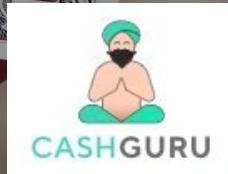# Cashguru

"Conveniently Compare Personal Loan Online"

• • •

A Case Study

CASHGURU

Overview

Cashguru is a website where Borrowers and Lenders can interact with each other and get the benefits of the website. When borrowers submit the request for a loan, partnered licensed money lenders on the website get notifications. They have the option to send the offer or not. Once offers shared, borrower can check all the offers. It's a one stop solution for Borrowers to get quick loan and also can compare several offers that lenders have made.

Aim Of The App

"Reaching our financial goals and aspirations are easier with support from friends and family"

We are the first loan aggregator website in singapore to incorporate the use of myinfo. We want our application process to be quick and easy for you. We only use this information to get you the best loan rates possible. We never share or sell this information.

Cashguru

Key Points

Key Roles

Key Functionalities

Borrowers

- Borrowers can sign up in the platform with basic details and login to the system.
- Borrowers details will be retrieved from MyInfo. If the user is not Singaporean then they will go for manual entries.
- Borrowers can request for the loan, for that they need to add the monthly income, amount they want to borrow, term of borrowing.
- While applying loan, on step 1 they need to provide all details; if they are singaporeans their information will be fetched from Myinfo.
- In the borrower dashboard they can see the status of applied loan; offer received, waiting for offer, pending approval.
- Borrower can accept & decline the requests come from the lenders and chat with lenders
- Borrowers can edit their profile and deactivate the account.

Lender

- Lender can sign up on the platform with the following details: Email, Contact Number, Company Address & Details, Uploads documents, Upload Bizfile Password etc. After admin approval a lender is able to login to the system.
- On the dashboard lender can see the: New Application, Active / Closed Offer.
- Lenders can see the new application details and place a new offer.
- Lenders can see the active placed offers to borrowers.
- Lenders can view and purchase credit balances & view the history of purchase.
- Lenders can define their rules for the singaporean and foreign borrowers.
- Lenders can update profile, change password and deactivate the account.

Admin

- Admin can login to the system using valid email & password.
- In the dashboard admin can see the reports of Total Number of Users , Total Number of Lenders, Total Number of Application Sent, Total Number of Offers sent, Total Number of Loan Disbursed, Total Number of Loan Amount Offer has been sent, Total Revenue
- Admin can manage the all page content like about us, contact us, privacy policy, T&C, FAQs.
- Admin can manage all the Lenders and borrowers.
- Admin can manage below listed modules: Blog Management, Application Management, Borrowers Credit Report Management, Revenue Management, Credit Price Management.

Technology and Tools
Front-end Development

Technology: Laravel - PHP Framework

Database: MySQL

UI/ UX Design: Sketch

Challenges & Solutions

CASHGURU
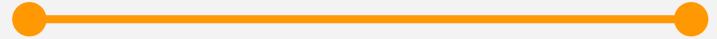
Manage the process of system

- In this project the implement the process of the system was a challenge. Logic of of borrowing and lending were complicated.

- We have done proper R&D and properly understood the process from the people would be working with this system. With the proper database design and program implementation, we have implemented this system and found the solution of this problem.
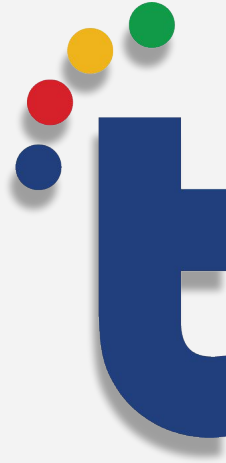
Integrating MyInfo

- Integrating MyInfo was another challenge in this project because Myinfo was the organization dealing with legal entity of singaporean people. In Myinfo all the detail of singapore citizens are there in their system.

- It was a concern while dealing with secured data. While getting data from Govt. database, there are processes to follow and standards to meet. We met all the requirements successfully

What We do?

Web & Mobile App Development Company | Technource

'Technource' is an astute and ingenious software application development company, empowering clients from 25+ countries across the globe with next-generation software applications.

With nearly a decade of experience of serving start-ups and enterprises, Technource is able to devise the right software solution. Endowed with the power of Agile, we ensure performance and customer delight. Having been successfully creating exemplary web and mobile applications, Technource team has honed the craft of creating Artificial Intelligence, Augmented Reality, IoT applications that has been steering clients to attain the next level in their business. Team Technource, with its perpetual learning culture created an ecosystem where innovation and execution is immutable reality.

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- Travel

Thank You

Case study prepared by: Technource