accurately.
5. Customer Satisfaction: Ultimately, the system should contribute to improving customer satisfaction by providing a smoother, faster, and more transparent loan experience.

We have worked to ensure that a borrower can easily apply for a loan and enjoy all the facilities related to the loan. We have arranged several types of loans so that borrowers can easily apply for their required loans online from anywhere. So that our skilled staff can easily identify the loan application as per their requirements and complete their work.

We will have three steps for loan approval. When a borrower applies for a loan and submits the necessary documents, our staff, respectively, the Application Verifier Officer, Branch Officer, and Head Officer, after verifying the documents in stages, who is eligible for the loan. He can take the loan only after his name is approved for it by the office.

If a borrower is approved for a loan after verification, he will be provided with a quick loan within a specified time frame to meet his needs, and our skilled staff will also speed up the disbursement of his approved loan.

A borrower can easily see how much money he wants to borrow, how many months it will take to repay the loan, and how much interest he will pay through the loan calculator on our website.

We will continue to work on improving our management so that our loan system can provide loans to customers more efficiently and quickly. And in the future, we will add many types of loans for customer service. And we want to expand our loan management system more widely.

1.3 Explaining of the Development System

The Development Fast Loan Management System will be a comprehensive, web-based platform designed to handle all aspects of the loan lifecycle, from application submission to repayment. It will provide an intuitive and user-friendly interface for both bank employees and customers. The system will be secure, scalable, and customizable to meet the specific needs of the bank or NGO.

What kind of benefits a borrower will enjoy will be known. So that the borrowers can easily choose the loans of their choice. And here, the database structure is designed to store customer information, loan information, transaction records, and other relevant information.

Our system can be used by any type of bank or NGOs. Borrowers can apply online without any hassle, and the lending institution can easily maintain its operations.

1.4 Project Scope

The scope of a Fast Loan Management System refers to the extent and boundaries of the system's functionality and features. It defines what the system will cover and what it will not. A well-defined scope is crucial for project planning and management. The system will encompass core functions related to loan management, including loan application processing, credit scoring, approval workflows, loan origination, disbursement, payment processing.

Automate loan application, approval, disbursement, and repayment processes to reduce manual workloads and processing times. Ensure accurate calculations of loan amounts, interest rates, and repayment schedules. Implement robust security measures to protect sensitive customer information and financial data. Provide an accessible and user-friendly interface for both bank staff and customers. Secure login and access control for employees, customers, and administrators. Allow customers to submit loan applications online, including personal and financial information. Track loan repayment schedules, including installment payments and interest calculations. Automatically calculate interest rates based on the type of loan and customer's creditworthiness. The system will be designed to handle a specific volume of loan applications and may require further scalability considerations as the institution grows. The Loan Management System project's outlined objectives, features, and boundaries will serve as the foundation for the system's development, implementation, and ongoing maintenance.

1.5 Rational of the Study

The rationale of a study about a Bank Loan Management System is to address several key aspects and justify the importance of developing or researching such a system. Here are some rationales for studying and implementing a Bank Loan Management System:

Efficiency Improvement: The traditional manual processes involved in loan application, approval, and management can be time-consuming and error-prone. Implementing an automated system streamlines these processes, reducing the time and effort required for both

customers and bank staff. This leads to improved efficiency in loan processing.

Accuracy Enhancement: Manual calculations and data entry can result in errors that could lead to financial discrepancies and customer dissatisfaction. An automated Loan Management System ensures accurate calculations of loan amounts, interest rates, and repayment schedules, minimizing the risk of errors.

Customer Convenience: In today's digital age, customers expect convenience and accessibility. A well-designed Loan Management System allows customers to apply for loans online, track their application status, and make payments without visiting a physical branch. This enhances customer satisfaction and loyalty.

Risk Mitigation: Effective risk management is crucial for banks. A Loan Management System can incorporate credit scoring models and risk assessment tools, helping banks make informed decisions about loan approvals and reducing the risk of defaults.

Data Security: Protecting sensitive customer data is paramount. A robust Loan Management System should include security features to safeguard customer information and financial data from unauthorized access or data breaches.

Competitive Advantage: Banks that adopt modern Loan Management Systems can gain a competitive edge in the market. They can attract more customers with user-friendly interfaces and faster loan approval processes.

Operational Cost Reduction: Automating loan management processes can lead to cost savings in terms of reduced manpower, paperwork, and administrative overhead.

Customer Relationship Management: The system can help banks maintain better relationships with customers by providing a more transparent and efficient loan application and management experience.

A Bank Loan Management System offers numerous benefits, including efficiency improvements, accuracy enhancement, risk mitigation, compliance with regulations, and enhanced customer satisfaction. These rationales justify the importance of studying, developing, and implementing such systems in the banking industry.

CHAPTER 2

FEATURES AND FUNCTIONALITY

2.1 Features of the Project

2.1.1 Registration

This function allows the donor and administrator to register as users to interact with the system. The system requires the user to login before viewing, editing, and making loan requests, among other features. And for registration, the borrower can register his name, date of birth, national identity card, photo, and address, among other necessary information.

2.1.2 Email welcome email

- When registration complete by clients or user send to welcome mail in inbox. This will let him know that his registration is complete. And any time later, he can apply for a loan through his login to get the loan he needs.

2.1.3 View and edit information

- Clients are allowed to view their bank loan records by their given account. That is, when they apply for the loan later on, they can see their bank loan status through login.
- They can also modify own his password and they will want to change other information contact admin. And after the application, if they need to add any more information, they can do so by contacting the admin.

2.1.4 Loan Request Search

- The borrower can take a loan as per his requirements. There are different types of loans available to borrowers, and different types of loans have different interest rates and specific deadlines for loan repayment. A borrower can avail of these as per choice and convenience.

2.1.5 Recording applying loan records

- Here the information of the applicant is stored. When the borrower applies for the loan and submits the necessary documents online, these can be downloaded and used by the official for loan work later if necessary, and if someone defaults on the loan, legal action can be taken against him with the help of the documents.

2.1.6 Loan Calculator

- Here is a loan calculator option that helps a borrower easily see how much loan he can take, how many months he can repay it, what the interest rate will be, and how much money he has to deposit every month.

2.1.7 Loan Approval Option

- When a borrower applies for a loan, it is verified in three stages. First verified by the verification officer and then approved by the branch officer, the loan is sent to the

head office for final verification.

2.1.8 Login and Apply for Loan

- If a borrower wants to take a loan, first of all, he has to register. Borrowers start the loan application process through their login. There are different categories of loans. Borrowers can apply for any loan of their choice from there and submit the required documents for the loan.

2.1.9 Loan Information Details

- The admin panel also shows all the loan-related information of a borrower, including his name, national identity card number, how much money he has borrowed and in how many months he will repay it, how much he has to repay every month, and how much money he has deposited. All the next loan repayment dates can be seen here.

2.2 Functions of the Administrator

- Admin can reply to User or clients question
- Admin added a new loan for upcoming other programs
- Admin can modify delete, update etc. to users and clients
- Sometimes admin apply for a loan to borrower request
- Admin easily see how many loan are pending
- In dashboard admin see loan details
- Admin find easily a borrower with their nid number
- With the help of a loan calculator, one can easily see how much loan he can take and how long he can repay the loan with EMI
- Borrowers can express their views online about any need or complaint
- If a borrower wants to take a loan, first of all, he has to register
- Borrowers start the loan application process through their login
- We can use mail advertisements and send notice to all users/clients
- Live tiger news control
- Applications images updated and delete

CHAPTER 3

TECHNOLOGY AND ENVIRONMENT

3.1 Required Technology

The main technology used to development this project is HTML (Hyper Text Markup Language), CSS (Cascading Style Sheets), Bootstrap, JavaScript, PHP programming language, MySQL used for DMS (Database Management System), core support XAMPP local server and VisualStudio.

3.1.1 HTML

HTML is used to create the structure of the website. The User Interface part of the website constructed by HTML5. So that, it becomes more user friendly. The extended reach of information and services to users that the Internet has enabled, has created a new challenge for the developer. The developer should develop a user interface that is distributable, available on multiple platforms and supports a wide range of client environments from handheld wireless devices to high-end workstations. So to maintain a broad reach to client environments and to achieve greatest compatibility with all browsers, this system uses standard HTML.

Hyper Text Markup Language is the standard language for creating documents for the World Wide Web. An HTML document is a text file, which contains the elements, in the form of tags that a web browser uses to display text, multimedia objects, and hyperlinks using HTML; we can format a document for display and add hyperlinks to other documents.

