Free from CIBIL Score and Strong Your Financial

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Abstract:- Those days we don't have a proper awareness about the CIBIL score, whereas the current generation of loans and EMI are approved based on the CIBIL score. The CIBIL scores are monitored by the Reserve Bank of India. Here our proposed system uses the term of providing awareness about the CIBIL score. The web application collects the information with about the client details like PAN card number, Loans, Dues dates, Area of interest, Job details and so. Based on the due dates the web application will send a message to the registered E-mail address and the register mobile number before ten days of the due date. According to the reply the application will act accordingly. By having partnership with the CIBIL system and the part-time jobs sector, the web application can be monitored and detect the values of score, and also assign the various part time job to the client ,which ultimately results in the term of earning money and able to repay the amount within the time. And the web applications clients are periodically monitored and encouraged to keep them a constant and good scores in their CIBIL score.

Keywords: Bank loans, EMI, CIBIL score, Credit score, Dues.

I. INTRODUCTION

If you want to take a home loan, you cannot afford to ignore the Credit Information Bureau of India Limited (CIBIL) score. The CIBIL score helps lenders decide whether to grant you a home loan.

Will you lend lakes of money to a friend if you have heard that his repayment track has always been clean? May be not. But if you have a registered and an authorized agency which is into the business of establishing credit scores based on reliable facts and sources of information, then you might turn out to be a 'friend indeed' to this 'friend in need. This is exactly why banks and financial institutions check CIBIL scores. It gives lenders a snapshot of your credit health and history, and your willingness and ability to repay debts on time.

- **Always pay your dues on time:** Late payments are viewed negatively by lenders
- **Keep your balances low**: Always be prudent to not use too much credit, control your utilization.
- **Maintain a healthy mix of credit:** It is better to have a healthy mix of secured (such as home loan, auto loan) and unsecured loans (such as personal loan, credit cards). Too many unsecured loans may be viewed negatively.

- **Apply for new credit in moderation:** You don't want to reflect that you are continuously seeking excessive credit; apply for new credit cautiously.
- **Monitor your co-signed, guaranteed and joint accounts monthly:** In co-signed, guaranteed or jointly held accounts, you are held equally liable for missed payments. Your joint holder's (or the guaranteed individual) negligence could affect your ability to access credit when you need it.
- **Review your credit history frequently throughout the year:** Monitor your CIBIL Score and Report regularly to avoid unpleasant surprises in the form of a rejected loan application.

II. WEB APPLICATION

In computing, a web application or web app is a client–server computer program that the client (including the user interface and client-side logic) runs in a web browser. Common web applications include webmail, online retail sales, online banking, and online auction.

The general distinction between a dynamic web page of any kind and a "web application" is unclear. Web sites most likely to be referred to as "web applications" are those which have similar functionality to a desktop software application, or to a mobile app. HTML5 introduced explicit language support for making applications that are as web pages, but can store data locally and continue to function while offline. In a web application, the user not only read the page content but also manipulate the restricted data. A website provides visual & text content which user can view and read, but not affect it's functioning. The web application development is part of the website. Web applications include online forms, shopping carts, word processors, spreadsheets, video and photo editing, file conversion, file scanning, and email programs.

III. MOBILE WEB APPLICATION

Further information: Multiple phone web-based application framework. There are several ways of targeting mobile devices when making a web application:
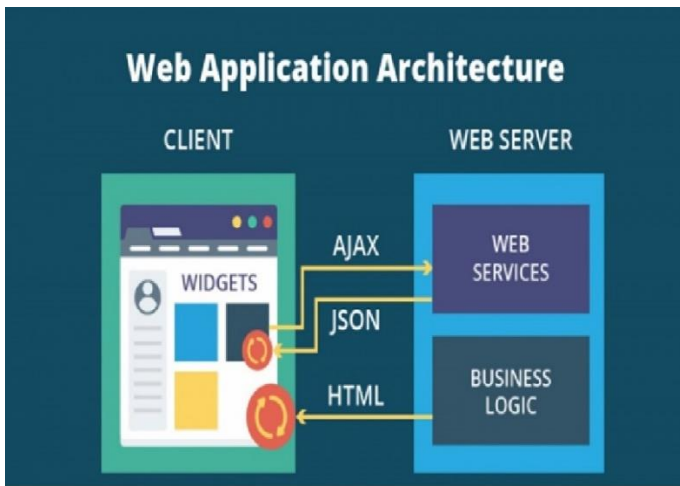
Figure 1: Web Application Architecture

