

# LOAN MANAGEMENT SYSTEM FOR MADB

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**Abstract.** The Loan Management System for MADB is a comprehensive digital platform designed to streamline and manage the entire process of agricultural loan administration. This system is tailored to handle key administrative functions, including loan application processing, approval workflows, and borrower account management. It offers a suite of flexible and intuitive features that enhance the efficiency of both bank staff and loan recipients. By improving operational workflows and accessibility, this system supports effective management of agricultural loans, promoting the growth and development of the agricultural sector.

**Keyword:** loan, MADB, borrower management, bank

## INTRODUCTION

In the modern era, the significance of Loan Management System for MADB cannot be overstated. Agricultural development banks are evolving from traditional financial institutions to dynamic service centers, making an efficient LMS crucial for managing loan processes, improving accessibility, and providing seamless user services. The system provides a centralized platform accessible over the internet, allowing bank staff to manage loan-related activities efficiently. One of the main objectives of the bank is to develop a reliable, convenient, and accurate loan management system. Therefore, we aim to design a loan management system that can help seamlessly transition from manually managed processes to automated systems, making them more efficient and effective. The system keeps a comprehensive record of loan types, borrower information, loan plans, and application statuses, ensuring that all necessary information is readily available to staff. The project "The Loan Management System for MADB " is developed in PHP to streamline and manage the end-to-end process of loan handling within an agricultural development bank.

## PROBLEM

The main problem for the current work of Myanmar Agricultural Development Bank (MADB) is that it will be convenient to borrow a group loan only if you visit the office. In group loans, the evidence required for the organization and the presentation at the land registry office are complicated, so it can be convenient and easy only by visiting in person.

**Accepted Date: 25.10.2024**

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### APPROACH

This system consists of two roles. There are Administrator and User. On the admin side, this system primarily focuses on essential operations such as adding new loan types, updating borrower information, searching loan records, and managing loan repayments. The Loan Management System provides detailed information about borrowers, loan plans, and administrative staff. In this project, we can manage late fees for borrowers who miss repayment deadlines. This system primarily focuses on essential operations such as adding new loan types, updating borrower information, searching loan records, and managing loan repayments. We can process loan applications for borrowers, maintain their records, and check the status of active loans and funds available for lending. Throughout the project, the focus has been on presenting information and functionalities in an easy and intelligible manner.

The Agricultural Development Bank Loan Management System provides a comprehensive and user-friendly interface for managing loans and accessing various banking services. Upon starting the system, users are greeted with a home page, which provides access to various functions. For additional support, users can access contact information for customer service and branch locations. The system includes a loan application form for users to apply for new loans, and a feedback form that allows users to share their comments and suggestions about their experience.