The user interface has been designed in HTML hence can be browsed in any web browser.

3.1.2 CSS

CSS is used to provide the attractive design of the HTML structure. So that, user can catch the required things easily. It has been used to separate data form presentation. By using these style sheets throughout the project, a uniform look and feel can be maintained for all the HTML elements and tags that have been used in the project. If there is any revamp the way the content has been presented in the website, the changes can be made to the appropriate style sheet, which will be reflected across all the stylesheets.

3.1.3 Bootstrap

Bootstrap is a free and open-source CSS framework directed at responsive, mobile-first front-end web development. It contains HTML, CSS and JavaScript based design templates for typography, forms, buttons, navigation, and other interface components.

3.1.4 JavaScript

JavaScript used for alongside HTML and CSS of websites on the client side for webpage behavior and often incorporating third-party libraries. JavaScript is a high-level, versatile, and widely-used programming language primarily known for its role in web development.

3.1.5 PHP

PHP is to interact the whole system. In summary, JavaScript is a versatile programming language used primarily for web development but applicable in various other contexts. Its capabilities in creating interactive web pages and its extensive ecosystem of libraries and frameworks have made it a fundamental technology in modern web development. PHP is primarily a server-side scripting language, meaning it runs on a web server rather than in a user's web browser. It generates HTML content dynamically and sends it to the client's browser. PHP code is often embedded within HTML, allowing developers to mix dynamic and static content seamlessly. PHP code is enclosed in `<?php ... ?>` tags within an HTML document. PHP has built-in support for connecting to a wide range of databases, including MySQL, PostgreSQL, SQLite, and more. This makes it a popular choice for building database-driven web applications. PHP is compatible with many web servers, with Apache being one of the most popular choices. It can also run on Nginx, Microsoft IIS, and others. PHP has a number of built-in security features, but developers must be cautious about security vulnerabilities, such as SQL injection and cross-site scripting (XSS), and follow best practices to ensure the security of their applications.

3.1.6 MySQL

MySQL is an open source relational database management system. It is based on the structure query language (SQL), which is used for adding, removing, and modifying information in the database. Standard SQL commands, such as ADD, DROP, INSERT, and UPDATE can be used with MySQL.

A database management system requires a query language to enable users to access data. Structured Query Language (SQL – pronounced „sequel“) is the language used by most relational database systems.

3.1.7 XAMPP

XAMPP is a free and open-source cross-platform web server solution stack package developed by Apache Friends, consisting mainly of the Apache HTTP Server, MariaDB database, and interpreters for scripts written in the PHP and Perl programming languages. XAMPP is a popular and free open-source software package that provides a complete development environment for web applications. The name "XAMPP" stands for the combination of its core components: X (cross-platform), Apache (web server), MySQL (database), PHP (programming language), and Perl (scripting language). It is primarily used for local web development and testing before deploying web applications to production servers.

3.1.8 Visual Studio

Visual studio works as the IDE for this system. Visual Studio is a popular integrated development environment (IDE) created by Microsoft. It is primarily used for developing a wide range of software applications, including desktop applications, web applications, mobile apps, and cloud-based services. Visual Studio provides a comprehensive set of tools, features, and integrations to streamline the development process.

3.2 Methodology

A system development methodology refers to the framework that is used to structure, plan, and control the process of developing an information system. It is a model to define the set of activities that leads to a system development. Choosing an effective and ideal development methodology is a very important step in order to ensure the project development done on time and reduce the risk. System development methodology is not necessarily suitable for use by all projects. Each of the available methodologies is best suited to specific kinds of projects, based on various technical, organizational, project and team considerations. This chapter describes and explains the research methodology used in this dissertation.

