**SOFTWARE ENGINEERING PROJECT**

 **\*Buy now, pay later**

**#PROBLEM STATEMENT**

**The problem statement for the system is to launch a computerized digital system and a user interactive tool that provides online loans for college going students.**

**The startup provides loans for those scholars who are not employed. The loan once disbursed can be used to purchase e-commerce and can also buy products from different stores through smart card facility .Earlier students had to depend on their savings or nag their relatives to purchase the latest electronic gadgets like laptops and mobile phones.With our app,they can make independent purchase decisions and repay the principal amount in flexible monthly payements (EMIs) spread over months.**

* **The proposed system should be designed to provide functionalities as mentioned below:**

**1.Register**

 **Name | Id | Address | mobile number**

**2.Uploading of documents**

 **College id | Aadhar number | Agreemets etc.**

**3.Login through number & then OTP**

**4.Admin**

* **Live chat**
* **Generate EMI plan**
* **Customer care number**
* **Provide loan etc.**

**5.Linkup with Amazon , flipkart etc.**

**6.Services**

* **Provide loan**
* **Create a small card**
* **Purchase train /movie tickets**
* **Can be used in stores**
* **Credit scores**
* **Pay college/institute fees**
* **Trip**
* **EMI calculator**
* **Notification alerts**

**7.FAQs**