- Responsive web design can be used to make a web application - whether a conventional website or a single-page application viewable on small screens.
- Progressive web applications are web applications that load like regular web pages or websites but can offer the user functionality such as working offline push notifications, and device hardware access traditionally available only to native mobile applications.
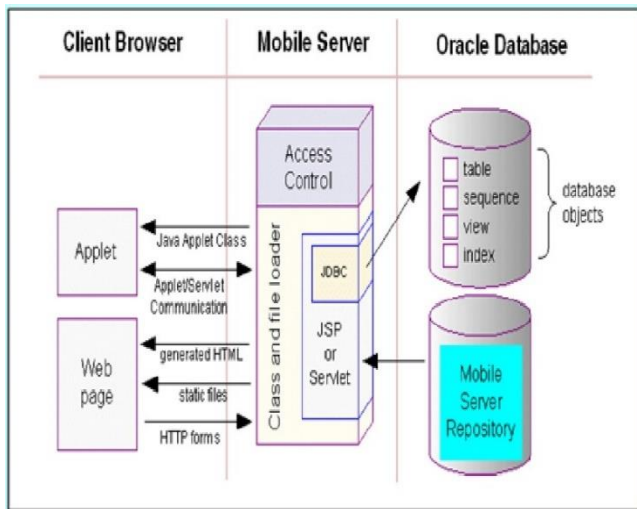

Figure 2: Mobile Web Application

IV. EXISTINGSYSTEM

Today, the bodies like CIBIL depend on banks as source of data. The banks have to send the transaction data of every user to CIBIL from time to time (with certain frequency). Currently, the frequency of data collection by CIBIL is around 1 month. Banks and financial institutes partner with CIBIL and send this data to one central portal. As the banks have data related to the financial transactions, credit card usage and loans, the data collected is purely based on how the person has managed his transactions with the financial institutions and credit usage.

In the present system a user can be reminded with the calculated CIBIL score based on the repayment of the loans that the user availed. This often requires a lot of time and effort

as it a manual system of the admin. A customer may not get the desired information from these offices and often the customer may be misguided. It is tedious for a user to get a proper guidance to repay the loan due.

V. PROPOSED SYSTEM

The proposed law CIBIL associates include member banks and credit institutions or companies who want to report their faulty members. They may send faulty member data and this is passed on to the CIBIL admin. The CIBIL admin can view the data and approve it to be added after inspection. The system also consists of member login for which a member first needs to register. He can then check if he is listed in the black list and for what. The member may then apply for the removal by sending attachments of the receipt of fine paid or other documents of proved good behavior. Thus the CIBIL system is a fully functional and user friendly project.

Block chain being considered as a pioneering technology in present era solves a multitude of problems that require the sense of privacy, security, validity, and pseudo-anonymity of the transactions. Therefore, after Block chain which grew into much affluence led to a tremendous disruption in the financial sector where the primary concern of the individuals lies on the fact of handling the transaction level data securely. In this work, two different types of Credit Scoring system have been proposed where one belongs to the scoring of the credit of an individual, which can be used by the individual to pursue loans or credit invoices. And in the second framework, we propose a system which tends to use Block chain as transaction management system to maintain the credit orders of clients for pushing out blocked orders.
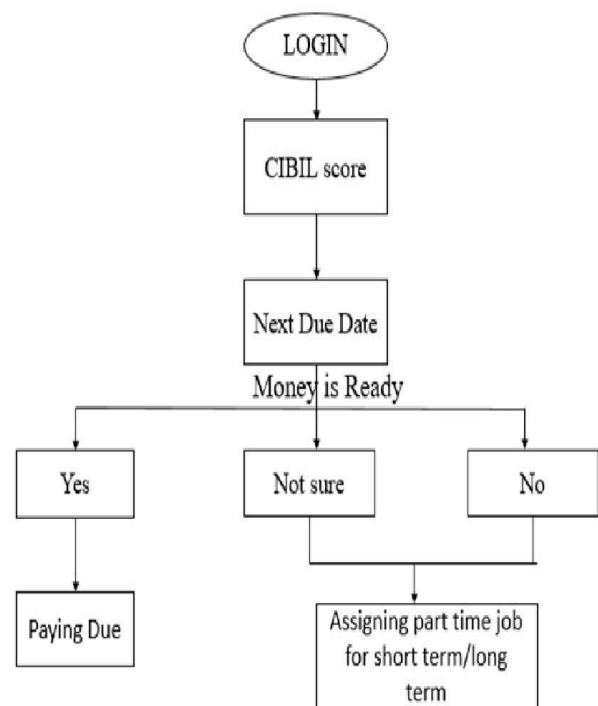
VI. SYSTEM ARCHITECTURE