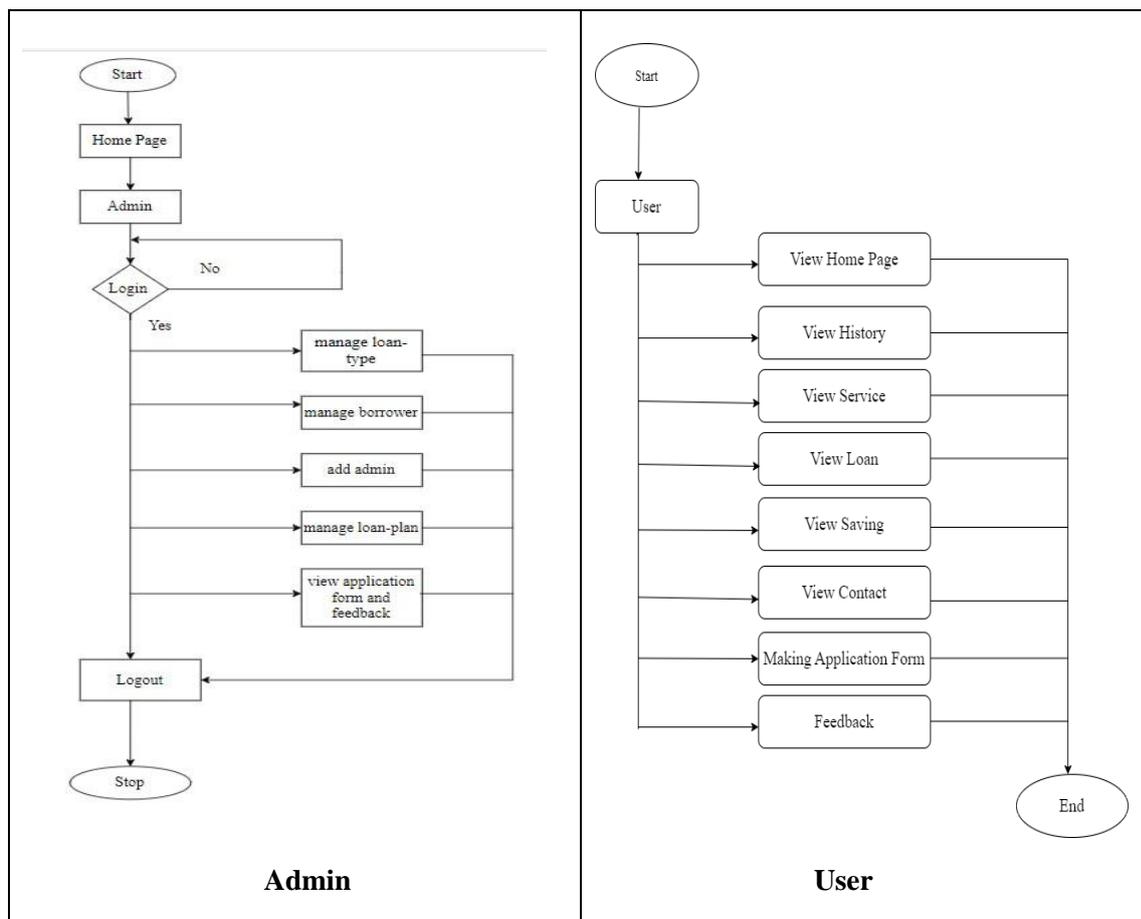


Figure 1: System Flow Diagram

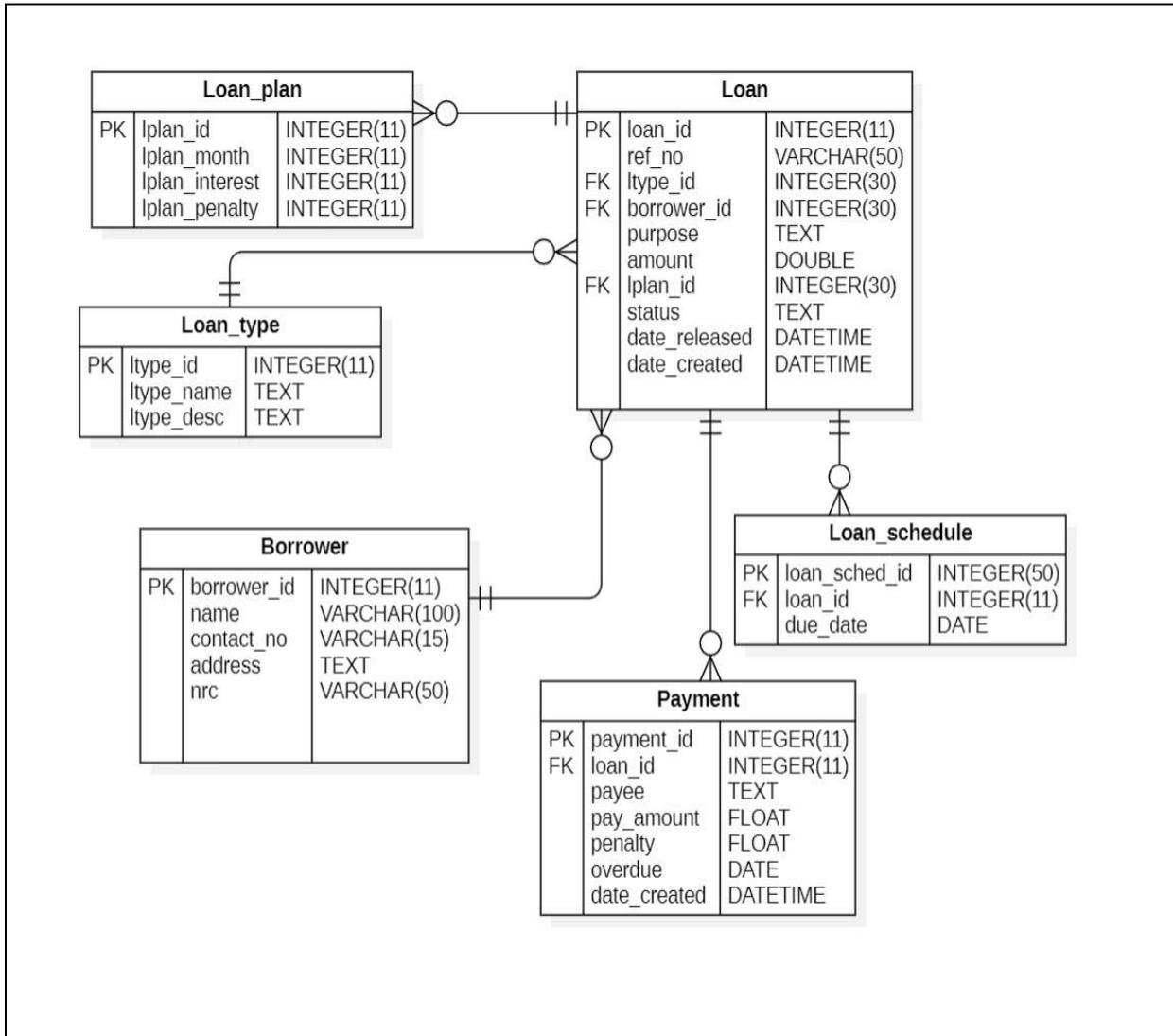


Figure 2: Database Design

An Entity Relationship Diagram uses data modeling techniques that can help define business processes and serve as the foundation for a relational database. The ER diagram of MADB-Loan Management System. The system contains six tables. They are borrower table, loan\_plan table, loan table, loan-type table, payment table and schedule table. The loan table have one to many relationships with borrower table, loan-plan table, loan-type table, payment table and loan-schedule table. The borrower table is connected to loan-table one to many relationships.

## RESULTS

Using this system is the easiest and simplest for users, so they can access it without difficulty. It is easy for employees to use and can be calculated in a short time, so it saves time. In addition, when the loan is scheduled, it is easy and fast to get correct and accurate information without having to wait. I would like to recommend that it is a good system that saves people time and should be used by farmers. It is good news that we are always trying to provide better services in a modern and developed country.

