Feidai mobile app system to perform a cash withdrawal operation and a loan repayment operation. The document also provides the feature of face scanning which helps to check whether the operation is carried out by client personally. Thus, the system disclosed by cited document eliminates the paper work, saves the travelling time to bank and provides easy accessibility to loan. However, the relevant art does not talk about a method to make underservedcommunities bankable with end to end supply chain digitisation. Moreover, the cited art fails to verify user information in real time and various financial institutions are unable to reach untapped markets to expand customer base, recording information about how loans are used.

[009] It is quite mandatory to design or configure a system that would overcome the aforementioned problems and shortcomings. Presently, existing systems are merely designed for making loan application simpler and quicker using a network system but they are completely mute on a digital loan platform to assess and validate creditability of underservedcommunities in order to provide loan.

SUMMARY

[0010] Consistent with disclosed embodiments, systems and methods are provided for managing a financial loan application by means of a digital loan platform. The embodiment may disclose a system that constitutes a mobile phone, physical card, a server and third-party server and a bank server linked by using a mobile communication network and Internet. Specifically, a software application can be installed on a mobile phone or any computing device, wherein the application is configured to design a digital loan platform that can be accessed by any user anywhere only when connected to the Internet. Moreover, the above design is empowered by a digital finance using GPS location. Instead of setting up a physical infrastructure or sending manpower to capture data, data of all supply chain participants are collected through the financial transactions as a by-product. However, this data is essential in predicting a more

may receive the loan amount in a digital card and the digital card is used for a commercial transaction. The traceability management module further comprises a transaction module receive a location of the commercial transactions done by the user to create a transactional data, the transactional data is updated with every new commercial transactions.

[0012] In the preferred embodiment of the present invention, the present invention claims a global integrated virtual banking system. The system is constituted with a mobile phone application installed on a mobile phone, a server system, physical card, a third-party service server, and a bank server linked with each other by using a mobile communication network and Internet. The mobile phone application comprises four modules named as Digital On boarding module/Non face-to-face eKYC, AI ESG/Credit score module, Virtual Card in Application module, and Traceability Management module, which all work together to achieve the desired objectives. The agricultural supply chain financing and traceability management system is empowered by digital finance using GPS location instead of setting up a physical infrastructure or sending manpower to capture data. Data of all agricultural supply chain participants are collected through the financial transactions as a by-product. This data is essential in predicting a more accurate credit score for banks to decide on the loans and fulfill the sustainability requirements of ultimate buyers/ corporate.

[0013] In another embodiment of invention, a computer-program product for designing a digital loan platform has been disclosed. The computer-program product may be tangibly embodied in a machine-readable non-transitory storage medium. The storage medium includes instructions executable to cause a processing apparatus to allow the user to receive video calls or film a video of himself doing certain actions and key in relevant information about the user in real time, digitally check the received video for any issues hindering verification of the user remotely; and if issues are detected, a message is displayed for a manual verification of the relevant information about the user. A message is displayed “on boarded” after checking and authenticating the received video and the received video providesinformation on his farm such as the location of his farm and the mapped area (Know-Your-Farm). At the onset, an initial credit