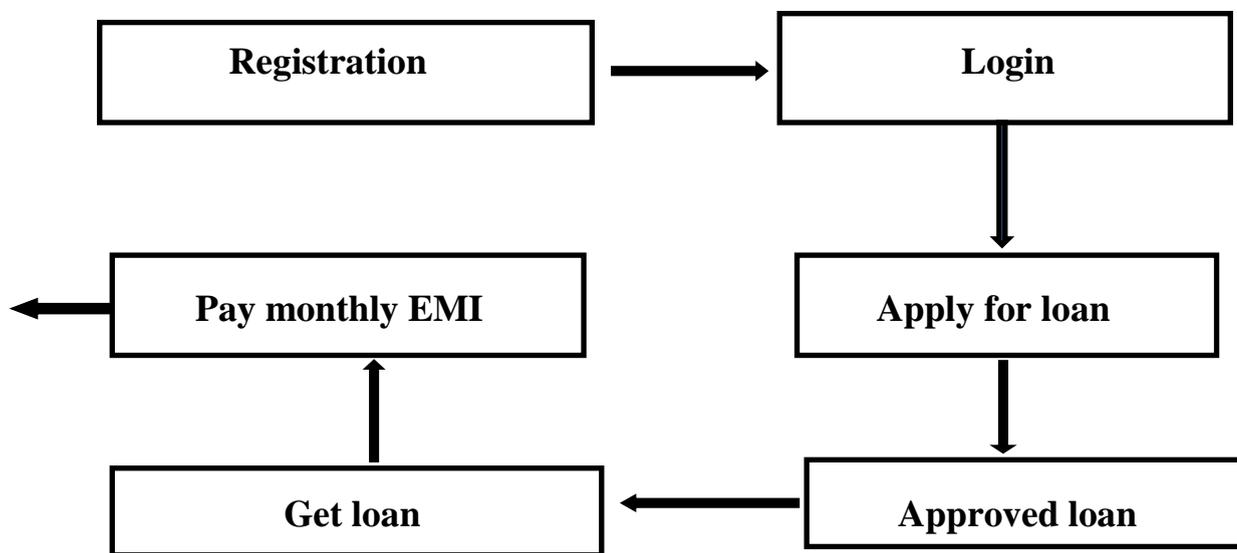


Fig: 3.1 Project Methodology

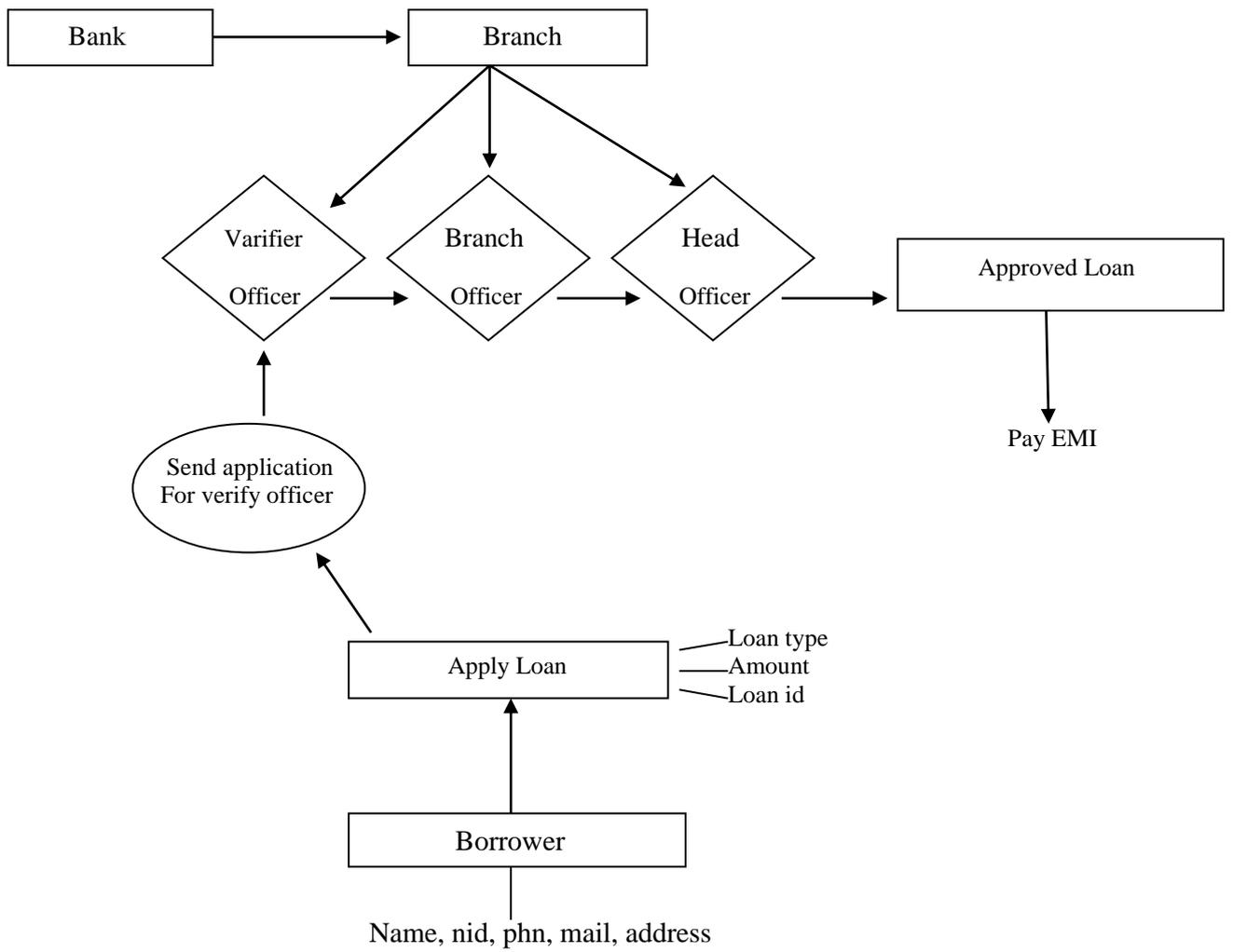


Fig: 3.2 Project diagram

3.3 Data Dictionary

The efficiency of this website developed using RDBMS mainly depend upon the database tables, the fields in each table and the way the tables are opened using the contents in them to retrieve the necessary information. Hence a careful selection of tables and their fields are imperative.

The database tables used in this system are created keeping the above points in mind. The tables used are given below.

3.3.1 User Registration Data Dictionary

Used to Register the borrower information and helpful for the people in need of loan to get details regarding the person with matching loan group and city.

Field Name	Data Type	Description
user_id	int(100)	It gives us user identification.
name	varchar(100)	It gives us user name.
phone	int(11)	It gives us user phone number.
email	varchar(100)	It gives us user email address.
age	int(2)	It gives us user age.
gender	varchar(100)	It gives us gender type of user.
loan	varchar(100)	It gives us user loan group.
city	varchar(100)	It gives us user location.
user_type	varchar(100)	A user type specifies account.
pswd	varchar(100)	It gives password for login to user.
photo	varchar(100)	It gives image of user for identification.
verify_docs	varchar(1111)	It means that short live token that are linked to users.

Table : 4.1 User Registration Dictionary

3.3.2 Borrower Registration Dictionary

Field Name	Data Type	Description
borrower_id	int(100)	It gives us loan identification.
name	varchar(100)	It gives us loan name.
phone	int(11)	It gives us client phone number.
email	varchar(100)	It gives us client email address.
age	int(2)	It gives us client age.
gender	varchar(100)	It gives us gender type of donor.
loan	varchar(100)	It gives us client loan group.
city	varchar(100)	It gives us client location.
user_type	varchar(100)	A client type specifies account.
pswd	varchar(100)	It gives password for login to client.
photo	varchar(100)	It gives image of client for identification.
verify_token	varchar(1111)	It means that short live token that are linked to donors.

Table : 4.2 client Data Dictionary

CHAPTER 4

SYSTEM AND INTERFACE DESIGN

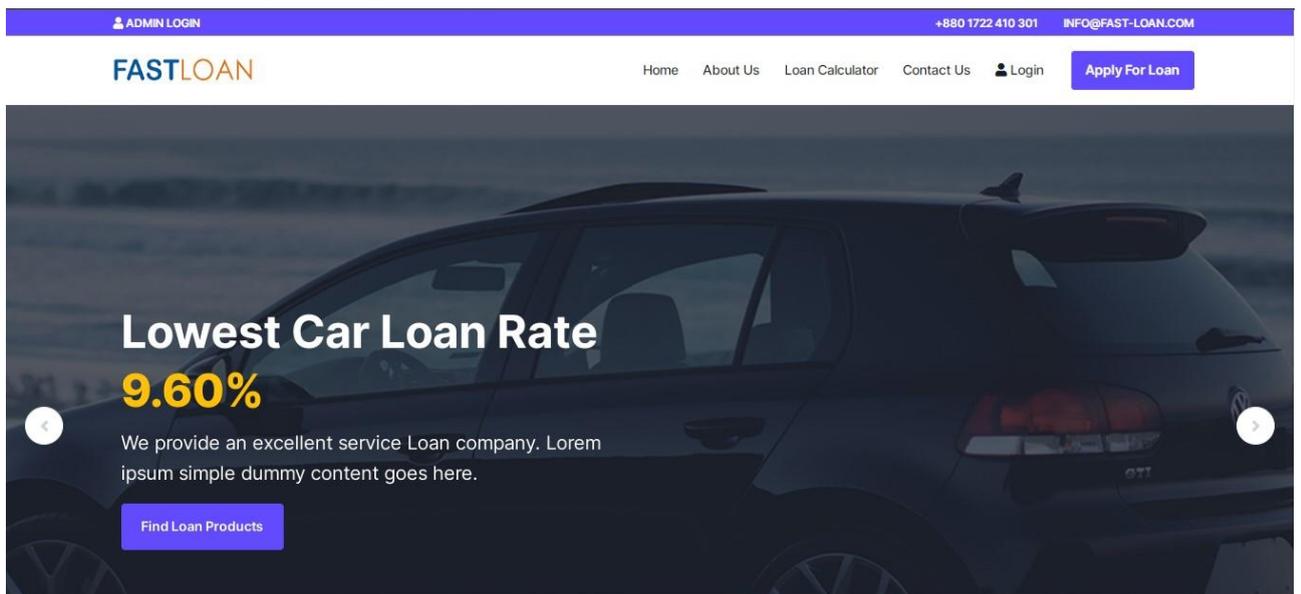
4.1 System Design

This FLMS is using PHP is a scripting language used mainly for server-side web development. Because of its open-source nature, PHP is a general-purpose language often used for other projects and graphical user interfaces. It is stored in one folder & host by the local server (XAMPP). The main folder Fast Loan Management under of htdocs in main XAMPP server. There are different folder as per the below.

4.2 File & Folder of Root Folder

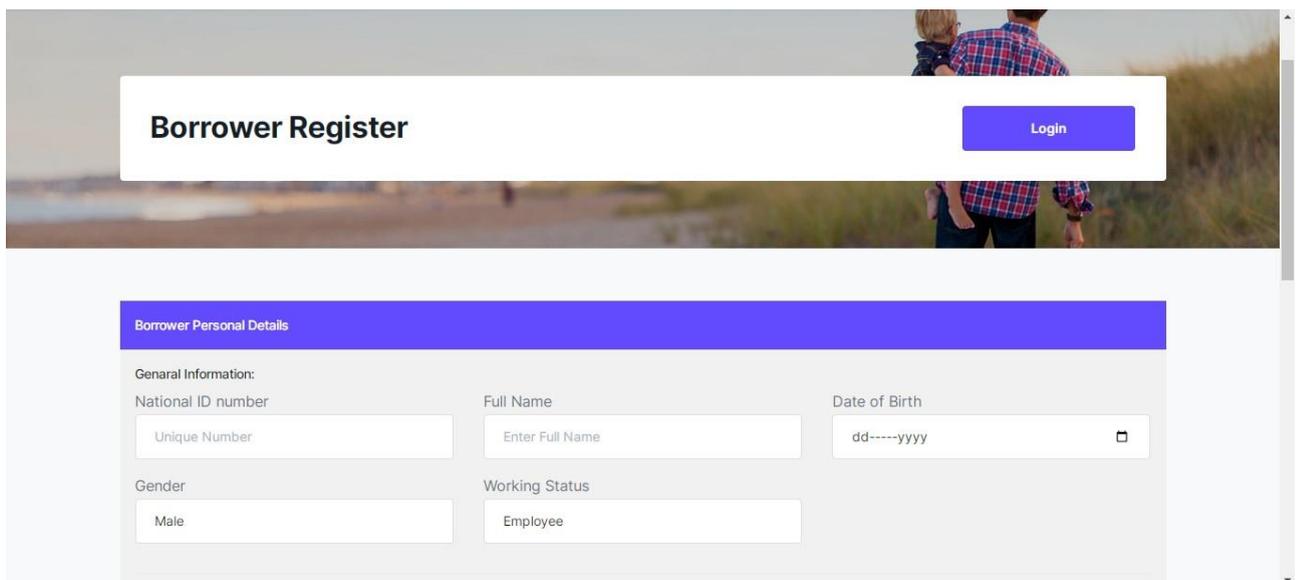
- admin
- assets
- client
- image
- js
- uploads
- user
- vendor
- about.php
- loan.php
- code.php
- composer.json
- composer.lock
- contact_us.php
- db_con.php
- footer.php
- forget_password.php
- forget_password_code.php
- headerWithNav.php
- index.php
- logincode.php
- password_change.php
- registration.php
- signin.php