# မြန်မာ့လယ်ယာဖွံ့ဖြိုးရေးဘဏ် ဟင်္သာတဘဏ်ခွဲ

မြန်မာ့လယ်ယာဖွံ့ဖြိုးရေးဘဏ်မှ တောင်သူလယ်သမားဦးကြီးများသို့ ၂၀၂၄ ခုနှစ်၊ မိုးရာသီ စိုက်ပျိုးစေ့စိုက်ချေးငွေ ထုတ်ချေးပေးမည့်အစီအစဉ် အသိပေးကြေညာချက် စီမံကိန်းနှင့်ဘဏ္ဍာရေးဝန်ကြီးဌာန၊ မြန်မာ့လယ်ယာဖွံ့ဖြိုးရေး ပေး လျှက်ရှိရာ တောင်သူဦးကြီးများအနေဖြင့် အချိန်စေချေးငွေပြေ ခရိုင်ဘဏ်သည် မြန်မာနိုင်ငံတစ်ဝန်းလုံးရှိ တောင်သူလယ်သမားဦးကြီးများ သို့စိုက်ပျိုးစေ့စိုက်အရင်းအနှီးများ ရရှိစေရေးအတွက် စိုက်ပျိုးစေ့စိုက် ချေးငွေများကို နှစ်စဉ်ထုတ်ချေးပေးလျက်ရှိပါသည်။ တောင်သူလယ် သမားကြီးများကလည်း သီးနှံပေါင်းစုံတွင် ချေးငွေများ အချိန်မီ ပြန်လည်ပေးဆပ်ခြင်းဖြင့် လယ်ယာကဏ္ဍဖွံ့ဖြိုးတိုးတက်ရေးအတွက် ဘဏ်နှင့် တောင်သူဦးကြီးများအကြား နှစ်ဦးနှစ်ဖက်တာဝန်ကျေပွန်စွာ ပူးပေါင်းဆောင်ရွက်ခဲ့ကြပါသည်။ စိုက်ပျိုးစေ့စိုက်ချေးငွေများကို စိုက်ပျိုးရာသီအလိုက် ထုတ်ချေးကျေပေးမှု (ယခင်ကြေးကျွန်ကင်းရှင်းမှုသာ) ချေးငွေအသစ်ထုတ်ချေး ခွင့်ရရှိမည်ဖြစ်ပြီး မြန်မာ့လယ်ယာဖွံ့ဖြိုးရေးဘဏ်ကထုတ်ချေးသော အခြားနှစ်တို့၊ နှစ်လတ်ချေးငွေများကိုလည်း သတ်မှတ်ညွှန်းကမ်းချက် များနှင့်အညီ ထုတ်ချေးခွင့်ရရှိမည်ဖြစ်ပါသည်။ ၂၀၂၄ မိုးရာသီ စိုက်ပျိုးစေ့စိုက်ချေးငွေများအား ယခင်ချေးငွေ အရင်း၊ အတိုးများပါ ပြေကျေစွာပေးဆပ်ပြီးသည့် တောင်သူများသို့ မိုးရာသီစိုက်ပျိုးစိုက်အဖို့ ၂၀၂၄-၂၀၂၅ ခုနှစ် ချက်နှာမှစတင်၍ ယခင် နှစ် နည်းတွာ တစ်နှစ်လျှင် အတိုးနှုန်း ၅ ရာခိုင်နှုန်းဖြင့် သက်ဆိုင်ရာ နှင့် ပြန်လည်ပေးဆပ်မှုများမှတစ်ဆင့် ထုတ်ချေးပေးနေ ပါသည်။ သို့ဖြစ်ပါ၍ ယခင်ချေးငွေများ ပြေကျေစွာပေးဆပ်ပြီးသည့် တောင်သူလယ်သမားဦးကြီးများအနေဖြင့် ၂၀၂၄ မိုးရာသီစိုက်ပျိုး စေ့စိုက်ချေးငွေများ အချိန်မီရရှိနိုင်ရေးအတွက် မြန်မာ့လယ်ယာဖွံ့ဖြိုး ရေးဘဏ်၊ သက်ဆိုင်ရာခရိုင်/မြို့နယ်ဘဏ်ခွဲများနှင့် အမြန်ဆုံး ဆက်သွယ်နိုင်ကြပြုမည်ကြောင်း အသိပေး အကြောင်းကြားအပ်ပါ သည်။



Figure 3: Implementation of this system

### CONCLUSION

The Myanmar Agricultural Development Bank Loan Management System has significantly advanced in recent years, enhancing efficiency and accessibility for Myanmar's farmers. The digitalization of loan applications has reduced processing times and increased reach, particularly benefiting remote agricultural communities. The integration of modern data management and risk assessment tools has improved the accuracy of loan approvals and reduced default rates. Furthermore, the bank's efforts to promote financial literacy and tailored loan products have bolstered financial inclusion, empowering farmers to invest in sustainable agricultural practices. While these developments are commendable, challenges such as digital literacy and rural infrastructure limitations persist. Continued efforts to refine the system and provide support to farmers are essential for the sustained growth and development of the agricultural sector in Myanmar.

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