A COMPREHENSIVE REVIEW ON CIBIL REGISTRY

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Abstract: The project entitled "Cibil Registry" is developed using PHP as Front End and My SQL as Back End. The ideal structure of online Aadhaar card, Pan Card, Ration Card and loan registration provides security to the passports to be registered in online with all the details in an efficient and easy manner. A person identification is a document, issued by a Central or state government. This certifies, for the purpose of voting, bank account opening, Income tax Submission and international travel, the identity and nationality of its holder. The Elements of identity are name, date of birth sex and place of birth most often, nationality and citizenship are congruent. A passport does not of itself entitle the passport holder entry into another country, nor to consular protection while abroad or any other privileges it does. The development of this new system contains the following activities, which try to automate the entire process keeping in the view of database integration approach.

Keywords: Cibil, Transaction, Voting, nationality, Integration.

- User friendliness is provided in the application with various controls provided by system rich user interface.

- This system makes the overall project management much easier and flexible.

- Various classes have been used for maintain the details of all the users and catalog.

- Authentication is provided for this application only registered users can access.

- Report generation features is provided using to generate different kind of reports.

- In this system the individual fills all the information or details required for loan reservation through online.

- The user can able to track the application status

I. INTRODUCTION

Nowadays the people are in need of loan for business, education and various other purposes. To avail a loan the main thing the bank or government considers is the cibil score of an individual. Based on the score the user gets loan accordingly. For this, he user needs ID proof of them that the government provides such as pan card, ration card, aadhar card, passport etc… to get the loan this are mandatory documents the user needs to submit. We have built a website that is able to provide a loan by user's request.

Admin and user are the main login in this website where the admin can view the users registered with this website and the application details requested by the user. User can register with their basic details and can login to website only after the admin gives permission. Then he/she can login to website and can apply for loan by giving their basic details and also their economic details. This admin views and provides loan. All details provided are stored into database for future reference.

II. MODULES DESCRIPTION

* **REGISTERATION MODULE**

* **LOGIN MODULE**

* **APPLYING LOAN**

* **STATUS INFORMATION**

REGISTERATION MODULE

In this module the user has to do the registration for performing cibil application through online. Once the registration is completed, then the user can login and use this site. Registration details includes user id, password, name, contact number, mail id, pin code, country etc. Without registration the user cannot perform further process.

LOGIN MODULE

This system has two types of functionality in login process. One is for user and other is for admin .after the registration process user can login and apply loan. Admin is responsible for overall processes which are involved in this website. The user uses their own id password for login purpose.

APPLYING LOAN

User can apply loan with the help of this module. Applying process includes user id, name, address, license number, occupation details etc. these are all stored in central database .It can be retrieved anytime and anywhere .these can't be a chance to loss a data.

STATUS INFORMATION

Admin verifies the information's which are provided by the user. And he updates the status about Loan. So the user can simply login and view the Loan status. Hence there is no need to visit the any loan office every time to know the processing status.

STUDY ABOUT THE SYSTEM

EXISTING SYSTEM

Existing system is manual system which contains many ledgers for storing all the information regarding user details, loan request details etc. The public has to go for loan office to apply the loan. As there is lot of data work involved, skilled staffs are used. Existing system is a manual one is which all the transaction is maintained and producing report manually

PROPOSED SYSTEM

The proposed system can overcome all the limitations of the existing system. The system provides proper security and reduces the manual work. To use this system user have to register their identity with this system. Registration includes username, password, address, phone number etc. After registration process they can apply a loan. These requests can be efficiently managed by the authority. He/she can update the status of the user. User can provide feedback to this system. These are all managed by the admin .Because he is responsible for this site.
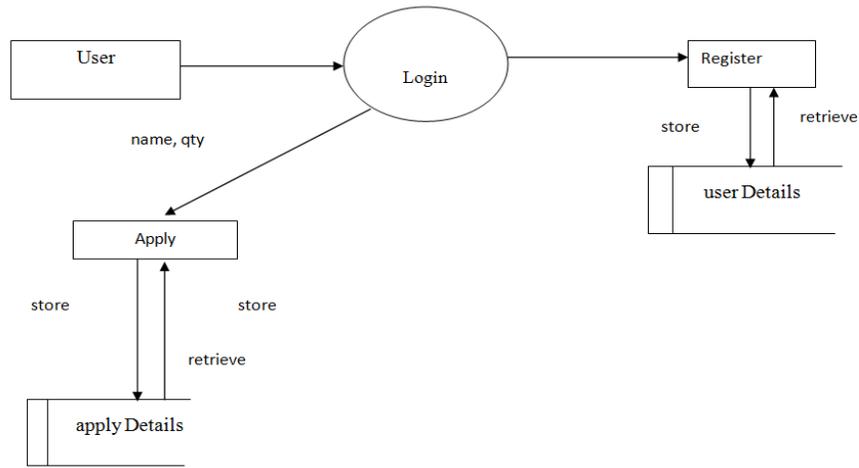
Advantages