4.3 System Design Snapshots



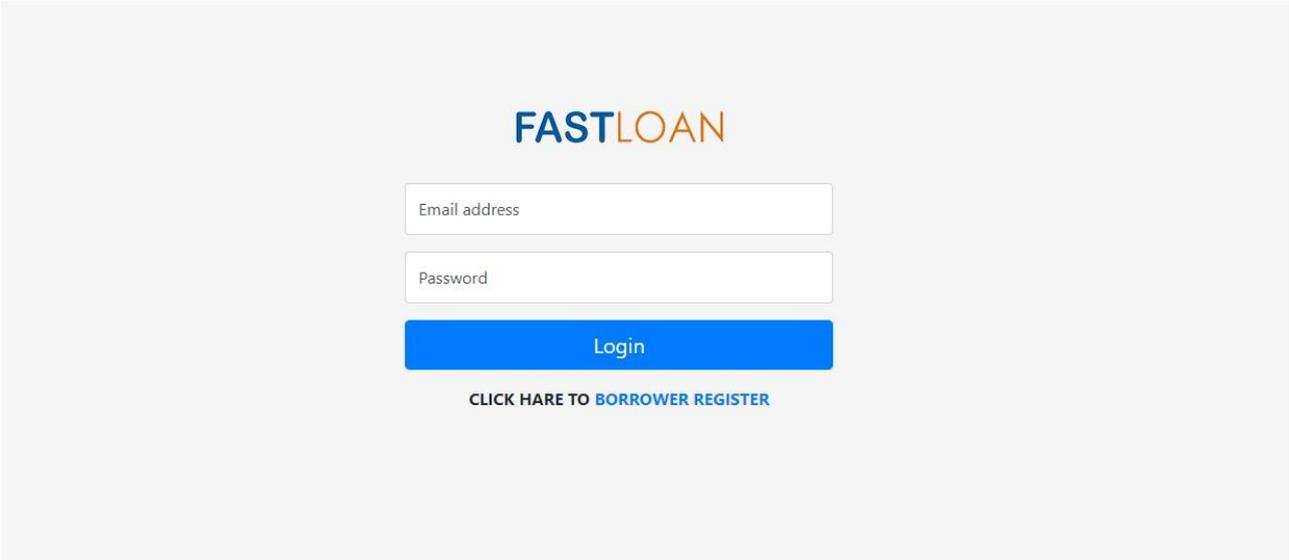
This is our home page here shown menu bar.

Fig : 5.1 Index page



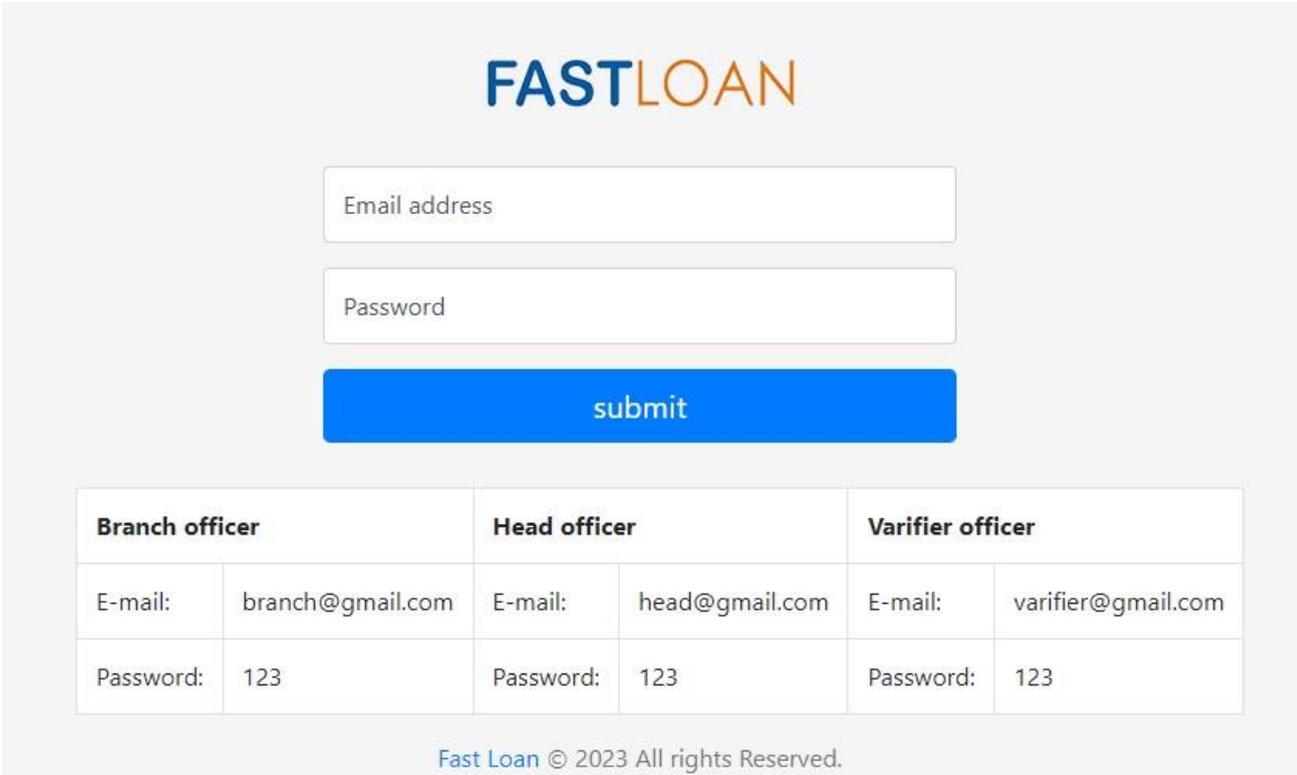
This is the registration page; borrowers first need to register here for loan applications.

Fig : 5.2 Borrowers registration page



A borrower can apply for a loan through this login page after registration.

Fig : 5.3 User login page



This is our admin login page.

Fig : 5.4 Admin index page

Borrower Personal Details

General Information:

National ID number
Unique Number

Full Name
Enter Full Name

Date of Birth
dd----yyyy

Gender
Male

Working Status
Employee

Contact Information:

Email
Email

Mobile
Numbers Only

City
Dhaka

Address
Address

This is the borrower's personal details page. On this page, borrowers can apply for a loan.