Figure 3: System Architecture

VII. SOFTWARE DESCRIPTION

1. Introduction to Html Framework

HyperText Markup Language, commonly referred to as HTML, is the standard markup language used to create web pages. Along with CSS, and JavaScript, HTML is a cornerstone technology used to create web pages, as well as to create user interfaces for mobile and web applications. Web browsers can read HTML files and render them into visible or audible web pages. HTML describes the structure of a website semantically along with cues for presentation, making it a markup language, rather than a programming language.

HTML elements form the building blocks of HTML pages. HTML allows images and other objects to be embedded and it can be used to create interactive forms. It provides a means to create structured documents by denoting structuralsemantics for text such as headings, paragraphs, lists, links, quotes and other items. HTML elements are delineated by tags, written using angle brackets. Tags such as <img /> and <input /> introduce content into the page directly. Others such as <p>...</p> surround and provide information about document text and may include other tags as sub-elements. Browsers do not display the HTML tags, but use them to interpret the content of the page.

2. Cascading Style Sheets (CSS)

CSS is a style sheet language used for describing the presentation of a document written in a markup language. Although most often used to set the visual style of web pages and user interfaces written in HTML and XHTML, the language can be applied to any XML document, including plain XML, SVG andXUL, and is applicable to rendering in speech, or on other media. Along with HTML and JavaScript, CSS is a cornerstone technology used by most websites to create visually engaging webpages, user interfaces for web applications, and user interfaces for many mobile applications.

CSS is designed primarily to enable the separation of document content from document presentation, including aspects such as the layout, colors, and fonts. This separation can improve content accessibility, provide more flexibility and control in the specification of presentation characteristics, enable multiple HTML pages to share formatting by specifying the relevant CSS in a separate .css file, and reduce complexity and repetition in the structural content, such as semantically insignificant tables that were widely used to format pages before consistent CSS rendering was available in all major browsers. CSS makes it possible to separate presentation instructions from the HTML content in a separate file or style section of the HTML file. For each matching HTML element, it provides a list of formatting instructions. For example, a CSS rule might specify that "all heading 1 elements should be bold", leaving pure semantic HTML markup that asserts "this text is a level 1 heading" without formatting code such as a<bold> tag indicating how such text should be displayed.

3. PHP

PHP is a server-side scripting language designed for web development but also used as a general-purpose programming language. Originally created by RasmusLerdorf in 1994, the PHP reference implementation is now produced by The PHP Group. PHP originally stood for Personal Home Page, but it now stands for therecursive backronym PHP: Hypertext Preprocessor.

PHP code may be embedded into HTML code, or it can be used in combination with various web template systems, web content management system and web frameworks. PHP code is usually processed by a PHPinterpreter implemented as a module in the web server or as a Common Gateway Interface (CGI) executable. The web server combines the results of the interpreted and executed PHP code, which may be any type of data, including images, with the generated web page. PHP code may also be executed with a command-line interface (CLI) and can be used to implement standalone graphical applications.

VIII. CONCLUSION AND FUTURE WORK

The web application collects various information about the user. Here the web application is mainly made for providing awareness over the CIBIL score and properly providing the various mechanisms to pay the due within the time. This application uses the block chain technology which gives the security to stay strong in your finance. This system is mainly accessed on the Permanent Account number (PAN card).the web Application would send the notification to the registered email id and the register mobile number, which is basically generated as the question type module. The questions are sending the clients on or before ten days of the due date. Based on the user answer it is further processed. If the client answer is "NO", the web application works further on the personal detail of the Area of Interest, and display the various part time jobs that would able to earn money and repay the due amount within the time. However by paying the due amount within the time would able to maintain a constant CIBIL score. If the client answered the question as "YES", then the client will be motivated and encouraged to pay the amount within the time.

Paying the due within the time the client would attain many benefits on the future life and the user would gain more advantages compare to the other irresponsible people about the credit score. It will include the block chain technology to provide various security features over the finance system and also alert the users from various fault accessing data. The web application always stays user friendly and make the clients free from CIBIL score and stay financial strong for their future.

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