➢ Security of data

➢ Proper control of the higher official

➢ Minimizes the manual process

➢ Reduces time

➢ Greater efficiency

➢ It provides better service to the users

➢ It provides user friendly environment.
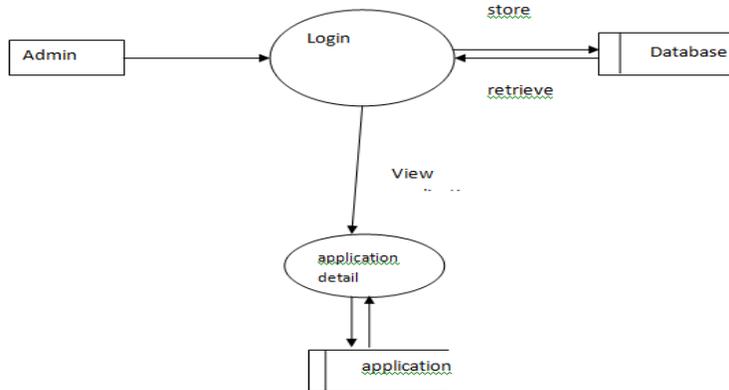
<center>III.   DATA FLOW DIAGRAM</center>

Level 0
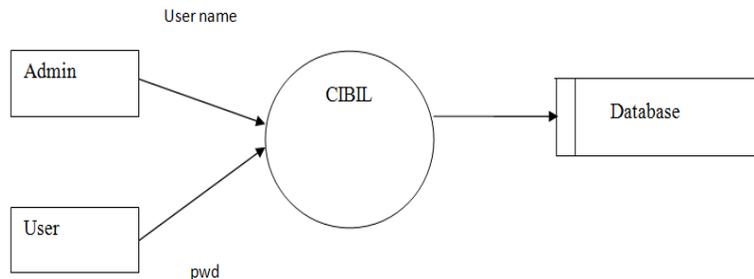
Level 1

Level 2

IV.   INPUT DESIGN & OUTPUT DESIGN

Input design is the process of converting user-originated inputs to a computer-based format. Input design is one of the most expensive phases of the operation of computerized system and is often the major problem of a system. In the project, the input design is made in various web forms with various methods. For example, in the user creation form, the empty username and password is not allowed. The username if exists in the database, the input is considered to be invalid and is not accepted. Likewise, during the login process, the username is a must and must be available in the user list in the database. Then only login is allowed.

Output design generally refers to the results and information that are generated by the system for many end-users; output is the main reason for developing the system and the basis on which they evaluate the usefulness of the application. In the project, the loan details, the user details are the web forms in which the output is available.

Screens

Home page

Registration

Login

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Apply loan details

User list details

Application details

V. SYSTEM IMPLEMENTATION

Implementation is the process that actually yields the lowest-level system elements in the system hierarchy (system breakdown structure). The system elements are made, bought, or reused. Production involves the hardware fabrication processes of forming, removing, joining, and finishing; or the software realization processes of coding and testing; or the operational procedures development processes for operators' roles. If implementation involves a

production process, a manufacturing system which uses the established technical and management processes may be required.

The purpose of the implementation process is to design and create (or fabricate) a system element conforming to that element's design properties and/or requirements. The element is constructed employing appropriate technologies and industry practices. This process bridges the system definition processes and the integration process.

System Implementation is the stage in the project where the theoretical design is turned into a working system. The most critical stage is achieving a successful system and in giving confidence on the new system for the user that it will work efficiently and effectively. The existing system was long time process.

The existing system caused long time transmission process but the system developed now has a very good user-friendly tool, which has a menu-based interface, graphical interface for the end user. After coding and testing, the project is to be installed on the necessary system. The executable file is to be created and loaded in the system. Again the code is tested in the installed system. Installing the developed code in system in the form of executable file is implementation.

VI. CONCLUSION

It is concluded that the application works well and satisfy the end users. The application is tested very well and errors are properly debugged. The application is simultaneously accessed from more than one system. Simultaneous login from more than one place is tested. This system is user friendly so everyone can use easily. Proper documentation is provided. The end user can easily understand how the whole system is implemented by going through the documentation. The system is tested, implemented and the performance is found to be satisfactory. All necessary output is generated. Thus, the project is completed successfully. Further enhancements can be made to the application, so that the application functions very attractive and useful manner than the present one. The speed of the transactions become more enough now.

SCOPE FOR FUTUTRE ENHANCEMENT

There is scope for future development of this project. The world of computer fields is not static; it is always subject to be dynamic. The technology which is famous today becomes outdated the very next day. To keep abstract of technical improvements, the system may be further refined. So, it is not concluded. Yet it will improve with further enhancements. Enhancements can be done in an efficient manner. We can even update the same with further modification establishment and can be integrated with minimal modification. Thus the project is flexible and can be enhanced at anytime with more advanced features.

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