Fig : 5.5 clients request page

Loan details

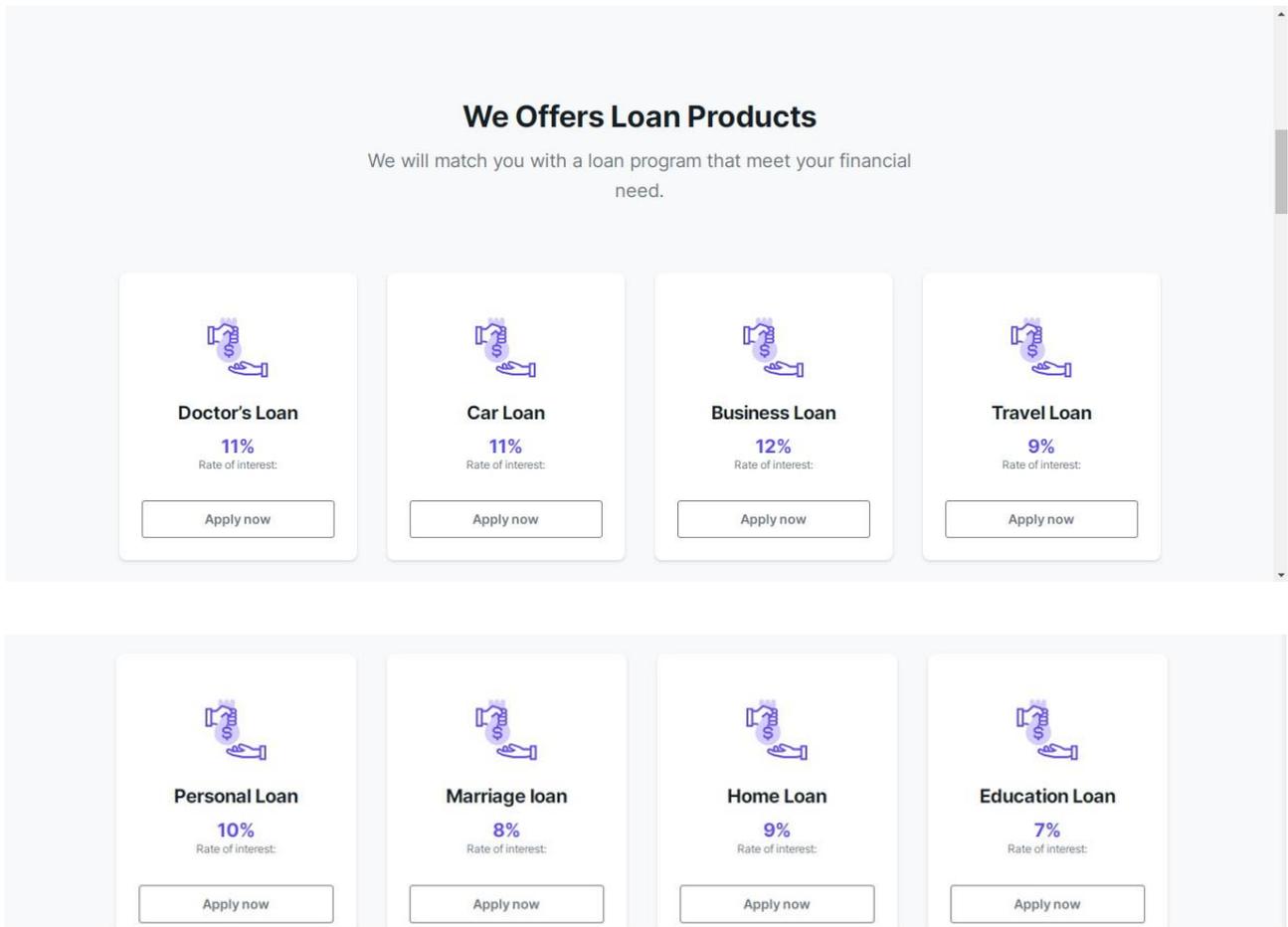
Show 10 entries

Search:

Name	Nid	Total loan	Insts	EMI	Amount Paid	Remaining amount	Current inst.	Remaining inst.	Next pay date	Action
Borsha mem	13579	318174 tk	12	26515 tk/month	0 tk	318174 tk	0	12		view
reza	11223344	102641 tk	6	17107 tk/month	0 tk	102641 tk	0	6		view
Samdani	19996456456	8400 tk	5	1680 tk/month	8400 tk	0 tk	5	0	2018-08-13	view
TIPU SULTAM	199661456	44800 tk	8	5600 tk/month	44800 tk	0 tk	8	0	2018-08-12	view
tuhin	123456789	102641	6	17107	0 tk	102641 tk	0	6		view

This page is the loan details page; here we see a borrower's loan information.

Fig : 5.6 Loan index page



We can see what loans we can get on this page, and we can easily find out which loan we need from here.

Fig : 5.7 Loansearchpage

FASTLOAN | Reza Pervej | Logout

ALI loan Application

Loan details

Show 10 entries | Search:

Name	Nid	DOB	ExpectedLoan	Percentage	Inst	TotalLoan	EMI	Documents	Report	Status
Borsha mem	13579	1990-09-01	300000 tk	11%	12	318174 tk	26515 tk/month	download	report	Approved
reza	11223344	1999-09-01	100000 tk	9%	6	102641 tk	17107 tk/month	download	report	Approved
Samdani	19996456456	1995-06-14	8000 tk	5%	5	8400 tk	1680 tk/month	download	report	Approved
TIPU SULTAM	199661456	1997-11-27	40000 tk	12%	8	44800 tk	5600 tk/month	download	report	Approved
tuhin	123456789	1998-01-02	100000 tk	9%	6	102641 tk	17107 tk/month	download	report	Pending

A loan application is approved on this page.

Fig : 5.8 Loancontrolpage



Reza Pervej
Head Officer

Online

- Dashboard
- All Users
- Borrower
- Apply for loan
- Loan applications
- Loan Payment
- Loan Status
- Liability
- Loan Verification
- Settings

Loan application form

Fill up loan details

Search borrower:

Borrower Name

Borrower ID

Loan Purpose

Expected Loan amount

Loan Percentage

Set number of installments

From here, one can easily find a borrower.

Fig : 5.9 Borrower loan search page



Reza Pervej
Head Officer

Online

- Dashboard
- All Users
- Borrower
- Apply for loan
- Loan applications
- Loan Payment
- Loan Status
- Liability
- Loan Verification
- Settings

Borrower Information

Borrower personal details

Show 10 entries

Search:

#ID	Name	Email	Designation	Status	Action
1	Reza Pervej	head@gmail.com	Head Officer	Inactive	
2	Shariar Kabir Shuvo	branch@gmail.com	Branch Officer	Inactive	
3	Ikramul Haque Tuhin	varifier@gmail.com	Varifier	Inactive	

Showing 1 to 3 of 3 entries

Previous 1 Next

Here, all admin information is known.

Fig : 5.10 Management personal details page

EMI Calculator

Understand what is the loan amount you are eligible.

Loan Calculator

Apply For Loan

Loan Amount is	10000
No. of Month is	12
Rate of Interest [ROI] is	5

Monthly EMI	856.07
Total Interest	272.90
Payable Amount	10,272.90
Interest Percentage	2.66 %

With the help of this loan calculator, the borrower can easily see the loan amount and repayment period.

Fig : 5.11 Loan EMI calculator page

Reasons to choose us

Nunc iaculis velit a vestibulum cursus estibentum nec ante eu molestie.

EMI Calculator

Fusce sed erat libasellus id orciquise ctus velit, asimple male suada urna sodales eu.

Customers love us!

Quisque ut ligula nec est pretium phareest male sunec atmetus mattis volutpat elit.

Easy Documentation

Vestibulum elementum pellent esques itnunc dui in massa variusare augue feugiat.

Fast Approval

Pellent esques itnunc vene nata uri bulum eleme ntum in massa varnare augue feugiat.

Fig : 5.12 Reasons to choose page

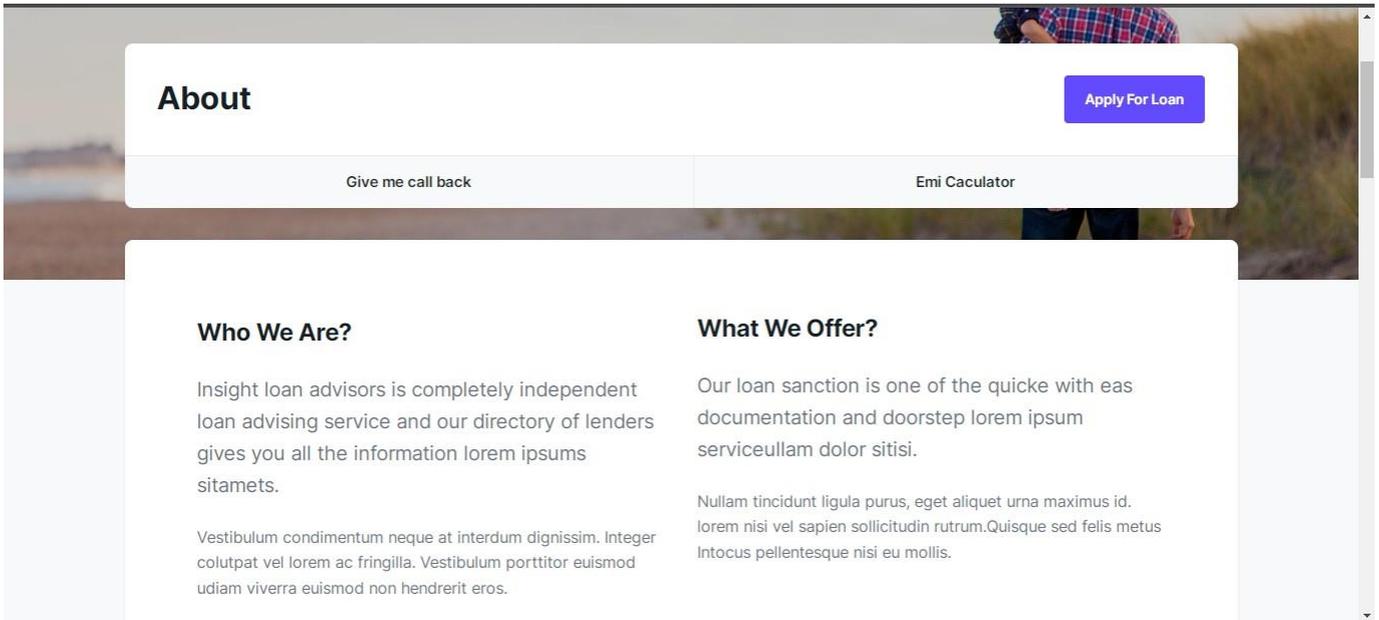
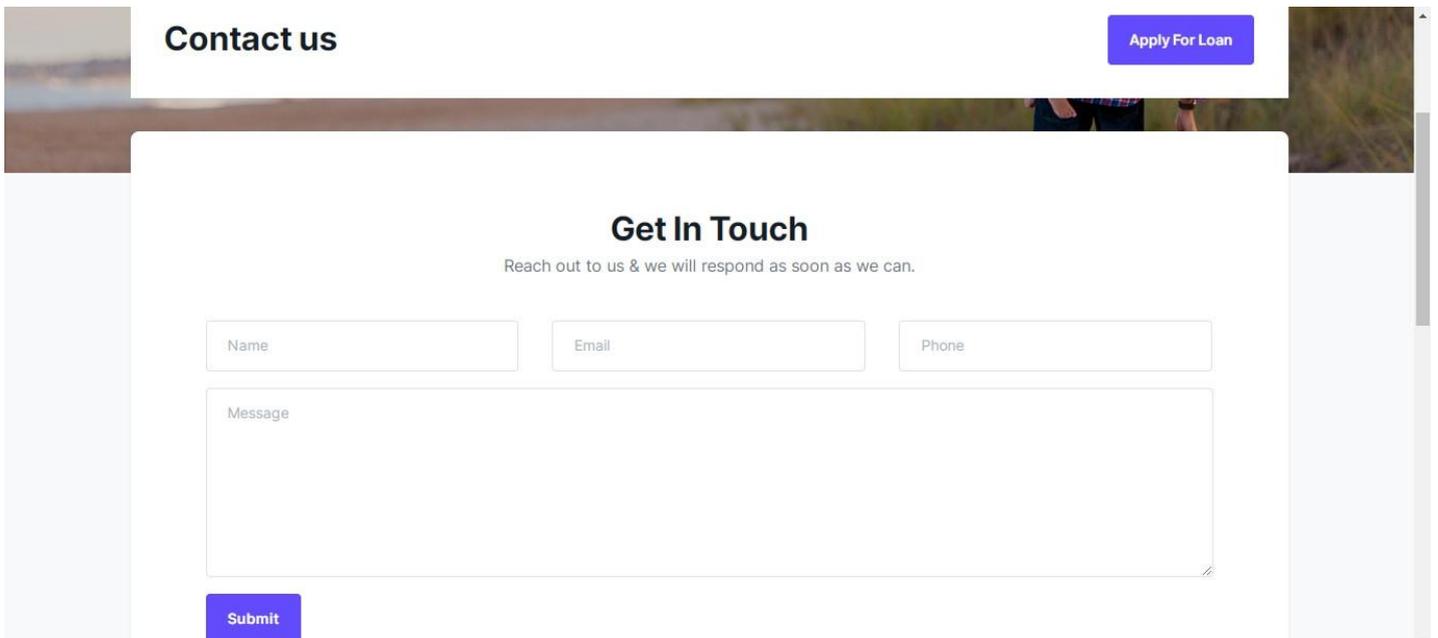


Fig : 5.13 About us page



Borrowers can contact us for any needs on this page.

Fig : 5.14 Contact page

CHAPTER 5

SYSTEM SECURITY AND ANALYSIS

5.1 System Security

System security refers to the set of measures, policies, procedures, and technologies implemented to protect a computer system, network, or information technology infrastructure from various threats and vulnerabilities. The primary goal of system security is to ensure the confidentiality, integrity, and availability of data and resources while mitigating risks posed by potential attackers or disruptions.

5.1.1 User Management

The user system is including add, modify user. The members will register the account in the system. Each user will have a special access code to bind their user account with their profile.

5.1.2 User Authentication

Users need to provide their Email and Password every time as they need to access the system.

5.1.3 Client Authentication

Client need to provide their Email and Password every time as they need to access the system.

5.1.4 Admin Authentication

Administrator need to provide administrator Email and Password every time as they need to access the system. Moreover, if admin want to modify or delete data from the system the system will ask for password of admin every time.

5.1.5 Directed url block for avoiding hacking

Can go to directed url page to another page it's to best security for website Don't accesses signup to without login.

CHAPTER 6

CONCLUSION, LIMITATIONS AND FUTURE WORK

6.1 Conclusion

The current financial market is placing extreme demands on credit products, such as automated collection services, rapid processing of loan requests, scalability and flexibility for lenders and borrowers, increased cyber safety and compliance, etc.

Nevertheless, a quality bank loan management system can manage these requests, and digital loans are gaining more popularity and traction. This then creates happy customers, improved online lending experiences, and customer-centric digital platforms—all things that businesses crave. By incorporating professional loan management software into their business plans, companies have the chance to target a new generation of customers while streamlining their workflows.

6.2 Limitations

Bank loan management systems, like any other software or system, have their limitations and challenges.

Data Security and Privacy Concerns: Protecting sensitive customer data is crucial, and any breach could result in severe consequences. The system must have robust security measures in place to prevent unauthorized access and data leaks.

Scalability: As the bank's customer base grows, the system should be able to scale to accommodate the increasing number of loan applications and manage a larger volume of data. Scalability can be a challenge for legacy systems.

Processing Time: Loan approval and processing can sometimes take longer due to manual reviews, document gathering, and verification processes. Customers may expect faster turnaround times.

6.3 Future Work

6.3.1 GPS

We would like to gather more information regarding the contact persons in other cities as well as villages and will provide much more services for the people and help everyone with humanity. GPS is the best way to provide actual location. In future, we would like to add the location tracking system through GPS which will help us to upgrade the client searching method.

6.3.2 Mobile Apps

Now a days people are comfortable with various application those are easy to use and portable. We would like to make a portable and modified BLMS version based on android OS and IOS also in future.

6.3.3 SMS System

SMS system is important because borrower notification update, receiver information send for the remainder. It is very helpful to save time and avoid a critical situation.

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Appendix

Here, Adding all code to the development systems.

Code of index.php

```
<?php include_once('inc/header.php'); ?>

<div class="position-relative">
  <ul class="controls " id="sliderFirstControls">
    <li class="prev">
      <i class="fas fa-angle-left"></i>
    </li>
    <li class="next">
      <i class="fas fa-angle-right"></i>
    </li>
  </ul>
  <div class="sliderFirst">
    <div class="item">
      <div class="py-23" style="background: linear-gradient(rgba(20, 30, 40,
0.5), rgba(20, 30, 40, 0.5)),
      rgba(20, 30, 40, 0.5) url(assets/images/slider/slider-1.jpg) no-repeat
center;">
        <div class="container">
          <div class="row">
            <div class="col-xl-6 col-lg-6 col-md-12 col-sm-12 col-12">
              <div>
                <!-- slider-captions -->
                <h1 class="display-3 text-white fw-bold">Personal Loan to Suit
Your Needs. </h1>
                <p class="text-white d-none d-xl-block d-lg-block d-sm-block
lead">The low rate you need for the need you want! Call
                <br>
                <strong>(555) 123-4567</strong></p>
                <a href="apply_for_loan.php" class="btn btn-primary">Apply
For Loan</a>
              </div>
            <!-- /.slider-captions -->
          </div>
        </div>
      </div>
    </div>
  </div>
  <div class="item">
    <div class="py-23" style="background:linear-gradient(rgba(20, 30, 40,
```


Code of login.php

```
<?php
include_once "admin/classes/Borrower.php";
include_once "admin/libs/Session.php";
Session::checkLoginBorrower();
$bor = new Borrower();
?>
<!doctype html>
<html lang="en">
  <head>
    <meta charset="utf-8">
    <meta name="viewport" content="width=device-width, initial-scale=1,
shrink-to-fit=no">
    <meta name="description" content="">
    <meta name="author" content="">
    <link rel="icon" href="admin/images/favicon.ico">

    <title>Sign in</title>

    <!-- Bootstrap core CSS -->
    <link href="admin/assets/css/bootstrap.css" rel="stylesheet">

    <!-- Custom styles for this template -->
    <link href="admin/assets/css/signin.css" rel="stylesheet">
  </head>

  <body>
    <?php
      if (isset($_POST['submit']) && $_SERVER['REQUEST_METHOD']
== 'POST') {
        $inserted = $bor->borrowerLogin($_POST);
      }
    ?>
    <div class="container">
      <form class="form-signin" action="" method="POST">
        <div class="text-center mb-4">
          

          </div>
          <div class="text-center mb-4">
            <?php if (isset($inserted)) {
```

```

        echo $inserted;
    }?>
</div>
<div class="form-label-group">
    <input type="email" id="inputEmail" class="form-control"
name="email" placeholder="Email address" required autofocus>
    <label for="inputEmail">Email address</label>
</div>

<div class="form-label-group">
    <input type="password" id="inputPassword" class="form-control"
name="pass" placeholder="Password" required>
    <label for="inputPassword">Password</label>
</div>

<input class="btn btn-lg btn-primary btn-block" type="submit"
name="submit" value="Login">
<p class="mt-3 text-uppercase font-weight-bold text-center">Click
Hare to <a href="borrower_register.php">Borrower Register</a></p>
</form>

</div>
</body>
</html>

```

Code of logout.php

```

<?php
include_once "admin/libs/Session.php";
Session::init();

Session::destroy();
header("Location: login.php");

?>

```

Code of profile.php

```

<?php include_once "inc/header.php"; ?>
<?php
Session::checkSessionBorrower();
?>
<div class="pt-10 pb-10" style="background: linear-gradient(rgba(0, 0, 0,
0.2), rgba(0, 0, 0, 0.2)), rgba(0, 0, 0, 0.2)
url(assets/images/background/page-header.jpg) no-repeat center;

```

```
background-size: cover;">
<div class="container">
  <div class="row">
    <div class="col-xl-12 col-lg-12 col-md-12 col-sm-12 col-12">
      <div class="bg-white p-5 rounded">
        <div class="row align-items-center">
          <div class="col-xl-8 col-lg-8 col-md-8 col-sm-12 col-12">
            <h1 class="mb-0">Apply For Loan</h1>
          </div>
          <div class="col-xl-4 col-lg-4 col-md-4 col-sm-12 col-12">
            <div class="text-md-end mt-3 mt-md-0">
              <a href="profile.php" class="btn btn-primary px-8">Profile</a>
            </div>
          </div>
        </div>
      </div>
    </div>
  </div>
</div>
<?php include_once "inc/footer.php"; ?>
```

Code of loan-calculator.php

```
<?php include_once('inc/header.php'); ?>
<div class="pt-18 pb-10" style="background: linear-gradient(rgba(0, 0, 0, 0.2), rgba(0, 0, 0, 0.2)), rgba(0, 0, 0, 0.2)
url(assets/images/background/page-header.jpg) no-repeat center;
background-size: cover;">
  <div class="container">
    <div class="row">
      <div class="col-xl-12 col-lg-12 col-md-12 col-sm-12 col-12">
        <div class="bg-white p-5 rounded-top-md">
          <div class="row align-items-center">
            <div class="col-xl-8 col-lg-8 col-md-8 col-sm-12 col-12">
              <h1 class="mb-0">Loan Calculator</h1>
            </div>
            <div class="col-xl-4 col-lg-4 col-md-4 col-sm-12 col-12">
              <div class="text-md-end mt-3 mt-md-0">
                <a href="apply_for_loan.php" class="btn btn-primary">Apply
For Loan</a>
              </div>
            </div>
          </div>
        </div>
      </div>
    </div>
  </div>
<!-- content start -->
<div class="container">
  <div class="mt-n6 bg-white mb-10 rounded-3 shadow-sm p-5">
    <div class="row">
      <div class="col-xl-12 col-lg-12 col-md-12 col-sm-12 col-12">
        <div class="row mb-8">
          <div class="col-xl-6 col-lg-6 col-md-6 col-sm-12 col-12">
            <div class="p-3 p-lg-5 card">
```

```

    <div class="">
    <div class="d-flex justify-content-between align-items-center mb 3">
        <span>Loan Amount is </span>
        <span><h3 id="la_value">10000</h3></span>
    </div>
    <input type="text" data-slider="true" value="10000" data-slider-
range="10000,5000000" data-slider-step="5000" data-slider-snap="true"
id="la">
    </div>
    <hr>
    <div class="">
    <div class="d-flex justify-content-between align-items-center mb-3">
        <span>No. of Month is</span>
        <span><h3 id="nm_value">12</h3></span>
    </div>
    <input type="text" data-slider="true" value="12" data-slider-
range="12,360" data-slider-step="1" data-slider-snap="true" id="nm">
    </div>
    <hr>
    <div class="">
    <div class="d-flex justify-content-between align-items-center mb-
3">
        <span>Rate of Interest [ROI] is</span>
        <span><h3 id="roi_value">5</h3></span>
    </div>
    <input type="text" data-slider="true" value="5" data-slider-
range="5,16" data-slider-step=".05" data-slider-snap="true" id="roi">
    </div>
    </div>
    </div>
    <div class="col-xl-6 col-lg-6 col-md-6 col-sm-12 col-12">
    <div class="card">
    <div class="card-body py-3">
    Monthly EMI
    <h2 id='emi' class="mb-0"></h2>
    </div>
    <div class="card-body border-top py-3">
    Total Interest
    <h2 id='tbl_int' class="mb-0"></h2>
    </div>
    <div class="card-body border-top py-3">
    Payable Amount
    <h2 id='tbl_full' class="mb-0"></h2>

```

```

    </div>
    <div class="card-body border-top py-3">
        Interest Percentage
        <h2 id='tbl_int_pge' class="mb-0"></h2>
    </div>
    <div class="col-xl-12 col-lg-12 col-md-12 col-sm-12 col-12">
        <div class="table-responsive card">
            <table id="loantable" class='table table-striped table-light mb-0'></table>
        </div>
    </div>
    <?php include_once('inc/footer.php'); ?>

```

Code of emi-calculation.php

```

<?php
function PMT($interest,$num_of_payments,$PV,$FV = 0.00, $Type = 0){
    $xp=pow((1+$interest),$num_of_payments);
    return ($PV* $interest*$xp/($xp-1)+$interest/($xp-1)*$FV)*($Type==0 ? 1 : 1/($interest+1));
}
if (isset($_POST['loanamount']) && isset($_POST['loanpercentage']) &&
isset($_POST['installments'])) {

    $loanamount = $_POST['loanamount'];
    $loanpercentage = $_POST['loanpercentage'];
    $installments = $_POST['installments'];

    if (empty($loanamount) || empty($loanpercentage) ||
empty($installments)) {
        echo "NaN";
    } else {
        $Semi =PMT($loanpercentage/100/12,$installments,$loanamount);

        echo round($Semi)."<span> / Month</span>";
    }
}
?>

```

Code of borrower-registrstion.php

```

<?php
include_once "inc/header.php";
//include_once "inc/public/sidebar.php";
?>
<?php
if ($_SERVER['REQUEST_METHOD'] == 'POST') {

```

```

    $inserted = $emp->registerBorrower($_POST,$_FILES);
}
?>

<div class="pt-10 pb-10" style="background: linear-gradient(rgba(0, 0, 0, 0.2), rgba(0, 0, 0, 0.2)), rgba(0, 0, 0, 0.2)
url(assets/images/background/page-header.jpg) no-repeat center;
background-size: cover;">
  <div class="container">
    <div class="row">
      <div class="col-xl-12 col-lg-12 col-md-12 col-sm-12 col-12">
        <div class="bg-white p-5 rounded">
          <div class="row align-items-center">
            <div class="col-xl-8 col-lg-8 col-md-8 col-sm-12 col-12">
              <h1 class="mb-0">Borrower Register</h1>
            </div>
            <div class="col-xl-4 col-lg-4 col-md-4 col-sm-12 col-12">
              <div class="text-md-end mt-3 mt-md-0">
                <a href="login.php" class="btn btn-primary px-10">Login</a>
              </div>
            </div>
          </div>
        </div>
      </div>
    </div>
  </div>
  <div class="container mt-8 mb-8">
    <h5 class="card-title p-3 btn-primary text-white mb-0">Borrower
    Personal Details</h5>
    <?php
    if (isset($inserted)){
    ?>
    <div id="successMessage" class="alert alert-success alert-dismissible">
      <a href="#" class="close" data-dismiss="alert" aria-
      label="close">&times;</a>
      <?php echo $inserted; ?>
    </div>

    <?php
    }
    ?> <h5>Account Information:</h5>

    <div class="form-group row">

      <div class="col-lg-6 mb-3">
        <label for="inputBorrowerPassword" class="font-weight-
        bold">Password</label>
        <input type="password" name="borrower_password" class="form-
        control" id="inputBorrowerPassword" placeholder="Password" value="">
      </div>
    </div>
  </div>

```

```
<div class="col-lg-6 mb-3">
  <label for="inputBorrowerConPass" class="font-weight-
bold">Confirm Password</label>
  <input type="password" name="borrower_con_password"
class="form-control" id="inputBorrowerConPass" placeholder="Confirm
Password" value="">
</div>
```

```
</div>
```

```
<hr>
```

```
<div class="form-group row">
  <div class="col-lg-6">
    <label for="user_picture" class="font-weight-bold">Borrower
Photo</label>
    <input type="file" id="photo_file" name="image">
  </div>
```

```
</div>
```

```
<hr>
```

```
<div class="form-group row">
  <div class="col-lg-12 text-end">
    <button type="submit" name="submit" class="btn btn-primary px-10"
data-loading-text="<i class='fa fa-spinner fa-spin '></i> Please
Wait">Submit</button>
```

```
</div>
```

```
</div><!-- /.box-footer -->
```

```
</form>
```

```
</div>
```

```
<?php
```

```
include_once "inc/footer.php";
```

```
?>
```

Code of apply for loan.php

```
<?php
```

```
include_once('inc/header.php');
```

```
Session::checkSessionBorrower();
```

```
?>
```

```
<script>
```

```

function calculateEMI() {
    var loan_amount = document.myform.loan_amount.value;
    if (!loan_amount)
        loan_amount = '0';

    var loan_percent = document.myform.loan_percent.value;
    if (!loan_percent)
        loan_percent = '0';

    var installments = document.myform.installments.value;
    if (!installments)
        installments = '0';

    var loan_amount = parseFloat(loan_amount);
    var loan_percent = parseFloat(loan_percent);
    var installments = parseFloat(installments);

    function pmt(rate_per_period, number_of_payments, present_value,
future_value, type){
        future_value = typeof future_value !== 'undefined' ? future_value :
0;
        type = typeof type !== 'undefined' ? type : 0;

        if(rate_per_period != 0.0){
            // Interest rate exists
            var q = Math.pow(1 + rate_per_period, number_of_payments);
            return -(rate_per_period * (future_value + (q * present_value))) / ((-
1 + q) * (1 + rate_per_period * (type)));
        } else if(number_of_payments != 0.0){
            // No interest rate, but number of payments exists
            return -(future_value + present_value) / number_of_payments;
        }

        return 0;
    }
    <!--Auto Load Interest Percentage-->
    <div class="form-group row mb-3">
        <label for="loanpercentage" class="text-right col-2 font-weight-bold
col-form-label">Loan Percentage</label>
        <div class="col-sm-10">
            <?php
            if (isset($_GET['apply_id']) && $_GET['apply_id'] != "") {
                $id = $_GET['apply_id'];

```

```

    $purpose = $ml->getLoanPurposeId($id);
    if ($purpose) {
        $row = $purpose->fetch_assoc();
        ?>
        <input type="number" onkeyup="calculateEMI()"
name="loan_percent" class="form-control" id="loanpercentage"
placeholder="Enter loan percent" value="<?php echo $row['interest_rates']
?>" readonly>
        <?php
        }
    } else { ?>
        <input type="number" onkeyup="calculateEMI()"
name="loan_percent" class="form-control" id="loanpercentage"
placeholder="Enter loan percent" value="">
        <?php
        }
    ?>
<div class="form-group row">
    <label for="inputBorrowerMobile" class="text-right col-2 font-weight-
bold col-form-label">Automated calculated EMI</label>
    <div class="col-sm-10">
        <input type="text" name="borrower_emi" class="form-control
positive-integer" id="inputBorrowerMobile" readonly required>
    </div>
</div>
<hr>
<div class="form-group row">
    <label for="borrower_files" class="text-right font-weight-bold col-2
col-form-label">Borrower Files<br>(doc, docx, and pdf only)</label>
    <div class="col-sm-10">
        <input type="file" name="borrower_files" required>
    </div>
</div>
<div class="form-group row">
    <div class="col-md-12 text-end">
        <input type="submit" name="submit_loan_application" class="btn
btn-primary px-10" value="Submit Application">
    </div>
</div><!-- /.box-footer -->
</form>
</div>
<?php
include_once "inc/footer.php";
?>

```

Code of header.php

```
<?php
ob_start();
header("Cache-Control: no-cache, must-revalidate");
header("Pragma: no-cache");
header("Expires: Sat, 26 Jul 1997 05:00:00 GMT");
header("Cache-Control: max-age=2592000");

include_once "admin/libs/Session.php";
Session::init();
// Session::checkSessionBorrower();

if (isset($_SESSION['userlogin'])) {
    header("location: admin/index.php");
} else {

}

include_once "admin/helpers/Format.php";
spl_autoload_register(function($class){
    include_once "admin/classes/" . $class . ".php";
});

$mml = new ManageLoan();
$emp = new Employee();
$bor = new Borrower();
?>
<!DOCTYPE html>
<html lang="en">

<head>
    <!-- Required meta tags -->
<meta charset="utf-8">
<meta name="viewport" content="width=device-width, initial-scale=1,
shrink-to-fit=no">
<meta name="description" content="Bootstrap 5 Template">

<link rel="apple-touch-icon" sizes="180x180" href="assets/images/apple-
touch-icon.png">
<link rel="icon" type="image/png" sizes="32x32"
href="assets/images/favicon-32x32.png">
<link rel="icon" type="image/png" sizes="16x16"
href="assets/images/favicon-16x16.png">
```

```

<?php if (Session::get("borrowerlogin") != false): ?>
    <a class="nav-link" href="profile.php" id="navbarFeatures"
    role="button" data-bs-toggle="dropdown" aria-haspopup="true" aria-
    expanded="false"><i class="fas fa-user"></i> Profile</a>
    <ul class="dropdown-menu" aria-labelledby="navbarFeatures">
        <li><a class="dropdownhref="dashboard.php">Dashboard</a></li>
        <li><a class="dropdown-item" href="settings.php">Settings</a></li>
        <li><a class="dropdown-item" href="logout.php">Logout</a></li>
    </ul>
<?php endif ?>
</li>
</ul>
<div class="ms-lg-3 mt-3 d-grid mt-lg-0">
    <a href="apply_for_loan.php" class="btn btn-primary btn-sm">Apply
    For Loan</a>
</div>
</nav>

```

Code of footer.php

```

<div class="footer bg-dark pt-8 ">
    <!-- footer -->
    <div class="container">
        <div class="row align-items-center">
            <div class="col-xl-4 col-lg-4 col-sm-12 col-12">
                <div class="mb-4 mb-lg-0">
                    <!-- Footer Logo -->
                    
                </div>
                <!-- /.Footer Logo -->
            </div>
            <div class="col-xl-8 col-lg-8 col-md-12 col-sm-12 col-12">
                <form class="row g-0 align-items-center"
                action="newsletter.php" method="post">
                    <div class="col-md-4 col-12 mb-3 mb-md-0">
                        <h3 class="text-white mb-0">Sign Up Our Newsletter</h3>
                    </div>
                    <div class="col-md-8 col-12">
                        <div class="input-group">
                            <input type="email" class="form-control border-0
                            shadow-none" id="newsletter" placeholder="Write email address"
                            required aria-describedby="basic-addon2">
                            <a href="#" class="btn btn-primary" id="basic

```

```

addon2">Go! </a>
        </div>
    </div>
</form>
</div> <!-- Libs JS -->
<script src="assets/libs/jquery/dist/jquery.min.js"></script>
<script src="assets/libs/bootstrap/dist/js/bootstrap.bundle.min.js"></script>
<script src="assets/libs/tiny-slider/dist/min/tiny-slider.js"></script>
<script src="assets/libs/nouislider/dist/nouislider.min.js"></script>
<script src="assets/libs/wnumb/wNumb.min.js"></script>
<script src="assets/libs/magnific-popup/dist/jquery.magnific-
popup.min.js"></script>
<script src="assets/libs/isotope-layout/dist/isotope.pkgd.min.js"></script>
<script src="assets/libs/imagesloaded/imagesloaded.pkgd.min.js"></script>
<script src="assets/libs/magnific-popup/dist/jquery.magnific-
popup.min.js"></script>
<script src="assets/libs/prismjs/prism.js"></script>
<script
src="https://cdnjs.cloudflare.com/ajax/libs/clipboard.js/1.5.12/clipboard.min
.js"></script>
<!-- Theme JS -->
<script src="assets/js/theme.min.js"></script>
<script src="assets/js/main.js"></script>
<script type="text/javascript">
</script>
</body>

```

Code of configure.php

```

<?php
define("DB_HOST", "localhost");
define("DB_USER", "root");
define("DB_PASS", "");
define("DB_NAME", "fast_loan");

```